



Ministry of Housing,  
Communities &  
Local Government



# English Housing Survey

Social rented sector, 2019-20



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# Introduction and main findings

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1. The English Housing Survey (EHS) is a national survey of people's housing circumstances and the condition and energy efficiency of housing in England. It is one of the longest standing government surveys and was first run in 1967. This report provides the findings from the 2019-20 survey.
2. This report focuses on the social rented sector in England. The first chapter provides a demographic profile of people living in the social rented sector and an examination of the levels of overcrowding and under-occupation, the second focuses on satisfaction with housing, complaints made and perceptions of discrimination in housing provision, the third explores housing costs and affordability of the social rented sector, and the fourth looks at housing history and future housing aspirations of social housing tenants. The final chapter examines the social rented sector housing stock, in particular dwelling condition and energy efficiency.

## Main findings

**There are 4 million households in the social rented sector. The sector is home to more vulnerable groups than other tenures, likely due to the way social housing is allocated on the basis of need.**

- Over half, 54%, of households in the social rented sector had a household member with a disability or long-term health condition, compared to 31% of owner occupiers and 25% of private renters.
- Social renters tend to have lower income than other tenures. Just under half (47%) of social renters were in the lowest quintile, greater than the proportion of owners and private renters (13% and 20% respectively).
- In 2019-20, the social rented sector has the highest proportion of lone parent households (22%), compared to owner occupied (6%) and private rented sectors (13%).

**The social rented sector has the highest rate of overcrowding, and the lowest rate of under-occupation.**

- In 2019-20, 9% of homes in the social rented sector were overcrowded, the highest level recorded since 1995-96. This was higher than the proportion in the owner occupied (1%) and private rented (7%) sectors.
- Rates of overcrowding were higher amongst local authority tenants (11%) than housing association tenants (7%).

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- London had the largest proportion of overcrowded households, compared to any other region. Of social renters in London, 17% were living in overcrowded accommodation, compared to 7% for the rest of England.
  - In the social rented sector, households with a HRP<sup>1</sup> from an ethnic minority background had higher levels of overcrowding (18%) than households with a white HRP (7%).
  - In contrast, 10% of households in the social rented sector are under-occupied (i.e. have two or more spare bedrooms). This was lower than the proportion of under-occupied homes in the private rented (15%) and owner occupied (52%) sectors.

**Most social renters are satisfied with living within the social rented sector, their accommodation, and the area they live. However, the level of satisfaction is generally lower than for owners and private renters.**

- Over three quarters (78%) of social renters said that they were satisfied with their accommodation. This was lower than the proportion of owners (95%) and private renters (83%) who said they were satisfied with their accommodation.
- Most (80%) social renters reported that they were satisfied with being a social renter. This was lower than the proportion of owners who were satisfied with being owners (98%), but higher than private renters (70%).
- 79% of social renters said they were satisfied with their area. Satisfaction with the area was higher among private renters (84%) and owner occupiers (90%).

**Those who rent from a housing association have higher levels of satisfaction than those who rent from a local authority.**

- Housing association tenants reported higher levels of satisfaction with accommodation (80%) than local authority tenants (75%).
- Similarly, a higher proportion of housing association residents said they were satisfied with their area (80%) than local authority tenants (76%).

**While many social renters are satisfied with the housing services provided by their landlord almost a third had considered making a complaint in the last 12 months. Of those who had complained, the majority were unhappy with the response they received**

- In 2019-20, 70% of social renters said they were satisfied with housing services provided by their landlord and 30% had considered making a complaint about housing services in the last 12 months. This was higher than the proportion of private renters who considered making a complaint (15%).

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<sup>1</sup> The HRP (household reference person) is the person in whose name the accommodation is owned or rented.

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- Of social renters who considered making a complaint, 63% complained to the landlord, 21% to the management organisation, whilst 18% made no complaint at all.
  - Of those who made a complaint, most were unhappy with the response to their complaint (59%). The majority (84%) of those who were unhappy with the response to their complaint did not escalate it, for example to the Housing Ombudsman Service.

**Although most social renters said they found it easy to pay their rent, almost a quarter (23%) of household had been in rent arrears at some point in the last 12 months.**

- Almost three quarters (73%) of social renters said they found it easy to pay their rent. Despite this, 23% of households had been in arrears at some point in the previous year. This was higher than the proportion of private renters (8%).
- Almost half (47%) of social renters in the bottom two income quintiles spend more than 30% of their income on their rent.
- The household type most likely to spend more than 30% of their income on their rent were single person households, 61% of whom were in this situation in 2019-20.

**Compared with the private rented sector, there are relatively few movers in the social rented sector and social renters have lived in their current home longer.**

- The average length of residence in their current home for social renters was 12.2 years. This was lower than owners (17.4 years) but higher than private renters (4.3 years).
- Overall, 62% of the social renters have lived in the sector for over 10 years, with 37% having lived in the social rented sector for over 20 years.
- Of all those who moved into a social rented property within the last year, just over half were already in the social rented sector (52%). Over a quarter (27%) had previously lived in the private rented sector, 18% were new households and 3% were previously living in an owner occupied home.

**Homes in the social rented sector are more energy efficient and are less likely to have poor housing conditions than other tenures. The costs to make homes decent and more energy efficient are lower in the social rented sector than the private rented and owner occupied sectors.**

- In 2019, 12% of social homes failed to meet the Decent Homes Standard. This compared with the 23% of private rented sector stock and 16% of owner occupied housing stock.
- Similarly, 5% of social rented dwellings had at least one Category 1 hazard, a lower proportion compared with owner occupied (10%) and private rented (13%) dwellings.

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- On average it would cost £5,077 to make a non-decent home in the social rented sector meet the Decent Homes Standard. This is less than in the private rented (£7,912) or owner occupied (£7,832) sector.
  - The majority of dwellings in the social rented sector were in EPC Bands A to C (61%), compared with 38% of private rented sector dwellings and 36% of owner occupied dwellings.
  - The average cost to improve a social rented home to at least EPC Band C was £5,979, lower than for private rented homes (£7,646), and owner occupied homes (£8,579).

**Low income social renters were more likely to live in a home that had a Category 1 hazard or that did not meet the Decent Homes Standard than higher income social renters.**

- Social renters in the lowest income quintile (13%) were more likely to live in a non-decent home, than those in the fourth income quintile (8%).
- Similarly, those in the lowest and second quintiles (both 6%) were more likely to live with a Category 1 hazard than households in the fourth income quintile (2%).

**Social renters are less likely to have private outside space, but more likely to have shared outside space than all other tenures.**

- 62% of homes in the social rented sector had a private plot (for the sole use of the dwelling)<sup>2</sup> and a further 37% had a plot shared with other dwellings. The remaining 1% did not have a plot at all.
- Social rented homes were less likely to have a private plot than owner occupied (93%) and private rented homes (67%). Meanwhile, social rented homes were more likely to have shared plots than private rented (28%) and owner occupied (6%) homes.
- The variation in prevalence of plot type across tenure was likely driven by dwelling type; 42% of social sector homes were purpose-built flats (low and high rise) compared with 28% in the private rented sector.

## Acknowledgements and further queries

3. Each year the English Housing Survey relies on the contributions of a large number of people and organisations. The Ministry of Housing, Communities and Local Government (MHCLG) would particularly like to thank the following people and organisations, without whom the 2019-20 survey and this report, would not have been possible: all the households who gave up their time to take part in the

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<sup>2</sup> The English Housing Survey records a number of details relating to the land immediately surrounding a dwelling, referred to as the dwelling's plot. The plot may be private (exclusive access) or shared. The plot may consist of hard landscaping, soft landscaping, or a combination.

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survey, NatCen Social Research, the Building Research Establishment (BRE) and CADS Housing Surveys.

4. This report was produced by Joseph Cant at NatCen Social Research and Justin Allen at BRE in collaboration with MHCLG.
5. If you have any queries about this report, would like any further information or have suggestions for analyses you would like to see included in future EHS reports, please contact [ehs@communities.gov.uk](mailto:ehs@communities.gov.uk).
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# Social rented sector

In England, there were 4 million social rented households representing 17% of households



The social rented sector has the highest rate of overcrowding compared to other tenures, and this is highest in London and among ethnic minority households

## Overcrowded households



The sector is home to more vulnerable groups than other sectors



of households had at least one member with a long-term illness or disability



of households were in the lowest income quintile



of households were lone parent families

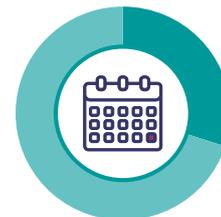
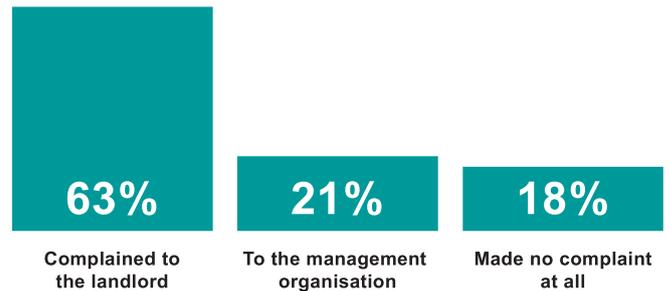


4 out of 5 social renters are satisfied with the sector, their accommodation and their area



## Complaints

Of social rented households who considered making a complaint...



of households considered making a complaint about housing services in the last 12 months



of those households who made a complaint, most were unhappy with the response to their complaint

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# Chapter 1

## Profile of social renters

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- 1.1 This chapter provides a demographic profile of the people living in the social rented sector and an examination of the levels of overcrowding and under-occupation. The social rented sector is made up of those renting their home from local authorities and housing associations. When interesting to do so, the differences within the social rented sector, between housing association and local authority renters and homes, will be included in the analysis. Where possible, comparisons are also made with those living in other tenures.
- 1.2 In 2019-20, there were 4.0 million social renters representing 17% of households. Private renters made up 19% (4.4 million) of households. The majority of households 65% (15.3 million) were owner occupiers.
- 1.3 Within the social rented sector housing association tenants made up a larger proportion of the tenure. In total there were 2.4 million housing association tenants, making up 10% of all households in England. There were 1.6 million local authority tenants making up 7% of all households<sup>3</sup>.

### Age

- 1.4 Social renters were older than private renters and slightly younger than owner occupiers. In 2019-20, the average age for household reference persons (HRPs)<sup>4</sup> in the social renters was 53 years old, compared to 41 years old for private renters and 58 for owner occupiers. Within the social rented sector, there was no difference in average age between housing association and local authority tenants, Annex Table 1.1.

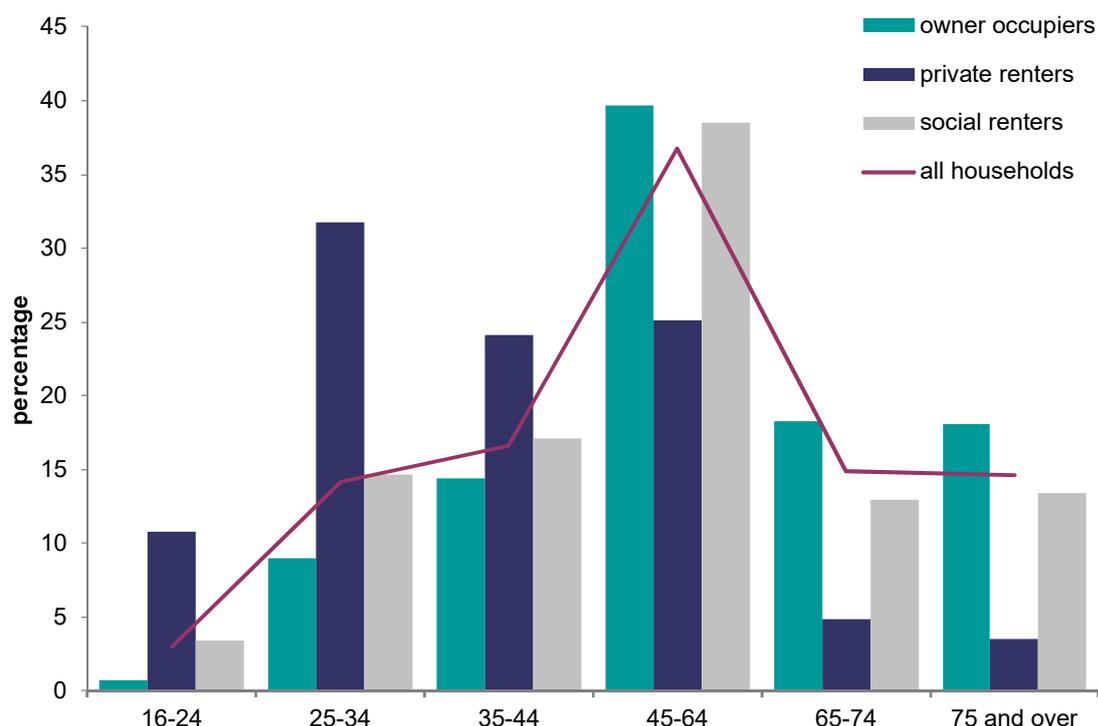
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<sup>3</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 1.1,

<https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

<sup>4</sup> The Household Reference Person or HRP is the person in whose name the dwelling is owned or rented or who is otherwise responsible for the accommodation. In the case of joint owners and tenants, the person with the highest income is taken as the HRP. Where incomes are equal, the older is taken as the HRP. This procedure increases the likelihood that the HRP better characterises the household's social and economic position. The EHS definition of HRP is not consistent with the Census 2011, in which the HRP is chosen on basis of their economic activity. Where economic activity is the same, the older is taken as HRP, or if they are the same age, HRP is the first listed on the questionnaire.

**Figure 1.1: Age of HRP, by tenure, 2019-20**



Base: all households

Note: underlying data are presented in Annex Table 1.2

Source: English Housing Survey, full household sample

## Household type and children

- 1.5 The way social housing is allocated means the social rented sector has a different profile to other tenures in terms of household type. In particular, single person households and lone parents were more common in the social rented sector than in other tenures, Annex Table 1.5.
- 1.6 There were around 1.6 million single person households in the social rented sector. This was the most common household type for social renters accounting for 41% of the sector. This was higher than the proportion of single person households in the owner occupied (25%) and private rented (26%) sectors.
- 1.7 Just over a third of households (1.4 million households or 34%) in the social rented sector had dependent children. This was higher than the proportion of owner occupiers who had dependent children (25%), but not different to the private rented sector, Annex Table 1.6.
- 1.8 In addition, there were 885,000 lone parent households in the social rented sector, accounting for 22% of households. This was higher than the proportion

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of lone parent households in the owner occupied (6%) and private rented sectors (13%), Annex Table 1.7.

## Ethnicity

- 1.9 Most households in the social rented sector had a white HRP (81%). Households with an ethnic minority HRP were more prevalent in the social rented sector than the owner occupied sector (19% compared with 10%), but comparable to the private rented sector (18%)<sup>5</sup>. A larger proportion of local authority tenants (24%) had an HRP from an ethnic minority background, compared to housing association tenants (16%).

## Nationality

- 1.10 In total 92% (3.6 million) of social renters are UK and Irish nationals. This is higher than the proportion of private renters (72%) but lower than the proportion of owner occupiers (96%), Annex Table 1.8.
- 1.11 Overall, 11% of EU nationals live in social rented accommodation, lower than the proportion of those from the UK and Ireland (17%) or other nationalities (21%) living in the social rented sector. Most EU nationals live in the private rented sector (63%) and just over a quarter (26%) are owner occupiers, Annex Table 1.9.

