

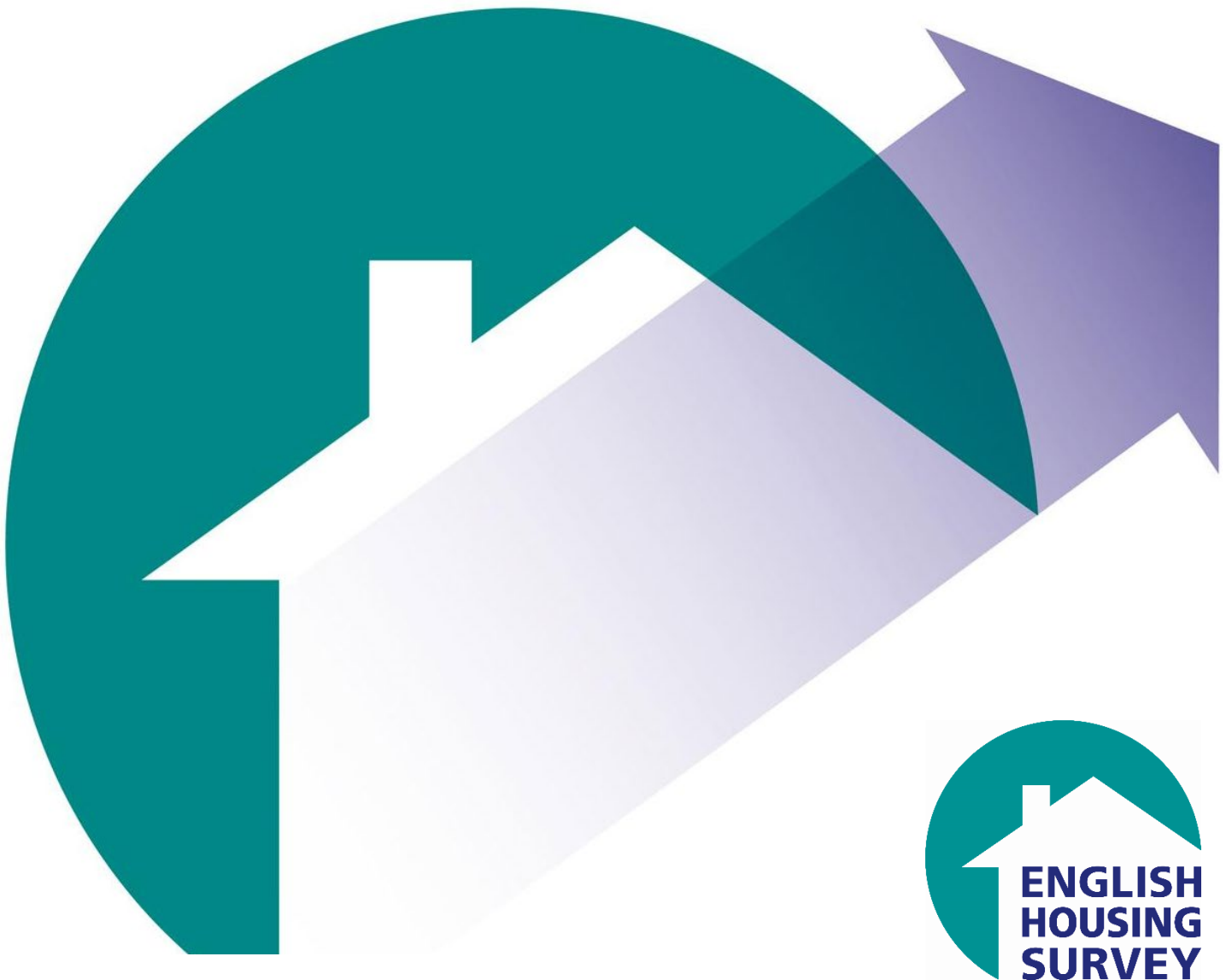


Department for Levelling Up,  
Housing & Communities



# English Housing Survey

Headline Report, 2020-21



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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 2020-21 survey.

## Impact of COVID-19 on the English Housing Survey

2. The 2020-21 English Housing Survey data was collected during the COVID-19 pandemic which necessitated a change in the established survey mode. Face-to-face interviews were replaced with telephone interviews and internal inspections of properties were replaced with external inspections and linking administrative data sources. Ordinarily such changes would not be done without thorough testing to examine the impact on survey response rates, data collection and reporting. Given that such testing was not possible, it is not clear to what extent changes observed in 2020-21 are the result of the change in mode, or real change (e.g. a change in people's housing circumstances as a result of COVID-19). Large and/or unexpected changes are highlighted throughout the report. Where possible, results have been compared with other data sources, including the Household Resilience Study<sup>1</sup> which followed up with respondents to the 2019-20 English Housing Survey to see how housing circumstances had been affected by COVID-19. However, it is not possible to differentiate mode affect from real change, and it will take several years to see whether the changes observed in 2020-21 are sustained over the longer term.
3. These issues are exacerbated by the fact that the composition of the EHS achieved sample changed significantly between 2019-20 and 2020-21. For example, in 2020-21, there were significantly more outright owners and fewer renters in the sample. There was also a skew toward older respondents (aged 65 or over), and fewer households with children than in 2019-20. These changes may be the result of changing housing circumstances, but it also likely that household circumstances prevented some households from taking part in the survey during the pandemic (e.g. home schooling, caring responsibilities, and ill health and well-being meant that some households would be less inclined to take part in the survey).
4. The COVID-19 pandemic and associated restrictions resulted in a different pattern of movement between households as people "bubbled up" with friends and family. As a consequence, there was a reduction in house sharing amongst unrelated adults and there was likely an increase in multi-generational households as adult children moved in with their parents or parents moved in with their children. However, many of these "additional adults" in the household were not captured in the English Housing Survey because they were not considered by respondents to be permanent members of the household.

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<sup>1</sup> <https://www.gov.uk/government/statistics/household-resilience-study-wave-3>

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5. The changes made to the English Housing Survey as a result of COVID-19 also resulted in a significantly smaller sample size with 7,474 interviews in 2020-21 (down from around 13,300 in a usual year) and 5,288 physical surveys (down from 6,200 physical surveys) in 2020-21. As the reliability of the results of sample surveys, including the English Housing Survey, is positively related to the unweighted sample size, the smaller sample in 2020-21 may also be contributing to some of the changes observed this year. This has likely also resulted in an increase in the number of occasions where apparent differences between two figures are not statistically significant.
  6. There were also some data we were unable to collect at all, e.g. data on the condition of the homes that relies on a surveyor's assessment of the inside of a home. In some instances, we have been able to model data to provide headline figures for this report. We indicate where this has been done at the beginning of each topic area (see the Technical notes section of the report for more details).
  7. On the basis of these methodological changes, we advise caution when interpreting some of the larger changes observed in 2020-21 and reported in this statistical release.

## This report

8. This report is split into two sections. The first, on households, covers tenure (owner occupation and the social and private rented sectors) and the demographic and economic characteristics of the people who live in the three tenures. It then explores how affordability varies between tenures and how this has changed over time; buying expectations among renters; average mortgage and rental costs; the extent to which private and social renters claim Housing Benefit to help meet the cost of their rent; and rates of mortgage and rent arrears. Rates of overcrowding and under-occupation by tenure are then examined, followed by analysis of well-being and loneliness and the extent to which this varies by tenure.
9. The second section, on homes, provides an overview of the housing stock in England including: the age, size, and type of home; energy efficiency of the housing stock; decent homes; homes affected by damp and mould; and smoke alarms. Additional annex tables provide further detail to that covered in the main body of the report.
10. Throughout the report, English Housing Survey data are compared with Household Resilience Study data which was collected in three waves over 2020 and 2021 (June-July 2020, November-December 2020, and April-May 2021). On occasion, the two surveys show different results for the same question. These inconsistencies are highlighted where they occur and are likely due to: the sample (e.g. the Household Resilience Study is skewed towards those who have not moved since taking part in the 2019-20 EHS), the mode (the EHS is a telephone survey; Household Resilience Study is an online survey), and the fact that the English Housing Survey is a continuous survey with data collection occurring over the whole financial year smoothing out any seasonal effects.

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11. This is the first release of data from the 2020-21 survey. The report will be followed up with a series of more detailed topic reports in July 2022.

## Main findings

**The COVID-19 pandemic significantly affected English Housing Survey data collection, and it will take several years to determine whether the changes observed in 2020-21 are sustained over the longer term.**

- COVID-19 restrictions meant that the English Housing Survey underwent significant methodological changes in 2020-21. Face-to-face interviews were replaced with telephone interviews and internal inspections of properties were replaced with external inspections and linking administrative data sources. Such changes are usually only made after thorough testing, which was not possible given the circumstances.
- The change in survey mode also resulted in a significantly reduced sample, affecting the reliability and statistical power of the statistics. Notably, the composition of the sample (which has previously been very stable) changed: there were significantly more outright owners and fewer renters. There was also a skew toward older respondents, and fewer households with children.
- On the basis of these methodological changes, we advise caution when interpreting some of the larger changes observed in 2020-21 and reported in this statistical release.

**Owner occupation rates did not increase between 2019-20 and 2020-21, but rates are up over the longer term.**

- Of the estimated 24.0 million households in England, 15.5 million or 65% were owner occupiers in 2020-21, unchanged from 2019-20 but an increase from 63% in 2015-16.
- Since 2013-14 there have been more outright owners than mortgagors (i.e. households with a mortgage). In 2020-21, 35% of households were outright owners while 30% were buying with a mortgage.