## Sex

- 1.12 Households in the social rented sector were more likely to have a female HRP than a male HRP. In total 2.3 million (58%) social renting households have a female HRP. Allocation based on need means those with lower incomes and lone parents are more likely to be eligible for social housing, attributes which are more prevalent among women, Annex Table 1.10.

## Sexual orientation

- 1.13 In all tenures, 2-3% of Household Reference Persons (HRPs) reported they were lesbian, gay, bisexual or any other LGB+ sexual orientation. There were no significant differences by tenure, Annex Table 1.11. Overall, there were 450,000 households where the HRP reported they were lesbian, gay, bisexual or any other LGB+ sexual orientation, including 100,000 households in the social rented sector.

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<sup>5</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 1.3, <https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>.

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## Religion

- 1.14 In 2019-20, 2.5 million (62%) social renters said they had a religion. This was higher than the proportion of private renters (54%) but no different to owner occupiers (64%), Annex Table 1.12.
- 1.15 The most prominent religion among social renters was Christian. Just over half (53%) or 2.1 million social renters were Christian. The second most prominent religion was Islam (7%).
- 1.16 There was no difference in the proportion of housing association and local authority tenants who had a religion. However, the distribution of the religions was slightly different, with Muslims making up a greater proportion of local authority tenants compared to housing association tenants (9% compared to 5%).

## Long-term illness or disability

- 1.17 In total 54% of, or 2.1 million, social renters had a household member with a disability or long-term illness. This is a larger than the proportion of owner occupiers (31%) and private renters (25%). This partly reflects the way social housing is allocated on the basis of need, Annex Table 1.13.
- 1.18 Of social renters with a disabled HRP, the most common disabilities were mobility issues (43%) followed by stamina issues (37%) and then mental health issues (33%), Annex Table 1.14.

## Economic activity

- 1.19 Just under half of social renters (45% or 1.8 million households) were in full-time or part-time work; and 6% were unemployed. Those who were retired made up 25% of the sector and economically inactive<sup>6</sup> made up 23%. The rest were in full-time education (1%), Annex Table 1.15.
- 1.20 Social renters were the least likely to be employed full-time (31% in full-time employment) compared to all other tenure types (52% of owner occupiers and 67% of private renters were in full-time employment).
- 1.21 However, part-time employment was more prevalent in the social rented sector. Some 565,000 (14%) social renters were in part-time employment, compared to 10% of owner occupiers and private renters.

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<sup>6</sup> This includes those who have a long-term illness or disability and those who are looking after the family or home.

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- 1.22 The social rented sector had the highest proportion of those who were economically inactive of all tenure types at 23% (compared to 8% of private renters and 3% of owner occupiers).

## National Statistics Socio-economic Classification

- 1.23 For socio-economic group, the EHS uses the eight-class version of the National Statistics Socio-economic Classification (NS-SEC)<sup>7</sup>.
- 1.24 Of social renters in employment, the highest proportion were in either routine occupations (26%) or semi-routine occupations (27%). This was higher than any other tenure. Overall, 9% of owner occupiers and 16% of private renters were in semi-routine occupations, whilst 7% of owner occupiers and 13% of private renters were in routine occupations, Annex Table 1.16.
- 1.25 The proportion of social renters in higher managerial (3%) and lower managerial occupations (14%) was lower than other tenures. In total 23% of owner occupiers, and 16% of private renters were in higher managerial occupations, whilst 31% of owner occupiers and 23% of private renters were in lower managerial roles.

## ACORN<sup>8</sup>

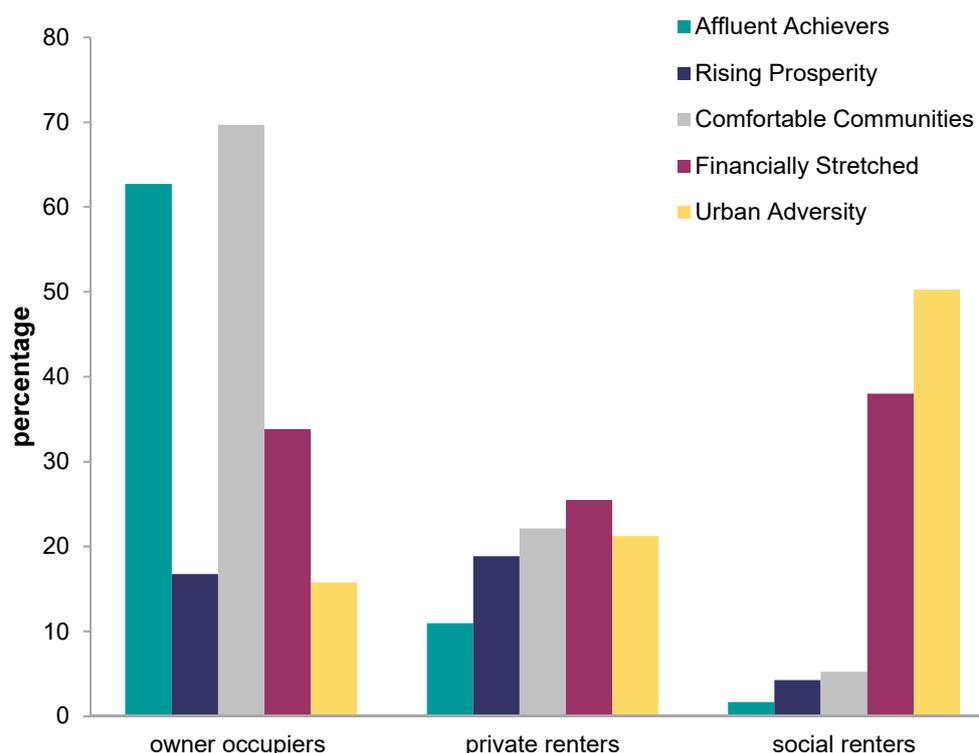
- 1.26 ACORN is a segmentation tool which categorises the UK's population into demographic types. Acorn provides a general understanding of the attributes of a neighbourhood by classifying postcodes into a category, group or type (see Glossary for further details).
- 1.27 Half of social renters (50%) were classified as living in areas of urban adversity followed by 38% who were described as financially stretched. This was far higher than the proportion of private renters (21%, 25%) and owner occupiers (8%, 17%) who were described as in urban adversity or financially stretched, Annex Table 1.17.

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<sup>7</sup> The EHS uses the eight-class version of the National Statistics Socio-economic Classification (NS-SEC). The eight classes are: higher managerial and professional occupations; lower managerial and professional occupations; intermediate occupations (clerical, sales, service); small employers and own account workers; lower supervisory and technical occupations; semi-routine occupations; routine occupations; never worked or long-term unemployed. No EHS respondent is assigned to the last class because the survey does not collect enough information to code to someone as never worked or long-term unemployed.

<sup>8</sup> See the glossary for a description of the ACORN classification and its categories.

**Figure 1.2: ACORN classification, by tenure, 2019-20**



**Base: all households**

**Notes: underlying data are presented in Annex Table 1.17**

**Source: English Housing Survey, full household sample**

## Overcrowding

- 1.28 Levels of overcrowding and under-occupation are measured using the bedroom standard (see glossary). This is the difference between the number of bedrooms needed to avoid undesirable sharing (given the number, ages and relationship of the household members) and the number of bedrooms actually available to the household. Overcrowding relates to those who do not have enough bedrooms.
- 1.29 Since the number of overcrowded households included in each survey year is too small to enable reliable overcrowding estimates for any single year, data from the three most recent survey years were combined to produce the overcrowding estimates in this section.
- 1.30 In 2019-20, 9% of social renters (344,000 households) lived in overcrowding conditions, the highest level recorded since 1995-96. This was higher than the

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proportion who lived in overcrowded conditions in the owner occupied (1%) and private rented (7%) sector<sup>9</sup>.

- 1.31 Rates of overcrowding were higher amongst local authority tenants (11%) than housing association tenants (7%), Annex Table 1.18.
- 1.32 The EHS Household Resilience Study, a longitudinal survey of respondents to the 2019-20 EHS, found that overcrowding rates in the owner occupied and private rented sectors have increased during the COVID-19 pandemic, however no such increase has been observed in the social rented sector<sup>10</sup>.

## Region

- 1.33 Overcrowding is more prevalent in London than in the other English regions. Some 17% of social renters in London were living in overcrowded accommodation, compared to 7% for the rest of England, Annex Table 1.18.
- 1.34 Social renters in London had higher levels of overcrowding than owner occupiers (2% of whom lived in overcrowded conditions), but overcrowding rates in the private rented sector were comparable at 15%. For the rest of England, social renters had higher levels of overcrowding (7%) than owner occupiers (1%) and private renters (4%).

## Household type

- 1.35 Households with two or more families were the most overcrowded household type in the social rented sector. Overall, 38,000 or 47% of social renters living with two or more families were overcrowded, higher than the proportion of private renters (32% or 26,000 households) and owner occupiers (14% or 36,000 households).
- 1.36 Social renters with dependent children also had higher levels of overcrowding than owner occupiers and private renters with dependent children. In total, 18% of lone parents with dependent children in the social rented sector lived in overcrowded accommodation, compared to 14% of private renters and 4% of owner occupiers. Similarly, 23% of couples with children in the social rented sector lived in overcrowded accommodation, compared to 14% in the private rented sector, and 3% of owner occupiers.

## Ethnicity

- 1.37 Overall, households with a HRP with an ethnic minority background had higher levels of overcrowding than households with a white HRP. In the social rented sector 7% of households with a white HRP lived in overcrowded

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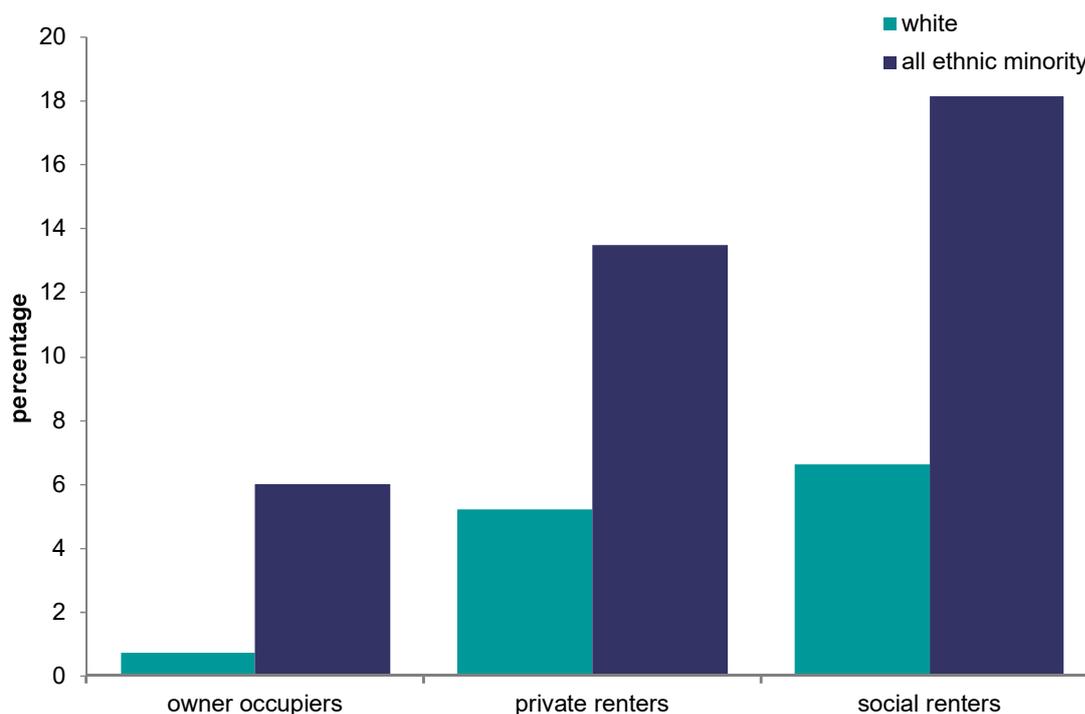
<sup>9</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 1.24, <https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

<sup>10</sup> English Housing Survey, Household Resilience Study: Wave 2, 42b <https://www.gov.uk/government/statistics/household-resilience-study-wave-2>

conditions, compared to 18% of households with a HRP from an ethnic minority background.

- 1.38 Ethnic minorities in the social rented sector had the highest levels of overcrowding overall. Rates of overcrowding were higher than for white people across all tenures and compared to ethnic minorities in the private rented and owner occupied sectors, Figure 1.2.

**Figure 1.3: Overcrowding, by tenure and ethnicity, 2019-20**



**Base: all households**

**Notes:**

1) data are based on three year averages

2) underlying data are presented in Annex Table 1.19

Source: English Housing Survey, full household sample

## Under-occupation

- 1.39 Under-occupation is also measured using the bedroom standard (see glossary). This relates to the number of bedrooms available for the people in the household, factoring in their sex and age. A property is considered to be under-occupied if it has two or more spare bedrooms.
- 1.40 Under-occupation was less prevalent in the social rented sector. One in ten (10%) or 406,000 households in the social rented sector were under-occupied compared with 15% of privately rented and 52% of owner occupied homes, Annex Table 1.20.

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## Region

- 1.41 Social renters in the North East had the highest proportion (18%) of under-occupation compared to most other regions, excluding the East and South East where there was no difference.
- 1.42 Social renters both inside and outside London had lower levels of under-occupation (8% and 11%) compared to owner occupiers (45% and 53%).
- 1.43 There was no difference in the proportion of under-occupation between social renters and private renters in London. Outside London social renters had lower levels of under-occupation (11%) than private renters (18%).

## Household type

- 1.44 Within the social rented sector couples with no children had the highest levels of under-occupation (31%) compared to all other household types.

## Ethnicity

- 1.45 Overall for all households in England, a larger proportion of white people lived in under-occupied homes (41%) compared to ethnic minorities (22%).
- 1.46 Ethnic minorities in the social rented sector had the lowest levels of under-occupation (5%), compared to white people in the sector (11%). Further, ethnic minorities in the social rented sector had lower levels compared to ethnic minorities and white people in both the private rented and owner occupied sectors.

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# Chapter 2

## Satisfaction, complaints, and perceptions

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2.1 This chapter examines satisfaction with housing circumstances, looking at satisfaction with accommodation, tenure, area, repairs and maintenance and services provided by the landlord. Complaints and the response to complaints are the second component of the chapter. Finally, this chapter examines perceptions of discrimination in the social and private rented sector.

### Satisfaction

#### Satisfaction with accommodation

2.2 Over three quarters (78%) of social renters said that they were very or fairly satisfied with their accommodation. This was lower than the proportion of owner occupiers (95%) and private renters (83%) who said they were very or fairly satisfied with their accommodation, Annex Table 2.1.

2.3 Housing association tenants reported higher levels of satisfaction with their accommodation than local authority tenants (80% compared to 75%).

#### Satisfaction with tenure

2.4 Most (80%) social renters reported that they were either very or fairly satisfied with being a social renter. This was lower than the proportion of owner occupiers who were satisfied with being owner occupiers (98%), but higher than private renters (70%), Annex Table 2.2.

#### Satisfaction with area

2.5 Most (79%) social renters said they were very or fairly satisfied with their area. Satisfaction with the area was higher among private renters (84%) and owner occupiers (90%), Annex Table 2.3.

2.6 A higher proportion of housing association residents said they were satisfied with their area (80%) than local authority tenants (76%).

2.7 In most areas there was no difference between the proportion of social and private renters who said they were satisfied with their area. However, social renters in the East of England (79%), South East (78%) and London (76%) had lower levels of satisfaction with their area than private renters in the same regions (East of England, 92%, South East, 85% and London, 85%).

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## **Satisfaction with repairs and maintenance**

- 2.8 Two thirds (66%) of social renters said they were satisfied with the repairs and maintenance carried out on their home, lower than the proportion of private renters who said this (75%), Annex Table 2.4.
- 2.9 While there was no difference in the proportion of white and ethnic minority renters who reported being satisfied with repairs and maintenance, white social renters were more likely to say they were very satisfied (33% compared to 25%) and ethnic minorities were more likely say they were fairly satisfied (39% compared to 34%), Annex Table 2.5.
- 2.10 Older social renters tended to report higher levels of satisfaction than younger social renters. The oldest social renters, those aged 75 and over, reported the highest levels of satisfaction (83%), followed by those aged 65 to 74 (73%).

## **Reasons for dissatisfaction with repairs and maintenance**

- 2.11 Of the 26% of social renters who were dissatisfied with repairs and maintenance carried out by their landlords, the most common reasons cited were: the landlord being slow (32%), the landlord not bothering (26%) and then the work being of poor quality and the landlord doing the bare minimum (both 15%), Annex Table 2.6.
- 2.12 The landlord being slow was the most common reason cited for social renters, whereas for private renters the main reason for dissatisfaction was the landlord not bothering (35%).

## **Satisfaction with housing services provided by landlord**

- 2.13 Overall, 70% of social renters said they were satisfied with housing services provided by their landlord, lower than the proportion of private renters who said they were satisfied (78%), Annex Table 2.7.
- 2.14 There was no difference in the proportion of local authority and housing association tenants who reported being satisfied with housing services provided by their landlord. However, housing association tenants were more likely to be very satisfied (35%) than local authority tenants (29%).

## **Change in housing services**

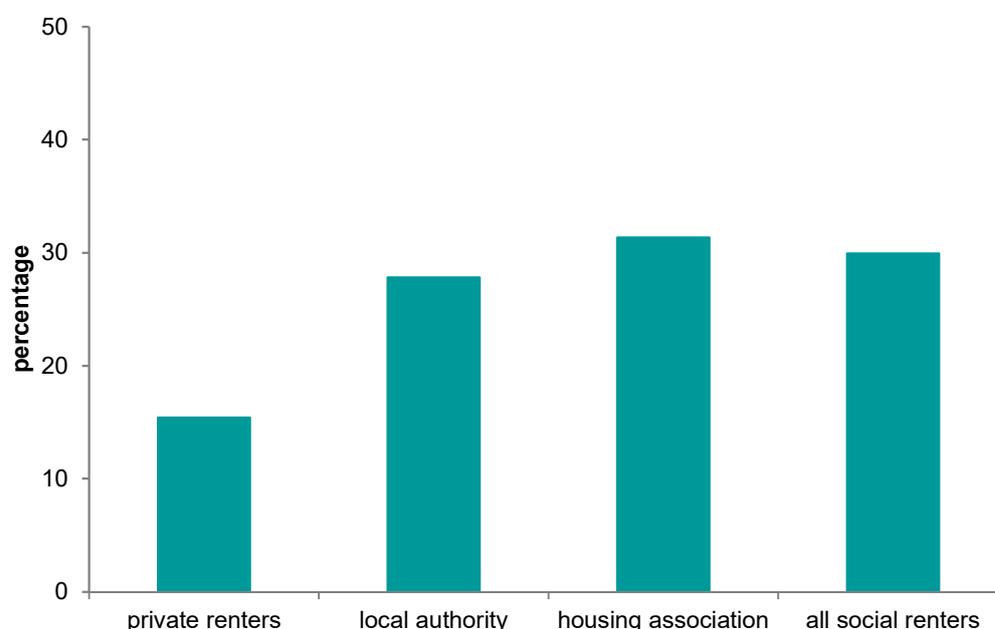
- 2.15 The majority of social renters who have been resident for more than two years said there has been no change in housing services offered by their landlord over the last two years (72%). However, a larger proportion said they have become worse (17%) than those who said services have improved (10%), Annex Table 2.8.

2.16 Social renters were more likely to say housing services had become worse than private renters (17% compared to 6%). However, there was no difference in the proportion of social renters and private renters who said services had improved.

## Complaints

2.17 In 2019-20, 30% of social renters had considered making a complaint about housing services in the last 12 months. This was higher than the proportion of private renters who considered making a complaint (15%). Housing association tenants were more likely to have considered making a complaint (31%) than local authority tenants (28%), Figure 2.1.

**Figure 2.1: Proportion who considered making a complaint about housing services, by tenure, 2019-20**



**Base: all households**

**Notes: underlying data are presented in Annex Table 2.9**

**Sources: English Housing Survey, full household sample**

2.18 Of social renters who considered making a complaint, 63% complained to the landlord, 21% to the management organisation, whilst 18% made no complaint at all, Annex Table 2.10.

2.19 Social renters were more likely to complain to the landlord than private renters (63% compared to 43%), but less likely to complain to the management organisation (21%) than private renters complaining to the agent (40%), Annex Tables 2.10 and 2.11.

- 
- 2.20 A larger proportion of local authority tenants complained to the landlord than those in housing association properties (68% compared to 60%). Conversely, housing association tenants were more likely to complain to the management organisation than local authority tenants (23% compared to 17%), Annex Table 2.10.
- 2.21 The majority of social renters were unhappy with the response to their complaint (59%). This was true of both local authority (62%) and housing association tenants (58%), Annex Table 2.14.
- 2.22 There was no difference in the proportion of social renters who were unhappy with the response to their complaint compared to private renters (55%), Annex Tables 2.14 and 2.15.
- 2.23 In general, there were few significant differences between ethnic minority and white social renters in satisfaction with response to their complaint. The one exception is that a greater proportion of ethnic minority people were partly happy with the response to their complaint compared to white people (24% compared to 16%), Annex Table 2.16.
- 2.24 There were no differences between the social and private rented sectors for both white and ethnic minority respondents on happiness with the response to complaints, Annex Tables 2.16 and 2.17.
- 2.25 There were no differences between comparable age groups in the social rented sector and private rented sector, although this is potentially due to small sample sizes.
- 2.26 The majority of social renters who were unhappy with some of the responses to their complaint did not go on to take further action (86%). The most common person or organisation that social renters complained to further were Local Councillors (6%), an MP (5%) and Council's Environmental Health Department (4%), Annex Table 2.18.
- 2.27 For social renters who were unhappy with *all* of the responses to their complaint, escalating a complaint was relatively rare (84% of social renters, who were unhappy with the response to their complaint, did not escalate the complaint). Those social renters who did escalate the complaint went on to complain to the Housing Ombudsman Service (3%), Annex Tables 2.24.

### **Reasons for not complaining**

- 2.28 For social renters who considered making a complaint but chose not to, the most cited reason for not complaining was the sense it was too much hassle (51%), followed by feeling like nothing would be done (36%). Other reasons

(20%) and the issue not being important enough (15%) were the next most common reasons for not complaining, Annex Table 2.22.

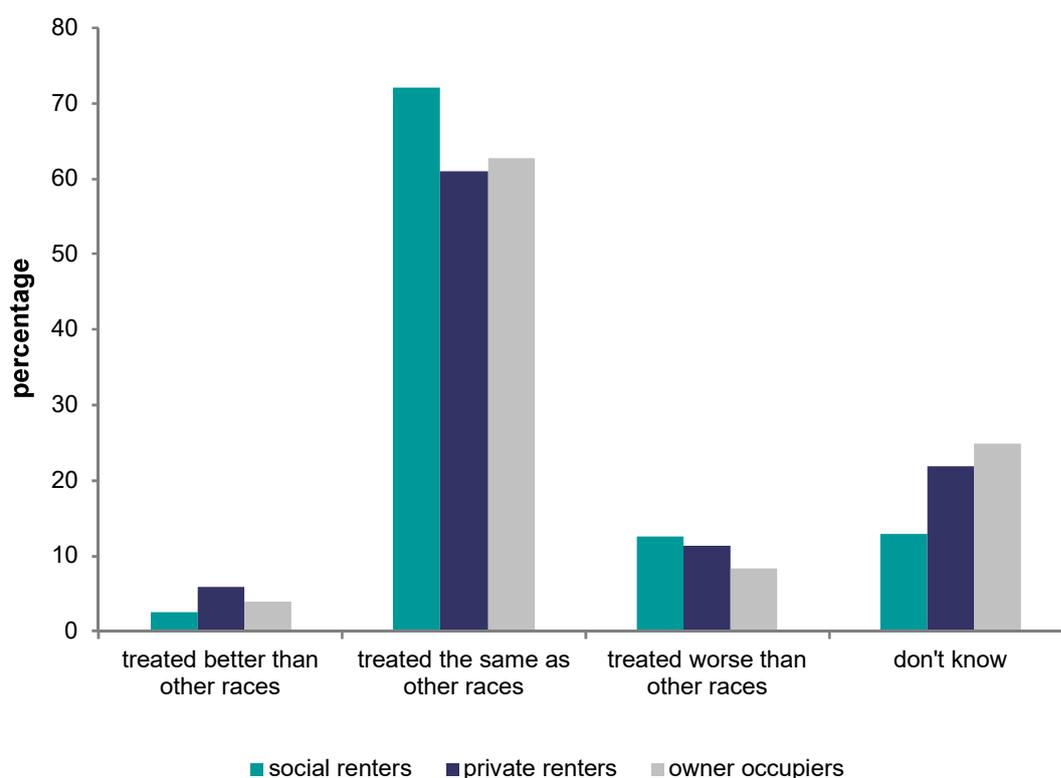
2.29 Broadly the same pattern was observed across all age groups, Annex Table 2.23

2.30 For ethnic minority people, being too much of a hassle was the most common reason (72%) for not complaining. Being too much hassle (47%) and thinking nothing would be done (35%) were the most common reasons for white people.

## Perceptions of discrimination

2.31 The majority of social renters (72%) said they would be treated the same as other races by a council housing department or housing association. Meanwhile, 13% said they would be treated worse than people of other races, and 2% said they would be treated better, Annex Table 2.26.

**Figure 2.2: Perceptions of discrimination in the social rented sector, by tenure, 2019-20**



Base: all households

Notes: underlying data are presented in Annex Table 2.26

Source: English Housing Survey, full household sample

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- 2.32 White social renters were more likely to say they would be treated worse than people of other races by a council housing department or housing association (14%) compared to ethnic minority social renters (9%), Annex Table 2.27.
- 2.33 Social renters were also asked how they thought they would be treated by a private landlord or letting agent. Over half of social renters (54%) said they would be treated the same as people of other races in the private rented sector. Meanwhile 9% said they would be treated worse than people of other races, 7% said they would be treated better, and 29% said they didn't know, Annex Table 2.28.

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# Chapter 3

## Housing costs and affordability

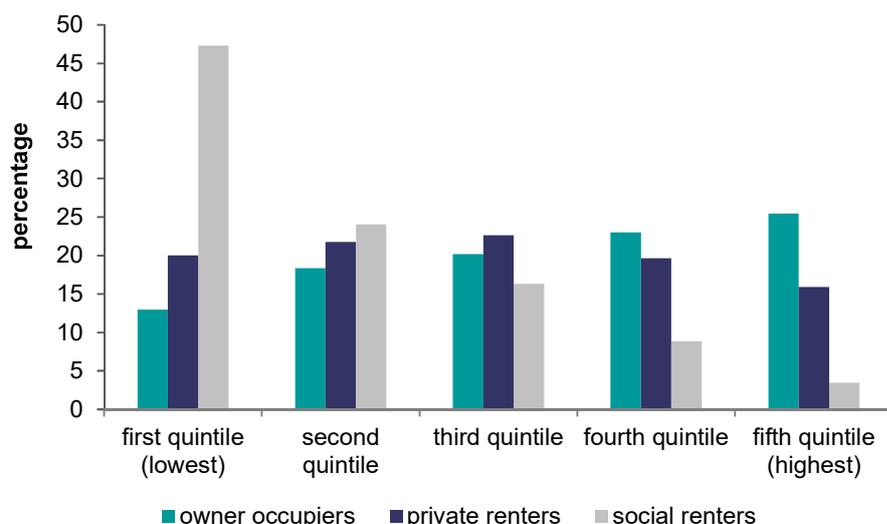
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3.1 This chapter explores housing costs and affordability of the social rented sector. It presents average incomes, average rent and the proportion of income spent on rent. The chapter also presents receipt of Housing Benefit before examining how social renters pay their energy bills.

### Income

- 3.2 Overall social renters tend to have lower incomes than private renters and owner occupiers. Differences in income tend to reflect different demographics, as described in Chapter 1.
- 3.3 Just under half (47%) of social renters, or 1.9 million households, were in the lowest household income quintile. This was followed by 24% in the second quintile, 16% in the third, 9% in the fourth and 3% in the highest quintile, Figure 3.1.
- 3.4 Overall social renters tend to have lower income than other tenures. The proportion in the lowest quintile was far higher than the proportion of owner occupiers and private renters in the lowest household income quintile (13% and 20% respectively).
- 3.5 Similarly, the proportion of social renters in the highest household income quintile (3.5%) was far lower than owner occupiers (25%) and private renters (16%).

**Figure 3.1: Household income quintiles, by tenure, 2019-20**



**Base: all households**

**Note: underlying data are presented in Annex Table 3.1**

**Source: English Housing Survey, full household sample**

- 3.6 The same income pattern is also reflected in the mean weekly household income. In 2019-20, the mean weekly income in the social rented sector was £452. This was lower than the mean weekly income of private renters (£793) and owner occupiers (£999), Annex Table 3.2.
- 3.7 Housing association tenants had, on average, a higher weekly income than local authority tenants. The mean weekly household income of housing association tenants was £463 compared to £435 for local authority tenants.
- 3.8 Most social renters were in the lowest two income quintiles for all age groups, apart from those aged 35 to 44 where there was no difference in the proportion in the lowest three income quintiles.
- 3.9 The youngest and oldest social renters (those aged 16 to 24 and 75 and over) had the highest proportions in the lowest income quintile for their age (69% and 73% respectively), Annex Table 3.3.
- 3.10 Social renters who work full-time were most likely to be in the second and third quintile (28% and 32% respectively), this was followed by the fourth quintile (20%), Annex Table 3.4.
- 3.11 The majority of all groups within the social rented sector, apart from those in full-time work, were in the lowest income quintile. This included 67% of retired social renters, 88% of unemployed social renters and 66% of other inactive.
- 3.12 The proportion of social renters in full-time work in the lowest income quintile was 11%. This was lower than all other quintiles, apart from the highest income quintile where there was no difference.