**The proportion of households in the private rented sector has decreased since 2015-16 but did not change between 2019-20 and 2020-21.**

- In 2020-21, the private rented sector accounted for 4.4 million or 19% of households in England, unchanged from 2019-20, but lower than in 2015-16 (20%).
- Renting is more prevalent in London where 27% of households lived in the private rented sector in 2020-21 (compared to 17% of households in the rest of England).

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**The proportion of households in the social rented sector has not changed for more than a decade.**

- The social rented sector, at 4.0 million households (17%), is still the smallest tenure, following a longer term downward trend which stabilised over the last decade or so. The composition of the social sector has changed over the last decade. In 2010-11, the social rented sector accounted for 17% of households with 9% (2.0 million) renting from housing associations and 8% (1.8 million) renting from local authorities. In 2020-21, 10% (2.4 million) rented from housing associations, and 7% (1.6 million) from local authorities.

**On average, owner occupied homes are larger and are more likely to have outside space than rented homes.**

- The average (mean) usable floor area of dwellings in 2020 was 96m<sup>2</sup>. Homes in the social sector tended to be smaller (66m<sup>2</sup>) than homes in the private rented sector (74m<sup>2</sup>). Owner occupied homes (109m<sup>2</sup>) were, on average, larger than rented homes.
- The majority (81%) of dwellings in England had a private plot of outside space (for the sole use of the dwelling)<sup>2</sup> and a further 16% had a plot shared with other dwellings. The remaining 3% did not have a plot at all. This varied by tenure. Owner occupied dwellings were more likely to have private plots than other tenures (91%). Private rented homes were more likely to have no plot (8%) compared to social rented homes (4%).
- Dwellings in London (55%) were much less likely to have a private plot than the rest of England (85%) and 12% of dwellings in London had no plot at all.

**There remains a lower proportion of non-decent homes in the social sector than in the private rented and owner occupied sectors.**

- In 2020, 13% of dwellings in the social rented sector failed to meet the Decent Homes Standard. This is lower than the proportion of private rented (21%) and owner occupied (16%) homes.
- As it was not possible to collect data from inside the home due to COVID-19 restrictions, these figures are modelled based on trends observed in previous years.

**Between 2019-20 and 2020-21, well-being levels declined and loneliness increased.**

- In 2020-21, the average life satisfaction score was 7.3 (out of ten) down from 7.7. This varied by tenure. Average life satisfaction among owner occupiers was nearly one point higher than for those living in the social rented sector (7.5

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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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compared with 6.7). Owner occupiers were also less anxious than renters, scoring 2.8, compared with 3.8 for social renters and 3.3 for private renters.

- Overall, 9% said that they were lonely often or always, up from 6% in 2019-20. This varied by tenure with social renters more likely to report that they were often or always lonely (17% compared with 6% of owner occupiers and 9% of private renters).

### **The energy efficiency of the English housing stock has continued to improve.**

- The energy efficiency of the English housing stock continued to improve. In 2020, the average SAP rating of English dwellings was 66 points, up from 65 points in 2019. This was evident in all tenures apart from private rented dwellings where there was no significant increase.
- The social sector remains more energy efficient than the private sector. In the social rented sector, the majority of dwellings (66%) were in EER bands A to C, compared to private rented and owner occupied dwellings (both 42%).

## **Acknowledgements and further queries**

12. Each year the English Housing Survey relies on the contributions of a large number of people and organisations. The Department for Levelling Up, Housing and Communities (DLUHC) would particularly like to thank the following people and organisations, without whom the 2020-21 survey and this report, would not have been possible: all the households who gave up their time to take part in the survey, NatCen Social Research, the Building Research Establishment (BRE) and CADS Housing Surveys.

13. This report was produced by the Housing Research and Evaluation Team at DLUHC. If you have any queries about it, 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).

14. The responsible analyst for this report is: Reannan Rottier, Housing and Planning Analysis Division, DLUHC. Contact via [ehs@communities.gov.uk](mailto:ehs@communities.gov.uk).

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# Section 1

## Households

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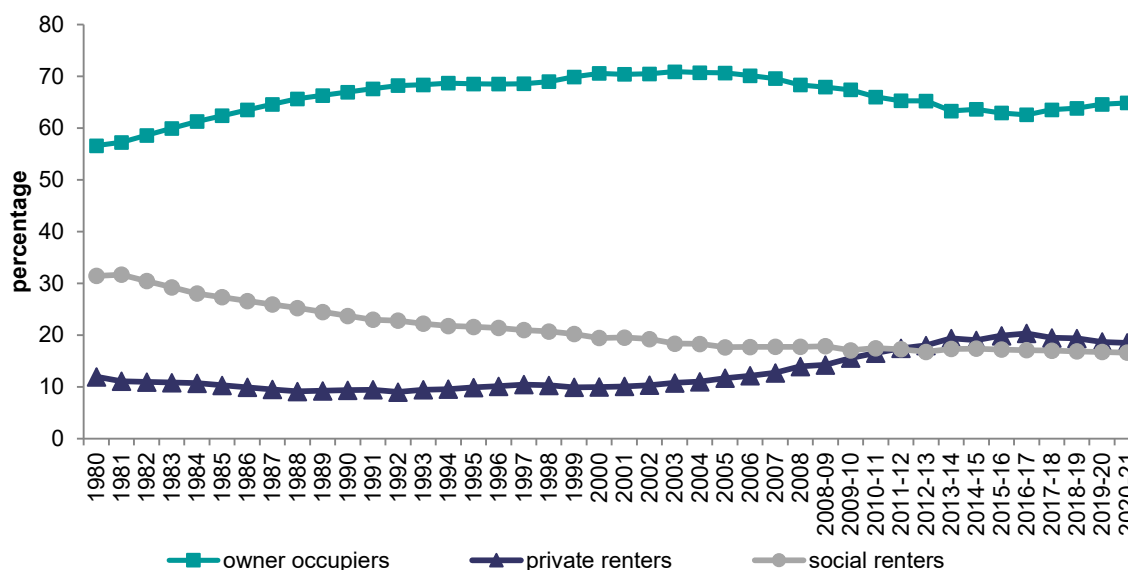
- 1.1 There are three main housing tenures in England: owner occupation and the private and social rented sectors. Owner occupation includes households that own their home outright and households that have a mortgage. The social rented sector includes both local authority and housing association homes.
- 1.2 This section compares the demographic characteristics of the people who live in these three different tenures, how affordability varies between the sectors, and how this varies by region and has changed over time. It also describes the characteristics of first time buyers, including details on how they funded the purchase of their first home.
- 1.3 It then explores housing costs, the extent to which private and social renters claim Housing Benefit to help meet the cost of their rent, and whether households are in rent or mortgage arrears. Savings and buying expectations are then explored. Rates of overcrowding and under-occupation by tenure are then examined, followed by analysis of loneliness and well-being and the extent to which this varies by tenure.

### Trends in tenure

- 1.4 In 2020-21, there were an estimated 24.0 million households in England living in self-contained accommodation, Annex Table 1.1. This figure excludes those living in institutional accommodation such as nursing homes or halls of residence.
- 1.5 **Owner occupation** remained the largest tenure group, with 15.5 million households, representing 65% of all households in 2020-21, unchanged from 2019-20 but an increase from 63% in 2015-16, Figure 1.1.
- 1.6 Owner occupation is made up of two distinct groups: outright owners and those buying with a mortgage (referred to throughout this report as 'mortgagors'). Since 2013-14 there have been more outright owners than mortgagors and in 2020-21, 35% of households were outright owners while 30% were buying with a mortgage. The increase in the number and proportion of outright owners is at least partly explained by population ageing, with large numbers of 'baby boomers' reaching retirement age, paying off their mortgages and moving into outright ownership.



**Figure 1.1: Trends in tenure (proportions), 1980 to 2020-21**



**Base: all households**

**Sources:**

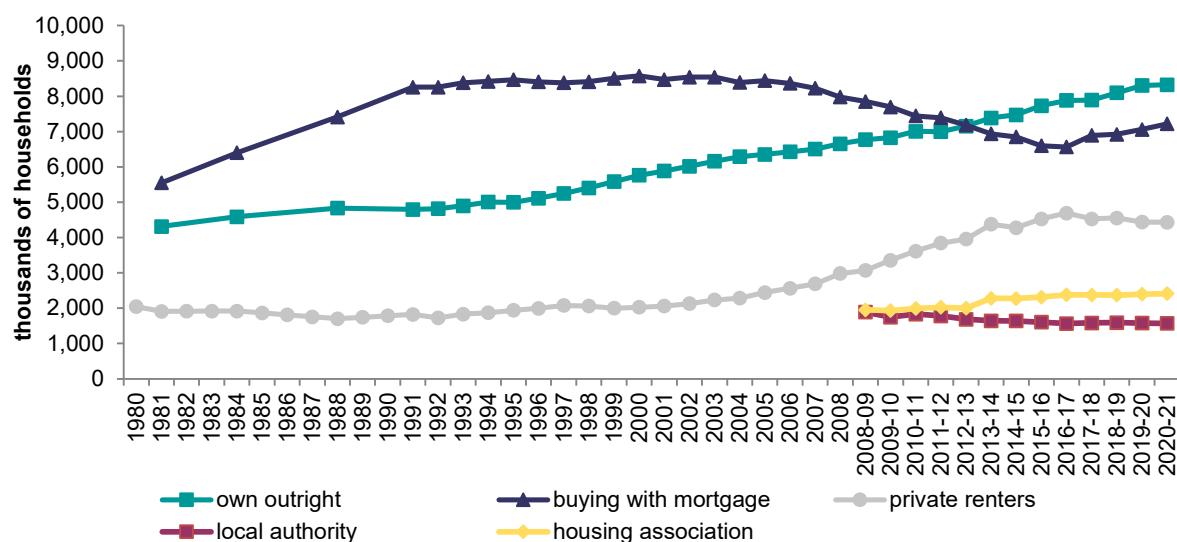
1980 to 1991: DOE Labour Force Survey Housing Trailer;

1992 to 2008: ONS Labour Force Survey;

2008-09 onwards: English Housing Survey, full household sample

- 1.7 In 2020-21, the **private rented sector** accounted for 4.4 million or 19% of households, no change from 2019-20, but lower than in 2015-16 (20%). Throughout the 1980s and 1990s, the proportion of private rented households was steady at around 9% to 11%. While the sector has doubled in size since the early 2000s, the rate has remained around 19% or 20% since 2013-14.
- 1.8 The **social rented sector**, at 4.0 million households (17%), is the smallest tenure, following a longer-term downward trend which stabilised over the last decade or so.
- 1.9 The composition of the social sector has changed in the last decade. In 2010-11, the social rented sector accounted for 17% of households with 9% (2.0 million) renting from housing associations and 8% (1.8 million) renting from local authorities. In 2020-21, more households (10% or 2.4 million) rented from housing associations, and fewer (7% or 1.6 million) from local authorities, Figure 1.2.