- 
- 3.13 In the social rented sector lone parents with dependent children and one person households had the highest proportion in the lowest income quintile compared to other household types. Overall, 49% of lone parents with dependent children, and 79% of single person households in the social rented sector were in the lowest income quintile, Annex Table 3.5.
- 3.14 For all regions, social renters were most likely to be in the lowest income quintile. This ranged from 58% of social renters in the North East to 38% of social renters in London, being in the lowest income quintile, Annex Table 3.6.
- 3.15 Income levels varied by age, with lower levels of income among the oldest and youngest age groups. The weekly income was lowest for 16 to 24 year olds and those aged 75 and over, at £293 and £290 respectively. Those aged 35 to 44 and 45 to 64 had the highest weekly incomes at £544 and £503 respectively. This pattern was similar for owner occupiers and private renters although the youngest (16 to 24 years old) did not have the lowest incomes. In the private rented sector the age groups with the highest incomes also included those aged 25 to 34, Annex Table 3.2.
- 3.16 As with all tenures, in the social rented sector, the mean weekly income was highest in London (£574). In London, the weekly income for housing association renters was higher than local authority tenants (£637 compared to £517).
- 3.17 In the North West housing association tenants also had significantly higher incomes than local authority renters (£466 compared to £362) but this was not the case for any other region.
- 3.18 In the social rented sector, a single person household had the lowest mean weekly household income (£266). Couples with non-dependent children (£879) and households with two or more families (£836) had higher weekly household incomes than any other group.

## Savings

- 3.19 The majority (80%) of social renters had no savings or investments. This was higher than the proportion of private renters (60%) and owner occupiers (32%) who reported having no savings, Annex Table 3.7.
- 3.20 Older social renters were more likely to have savings than younger social renters. In total 38% of social renters aged 75 and over had savings (more than any other group), whilst 30% of social renters aged 65 to 74 had savings, in comparison only 8% of those aged 16 to 25 had savings, Annex Table 3.8.

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- 3.21 Retired social renters were the most likely to have some savings (33%) compared to all other employment types in the social rented sector, apart from those in full-time education where the sample size is small.
  - 3.22 Retired social renters were more likely to have over £5,000 in savings (18%) compared to most other economic status groups, Annex Table 3.10.
  - 3.23 Lone parents with dependent children (5%) living in the social rented sector were less likely to have savings compared to most other groups, apart from two or more families where there was no difference, Annex Table 3.8.
  - 3.24 Social renters in receipt of Housing Benefit are less likely to have savings than those who don't receive Housing Benefit (13% compared with 30%), Annex Table 3.12.

## Rent

- 3.25 The average (mean) weekly rent for social renters was £103. This was lower than the average weekly rent payments in the private rented sector at £201. Rents for local authority tenants were lower than those in housing association properties (£99 compared to £106), Annex Table 3.14.
- 3.26 Social renters' weekly rents were highest in London (£138) followed by the South East (£113). This is compared to average weekly rents of £83 in the North East and £84 in Yorkshire and the Humber.
- 3.27 Despite housing association tenants on average having larger rents than local authority tenants, there was no difference in the North East, West Midlands and East of England.
- 3.28 Retired social renters had the lowest weekly rents (£94) of all economic status categories.
- 3.29 In the social rented sector, one person households (£95) and couples with no children (£98) paid the lowest levels of rent compared to most other household types. There was no difference between couples with no children and lone persons sharing, but this is likely due to small sample sizes.

## Housing Benefit

- 3.30 A greater proportion of social renters (56%) received Housing Benefit than those did not. Further, social renters were more likely to be in receipt of Housing Benefit than private renters (20%), Annex Table 3.15.
- 3.31 A larger proportion of social renters received Housing Benefit than private renters across all economic status groups, apart from those in full-time

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education. Due to small sample sizes for social renters in full-time education figures should be treated as indicative only, Annex Table 3.18.

- 3.32 In the social rented sector, lone parents with dependent children had the highest proportion in receipt of Housing Benefit (79%), followed by single person households (66%), Annex Table 3.19.
- 3.33 Of social renters who receive Housing Benefit, 51% said it exactly covered their rent. This was higher than the proportion of private renters (18%), Annex Table 3.20.

## Proportion of income spent on rent

- 3.34 Excluding Housing Benefit, social renters spent an average of 34% of their income on rent. When Housing Benefit was included, this proportion decreased to 27%, Annex Tables 3.21 and 3.22.
- 3.35 Including Housing Benefit, social renters spent a lower average proportion of income on rent (27%) than private renters (32%).
- 3.36 In the social rented sector, the proportion of income spent on rent, when including Housing Benefit, ranged between 30% in London and 23% in the North West.
- 3.37 When Housing Benefit is excluded, the proportion of income spent on rent increases to between 41% in London to 28% in the East Midlands. The proportion of income spent on rent in London was higher than all other regions, apart from the West Midlands.
- 3.38 Including Housing Benefit, in the social rented sector the youngest and oldest spend the highest proportion of income on rent. Those aged 16 to 24 spent 32% of their income on rent, and those aged 75 and over spent 31%, higher than other age groups. A similar pattern is seen when Housing Benefit is excluded.
- 3.39 Including Housing Benefit, in the social rented sector one person households spent the largest proportion of income on rent (34%). Couples with non-dependent children spent the lowest proportion of income on rent (15%) compared to all other groups apart from households with two or more families sharing where there was no difference.

## Ease of paying rent

- 3.40 Overall, 73% of social renters said they found it easy to pay their rent. There was no difference between the proportion of social renters and the proportion

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of private renters who found it easy to keep up with rent payments, Annex Table 3.23.

- 3.41 Social renters in London were less likely to report that they found it easy to pay rent (63%) compared to most other regions, apart from the West Midlands and East of England, Annex Table 3.24.
- 3.42 Those aged 35 to 44 (67%) and 45 to 64 (68%) were less likely than the other age groups to say they found it easy to pay their rent. Those aged 75 and over were most likely to report they found it easy to pay their rent, at 87% this was higher than all other groups, apart from those aged 16 to 24 (80%), Annex Table 3.25.
- 3.43 Social renters in full-time work and those who were retired found it easier to pay rent than all other household types. Overall, 80% of those in full-time work and 82% of those who were retired found it easy to pay rent, higher than all other groups, Annex Table 3.26.
- 3.44 Lone parents with non-dependent children (56%) and lone parents with dependent children (60%) had the lowest proportion saying they found it easy to pay rent compared to other household types, excluding couples with non-dependent children, although this is probably due to the sample size, Annex Table 3.27.

## Paying bills

- 3.45 In the social rented sector, the most common means of paying for electricity was through direct debit<sup>11</sup> and pre-payment meter (both 43%), Annex Table 3.28.
- 3.46 Social renters (43%) were less likely to pay for their electricity by direct debit than private renters (67%) and owner occupiers (87%). Conversely, social renters were more likely to pay with pre-payment meter (43%) compared to private renters (19%) and owner occupiers (3%).
- 3.47 As with electricity, in the social rented sector the most common means of paying for gas was through direct debit and pre-payment meter (both 43%), Figure 3.2.

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<sup>11</sup> Direct debit includes those whose gas/electricity are included in the rent

Figure 3.2: Gas method of payment, by tenure, 2019-20



Base: all households

Note: underlying data are presented in Annex Table 3.28

Source: English Housing Survey, full household sample

## 40/30 ratio of housing affordability

3.48 This section analyses the proportion of those in the bottom two income quintiles that spend more than 30% of their income on housing costs<sup>12</sup>, Annex Table 3.29.

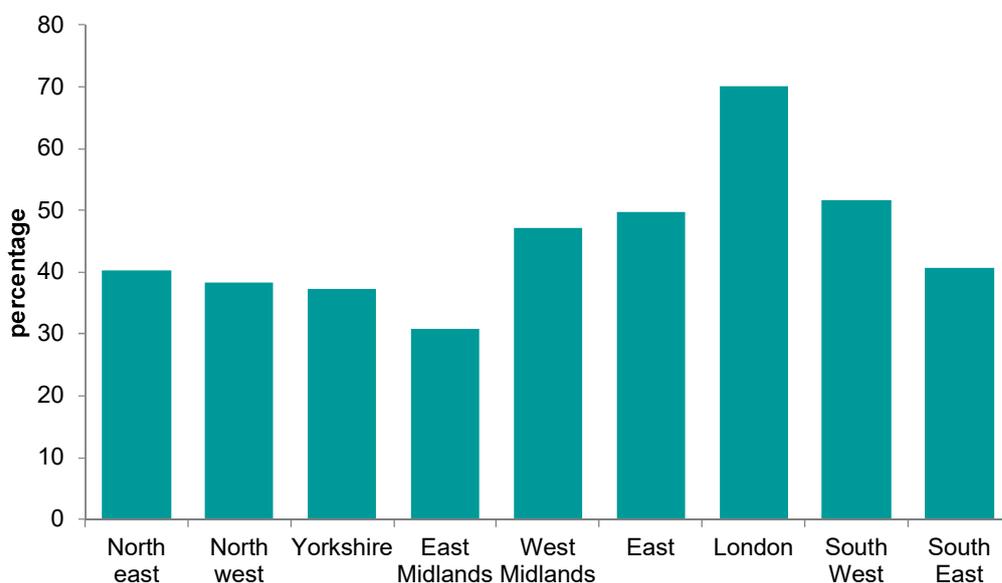
3.49 In the social rented sector, 47% of those in the bottom two income quintiles spent more than 30% of their income on housing costs. This was lower than the proportion of private renters (69%), but higher than the proportion of mortgagors of those who spend more than 30% of their income on housing costs (35%).

3.50 In London, social renters in the lowest two income quintiles were the most likely to spend more than 30% of their income on housing costs (70%) compared to all other regions. The region with the second highest proportion

<sup>12</sup> Analysis excludes service charges, but includes Housing Benefit

was the South East where 52% of social renters spent more than 30% of their income on housing costs, higher than all other regions apart from the East of England and West Midlands where there was no difference, Figure 3.3.

**Figure 3.3: Proportion of social renters in the lowest two income quintiles who spend more than 30% of their income on their rent, 2019-20**



**Base: all social renters in the bottom two income quintiles**

**Note: underlying data are presented in Annex Table 3.29**

**Source: English Housing Survey, full household sample**

- 3.51 In the social rented sector, of those in the bottom two income quintiles single person households had the highest proportion who spend more than 30% of their income on housing costs (61%) compared to all other household types, Annex Table 3.29.
- 3.52 Conversely, 29% of lone parents with non-dependent children spend 30% of income on housing costs, lower than most other groups apart from households with two or more families and lone person sharing with other lone persons.

## Rent arrears

- 3.53 In the social rented sector, 23% of households had been behind with rent payments at some point in the previous year. This was higher than the proportion of private renters who had been behind with payments in the previous year (8%), Annex Table 3.30.
- 3.54 The proportion of social renters currently in rent arrears has not changed over the course of the COVID-19 pandemic, as indicated in the first two waves of the EHS Household Resilience Study. In November-December 2020, 11% of

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social renters were currently in arrears. The apparent decrease in the proportion of social renters in arrears, from 13% in June-July 2020 is not statistically significant<sup>13</sup>. In 2019-20, pre pandemic, 11% of social renters were in currently in rent arrears<sup>14</sup>.

### **Rent arrears by demographics**

- 3.55 Generally, younger social renters were more likely to have been in rent arrears within the previous year than older renters.
- 3.56 Social renters aged 16 to 24 and 25 to 34 were more likely than all other age groups to have been in arrears in the last year (44% and 37% respectively), however there was no significant difference between these two youngest age groups.
- 3.57 Social renters in age groups over 65 were the least likely to be in arrears. Those aged 75 and over (6%) and those aged 65 to 74 (5%) were less likely than all other age groups.
- 3.58 In the social rented sector, lone parents with dependent children (42%) were more likely to have been in rent arrears within the previous year than any other household type. This was followed by couples with dependent children (27%), although no significant differences were recorded between households with two or more families and lone persons sharing which is probably due to sample size.
- 3.59 In the social rented sector, those receiving Housing Benefit were more likely to have been in rent arrears in the previous year (30%) compared to those who do not (17%).

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<sup>13</sup> English Housing Survey, Household Resilience Study: Wave 1, Annex Table 16b, <https://www.gov.uk/government/statistics/household-resilience-study-wave-1>; and English Housing Survey, Household Resilience Study: Wave 2, Annex Table 16b, <https://www.gov.uk/government/statistics/household-resilience-study-wave-2>.

<sup>14</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 1.14, <https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>.

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## Chapter 4

# Housing history and future housing aspirations

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4.1 This chapter explores the housing history of social renters and looks at their future housing aspirations. It also describes how and why people moved in and out of the social rented sector. Where relevant, comparisons are made with other tenures, particularly the private rented sector.

### Current housing

4.2 The average length of residence in their current home for social renters was 12.2 years. This was lower than owner occupiers (17.4 years) but higher than private renters (4.3 years), Annex Table 4.1.

4.3 Local authority tenants had been in their accommodation for an average of 13 years, this was longer than those in housing association homes (11.4 years).

4.4 Slightly under half of the social rented sector have been in their current home for 10 years or more (45%). This was lower than the number of owner occupiers (61%), but higher than the proportion of private renters (12%).

4.5 A larger proportion of local authority tenants had been in their current home for 10 years or more than housing association tenants (49% compared to 43%).

4.6 Social renters were less likely to have been in their current accommodation for two years or less (20%) than private renters (53%), but more likely than owner occupiers (14%).

4.7 Social renters in London were more likely than most other regions to have been in their property for 10 years or more (56%), apart from East of England where there was no difference (50%). Social renters in London had the longest average length of residence (14.4 years), higher than all other regions except the East of England (12.7 years) and the North East (both 12.5 years), Annex Table 4.2.

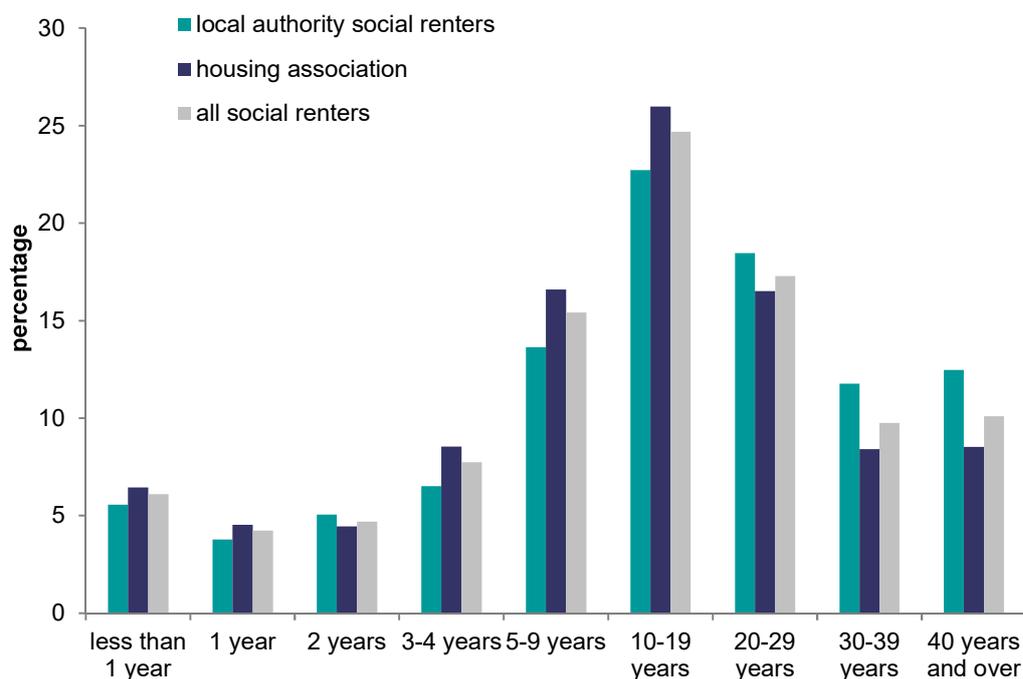
4.8 Social renters in London were also less likely to have been in their accommodation for two years or less (14%). This was lower than all other regions apart from the East of England (18%).

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- 4.9 Over half of social renters aged 45 and over have lived in their property for 10 years or more. In 2019-20, 56% of those aged 45 to 64 years, 59% of those aged 65 to 74, and 72% of those aged 75 and over had lived in their property for more than 10 years, Annex Table 4.3.
- 4.10 Unsurprisingly, younger social renters were more likely to have been in their accommodation for two years or less. The age group with the highest proportion of those who had been in their accommodation for 2 years or less were those aged 16 to 24 years old (77%) followed by 40% of those aged 25 to 34 and 21% of those aged 35 to 44.
- 4.11 The average number of years in accommodation increases with age. For example, 16 to 24 year olds had, on average, lived in their current home for 1.5 years; for those aged 75 and over, the average was 23.0 years.

## Time in the social rented sector

- 4.12 Social renters tended to have lived in the social rented sector for a long time. Overall, 62% of the social renters had lived in the tenure for 10 years and over, with 37% having lived in the social rented sector 20 years and over. In comparison, 23% of social renters have been in the sector for less than five years, and 10% for less than two years. Figure 4.1.
- 4.13 Local authority renters were more likely than housing association tenants to have been in the social rented sector for 20 years and over (43% compared to 33%). Although there was no difference between local authority and housing association tenants who had been in the sector for less than 5 years.

**Figure 4.1: Length of time in social rented sector, 2019-20**



**Base: all social renters**

**Note: underlying data are presented in Annex Table 4.4**

**Source: English Housing Survey, full household sample**

- 4.14 Not surprisingly, older social renters tended to have lived in the social rented sector for longer than younger social renters. Amongst those aged 16 to 24, 57% had been in the sector for less than 2 years. Of the oldest social renters (those aged 75 and over) only 4% had been in the social rented sector for less than two years, Annex Table 4.4.
- 4.15 Of those aged 75 and over, 65% had been in the social rented sector for 20 years or more, higher than the proportion of any other age groups.

## Household moves

- 4.16 A total of 277,000 households moved into a social rented property in the last year. Of these, 168,000 had moved into housing association properties, and 109,000 into local authority accommodation, Figure 4.2.
- 4.17 Of all those who moved into a social rented property within the last year, just over half were already in the social rented sector (52%). Over a quarter (27%) had previously lived in the private rented sector, 18% were new households and 3% were previously living in an owner occupied home.



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- 4.21 Outside London, 28% of those who moved into the social rented sector were previously private renters compared to 16% of those in London.

## Homelessness

- 4.22 Overall, 372,000 or 9% of social renters said they have been homeless at some point in the last few years. This was higher than the proportion of private renters (5%) and owner occupiers (less than 1%), Annex Table 4.7.

## Reasons for moving and considering moving

### Why last private tenancy ended for current social renters

- 4.23 Among social renters who had recently left a private rented tenancy in the past three years, the most common reason cited for leaving was wanting to leave (66%). This was followed by being told to leave (evicted) (21%), Annex Table 4.8.
- 4.24 For social renters who were evicted from their previous private rented property in the past three years, the landlord wanting to sell or use the property (49%) and 'some other reason' (36%) were the most common reasons cited for being asked to leave, Annex Table 4.9.

### Reason considering moving amongst social renters

- 4.25 Those who said they had considered moving, the most frequently given reasons were to move to a larger property (18%), followed by wanting to have nicer accommodation or to move to a better neighbourhood (15% and 14% respectively). In total, half of social renters said they had not considered moving, Annex Table 4.10.
- 4.26 For those who selected multiple reasons for considering moving, when being asked for the main reason, wanting a larger house or flat (27%) or to move to a better neighbourhood (24%) were the most common answers, Annex Table 4.11.

## Waiting lists

- 4.27 Overall, 339,000 or 9%, of social renting households had a household member on a social housing waiting list. This was higher than the proportion of owner occupiers (less than 1%) and private renters (6%), Annex Table 4.12.

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- 4.28 Younger social renters were more likely to be on the social housing waiting list than older social renters. Those aged 16 to 24 (19%) and 25 to 34 (11%) were more likely to be on the housing waiting list than those aged 65 to 74 (5%) and 75 and over (2%).
- 4.29 The distribution of social renters on the waiting list by age was different to private renters. In the private rented sector those in 45 to 64 age group were most likely to be on the housing waiting list (9%).
- 4.30 Across all tenures, lone parents with dependent children (13% of social renters) were more likely to be on the housing waiting list than most other group, apart from those with two or more families. Within the social rented sector those with two or more families were most likely to be on the waiting list (25%) than most other groups, apart from lone parents with dependent children although probably due to small sample sizes.

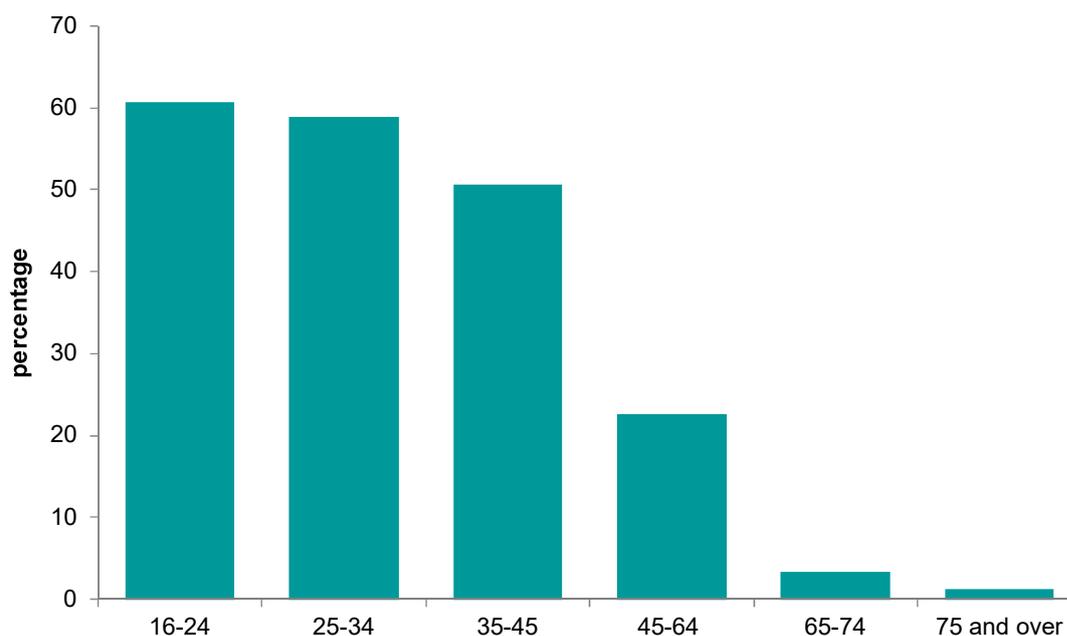
### **Length of time on waiting list**

- 4.31 Among social renters who have been in their accommodation for less than 10 years, 45% had been on the social housing waiting list for fewer than three months before being allocated their current home. Overall, just under three quarters (74%) had been on the waiting list for less than a year, Annex Table 4.13.

### **Buying expectations**

- 4.32 Overall, 1.1 million, or 28% of social renters, said they expect to buy a home in the UK. This was lower than the proportion of private renters who said they expect to buy a home in the UK (59%), Annex Table 4.15.
- 4.33 Younger social renters were more likely to expect to buy than older social renters. Of social renters aged 16 to 24, 61% expect to buy, as do 59% of 25 to 34 year olds and 51% of 35 to 44 year olds. This was higher than all those aged 45 and over, Figure 4.3.

**Figure 4.3: Social renters expecting to buy, by age, 2019-20**



**Base all social renters**

Notes: underlying data are presented in Annex Table 4.15.

Source: English Housing Survey, full household sample.

- 4.34 Across most age groups, apart from those 75 and over, social renters were less likely to expect to buy than private renters. For example, 41% of private renters aged 45 to 64 expected to buy compared to 23% of social renters, Annex Table 4.15.
- 4.35 In the social rented sector, ethnic minority renters were more likely to expect to buy a home than white respondents (50% compared to 23%). There was no difference by in ethnicity amongst private renters.
- 4.36 Social renters in the lowest income quintile were the least likely to expect to buy in the UK (18% expecting to buy), followed by those in the second income quintile (30%). Those in the top two quintiles were more likely to expect to buy than lower quintiles, 50% of those in the fourth quintile and 53% of those in the highest quintile.
- 4.37 Savings seem to have a limited impact on the expectations to buy. Of social renters who have savings or investments 30% expect to buy, whilst 28% of those without savings or investment expect to buy.

**Expectation to buy current home**

- 4.38 Of social renters who expect to buy, 48% expect to buy their current home. This was higher than the proportion of private renters (13%), Annex Table 4.17.

- 
- 4.39 Local authority renters, who expect to buy, were more likely to expect to buy their current home (59%), compared to housing association tenants who expect to buy (42%).
  - 4.40 Of social renters who expect to one day buy a home, those aged 16 to 24 were the least likely to expect to buy their current home (10%), compared to most other age groups.
  - 4.41 Social renters in the highest income quintile and who expect to buy, were more likely to say they expect to buy their current home (63%) compared to those in the lowest quintiles who expect to buy (36%).
  - 4.42 Whether social renters had savings or not made no difference to the proportion of those who expect to buy their current home.

#### **Reason for not expecting to buy**

- 4.43 The most common reason cited for social renters not expecting to buy in the UK was the feeling they would be unable to afford to do so, mentioned by 78% of social renters. The second most common reason mentioned was 'liking where I am' (19%), Annex Table 4.16.
- 4.44 For private renters being unable to afford to buy was also the most common response for not expecting to buy, however social renters were more likely to say they would be unable to afford to buy than private renters (78% compared to 68%).

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## Chapter 5

# Dwelling condition and energy efficiency

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5.1 This chapter examines the quality of social rented homes in 2019-20 using a number of housing quality indicators: the Decent Homes Standard; Category 1 Health and Safety Rating System (HHSRS)<sup>15</sup> hazards; working smoke alarms; carbon monoxide detectors; energy efficiency, serious damp and condensation and thermal comfort. It estimates the costs to make non-decent homes meet the Standard and the potential costs to raise minimum energy efficiency standards to at least energy efficiency rating (EER) band C<sup>16</sup>. The chapter also reports on access to open space (private or shared plots for the home).

### Decent Homes and Category 1 hazards

5.2 For a dwelling to be considered 'decent' under the Decent Homes Standard it must:

- meet the statutory minimum standard for housing under the HHSRS. Homes with a Category 1 hazard under the HHSRS are considered non-decent
- be in a reasonable state of repair
- have reasonably modern facilities and services
- provide a reasonable degree of thermal comfort

5.3 The HHSRS is a risk-based assessment that identifies hazards in dwellings and evaluates their potential effects on the health and safety of occupants and their visitors, particularly vulnerable people. The most serious hazards are called Category 1 hazards and where these exist in a home, it fails to meet the statutory minimum standard for housing in England.

5.4 In 2019, the social rented stock had the lowest proportion of non-decent dwellings, with 12% of dwellings (504,000) failing to meet the Decent Homes Standard. This compared with 23% (1.1 million) of private rented sector

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<sup>15</sup> For further information on the Decent Homes Standard and the HHSRS, see Chapter 5 of the English Housing Survey 2019-20 Technical Report, Annex 5.5

<sup>16</sup> For further information on the energy efficiency rating of dwellings, Chapter 5 of the English Housing Survey 2019-20 Technical Report, Annex 5.6

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dwellings and 16% (2.5 million) of owner occupied dwellings that were non-decent<sup>17</sup>.

- 5.5 There was a similar trend for Category 1 hazards; 5% (217,000) of social rented dwellings had at least one of these hazards, a notably lower proportion compared with owner occupied (10%) and private rented (13%) dwellings<sup>18</sup>.

### **Household age and composition**

- 5.6 Overall, 474,000 social renters lived in homes that failed the Decent Homes Standard and among these 214,000 lived in a home with at least one Category 1 hazard, Annex Table 5.7<sup>19</sup>.
- 5.7 Overall, the likelihood of living in a non-decent social rented home did not vary by the age of the HRP. The relationship between the age of the HRP and living in non-decent housing differed in other tenures; older owner occupiers and private renters were more likely to live in non-decent housing.
- 5.8 There was more variation in the likelihood of living with a Category 1 hazard among social renters by household age, where younger households were generally more likely to live with these hazards. Households where the HRP was aged 16 to 64 (ranging from 5% - 10%) were more likely to live with a Category 1 hazard compared with HRPs aged 65 to 74 (3%).
- 5.9 However, there was no significant difference in the percentage living in non-decent homes by whether they had dependent children or not.

### **Income and Housing Benefit**

- 5.10 Social renters who received Housing Benefit (11%) were less likely to live in non-decent homes compared with those not in receipt of Housing Benefit (14%), however, this trend was not evident for the likelihood of living with a Category 1 hazard.
- 5.11 Households in the lowest (first) income quintile<sup>20</sup> (13%) were more likely to live in non-decent homes, than those in the fourth income quintile (8%). Similarly, those in the lowest two quintiles (both 6%) were more likely to live with a Category 1 hazard than households in the fourth income quintile (2%).

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<sup>17</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 2.3. Analysis includes both occupied and vacant homes, <https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>.

<sup>18</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 2.4. Analysis includes both occupied and vacant homes, <https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>.

<sup>19</sup> Analysis uses the household weighting and excludes vacant homes.

<sup>20</sup> Analysis for income and living in poverty is based upon an income measure that is 'equivalised' before housing costs are taken into account. See Chapter 5 of the English Housing Survey 2019-20 Technical Report, Annex 5.4.

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However, households living in poverty were no more likely to live in a non-decent home or with a Category 1 hazard than households not in poverty<sup>21</sup>.

- 5.12 Income was also a good predictor of living in non-decent housing for owner occupied and private rented tenures, with households in the lowest income quintiles more likely to live in non-decent homes.

### **Long-term illness or disability**

- 5.13 Households containing someone living with a long-term illness or disability (10%) were less likely to live in a non-decent home than households without (14%). The reverse trend was found among owner occupiers. There was no difference in the likelihood of living in a non-decent home between private renters with a long-term illness or disability.