**Figure 1.2: Trends in tenure (thousands of households), 1980 to 2020-21**



**Notes:**

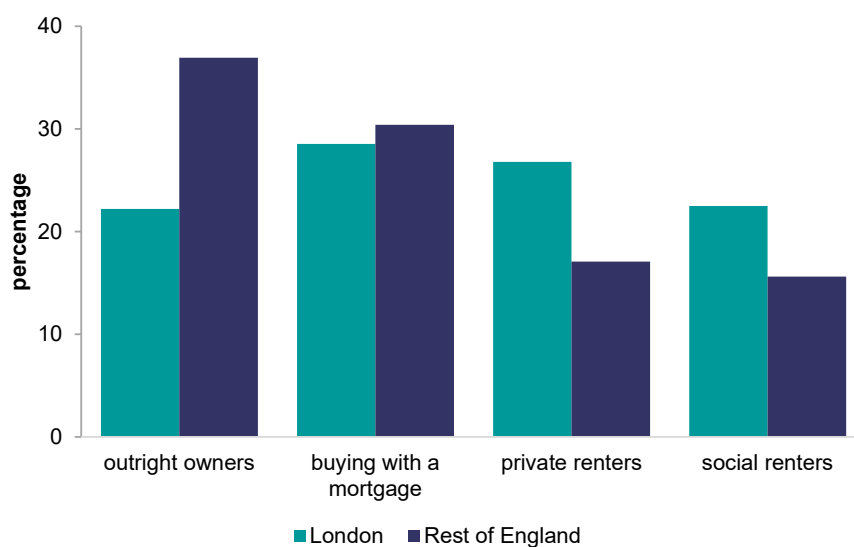
- 1) underlying data are presented in Annex Table 1.1
- 2) separate housing association/local authority estimates are not available prior to 2008-09. This is because a large number of HA tenants wrongly report that they are LA tenants; most commonly because their home used to be owned by the council but had transferred to a housing association. Since 2008-09, an adjustment has been made for this.

**Sources:**

- 1980 to 1991: DOE Labour Force Survey Housing Trailer;
- 1992 to 2008: ONS Labour Force Survey;
- 2008-09 onwards: English Housing Survey, full household sample

- 1.10 When compared with the other English regions, London has a very different tenure profile. Renting is more prevalent and outright ownership is less prevalent in London than in the rest of England.
- 1.11 In 2020-21, over a quarter of households in London (27%) were private renters, compared to 17% in the rest of England. A similar pattern is seen in the social rented sector, with 22% of London households being social renters, compared to 16% in the rest of England.
- 1.12 There are similar proportions of households renting from housing association in London (11%) compared to the rest of England (10%). However, the proportion of households in London (11%) renting from a local authority was much higher than the proportion in the rest of England (6%).
- 1.13 In 2020-21, owner occupation rates were lower in London (51%) than in the rest of England (67%). This disparity appears to be driven by a difference between the proportion of outright owners in London compared to the rest of England. In London, 22% of households are outright owners, compared to 37% in the rest of England. There are similar proportions of mortgagors in London (29%) and in the rest of England (30%).

**Figure 1.3: Tenure, London and the Rest of England, 2020-21**



**Note:** underlying data are presented in Annex Table 1.2  
**Source:** English Housing Survey, full household sample

## Demographic and economic characteristics

1.14 In this section the demographic and economic profile of the household reference person (HRP) is explored in more detail. The HRP is the ‘householder’ in whose name the accommodation is owned or rented (see the glossary for further information).

### Age

1.15 As noted, the 2020-21 EHS sample is significantly smaller than in previous years. In particular, the number of younger people who took part in the Survey is down (by around three fifths) on previous years. As in all social surveys, response tends to be lower amongst younger people and, in normal circumstances, the weighing would correct for this<sup>3</sup>. However, 2020-21 was an unusual year. During the pandemic a lot of people (especially younger people) moved between households to “bubble up” with friends, partners and family. Those who moved temporarily – many of whom ordinarily lived in the private rented sector – were missed from the 2020-21 EHS as the survey only collects data on permanent members of the household. This likely goes some way in explaining the reduction in the number of younger people in the EHS and the unexpected changes to the tenure profile among that group (especially the decrease in renters and the increase in owners). The small

<sup>3</sup> See the EHS Technical Report for more details: <https://www.gov.uk/government/collections/english-housing-survey-technical-advice#technical-reports>

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sample also means that there is more variation in the trends observed this year.

- 1.16 Not surprisingly, outright owners were concentrated among the older age bands, while mortgagors were typically in the middle age bands. In 2020-21, 62% of outright owner households had a HRP aged 65 or over, while 58% of households with a mortgage had a HRP aged 35-54. About two thirds (65%) of households in the private rented sector had a HRP aged under 45 years.
- 1.17 This variation by age was less apparent in social rented households, where 18% of households had a HRP aged 16-34, 14% aged 35-44 and 22% aged 45-54. The most prevalent group in the social rented sector were households with a HRP aged 65 or over (26%), Annex Table 1.3.
- 1.18 In 2020-21, 47% of those aged 25-34 were owner occupiers, up from 41% in 2019-20. There was a corresponding decrease in private renting households aged 25-34, from 42% in 2019-20 to 37% in 2020-21. As such, those aged 25-34 are more likely to be owners than private renters. There was also an increase in owner occupation amongst those aged 34-45, from 56% to 61%. In both age groups, this increase in owner occupation is driven by an increase in mortgagors, Annex Table 1.4.
- 1.19 Over the last decade, there was an increase in the number and proportion of people aged 45-54 living in the private rented sector, from 11% in 2010-11 to 16% in 2020-21. Over the same period there was a decrease in the proportion of owner occupiers aged 45-54 from 74% to 65%.
- 1.20 There was also an increase in the number and proportion of people aged 55-64 living in the private rented sector, from 6% in 2010-11 to 11% in 2020-21. Over the same period there was a corresponding decrease in the proportion of owner occupiers aged 55-64 from 79% to 70%.
- 1.21 Over the last ten years, the rate of owner occupation increased among those aged 65 and over. In 2010-11, 76% of those aged 65 and over were owner occupiers. By 2020-21, this had increased to 80%. The majority of owner occupiers of this age are outright owners and it's the increase in outright owners (from 71% to 75%) that has resulted in the overall increase in owner occupation among this age group. Over the same time period, the proportion of social renters aged 65 and over has decreased, from 19% in 2010-11 to 15% in 2020-21.

## Household type

- 1.22 Household type varied by tenure. Reflecting their older age profile, outright owner households were predominately couples with no dependent children (40%), lone female households (25%) and lone male households (17%), Annex Table 1.3.