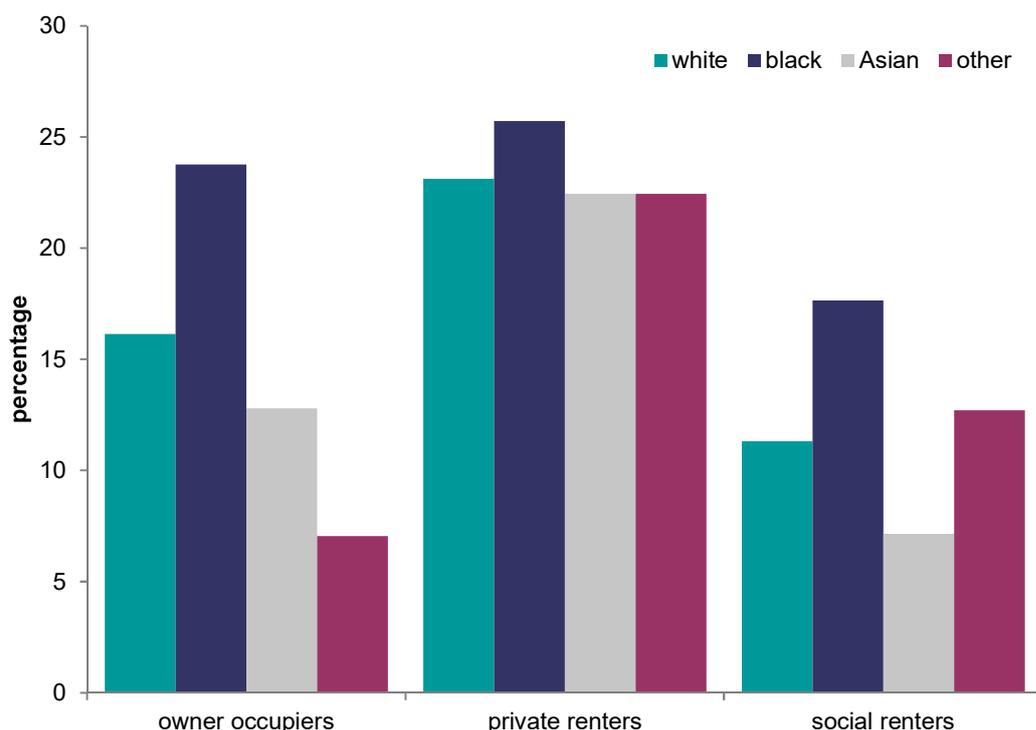
### **Ethnicity**

- 5.14 Social renters with a black HRP (18%) were more likely to live in a non-decent home, compared with white or Asian social renters (11% and 7% respectively). Ethnic minority social renters (8%) were more likely to live in a home with a Category 1 hazard than white social renters (5%).
- 5.15 The trends for ethnicity varied by tenure. Among private renters, there was no significant difference in the likelihood of living in non-decent housing or a home with a Category 1 hazard by ethnicity. However, owner occupiers with a white (16%) or black (24%) HRP were more likely to live in a non-decent home than those with a HRP of other ethnicities (7%), Figure 5.1.

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<sup>21</sup> A household with income below 60% of the equivalised median household income (calculated before any housing costs are deducted), is defined as in poverty. Income equivalisation is the adjustment of income to take into account the varied cost of living according to the size and type of household (see the EHS Technical Report, Chapter 5, Annex 4 for further information).

**Figure 5.1: Non-decent homes by ethnicity of the HRP and tenure, 2019-20**



**Base: all households**

**Note: underlying data are presented in Annex Table 5.7**

**Source: English Housing Survey, household sub sample**

## Cost to make decent

5.16 The EHS can be used to estimate the cost of all work needed to bring a dwelling up to the Decent Homes Standard. The total cost to mitigate all non-decent homes in the social rented sector was around £2.4 billion, Annex Table 5.8<sup>22</sup>.

5.17 On average, it would cost £5,077 to make a non-decent home in the social rented sector meet the Standard. This is less than it would cost to bring a non-decent home in the private rented (£7,912) or owner occupied (£7,832) sector up to the Standard.

<sup>22</sup> Analysis uses the household weighting and excludes vacant homes.

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## Smoke alarms<sup>23</sup>

- 5.18 In 2019-20, 96% of social renters had at least one working smoke alarm (compared with 91% of owner occupiers, and 89% of private renters)<sup>24</sup>.
- 5.19 Around a quarter of social renters (26%) reported that they had never tested their smoke alarm. This was significantly higher than the proportion of owner occupiers who had never tested their smoke alarm (19%). However, around a third (31%) of private renters reported that they had never tested their smoke alarm<sup>25</sup>.
- 5.20 Overall provision of at least one working smoke alarm was similar among social renters in different dwelling types, Annex Table 5.9.
- 5.21 Households living in dwellings built before 1919 were less likely to have at least one working smoke alarm (90%) than households living in dwellings built between 1945 to 1964 (97%) and between 1991 to 2002 (96%).
- 5.22 Overall, the frequency of smoke alarm testing did not vary markedly between social renters in different dwelling types. Where there were differences, households in purpose built high rise flats (21%) were more likely to test their smoke alarms at least once a year compared with households living in purpose built low rise flats (12%) and end terraces (13%). However, households in purpose built high rise flats (7%) were less likely to report checking their alarms more regularly every 3 months, compared with those in semi-detached (13%), bungalows (14%), end terraces (15%), and mid terraces (16%), Annex Table 5.1.
- 5.23 Overall, the frequency of smoke alarm testing did not vary largely by dwelling age. However, households in dwellings built before 1919 were more likely to report never testing their alarm (35%) than households in dwellings aged between 1919 to 1944 (24%), 1945 to 1964 (25%), and post 2002 (23%).

## Carbon monoxide detectors

- 5.24 Overall, 44% of social sector homes had at least one carbon monoxide detector and 59% of social sector homes with a solid fuel appliance had this

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<sup>23</sup> The analysis for the overall prevalence of working smoke alarms by tenure uses the EHS 2019-20 full household sample. Analysis for the age and type of home uses the combined year physical and interview data.

<sup>24</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 2.17, <https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

<sup>25</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 2.18, <https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

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safety feature<sup>26</sup>. Both these findings did not vary significantly from other tenures.

- 5.25 Social rented dwellings built between 1965 to 1980 were less likely to have a carbon monoxide detector (38%) than those built before 1944 (46% or higher) or those built after 1991 (47% or higher), Annex Table 5.10.

## Energy efficiency

- 5.26 The English Housing Survey (EHS) uses the Government's Standard Assessment Procedure (SAP 2012) to monitor the energy efficiency of homes, through the calculation of a SAP energy efficiency rating (EER).
- 5.27 The EER is also converted into an A to G banding system, where band A represents high energy efficiency and band G represents low energy efficiency. The EER is the primary rating presented on an Energy Performance Certificate (EPC).
- 5.28 In 2019, the social rented stock had an average SAP rating of 69, higher than the private stock which had an average SAP rating of 64<sup>27</sup>. The social sector was more energy efficient than the private sector, in part due to wider use of solid wall insulation<sup>28</sup> but also because of dwelling type. In particular, the social sector contained a higher proportion of flats compared with the private sector, which have less exposed surface area (external walls and roofs) through which heat can be lost, than detached or semi-detached houses<sup>29</sup>.
- 5.29 The majority of dwellings in the social rented sector were in EER bands A to C (61%), compared with 38% of private rented sector dwellings and 36% of owner occupied dwellings. Within the social sector, housing association (64%) dwellings were more likely to be in the highest EER bands of A to C compared with local authority (56%) dwellings. Less than 1% of social sector dwellings were in the least energy efficient EER bands F or G, compared with 4% in the private sector, Annex Table 5.13.

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<sup>26</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 2.19, <https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

<sup>27</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 2.7, <https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

<sup>28</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 2.14, <https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

<sup>29</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 2.1, <https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

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## Cost to make energy efficient

- 5.30 The Government has set an aspiration for as many homes as possible to be EER Band C by 2035 where practical, cost-effective and affordable<sup>30</sup>. The following analysis explores the potential of the social rented stock to meet this aspiration through the installation of Energy Performance Certificate (EPC) recommended energy improvement measures. This section looks at the cost of improving social rented homes with an EER band of D or lower to an EER band of at least C (SAP rating 68.5 or more)<sup>31</sup>.
- 5.31 The potential installation of each energy efficiency improvement measure is modelled only where an EPC assessment would recommend its installation. The model does not assess the relative ease or the cost-effectiveness of installation. However, each measure is only recommended for installation if that measure alone would result in the SAP rating increasing by at least 0.95 points<sup>32 33</sup>.
- 5.32 Of the 1.6 million homes in the social rented sector with an EER rating D or lower, 96% (1.5 million) were able to be improved to at least EER band C<sup>34</sup>, Annex Table 5.11. The total estimated cost to improve all these is £9.1 billion, with an average estimated cost of £5,979 per home. The average cost to improve a social rented home to at least EPC Band C was lower than for private rented (£7,646) and owner occupied homes (£8,579), Annex Table 5.12.
- 5.33 Almost half (46%) of social rented dwellings were estimated to cost between £5,000 and £10,000 to improve to EER band C. Over a third of dwellings (35%) could be improved for under £5,000. At the other end of the scale 4% of homes would require £15,000 or more to improve to an EER band C, Annex Table 5.14.
- 5.34 Some 6% or 254,000 social renters lived in a home that was non-decent and below an EER band C but which could be improved to at least band C. The relationship between the costs needed to improve less energy efficient homes to an EER band C and costs required to make a non-decent home meet the Decent Homes Standard is difficult to determine. These are two different

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<sup>30</sup> See the Clean Growth Strategy for more information at:

<https://www.gov.uk/government/publications/clean-growth-strategy>

<sup>31</sup> See Energy Report 2019-20 chapter 3 for further details of the modelling methodology

<sup>32</sup> The energy efficiency of these dwellings may be improved using other methods not recommended as standard by an EPC. For more details on the EPC methodology see Chapter 5 of the English Housing Survey 2019-20 Technical Report, Annex 5.6

<sup>33</sup> Further information about this analysis by tenure and household characteristics can be found in the English Housing Survey Energy Efficiency Report 2019-20.

<sup>34</sup> Some dwellings that were below EER band C were eligible for certain improvement measures as part of the EPC framework, and therefore have estimated costs attached to them, but were unable to reach a band C using this methodology. However, a small proportion of dwellings were ineligible to receive any measures within the EPC framework, and therefore have no estimated costs.

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measures of housing quality, but there could be some overlap between the two, as excess cold or poor energy efficiency could mean a dwelling is non-decent. However, the reasons for a home failing the Decent Homes Standard may be unrelated to poor energy efficiency (for example a home may fail the Standard due to serious disrepair to amenities or external building elements), Annex Table 5.6.

## Access to open space

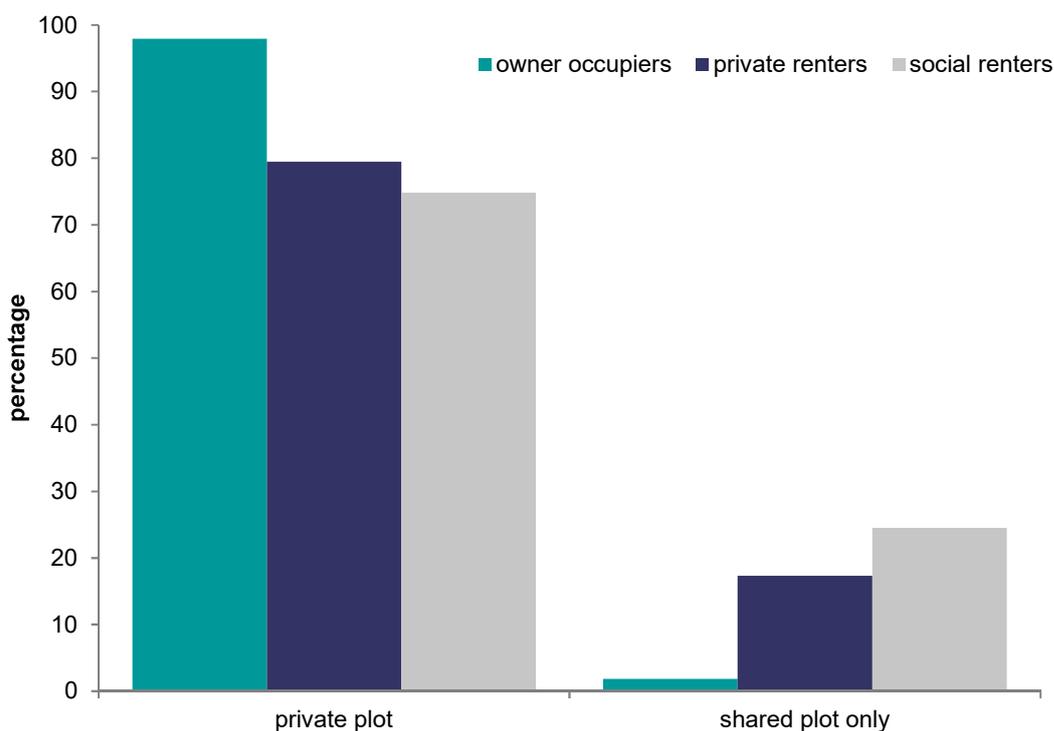
- 5.35 Social rented homes were less likely to have a private plot (62%) compared with both owner occupied (93%) and private rented homes (67%). In contrast social rented homes were more likely to have access to shared plots (37%) compared with private sector homes (28% private rented; 6% owner occupied). A very small proportion (1%) of social rented homes had no outside space at all compared to 5% of private rented homes<sup>35</sup>.
- 5.36 The variation in prevalence of plot type across tenure was likely driven by dwelling type; 42% of social sector homes were purpose-built flats (low and high rise) compared with 28% in the private rented sector<sup>36</sup>.
- 5.37 Overall, 75% of social renters with dependent children had access to a private plot; a smaller proportion than private renters (79%) and owner occupiers (98%). However, social renters with dependent children (0.6%) were no more likely to lack access to any plot than owner occupiers with dependent children (0.3%), whilst private renters with dependent children (3%) were more likely to lack access to any plot, Figure 5.2.

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<sup>35</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 2.2, <https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

<sup>36</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 2.1, <https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

**Figure 5.2: Presence of plot by tenure, households with dependent children, 2019-20**



**Base:** all households with dependent children

**Notes:**

1) underlying data are presented in Annex Table 5.2

2) percentages do not add to 100%, households with no plots were not included in the figure due to small percentages, owner occupiers 0.3%, private renters 3%, and social renters 0.6%

**Source:** English Housing Survey, household sub sample

## Damp and ventilation and thermal comfort

5.38 This section explores the prevalence of serious condensation and mould growth<sup>37</sup> in social rented homes, and two potential causes of this type of dampness; poor ventilation and lack of thermal comfort (inefficient insulation and heating)<sup>38</sup>.

5.39 In 2019, 3% (133,000) of social sector dwellings (both local authority and housing association) had serious condensation and mould problems present in at least one room<sup>39</sup>.

5.40 Serious dampness in the homes presents an extra risk to the health of young children. Social renters with dependent children (5% or 71,000) were more

<sup>37</sup> Only serious levels of condensation or mould are considered as a problem in this report, namely where there are extensive patches of mould growth on walls and ceilings and/or mildew on soft furnishings.

<sup>38</sup> Modelled for the assessment of thermal comfort under Decent Homes Standard. See Chapter 5 of the English Housing Survey 2019-20 Technical Report, Annex 5.5

<sup>39</sup> English Housing Survey, 2019-20 Headline Report, Annex Table 2.6, <https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

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likely to have serious condensation problems than those without (2% or 61,000), Annex Table 5.4.