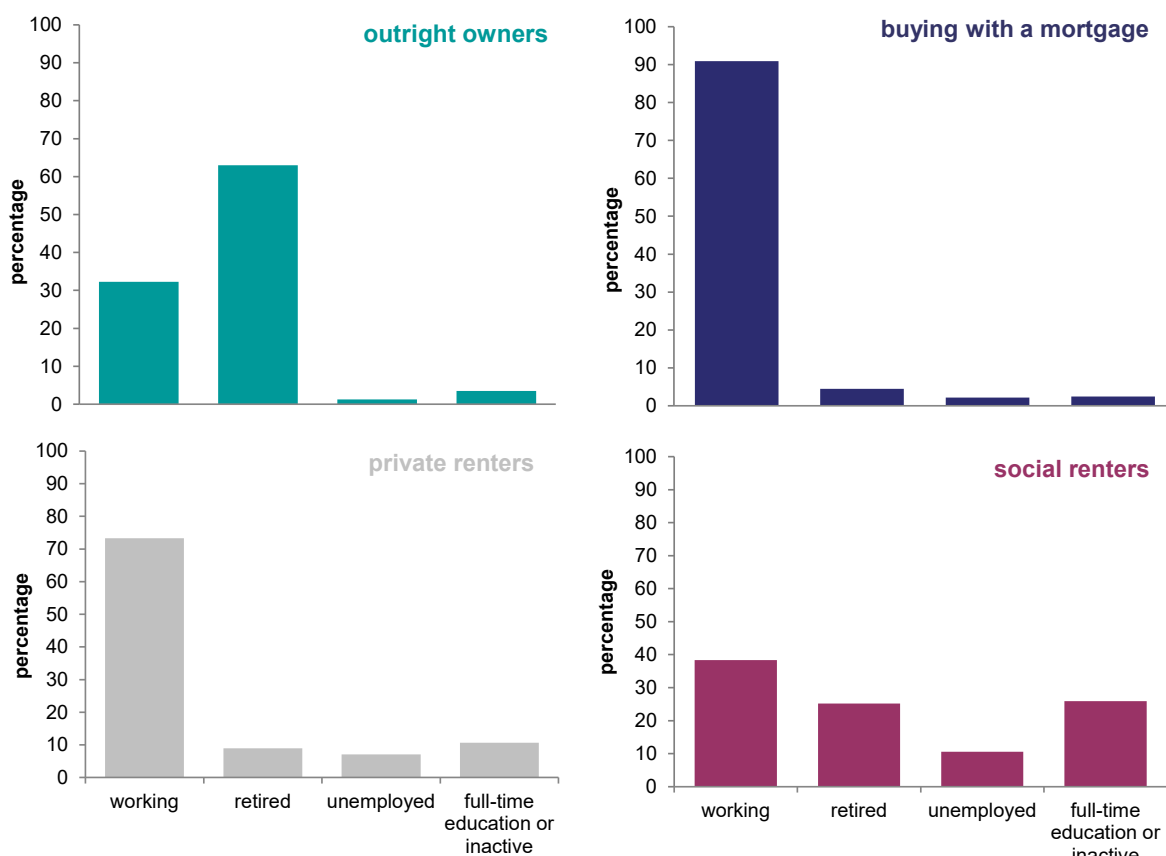
- 
- 1.23 Couples with and without dependent children predominate among mortgagors, while the social rented sector had the highest proportion of single person households. A quarter (25%) of social renters were lone females, 21% were lone males.
- 1.24 There was an increase in proportion of single person households in 2020-21 compared to 2019-20. In part, this may be explained by the household moves described above, e.g. some house sharers “bubbled up” leaving one flatmate to live alone. While technically such households should still be classified as a house share, without an EHS interviewer in the home to confirm, such households may have been misclassified as a single person household. In addition, response rates among single person households were not as adversely affected by the pandemic and there are proportionally more single person households in the sample. Lone female households represent 19% of all households, up from 15% in 2019-20, with lone male households at 18%, up from 13% in 2019-20.
- 1.25 The proportion of households consisting of a lone person sharing with another lone person/s (house sharers) was higher in the private rented sector (6%) than among owner occupiers (1%) and social renters (2%). There has also been a decrease in lone persons sharing with other lone persons from 3% in 2019-20 to 2% in 2020-21, Annex Table 1.3.
- 1.26 Not surprisingly, the proportion of households with children varied by tenure. Some 42% of households buying with a mortgage had dependent children, higher than all other tenures. In 2020-21, 30% of private renters, 32% of social renters and just 7% of outright owners had dependent children, Annex Table 1.5.
- 1.27 Since 2019-20, there has been an apparent decrease in the proportion of households with children, from 29% in 2019-20 to 26% in 2020-21. This decrease is greatest in the private rented sector, where there was a decrease from 36% in 2019-20 to 30% in 2020-21. It is likely that this decrease is the result of fewer households with children responding to the survey rather than real change.
- 1.28 In the EHS, household size is measured by the mean number of persons per household. In 2020-21 this was 2.2 persons, down from 2.4 persons in 2019-20. This decrease is driven by an increase in the number and proportion of single person households and is likely a consequence of the large number of people who were not counted in the 2020-21 EHS because they had moved temporarily and were not a permanent member of the household taking part in the survey.
- 1.29 Mortgagors have the largest household size at 2.6 persons, and outright owners the smallest household size (1.8 persons). Social renters (2.1 persons) and private renters (2.2) have similar household sizes.

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## Economic status and income

- 1.30 In 2020-21, 47% of all households were working full-time, a decrease from 51% in 2019-20. Around 4% of households were unemployed, an increase from 2% in 2019-20. There was no change for part-time work (11%), retired (29%), full-time education (1%) and other inactive (7%).
- 1.31 Amongst outright owner households, 63% had a retired HRP, consistent with the older age profile of this group. Almost a third (32%) of outright owners were working (either full- or part-time). In contrast, most (91%) mortgagors were working, with 82% in full-time work and 9% in part-time work. Just 5% of mortgagors were retired, Figure 1.4.
- 1.32 Close to three quarters (73%) of private renters were working, with 58% in full-time work and 15% in part-time work. This is different from 2019-20, where more private renters were in full-time work (67%) and fewer were in part-time work (10%). Unemployment increased amongst private renters between 2019-20 (3%) and 2020-21 (7%).
- 1.33 Among social renters, 25% were working full-time, a decrease from 31% in 2019-20. A further 13% of social renters were in part-time work, a similar proportion to 2019-20 (14%). Between 2019-20 and 2020-21 there was an increase in unemployment of social renters from 6% to 11%. Over half (51%) of social renters were retired, in full-time education or 'inactive', a group which includes those who have a long-term illness or disability and those who were looking after the family or home.

**Figure 1.4: Economic activity of HRP, by tenure, 2020-21**



**Note:** underlying data are presented in Annex Table 1.3  
**Source:** English Housing Survey, full household sample

1.34 Social renters were concentrated in the lower income quintiles (50% were in the lowest income quintile; 26% in the second lowest) while mortgagors were concentrated in the highest income quintiles (36% were in the top income quintile; 28% in the second highest). This is not surprising given the economic status of the two groups. Private renters and outright owners were fairly evenly spread across the quintiles.

### Disability and long-term illness

1.35 Over half (55%) of households in the social rented sector had one or more household members with a long-term illness or disability. For private renters, this figure was 29%. While 28% of owner occupied households had one or more household members with a long-term illness or disability this varied between mortgagors and outright owners. Reflecting their older age profile, 37% of households who owned outright contained someone with a disability, compared to 18% of those buying with a mortgage.

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## Internet access

1.36 In 2020-21, 94% of households in England had internet access at home. Perhaps reflecting an increased use of the internet for communication and entertainment during the COVID-19 pandemic and associated restrictions of 2020 and 2021, the rate of internet access in households increased from 2019-20 (90%). This increase was seen amongst owners (96%, up from 93%), private renters (95%, up from 92%) and social renters (84%, up from 79%), Annex Table 1.3.

## First time buyers

1.37 In 2020-21, there were around 957,000 first time buyers in England, 131,000 more compared to last year in 2019-20. That is, buyers who had bought a home for the first time in the last three years and had not owned a property previously, Annex Table 1.6<sup>4</sup>. These figures fluctuate year on year due to small sample sizes, particularly in London. Due to methodology changes in 2020-21, these figures are based upon a particularly small sample size and figures should be considered as indicative only.

## Age

1.38 In 2020-21, the average age of first time buyers was 32 years. The apparent difference in the average age of first time buyers in London (34 years) compared to the rest of England (32 years) is not statistically significant, Annex Table 1.7.

## Household type

1.39 In 2020-21, 32% of first time buyer households were one person households, similar to the proportion of couples without dependent children (39%), but greater than couples with dependent children (23%). A further 4% were multi-person households, with too few lone parent households to report, Annex Table 1.8.

## Income and mortgage type

1.40 With an average (mean) deposit of £44,294 (£25,000 median), it is not surprising that 62% of first time buyers were in the upper two income quintiles, Annex Tables 1.8 and 1.9<sup>5</sup>.

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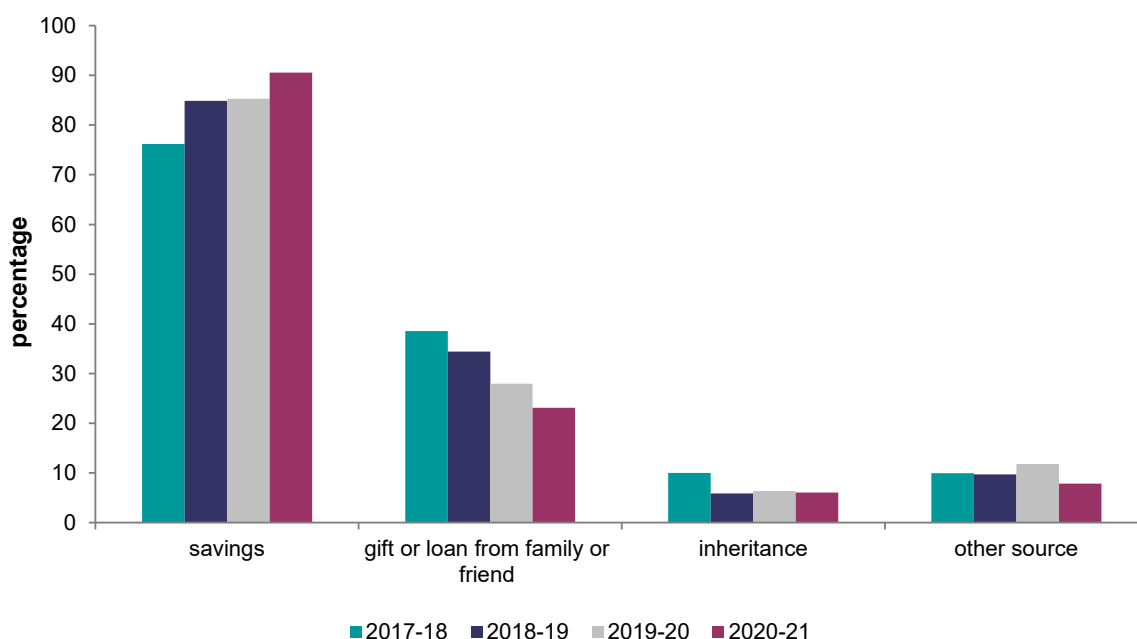
<sup>4</sup> First time buyers are households that have purchased a property that is their main home in the last three years. A three year threshold is used to ensure that the sample is large enough for analysis.

<sup>5</sup> Cases where the respondent paid a deposit amount of 0% or 100% of their purchase price have been excluded.