- 5.41 A small proportion of social rented dwellings (0.5%) were estimated to lack adequate room or appliance ventilation<sup>40</sup>, and due to small sample sizes it is not possible to determine whether these homes were more likely to have serious condensation problems, Annex Table 5.5.
- 5.42 The prevalence of serious condensation among social rented homes did not vary by the whether the dwelling lacked thermal comfort.
- 5.43 Overall, 5% (192,000) of dwellings in the social rented sector lacked thermal comfort, a similar proportion to owner occupied homes (5%) but lower proportion than private rented homes (9%)<sup>41</sup>.
- 5.44 Some dwellings were more likely to lack thermal comfort than others. Dwellings built between 1981 to 1990 were most likely to fail the decent homes thermal comfort criterion (14%), followed by those built between 1965 to 1980 (8%), Annex Table 5.3.

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<sup>40</sup> For the EHS, inadequate room ventilation occurs when “windows are permanently fixed (painted, screwed, nailed) and there is no other adequate form of ventilation to the room”. Window openings may also be “too small or too poorly positioned to allow proper ventilation”.

<sup>41</sup> See live table DA3201 - figures are for the whole social rented sector including vacant homes

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# Technical notes and glossary

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## Technical notes

1. Results for the first four chapters of this report, on households, are presented for '2019-20' and are based on fieldwork carried out between April 2019 and March 2020 on a sample of 13,332 households. Throughout the report, this is referred to as the 'full household sample'.
2. Results in the fifth chapter of the report, which relate to the physical dwelling, are presented for '2019' and are based on fieldwork carried out between April 2018 and March 2020 (a mid-point of April 2019). The sample comprises 12,300 occupied or vacant dwellings where a physical inspection was carried out. Throughout the report, this is referred to as the 'dwelling sample'.
3. The reliability of the results of sample surveys, including the English Housing Survey, is positively related to the unweighted sample size. Results based on small sample sizes should therefore be treated as indicative only because inference about the national picture cannot be drawn. To alert readers to those results, percentages based on a row or column total with unweighted total sample size of less than 30 are italicised. To safeguard against data disclosure, the cell contents of cells where the cell count is less than 5 are replaced with a "u".
4. Where comparative statements have been made in the text, these have been significance tested to a 95% confidence level. This means we are 95% confident that the statements we are making are true.
5. Additional annex tables, including the data underlying the figures and charts in this report are published on the website: <https://www.gov.uk/government/collections/english-housing-survey> alongside many supplementary live tables, which are updated each year (in the summer) but are too numerous to include in our reports. Further information on the technical details of the survey, and information and past reports on the Survey of English Housing and the English House Condition Survey, can also be accessed via this link.

## Data quality

6. A full account of data quality procedures followed to collect and analyse English Housing Survey data can be found in the Quality Report, which is updated and published annually<sup>42</sup>. A summary of the quality assurance processes for data collection and reporting are provided in the English Housing Survey Headline Report<sup>43</sup>

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<sup>42</sup> <https://www.gov.uk/government/publications/english-housing-survey-quality-report>

<sup>43</sup> <https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>

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## Glossary

**ACORN:** a classification of residential neighbourhoods developed using a series of modelling algorithms. ACORN groups households, postcodes and neighbourhoods into six categories, 18 groups and 62 types, according to age, household composition, facilities, household size, income, marital status, mode of travel to work, occupation, ownership of car, ownership of home, etc. MHCLG matches ACORN data onto the EHS datasets to classify households into the following categories for analysis:

- **Affluent achievers:** some of the most financially successful people in the UK. They live in wealthy, high status rural, semi-rural and suburban areas of the country. Middle aged or older people, the ‘baby-boomer’ generation, predominate with many empty nesters and wealthy retired people.
- **Rising prosperity:** generally younger, well educated, and mostly prosperous people living in our major towns and cities. Most are singles or couples, some yet to start a family, others with younger children. Often these are highly educated younger professionals moving up the career ladder. Most live in converted or modern flats, with a significant proportion of these being recently built executive city flats. Some will live in terraced town houses. While some are buying their home, occasionally through some form of shared equity scheme, others will be renting. While many have good incomes not all might yet have had time to convert these into substantial savings or investments.
- **Comfortable communities:** all life stages are represented in this category. Many areas have mostly stable families and empty nesters, especially in suburban or semi-rural locations. Generally people own their own home. Most houses are semi-detached or detached, overall of average value for the region. Incomes overall are average, some will earn more, the younger people a bit less than average. Employment is in a mix of professional and managerial, clerical and skilled occupations. Educational qualifications tend to be in line with the national average.
- **Financially stretched:** a mix of traditional areas of Britain. Housing is often terraced or semi-detached, a mix of lower value owner occupied housing and homes rented from the council or housing associations, including social housing developments specifically for the elderly. This category also includes student term-time areas. Unemployment is above average as are the proportions of people claiming other benefits.
- **Urban adversity:** this category contains the most deprived areas of large and small towns and cities across the UK. Household incomes are low, nearly always below the national average. The numbers claiming Jobseeker’s Allowance and other benefits is well above the national average. Levels of qualifications are low and those in work are likely to be employed in semi-skilled or unskilled

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occupations. The housing is a mix of low rise estates, with terraced and semi-detached houses, and purpose built flats, including high rise blocks. Properties tend to be small and there may be overcrowding. Over half of the housing is rented from the local council or a housing association.

More details available at: <https://acorn.caci.co.uk/downloads/Acorn-User-guide.pdf>

**Arrears:** If the HRP or partner are not up to date with rent or mortgage payments they are considered to be in arrears.

**Bedroom standard:** The 'bedroom standard' is used by government as an indicator of occupation density. A standard number of bedrooms is calculated for each household in accordance with its age/sex/marital status composition and the relationship of the members to one another. A separate bedroom is allowed for each married or cohabiting couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex, and each pair of children under 10. Any unpaired person aged 10-20 is notionally paired, if possible, with a child under 10 of the same sex, or, if that is not possible, he or she is counted as requiring a separate bedroom, as is any unpaired child under 10.

This notional standard number of bedrooms is then compared with the actual number of bedrooms (including bed-sitters) available for the sole use of the household, and differences are tabulated. Bedrooms converted to other uses are not counted as available unless they have been denoted as bedrooms by the respondents; bedrooms not actually in use are counted unless uninhabitable.

**Category 1 hazard:** The most serious type of hazard under the Housing Health and Safety Rating System (HHSRS). Where such a hazard exists the dwelling fails to reach the statutory minimum standard for housing in England.

**Cost to make decent:** The cost of carrying out all works required to ensure that the dwelling meets the Decent Homes standard. This is the estimated required expenditure which includes access equipment (e.g. scaffolding and prelims). It is adjusted to reflect regional and tenure variations in building prices.

**Damp (condensation and mould):** There are three main categories of damp and mould covered in this report:

- **rising damp:** where the surveyor has noted the presence of rising damp in at least one of the rooms surveyed during the physical survey. Rising damp occurs when water from the ground rises up into the walls or floors because damp proof courses in walls or damp proof membranes in floors are either not present or faulty.
- **penetrating damp:** where the surveyor has noted the presence of penetrating damp in at least one of the rooms surveyed during the physical survey. Penetrating damp is caused by leaks from faulty components of the external

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fabric e.g. roof covering, gutters etc. or leaks from internal plumbing, e.g. water pipes, radiators etc.

- **condensation or mould:** caused by water vapour generated by activities like cooking and bathing condensing on cold surfaces like windows and walls. Virtually all dwellings have some level of condensation. Only serious levels of condensation or mould are considered as a problem in this report, namely where there are extensive patches of mould growth on walls and ceilings and/or mildew on soft furnishings.

**Decent home:** A home that meets all of the following four criteria:

- it meets the current statutory minimum standard for housing as set out in the Housing Health and Safety Rating System (HHSRS – see below).
- it is in a reasonable state of repair (related to the age and condition of a range of building components including walls, roofs, windows, doors, chimneys, electrics and heating systems).
- it has reasonably modern facilities and services (related to the age, size and layout/location of the kitchen, bathroom and WC and any common areas for blocks of flats, and to noise insulation).
- it provides a reasonable degree of thermal comfort (related to insulation and heating efficiency).

The detailed definition for each of these criteria is included in *A Decent Home: Definition and guidance for implementation*, Department for Communities and Local Government, June 2006<sup>44</sup>.

**Dependent children:** Any person aged 0 to 15 in a household (whether or not in a family) or a person aged 16 to 18 in full-time education and living in a family with his or her parent(s) or grandparent(s). It does not include any people aged 16 to 18 who have a spouse, partner or child living in the household.

**Dwelling:** A unit of accommodation which may comprise one or more household spaces (a household space is the accommodation used or available for use by an individual household). A dwelling may be classified as shared or unshared. A dwelling is shared if:

- the household spaces it contains are ‘part of a converted or shared house’, or
- not all of the rooms (including kitchen, bathroom and toilet, if any) are behind a door that only that household can use, and

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<sup>44</sup> <https://www.gov.uk/government/publications/a-decent-home-definition-and-guidance>

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- there is at least one other such household space at the same address with which it can be combined to form the shared dwelling.

Dwellings that do not meet these conditions are unshared dwellings.

The EHS definition of dwelling is consistent with the Census 2011.

**Dwelling age:** The date of construction of the oldest part of the building.

**Dwelling type:** Dwellings are classified, on the basis of the surveyor's inspection, into the following categories:

- **small terraced house:** a house with a total floor area of less than 70m<sup>2</sup> forming part of a block where at least one house is attached to two or more other houses. The total floor area is measured using the original EHS definition of useable floor area, used in EHS reports up to and including the 2012 reports. That definition tends to yield a smaller floor area compared with the definition that is aligned with the Nationally Described Space Standard and used on the EHS since 2013. As a result of the difference between the two definitions, some small terraced houses are reported in the 2014 Housing Supply Report as having more than 70m<sup>2</sup>.
- **medium/large terraced house:** a house with a total floor area of 70m<sup>2</sup> or more forming part of a block where at least one house is attached to two or more other houses. The total floor area is measured using the original EHS definition of useable floor area which tends to yield a small floor area compared with the definition used on the EHS since 2013.
- **end terraced house:** a house attached to one other house only in a block where at least one house is attached to two or more other houses.
- **mid terraced house:** a house attached to two other houses in a block.
- **semi-detached house:** a house that is attached to just one other in a block of two.
- **detached house:** a house where none of the habitable structure is joined to another building (other than garages, outhouses etc.).
- **bungalow:** a house with all of the habitable accommodation on one floor. This excludes chalet bungalows and bungalows with habitable loft conversions, which are treated as houses.
- **converted flat:** a flat resulting from the conversion of a house or former non-residential building. Includes buildings converted into a flat plus commercial premises (such as corner shops).

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- **purpose built flat, low rise:** a flat in a purpose built block less than six storeys high. Includes cases where there is only one flat with independent access in a building which is also used for non-domestic purposes.
  - **purpose built flat, high rise:** a flat in a purpose built block of at least six storeys high.

**Economic status:** Respondents self-report their situation and can give more than one answer.

- **working full-time/part-time:** full-time work is defined as 30 or more hours per week. Part-time work is fewer than 30 hours per week. Where more than one answer is given, 'working' takes priority over other categories (with the exception that all those over State Pension Age (SPA) who regard themselves as retired are classified as such, regardless of what other answers they give).
- **unemployed:** this category covers people who were registered unemployed or not registered unemployed but seeking work.
- **retired:** this category includes all those over the state pension age who reported being retired as well as some other activity. For men the SPA is 65 and for women it is 60 if they were born before 6th April 1950. For women born on or after the 6th April 1950, the state pension age has increased incrementally since April 2010<sup>45</sup>.
- **full-time education:** education undertaken in pursuit of a course, where an average of more than 12 hours per week is spent during term time.
- **other inactive:** all others; they include people who were permanently sick or disabled, those looking after the family or home and any other activity.

On occasions, **full-time education** and **other inactive** are combined and described as **other economically inactive**.

**Energy efficiency rating (EER, also known as SAP rating):** A dwelling's energy costs per m<sup>2</sup> of floor area for standard occupancy of a dwelling and a standard heating regime and is calculated from the survey using a simplified form of SAP. The energy costs take into account the costs of space and water heating, ventilation and lighting, less cost savings from energy generation technologies. They do not take into account variation in geographical location. The rating is expressed on a scale of 1-100 where a dwelling with a rating of 1 has poor energy efficiency (high costs) and a dwelling with a rating of 100 represents zero net energy cost per year. It is possible for a dwelling to have an EER/SAP rating of over 100 where it produces more energy than it consumes, although such dwellings will be rare within the English housing stock.

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<sup>45</sup> For further information see: [www.gov.uk/browse/working/state-pension](http://www.gov.uk/browse/working/state-pension)

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The detailed methodology for calculating SAP to monitor the energy efficiency of dwellings was updated in 2012 to reflect developments in the energy efficiency technologies and knowledge of dwelling energy performance. These changes in the SAP methodology were relatively minor compared with previous SAP methodology updates in 2005 and 2009. It means, however that a SAP rating using the 2009 method is not directly comparable to one calculated under the 2012 methodology, and it would be incorrect to do so. All SAP statistics used in reporting from 2013 are based on the SAP 2012 methodology and this includes time series data from 1996 to the current reporting period (i.e. the SAP 2012 methodology has been retrospectively applied to 1996 and subsequent survey data to provide consistent results in the 2013 and following reports).

**Energy efficiency rating (EER)/SAP bands:** The 1-100 EER/SAP energy efficiency rating is also presented in an A-G banding system for an Energy Performance Certificate, where Band A rating represents low energy costs (i.e. the most efficient band) and Band G rating represents high energy costs (the least efficient band). The break points in SAP (see below) used for the EER Bands are:

- Band A (92–100)
- Band B (81–91)
- Band C (69–80)
- Band D (55–68)
- Band E (39–54)
- Band F (21–38)
- Band G (1–20)

### **Energy Performance Certificates (EPCs):**

An Energy Performance Certificate (EPC) indicates the energy efficiency of the dwelling. The assessments are banded from A to G, where A is the most efficient in terms of likely fuel costs and carbon dioxide emissions. An EPC is required whenever a dwelling is newly constructed, sold or let. The purpose of an EPC is to show prospective tenants or buyers the energy efficiency of the property. The requirement for EPCs was introduced in phases and fully implemented for domestic properties by autumn 2008. EPCs are valid for 10 years.

Based on current energy performance the EPC provides a range of indicators, such as whether the property would benefit in terms of improved performance from a range of heating, insulation and lighting upgrades and the likely performance arising from the application of those measures. For further information on how the EHS models this, see the Technical Report for further information and also the EPC Improvements Modelling Review report:

<https://www.gov.uk/government/collections/english-housing-survey-technical-advice#methodology-reports>.

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## EPC modelling in the EHS:

The EHS EPC assessment is based on a simplified form of the energy efficiency SAP known as reduced data SAP (RdSAP). Following revisions to the way that RdSAP software implements improvements as part of the EPC production process, a new EPC methodology has been applied to the EHS data since 2015. Several additional improvement measures have been added to the methodology, and for some existing measures the criteria and/or improvement specification has changed (see the Technical Report for further information and also the EPC Improvements Modelling Review report: <https://www.gov.uk/government/collections/english-housing-survey-technical-advice#methodology-reports>).

The EHS currently provides the following EPC based indicators, calculated using the survey's own approach to:

- **current and post improvement performance:**
  - *energy efficiency rating* (EER) and bands
  - *environmental impact rating* (EIR) and bands
  - *primary energy use* (kWh/m<sup>2</sup>/year)
  - *energy cost* (£/year) for space heating, water heating, lighting and renewables
  - CO<sub>2</sub> (carbon dioxide) emissions (tonnes/year)
- **improvement measures:** The Technical Report provides a list of improvements specified in the updated EHS methodology. These include loft insulation measures, wall and floor insulation measures, boiler upgrades, solar water heating, glazing and lighting measures. They are also listed in the relevant Annex Table.
- **the notional costs of installing the recommended measures:** The EHS also estimates the notional costs of installing each of the recommended measures and the total cost of applying all the recommended measures to the dwelling stock. The methodology for estimating these costs has also been revised (see the Technical Report for further information).

**Ethnicity:** Classification according to respondents' own perceived ethnic group.

**Ethnic minority background** is used throughout the report to refer to those respondents who do not identify as White.

The classification of ethnic group used in the EHS is consistent with the 2011 Census. Respondents are classified as White if they answer one of the following four options:

1. English / Welsh / Scottish / Northern Irish / British
2. Irish

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3. Gypsy or Irish Traveller
  4. Any Other White background

Otherwise, they are classified as being from an ethnic minority background.

**Excess cold (HHSRS Category 1 hazard):** Households living in homes with a threat to health arising from sub-optimal indoor temperatures. The assessment is based on the most vulnerable group who, for this hazard, are those aged 65 years or more (the assessment does not require a person of this age to be an occupant). The EHS does not measure achieved temperatures in the home and therefore this hazard is based on dwellings with an energy efficiency rating of less than 35 based on the SAP 2001 methodology. Under the SAP 2009 methodology, used for the 2010- 2012 EHS reports, the comparable threshold was recalculated to be 35.79 and the latter was used in providing statistics for the HHSRS Category 1 hazard. Since 2013, the EHS Reports have used the SAP 2012 methodology and the comparable excess cold threshold has been recalculated to 33.52.

**Full-time education:** Full-time education is education undertaken in pursuit of a course, where an average of more than 12 hours per week is spent during term time.

**Gross income of the HRP and partner:** The gross annual income of the HRP and partner from wages, pensions, other private sources, savings and state benefits. This does not include any housing related benefits or allowances. This measure is divided by 52 to calculate weekly income. Income is presented in quintiles throughout this report (see income quintiles definition – below).

**Gross household income:** The gross annual income of all adults living in a household from wages, pensions, other private sources, savings and state benefits. This does not include any housing related benefits or allowances. This measure is divided by 52 to calculate weekly income. Income is presented in quintiles throughout this report (see income quintiles definition – below).

**Household:** One person or a group of people (not necessarily related) who have the accommodation as their only or main residence, and (for a group) share cooking facilities and share a living room or sitting room or dining area.

The EHS definition of household is slightly different from the definition used in the 2011 Census. Unlike the EHS, the 2011 Census did not limit household membership to people who had the accommodation as their only or main residence. The EHS included that restriction because it asks respondents about their second homes, the unit of data collection on the EHS, therefore, needs to include only those people who have the accommodation as their only or main residence.

**Household in poverty:** a household with income below 60% of the equivalised median household income (calculated before any housing costs are deducted). Income equivalisation is the adjustment of income to take into account the varied cost of living according to the size and type of household (see the EHS Technical Report, Chapter 5, Annex 4 for further information).

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**Household reference person (HRP):** The person in whose name the dwelling is owned or rented or who is otherwise responsible for the accommodation. In the case of joint owners and tenants, the person with the highest income is taken as the HRP. Where incomes are equal, the older is taken as the HRP. This procedure increases the likelihood that the HRP better characterises the household's social and economic position. The EHS definition of HRP is not consistent with the Census 2011, in which the HRP is chosen on basis of their economic activity. Where economic activity is the same, the older is taken as HRP, or if they are the same age, HRP is the first listed on the questionnaire.

**Household type:** The main classification of household type uses the following categories; some categories may be split or combined in different tables:

- couple no dependent child(ren)
- couple with dependent child(ren)
- couple with dependent and independent child(ren)
- couple with independent child(ren)
- lone parent with dependent child(ren)
- lone parent with dependent and independent child(ren)
- lone parent with independent child(ren)
- two or more families
- lone person sharing with other lone persons
- one male
- one female

**Housing Benefit:** A benefit that is administered by local authorities, which is designed to assist people who rent their homes and have difficulty meeting their housing costs. Council tenants on Housing Benefit receive a rent rebate which means that their rent due is reduced by the amount of that rebate. Private and social housing tenants usually receive Housing Benefit (or rent allowance) personally, although sometimes it is paid direct to the landlord.

**Housing Health and Safety Rating System (HHSRS):** A risk assessment tool used to assess potential risks to the health and safety of occupants in residential properties in England and Wales. It replaced the Fitness Standard in April 2006.

The purpose of the HHSRS assessment<sup>46</sup> is not to set a standard but to generate objective information in order to determine and inform enforcement decisions. There are 29 categories of hazard, each of which is separately rated, based on the risk to the potential occupant who is most vulnerable to that hazard. The individual hazard scores are grouped into 10 bands where the highest bands (A-C representing scores of 1,000 or more) are considered to pose Category 1 hazards. Local authorities have

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<sup>46</sup> <https://www.gov.uk/government/collections/housing-health-and-safety-rating-system-hhsrs-guidance>

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a duty to act where Category 1 hazards are present, and may take into account the vulnerability of the actual occupant in determining the best course of action.

For the purposes of the decent homes standard, homes posing a Category 1 hazard are non-decent on its criterion that a home must meet the statutory minimum requirements.

The EHS is not able to replicate the HHSRS assessment in full as part of a large scale survey. Its assessment employs a mix of hazards that are directly assessed by surveyors in the field and others that are indirectly assessed from detailed related information collected. For 2006 and 2007, the survey (the then English House Condition Survey) produced estimates based on 15 of the 29 hazards. From 2008, the survey is able to provide a more comprehensive assessment based on 26 of the 29 hazards. See the EHS Technical Note on Housing and Neighbourhood Conditions<sup>47</sup> for a list of the hazards covered.

**Income quintiles:** All households are divided into five equal groups based on their income (i.e. those in the bottom 20%, the next 20% and so on). These groups are known as quintiles. These can be used to compare income levels of particular groups to the overall population.

**Insulation:** There are two main types of insulation covered in this report:

- **wall insulation**

*cavity walls:* where a dwelling has external walls of predominantly cavity construction, it is defined as having cavity wall insulation if at least 50% of the cavity walls are filled with insulation. This could have been fitted during construction or retrospectively injected between the masonry leaves of the cavity wall.

*solid walls:* where a dwelling has external walls of predominantly masonry solid construction, it is defined as having solid wall insulation if at least 50% of the solid walls are fitted with insulation. This could be applied either externally (e.g. insulated board attached to the external face with a render finish) or internally (e.g. insulated plasterboard fitted to the external walls inside each room, with a plaster finish).

*other walls:* these are any dwellings with predominantly non-cavity or masonry solid walls (e.g. timber, metal or concrete frames). If at least 50% of the walls are fitted with insulation, the dwelling is defined as having other wall insulation.

- **loft insulation:** the presence and depth of loft insulation is collected for all houses and top-floor flats. Insulation could be found between joists above the ceiling of the top floor of the dwelling or between the roof timbers where the loft

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<sup>47</sup> <https://www.gov.uk/government/publications/english-housing-survey-technical-advice>

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has been converted to a habitable space. Where insulation could not be observed, information was taken from the householder or from imputed estimates based on the age and type of the dwelling.

**Long-term limiting illness:** This is consistent with the core definition of disability under the Equality Act 2010. A person is considered to have a disability if they have a long-standing illness, disability or impairment which causes substantial difficulty with day-to-day activities.

**Method of payment for energy:** There are three main ways households can pay their energy bills: direct debit, standard credit and prepayment meters. The EHS gives respondents a number of options to choose from:

- (1) Direct debit (including online direct debit)
- (2) Payment on receipt of bill by post, telephone, online or at bank/post office
- (3) Standing order
- (4) Pre-payment (keycard, slot or token) meters
- (5) Included in rent
- (6) Frequent cash payment method (i.e. more frequent than once a month)
- (7) Fuel direct/direct from benefits
- (8) Fixed Annual Bill (however much gas/electricity is used) e.g. StayWarm

These options are then grouped into the three main types as follows:

- **Direct debit:** option 1, 5, 7 and 8
- **Standard credit:** option 2, 3 and 6
- **Prepayment meters:** option 4

There is also an 'other – specify' category in the EHS questionnaire, kept as 'other'.

**Median income:** the amount that divides the income distribution into two equal groups, half having income above that amount, and half having income below that amount.

**New household:** Where neither the household reference person (HRP) nor their spouse/partner occupied the HRP's previous permanent accommodation, in either of their names. The EHS does not differentiate between previous accommodation within England and outside of England (including abroad).

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**Non-dependent children:** any person aged over 18 or those aged 16-18 who are not in full-time education living in a family with his or her parent(s) or grandparent(s).

**Overcrowding:** Households are said to be overcrowded if they have fewer bedrooms available than the notional number needed according to the bedroom standard definition. See bedroom standard.

**Plot:** The EHS records a number of details relating to the land immediately surrounding a dwelling, referred to as the dwelling's plot. The plot may be private (exclusive access) or shared (shared access, for example where a block of flats have a shared garden). The plot may consist of hard landscaping (e.g. concrete, tarmac, paving, gravel), soft landscaping (e.g. lawn, flower/vegetable beds), or a combination.

**Region:** A nine region classification is used to present geographical findings, as follows:

- North East
- North West
- Yorkshire and the Humber
- East Midlands
- West Midlands
- East
- London
- South East
- South West

**SAP rating:** See the entries for the Standard Assessment Procedure and Energy Efficiency Rating

**Standard Assessment Procedure (SAP):** The Standard Assessment Procedure (SAP) is the methodology used by the Government to assess and compare the energy and environmental performance of dwellings. The SAP is used to calculate the energy efficiency rating (EER) of dwellings, also known as the SAP rating. The EER is an index based on calculated energy costs for a standard heating regime and is expressed on a scale of 1 (highly inefficient) to 100 (highly efficient with 100 representing zero energy cost). It is possible for a dwelling to have a rating of over 100 where it produces more energy than it consumes, although such dwellings will be rare within the English housing stock.

Reduced Data SAP (RdSAP) was introduced in 2005 as a lower cost method of assessing the energy performance of existing dwellings. RdSAP is used in the calculation of the energy ratings on the Energy Performance Certificate, a document which is required every time a home is put up for sale or rent. Since the 2015 survey, the EHS has provided a number of indicators on energy performance calculated using an approach which is in line with RdSAP 2012 version 9.92, since then a newer version has been released (version 9.93). In 2018 the methodology moved to using RdSAP version 9.93, which includes updated U-Values for cavity, solid and

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stone walls, both insulated and uninsulated, between age bands A and E. In addition to this methodological change, there have also been a number of improvements made to the energy model, such as aligning the calculation of ventilation parameters with RdSAP conventions and incorporating more detailed data into the modelling of water heating parameters. These updates were applied to dwellings from the 2018/19 EHS survey, making the 2019 combined year dataset the first dataset with these changes applied to both years. As such the full effect of this is seen in 2019 and is estimated to increase SAP by 0.7 SAP points, compared to 2017.

**Serious condensation or mould:** See 'damp (condensation and mould)'

**Socio-economic groups:** The EHS uses the eight-class version of the National Statistics Socio-economic Classification (NS-SEC). The eight classes are:

- Higher managerial and professional occupations
- Lower managerial and professional occupations
- Intermediate occupations (clerical, sales, service)
- Small employers and own account workers
- Lower supervisory and technical occupations
- Semi-routine occupations
- Routine occupations
- Never worked or long-term unemployed.

No EHS respondent is assigned to the last class because the survey does not collect enough information to code to someone as never worked or long-term unemployed.

**Thermal comfort:** an assessment from the surveyor as to whether a dwelling has both efficient heating; and effective insulation. Efficient heating is defined as

- any gas or oil programmable central heating
- electric storage heaters; or warm air systems
- underfloor systems
- programmable LPG/solid fuel central heating
- similarly efficient heating systems which are developed in the future

The primary heating system must have a distribution system sufficient to provide heat to two or more rooms of the home. There may be storage heaters in two or more rooms, or other heaters that use the same fuel in two or more rooms.

Because of the differences in efficiency between gas/oil heating systems and the other heating systems listed, the level of insulation that is appropriate also differs:

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- For dwellings with gas/oil programmable heating, cavity wall insulation (if there are cavity walls that can be insulated effectively) or at least 50mm loft insulation (if there is loft space) is an effective package of insulation.
  - For dwellings heated by electric storage heaters/LPG/programmable solid fuel central heating a higher specification of insulation is required: at least 200mm of loft insulation (if there is a loft) and cavity wall insulation (if there are cavity walls that can be insulated effectively).

**Tenure:** In this report, households are typically grouped into three broad categories known as tenures: owner occupiers, social renters and private renters. The tenure defines the conditions under which the home is occupied, whether it is owned or rented, and if rented, who the landlord is and on what financial and legal terms the let is agreed.

- **owner occupiers:** households in accommodation which they either own outright, are buying with a mortgage or as part of a shared ownership scheme.
- **social renters:** this category includes households renting from Local Authorities (including Arms' Length Management Organisations (ALMOs) and Housing Action Trusts) and Housing Associations, Local Housing Companies, co-operatives and charitable trusts.

A significant number of Housing Association tenants wrongly report that they are Local Authority tenants. The most common reason for this is that their home used to be owned by the Local Authority, and although ownership was transferred to a Housing Association, the tenant still reports that their landlord is the Local Authority. There are also some Local Authority tenants who wrongly report that they are Housing Association tenants. Data from the EHS for 2008-09 onwards incorporate a correction for the great majority of such cases in order to provide a reasonably accurate split of the social rented category.

- **private renters:** this sector covers all other tenants including all whose accommodation is tied to their job. It also includes people living rent-free (for example, people living in a flat belonging to a relative).

**Under-occupation:** Households are said to be under-occupying their property if they have two or more bedrooms more than the notional number needed according to the bedroom standard definition. See bedroom standard.

**Vacant dwellings:** The assessment of whether or not a dwelling is vacant is made at the time of the interviewer's visit. Clarification of vacancy is sought from neighbours. Both properties in between lets and those that are vacant for a longer period are classified as vacant on the EHS. Surveyors are required to gain access to vacant dwellings and undertake full inspections.

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**Waiting list:** The main route into social housing is through a waiting list which is operated by the local authority. An individual or household must apply for social housing. Applicants are then assessed against rules set individually by each local authority but which by law must give priority to certain types of people, being people in identified housing need. These rules decide whether they qualify to go onto the waiting list and their level of priority.

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In accordance with the Statistics and Registration Service Act 2007 the United Kingdom Statistics Authority has designated these statistics as National Statistics, signifying that they are fully compliant with the Code of Practice for Statistics.

Designation can be broadly interpreted to mean that the statistics:

- meet identified user needs;
- are well explained and readily accessible;
- are produced according to sound methods, and
- are managed impartially and objectively in the public interest.

Once statistics have been designated as National Statistics it is a statutory requirement that the Code of Practice shall continue to be observed.

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