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- 1.41 Of those first time buyers who had a mortgage, nearly all (99%) had a repayment mortgage. Approximately 62% of first time buyers with a mortgage had a repayment period of 30 years, higher than the 47% of first time buyers in 2019-20. A small proportion (5%) had a 1-19 year mortgage, with the remaining first time buyers having a repayment period of 20-29 years, Annex Table 1.9.
- 1.42 Nearly three quarters of first time buyers (72%) paid a deposit of less than 20% of the purchase price of their property. A small proportion (5%) bought their first home outright.
- 1.43 Most first time buyers (91%) funded the purchase of their first home with savings, 23% reported receiving help from family or friends, while 6% used an inheritance as a source of deposit. Between 2017-18 and 2020-21, the proportion of first time buyers using savings to purchase their first home increased (from 76% to 91%), whereas the proportion receiving a gift or loan from family or friends decreased from 39% to 23% over the same period, Figure 1.5.
- 1.44 There has been an increase in the proportion of first time buyers who bought in their name only and a corresponding decrease in the proportion who bought with a partner. In 2020-21, 48% of first time buyers reported buying the property in their name, up from 39% in 2019-20. The proportion who bought with a partner or spouse decreased from 60% to 48% over the same period. This likely corresponds with the increase seen in single person households in 2020-21.

**Figure 1.5: Source of deposit for recent first time buyers, 2017-18 to 2020-21**



**Notes:**

- 1) more than one answer could be given
- 2) underlying data are presented in Annex Table 1.9

Sources: English Housing Survey, full household sample

## Housing costs

### Mortgage costs

1.45 In 2020-21, the average (mean) mortgage payment was £174 per week, Annex Table 1.10.

1.46 In 2020-21, mortgage payments were higher in London (£244) than outside of London (£163). Since 2010-11, the average weekly mortgage payment in London increased by £40 from £203 to £244. Over the same period the average weekly mortgage payment outside of London increased by £25, from £137 to £163.

### Rents

1.47 In 2020-21, the average (mean) rent (excluding services but including Housing Benefit) for households in the social sector was £102 compared with

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£198 per week in the private rented sector<sup>6</sup>, a difference of £96 per week, Annex Table 1.11.

- 1.48 Social and private rents are higher in London than outside of London. Moreover, the gap between social and private rents is greater in London than it is in the rest of England. In 2020-21, the average private rent in London was £340 per week, more than twice the average rent outside London (£158 per week).
- 1.49 Social renters in London paid, on average, £129 per week compared with £95 per week outside of London.

## Affordability

- 1.50 In this section, affordability is explored. A simple measure of housing affordability has been derived by calculating the average proportion of income spent on housing. The proportion of income spent on mortgage payments (both the repayment element and the interest element) is compared with the proportion spent on rents in the social and private rented sectors. Housing-related costs, such as water and fuel bills, insurance, maintenance costs and council tax are not included in the calculation. Income is taken to be the gross weekly household income, including and excluding benefits. Outright owners are excluded from this analysis as they have no mortgage costs.
- 1.51 Two different calculations are made: one based on the household income (i.e. the income of all the members of the household), and another based on HRP and partner income only (irrespective of whether there are other adults in the household). For both measures it is not known which members of the household contribute to the rent or mortgage. For the household measure, it is assumed that all household members contribute to the rent or mortgage; for the HRP and partner measure, it is assumed that only the HRP and partner contribute.
- 1.52 On average, those buying their home with a mortgage spent 18% of their household income on mortgage payments, whereas rent payments were 27% for social renters and 31% of household income for private renters. Excluding Housing Benefit, the average proportion of income spent on rent was 36% for social renters and 37% for private renters, Annex Table 1.12 and Figure 1.6.

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<sup>6</sup> There are differences in the methodology of the English Housing Survey compared with ONS experimental quarterly Index of Private Housing Rental Prices (IPHRP). The English Housing Survey average weekly private rents over time reflect changes in price, quality and composition of the private rented stock. In contrast, the IPHRP specifically excludes both changes in composition and quality to ensure only pure price change is captured. See: <http://www.ons.gov.uk/ons/rel/hpi/index-of-private-housing-rental-prices/index.html> for more information.

**Figure 1.6: Mortgage/rent as a proportion of household income (including and excluding Housing Benefit), by tenure, 2020-21**



**Base: all households making mortgage or rent payments**

**Notes:**

1) underlying data are presented in Annex Table 1.12

2) excludes households without a mortgage (i.e. outright owners), those with part-mortgage and part-rent (i.e. shared owners) and zero rent households

3) includes income from all household members irrespective of whether or not they contribute to the rent or mortgage

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

1.53 Between 2010-11 and 2020-21, the proportion of household income that mortgagors spent on their mortgage did not change. The proportion of household income (including Housing Benefit) that private renters spent on their rent decreased from 35% to 31%. In the same period, the proportion of household income (including Housing Benefit) that social renters spent did not change, Annex Table 1.12.

1.54 When HRP and partner income is used, mortgagors spent, on average, 18% of their income on mortgage payments, whereas rent payments were 28% of income for social renters and 35% of joint income for private renters. Excluding Housing Benefit, the average proportion of income spent on rent was 38% for social renters and 42% for private renters.

## Mortgage and rent arrears

1.55 In 2020-21, approximately 67,000 (1%) of mortgagors reported being in arrears. This is not significantly higher than 2019-20, despite the apparent increase (from 0.5%; 35,000 households). The proportion of mortgagors

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reporting being in arrears has remained at or below 2% since 2011-12, Annex Table 1.13<sup>7</sup>.

- 1.56 Whilst most mortgagors reported no difficulty keeping up with mortgage payments (94%), 5% reported finding it rather difficult and 1% found it very difficult to keep up with mortgage payments. There was an increase in the proportion reporting finding it rather or very difficult to keep up with mortgage payments, from 4% in 2019-20 to 6% in 2020-21, Annex Table 1.15.
- 1.57 In 2020-21, 3% of private renters reported being in rent arrears at the time of interview, and 4% reported that they had fallen behind with rent payments in the 12 months prior. The apparent changes from 2019-20 are not statistically significant<sup>8</sup>.
- 1.58 Social renters were more likely to report being in rent arrears than private renters: 9% reported that they were currently in arrears, and 8% reported that they had fallen behind with payments in the 12 months prior to the interview. Between 2019-20 and 2020-21 there was a decrease in social renters reporting being in arrears at the time of interview or in the 12 months prior to the interview. In 2019-20, 23% of social renters were or had been in arrears, compared to 17% in 2020-21, Annex Table 1.14.
- 1.59 In 2020-21, a quarter of private renters (25%) reported finding it either fairly or very difficult to afford their rent, similar to the proportion in 2019-20 (27%). A similar proportion of social renters (23%) reported finding it either fairly or very difficult to afford their rent. However, this is lower than in 2019-20 when 27% of social renters reported finding it very or fairly difficult to afford their rent, Annex Table 1.16.

## Housing Benefit

- 1.60 Housing Benefit is a means-tested benefit provided by the state to low income households living in the two rented sectors. The benefit is usually administered by the local authority in which the rented property is located.

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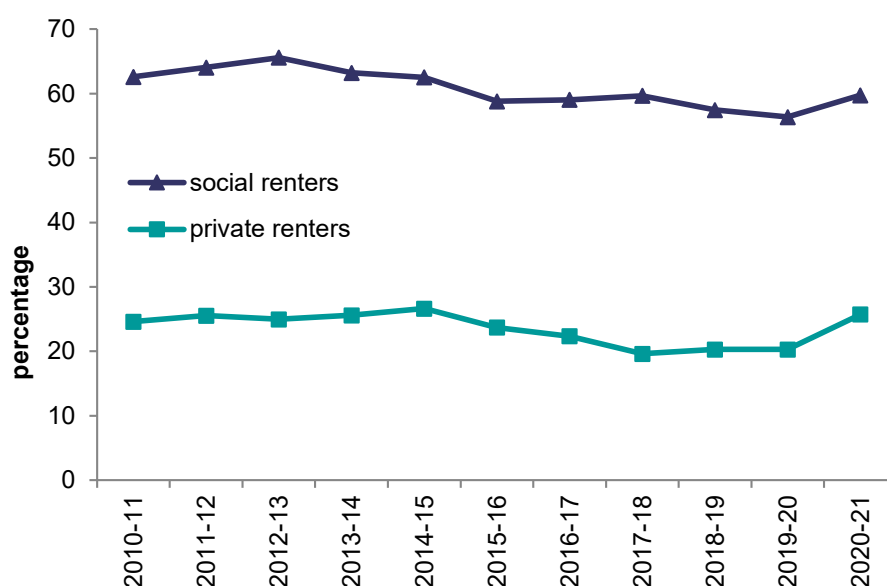
<sup>7</sup> The Household Resilience Study found that 2% of mortgagors were in arrears in April-May 2021

<sup>8</sup> The Household Resilience Study shows a significantly greater proportion of private renters in arrears (7% in April-May 2021). There are a number of possible reasons for this disparity: the English Housing Survey results cover a different time frame and, because data collection occurs across the year, seasonal effects are smoothed out; and the Household Resilience Study is skewed towards households that have not moved/longer term residents who are more likely to be in arrears.

This section compares take up of Housing Benefit by households in the social and private rented sectors<sup>9</sup>.

- 1.61 In 2020-21, 60% (2.4 million households) of social renters and 26% (1.1 million households) of private renters received Housing Benefit to help with the payment of their rent, Annex Table 1.17.
- 1.62 The proportion of private renters receiving Housing Benefit increased from 20% to 26% between 2019-20 and 2020-21. The apparent increase in the proportion of social renters receiving Housing Benefit between 2019-20 and 2020-21 (from 56% to 60%) is not statistically significant.

**Figure 1.7: Percentage of private and social renters in receipt of Housing Benefit, 2010-11 to 2020-21**



**Base: all renting households**

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

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

- 1.63 Social renters in receipt of Housing Benefit received an average of £85 per week, lower than the average amount received by private renters (£128). The average amount of Housing Benefit received by private renters increased from £113 in 2019-20 to £128 in 2020-21. The average amount of Housing

<sup>9</sup> Housing Benefit figures include both Housing Benefit and the housing support portion of Universal Credit. Benefit receipt is reported on a household level, and households will be counted as in receipt of benefit if at least one person in the household receives support for housing costs. More than one person in the household could be in receipt of benefit. EHS figures may differ from those published by the Department of Work and Pensions, because we define households differently. For more information, please see the Glossary.

Benefit received by social renters also increased, from £81 in 2019-20 to £85 in 2020-21.

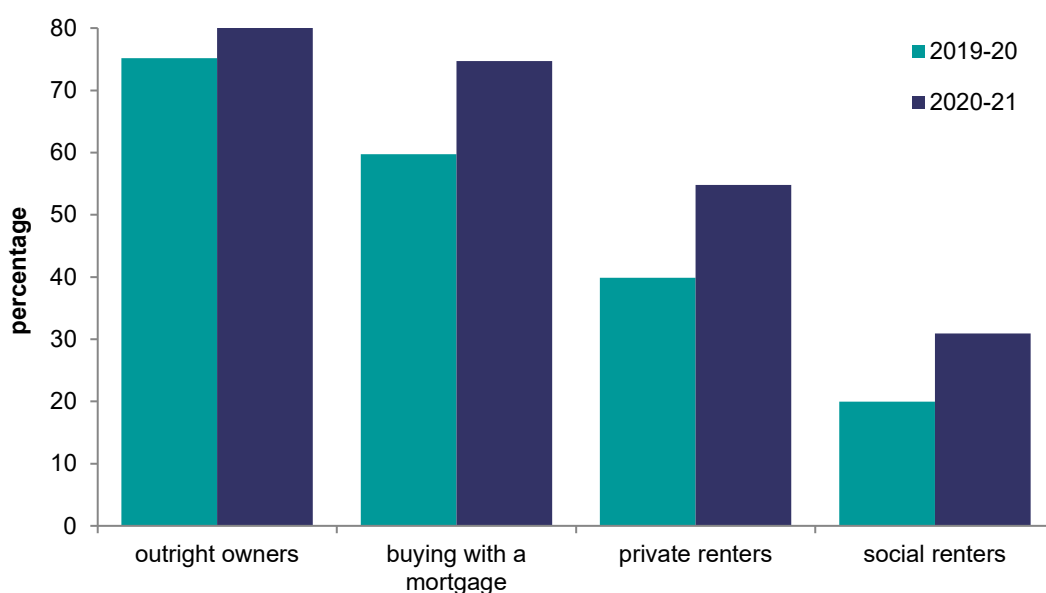
1.64 Almost a third (30%) of working social renters received housing benefit in 2020-21. In contrast, only 16% of working private renters received housing benefit in 2020-21, Annex Table 1.18.

## Savings

1.65 The proportion of households with savings has increased across all tenures since 2019-20. In 2020-21, 68% of households in England reported that they had savings, compared to 55% in 2019-20, Annex Table 1.19 and Figure 1.8.

1.66 Owner occupiers were most likely to have savings, at 81% (68% in 2019-20), followed by private renters (55% in 2020-21 compared to 40% in 2019-20) and social renters (31% in 2020-21 compared to 20% in 2019-20). Among owner occupiers, 75% of mortgagors had savings (60% in 2019-20), compared with 87% of outright owners (75% in 2019-20).

**Figure 1.8: Proportion of households with savings, by tenure, 2019-20 and 2020-21**



**Base: all households**

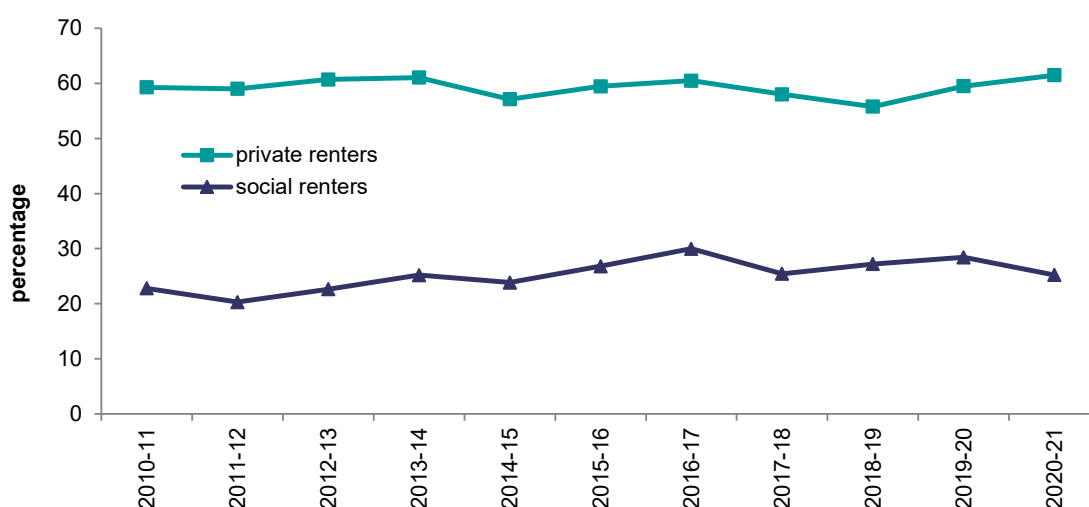
**Note: underlying data are presented in Annex Table 1.19**

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

## Future buying expectations

- 1.67 In 2020-21, 61% of private renters (2.5 million households) and 25% of social renters (980,000 households) said they expected to buy a property at some point in the future, Annex Table 1.20.
- 1.68 There is no statistically significant difference in buying expectations of renters between 2020-21 and 2019-20, Annex Table 1.21 and Figure 1.9<sup>10</sup>.

**Figure 1.9: Percentage of private and social renters who expect to buy, 2010-11 to 2020-21**



**Base: all renting households**

**Note: underlying data are presented in Annex Table 1.21**

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

- 1.69 Among social renters who expected to buy, 51% of local authority tenants expected to buy their current home, higher than the 23% of housing association tenants who expected to buy their current home, Annex Table 1.20.
- 1.70 Of social renters who expect to buy, the proportion of those expecting to buy their current home has fallen from 48% in 2019-20 to 33% in 2020-21.
- 1.71 Renters who expected to buy a home were also asked how long they thought it would be before they would do so. In 2020-21, 35% of private renters and 19% of social renters said they expected to buy within two years. Meanwhile, 34% of private renters and 53% of social renters expecting to buy thought that it would be five years or more before they did so. The proportion of private

<sup>10</sup> The Household Resilience Study showed a decrease in the proportion of renters who expect to buy their own home and in April-May 2021, 45% of private renters and 20% of social renters said that they expect to buy their own home. This is likely a reflection of the Household Resilience Study sample which included significantly more renters in arrears, without savings, and with lower incomes.



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renters who expect to buy in less than two years has increased from 27% in 2019-20 to 35% in 2020-21.

## Length of time in current accommodation and tenure

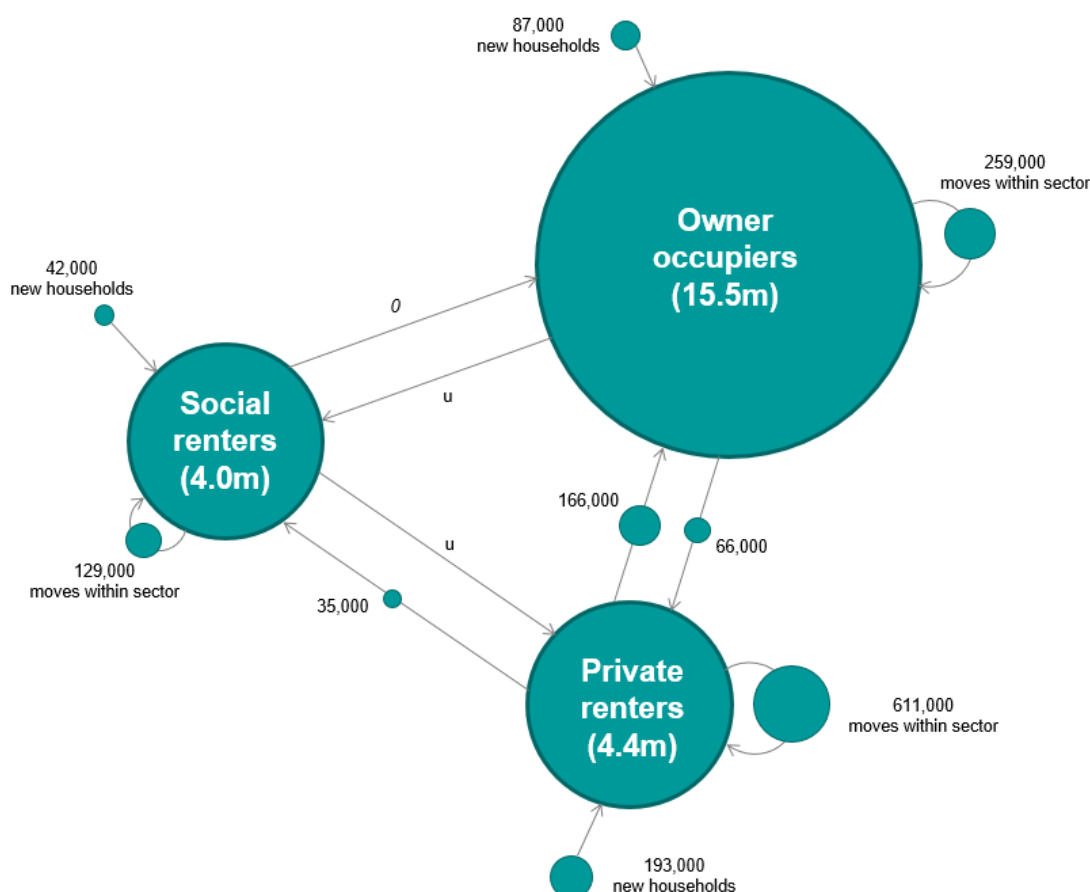
- 1.72 In 2020-21, owner occupiers had lived at their current address for an average of 16.0 years. Not surprisingly, outright owners lived in their current home for longer than mortgagors (22.4 years compared with 8.7 years), Annex Table 1.22.
- 1.73 There has been a decrease in the average number of years that owner occupiers have spent in their current address, from 17.4 years in 2019-20 to 16.0 years in 2020-21. Length of time at current address has also fallen for social renters, from 12.2 years in 2019-20 to 10.8 years in 2020-21. The change in average number of years in current home for private renters (from 4.3 to 4.2) is not statistically significant.
- 1.74 While social renters lived at their current address for an average of 10.8 years, this masks variation between local authority and housing association renters. Households that rent from local authorities lived at their current address for 13.3 years, higher than housing association renters, where the average was 9.2 years.
- 1.75 Private renters had, on average, lived in their current home for 4.2 years. For private renters who had been resident for less than 1 year in 2020-21, 69% were in private rented housing previously, whereas of social renters who had been residents for less than a year, only 58% were previously tenants of social housing, Annex Table 1.23.

## Household moves

- 1.76 In 2020-21, approximately 1.6 million households had moved home in the previous 12 months. This was fewer than the number that moved in 2019-20 (1.8 million). Of these, 322,000 were new households, 999,000 were moves within tenure and the remaining 303,000 were moves between tenures, Annex Table 1.23.
- 1.77 The largest number of household moves occurred within, into or out of the private rented sector. In total, 611,000 households moved within the tenure (from one privately rented home to another) and 193,000 new households moved into the private rented sector. There were 87,000 moves into the sector from other tenures, of which 76% (66,000) were from owner occupied households. There were 201,000 moves out of the sector, with 83% (166,000) of these moving to owner occupied accommodation, Figure 1.10.

- 1.78 There was much less movement in the social rented sector. In 2020-21, 129,000 households moved from one social rented property to another, and 42,000 new households moved into the sector. There were 51,000 households that moved into the sector from other tenures, 35,000 of which were from the private rented sector. There were too few households to report that left the social rented sector to move to the private rented sector.
- 1.79 In the owner occupied sector, 259,000 households moved within the tenure and 87,000 new households were created. There were 166,000 households that moved into the tenure from the private rented sector. Around 82,000 households moved out of the sector, with 81% of these (66,000) moving to the private rented sector<sup>11</sup>.

**Figure 1.10: Household moves, by tenure, 2020-21**



**Base: household reference persons resident less than a year**

**Notes:**

- 1) underlying data are presented in Annex Table 1.23
- 2) a small number of cases with inconsistent responses have been omitted
- 3) survey cannot identify the number of households which have ended
- 4) u indicates sample size too small for reliable estimate

<sup>11</sup> The 512,000 moves into and within the owner occupied sector represent only household moves, and do not capture buy-to-let or second home purchases, property transfer transactions or sitting tenant purchases (such as through Right to Buy).

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5) a cell count of '0' or '0%' means that there were no cases in the sample: these scenarios, although less prevalent, may exist in households in England.  
Source: English Housing Survey, full household sample

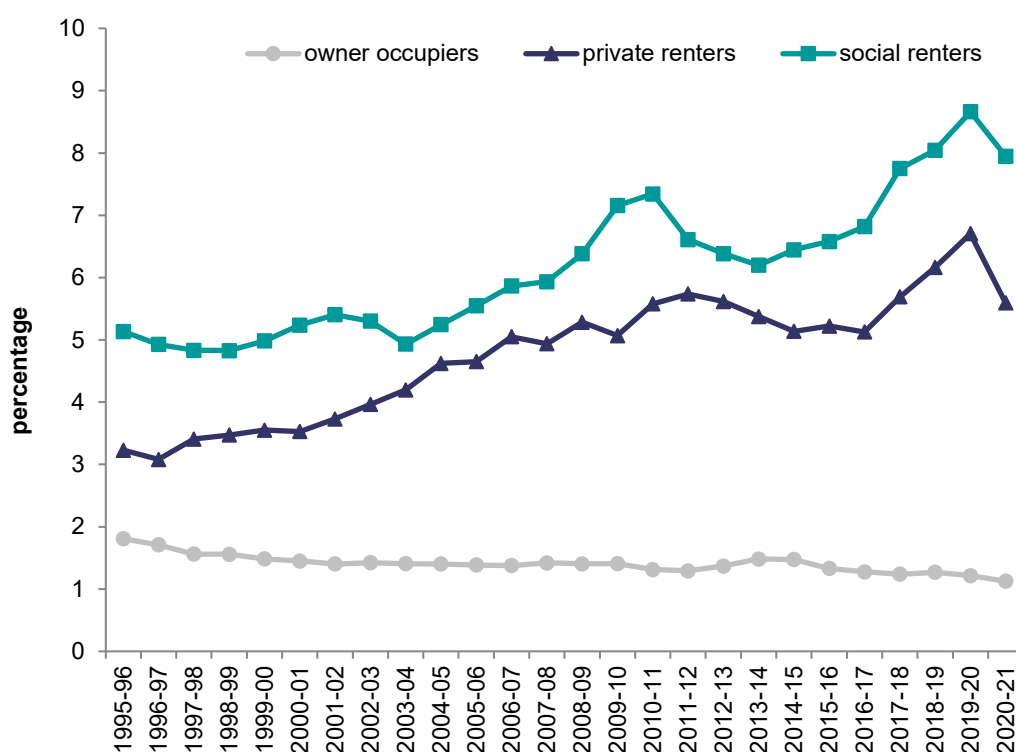
## Overcrowding and under-occupation

- 1.80 Levels of overcrowding and under-occupation are measured using the bedroom standard (see glossary). This is essentially 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.
- 1.81 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.
- 1.82 As discussed previously in this report, a number of changes to household composition have been noted in 2020-21. They include an increase in single person households, a reduction in households with children and temporary moves in and out of households. These changes could have impacted the rates of overcrowding in 2020-21 reported here.
- 1.83 The overall rate of overcrowding in England in 2020-21 was 3%, with approximately 738,000 households living in overcrowded conditions. This is a decrease from 2019-20 where 4% of households were overcrowded (around 829,000 households)<sup>12</sup>, Annex Table 1.24.
- 1.84 Overcrowding was more prevalent in the rented sectors than for owner occupiers. In 2020-21, 1% of owner occupiers (172,000 households) were overcrowded compared with 8% of social renters (316,000) and 6% of private renters (250,000). Overcrowding was more prevalent in the social rented sector than in the private rented sector.
- 1.85 Overcrowding in the private rented sector has fallen from 7% in 2019-20 to 6% in 2020-21. Changes seen for owner occupiers and social renters were not statistically significant.

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<sup>12</sup> The Household Resilience Study found that 5% of households were overcrowded in April-May 2021. The lower rates seen in the English Housing Survey are likely due to the increase in the number of single person households.

**Figure 1.11: Overcrowding, by tenure, 1995-96 to 2020-21**



Base: all households

Notes:

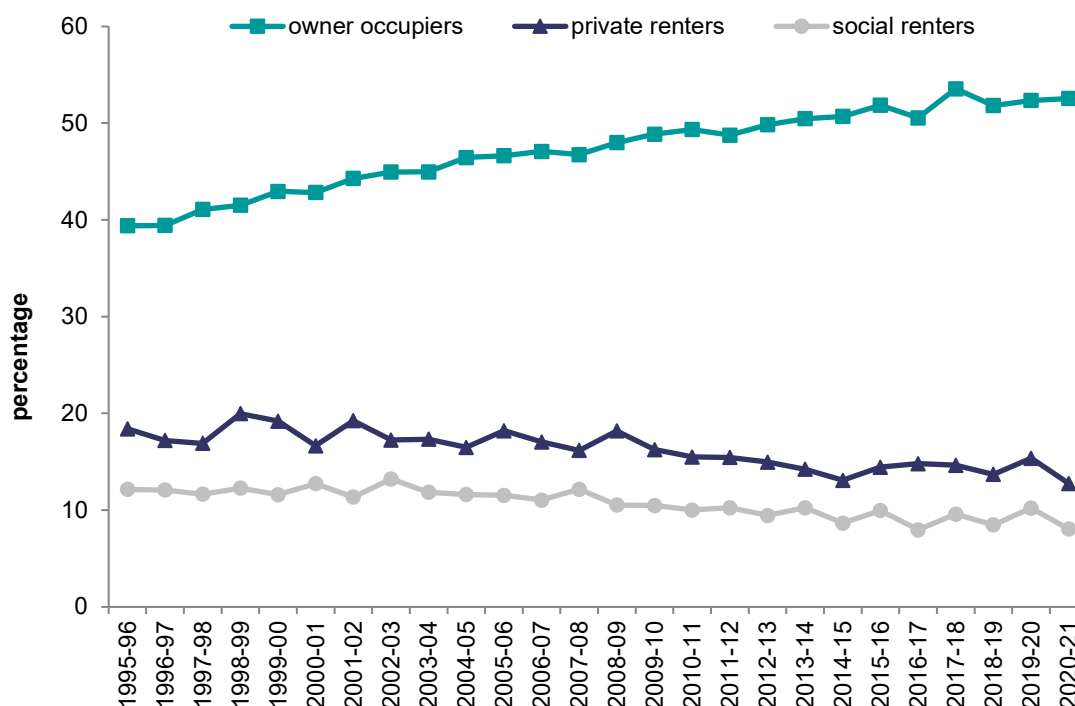
- 1) data are based on three year averages, which are the average of the three years up to and including the labelled date
- 2) underlying data are presented in Annex Table 1.24

Sources:

- 1995-96 to 2007-08: Survey of English Housing;  
 2008-09 onwards: English Housing Survey, full household sample

- 1.86 The overall rate of under-occupation in England in 2020-21 was 38% with around 9.1 million households living in under-occupied homes (i.e. with two or more spare bedrooms), Annex Table 1.25.
- 1.87 Under-occupation was much more prevalent among owner occupiers than in the rented sectors. Over half (53%) of owner occupied households (8.2 million households) were under-occupied in 2020-21 compared with 13% of private rented (565,000) and 8% of social rented (320,000) households.
- 1.88 The overall number and proportion of under-occupied households among owner occupiers in England increased between 2010-11 and 2020-21 from 49% (7.1 million households) to 53% (8.2 million households). No change was seen amongst renters over the same time period, Figure 1.12.

**Figure 1.12: Under-occupation, by tenure, 1995-96 to 2020-21**



Base: all households

Note: underlying data are presented in Annex Table 1.25

Sources:

1995-96 to 2007-08: Survey of English Housing

2008-09 onwards: English Housing Survey, full household sample

## Well-being and loneliness

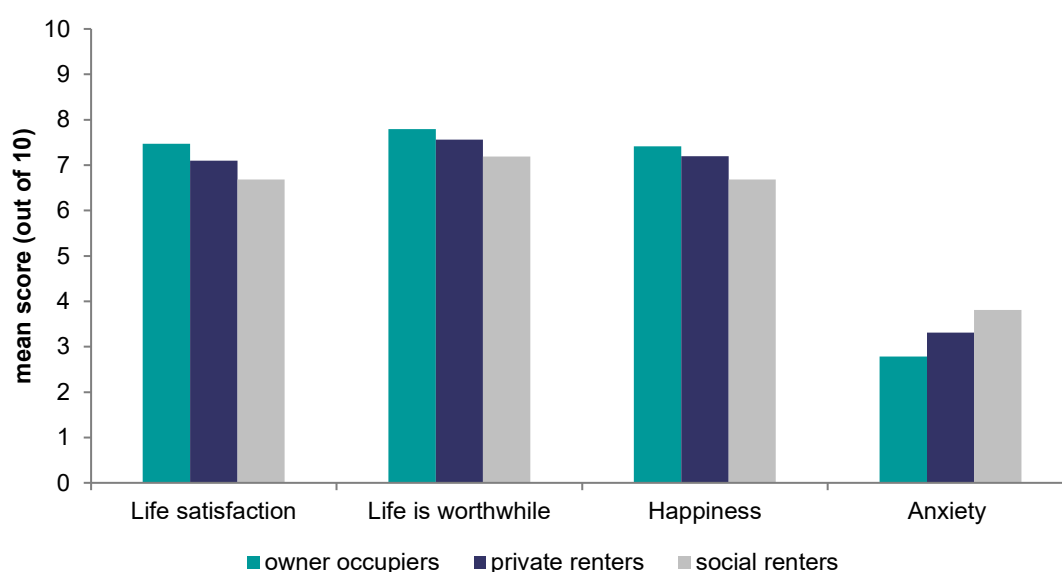
1.89 In the EHS, well-being is measured using the following four measures of personal well-being:

- Overall, how satisfied are you with your life nowadays? Referred to as 'life satisfaction'
- Overall, to what extent do you feel the things you do in your life are worthwhile? Referred to as 'life is worthwhile'
- Overall, how happy did you feel yesterday? Referred to as 'happiness'
- Overall, how anxious did you feel yesterday? Referred to as 'anxiety'

For most questions, respondents are asked to give their answers on a scale of 0 to 10 where 0 is 'not at all' and 10 is 'completely'<sup>13</sup>. These questions have been included in the EHS since 2013-14.

- 1.90 Loneliness is measured by asking respondents how often they feel lonely. Those who report they are lonely often or always are the focus of this chapter<sup>14</sup>. This question was included in the EHS for the first time in 2019-20.
- 1.91 Personal well-being fell significantly in 2020-21 compared to 2019-20 across almost every measure and tenure<sup>15</sup>. Between 2019-20 and 2020-21, for all households, the average life satisfaction score dropped from 7.7 to 7.3, the average score for thinking 'life is worthwhile' dropped from 7.9 to 7.6, and average happiness scores dropped from 7.6 to 7.2. Anxiety (where a higher score indicates higher levels of anxiety) rose from 2.7 to 3.1.
- 1.92 Personal well-being scores varied by tenure. Average life satisfaction among owner occupiers was nearly one point higher than for those living in the social rented sector (7.5 compared with 6.7). Owner occupiers were also less anxious than renters, scoring 2.8, compared with 3.8 for social renters and 3.3 for private renters, Annex Table 1.26.

**Figure 1.13: Well-being, by tenure, 2020-21**



<sup>13</sup> These questions are the standard well-being questions developed by the Office for National Statistics (ONS) for the Measuring National Well-being Programme which aims to produce accepted and trusted measures on well-being in the UK. See here for further information: <https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing>.

<sup>14</sup> This loneliness question is from the National Indicators of Loneliness and is a standard question used to measure loneliness. See here for further information: <https://www.gov.uk/government/statistics/national-measures-of-loneliness>.

<sup>15</sup> The decrease in average happiness for private renters from 2019-20 to 2020-21 was not statistically significant

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**Base: all household reference person**

**Note: underlying data are presented in Annex Table 1.26**

**Source: English Housing survey, full household sample.**

- 1.93 These findings may lead to the conclusion that the relationship between life satisfaction and tenure is direct. However, there were important differences between the types of household that typically live in each tenure, and these differences may be related to life satisfaction. For example, social renters were more likely to be unemployed or 'other inactive' (this includes long-term sick or carers) than owner occupiers or private renters, Annex Table 1.3.
- 1.94 Overall, 9% of HRPs reported that they were lonely often or always, increasing from 6% in 2019-20. This varied by tenure with social renters more likely to report that they were often or always lonely (17% compared with 6% of owner occupiers and 9% of private renters), Annex Table 1.27.

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## Section 2

# Housing stock

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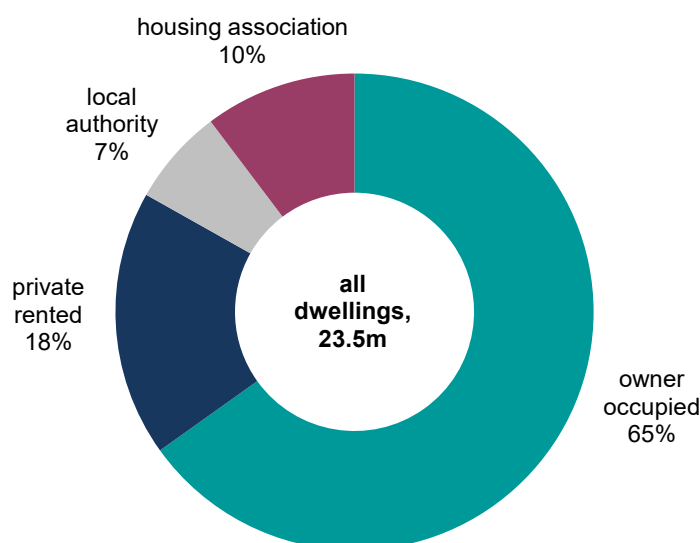
- 2.1 This section begins with an overall profile of the English housing stock, including the age, type and size of dwellings by tenure and whether homes have outside space. It then reports on house condition, including the prevalence of damp and the extent to which the English housing stock meets the Decent Homes Standard. The energy efficiency of the English housing stock is then explored, followed by a section on smoke and carbon monoxide alarms.
- 2.2 Results in this section of the report are presented for '2020' and are based on fieldwork carried out between April 2019 and March 2021 (a mid-point of April 2020, see the Technical notes section of the report for more details).
- 2.1 As a result of COVID-19 restrictions, we were unable to collect some data in 2020-21. In some instances, we have been able to model data to provide headline figures for this report. We indicate where this has been done at the beginning of each topic area. The majority of the data in this section is based on a sample that excludes vacant dwellings because interviewers did not visit the sampled addresses and therefore could not identify which were vacant. This is different to previous reports where the physical survey data included both occupied and vacant dwellings.

### Stock profile

- 2.2 In 2020, there were an estimated 23.5 million occupied residential dwellings in England. Of these, 15.3 million (65%) were owner occupied, 4.2 million (18%) were private rented, 1.5 million (7%) were local authority and 2.4 million (10%) were housing association homes, Figure 2.1 and Annex Table 2.1.



**Figure 2.1: Dwellings, by tenure, 2020**



**Notes:**

1) The dwelling sample is for occupied properties only. Due to the COVID-19 pandemic, it was not possible for EHS surveyors to conduct a full internal inspection of vacant properties in 2020

2) Underlying data are presented in Annex Table 2.1

Source: English Housing Survey, dwelling sample excluding vacants

**Dwelling age**

- 2.3 The age of dwellings varied by tenure. The private sector had a higher proportion of older dwellings built before 1919 (23%), compared with 7% within the social sector, Figure 2.2 and Annex Table 2.1.
- 2.4 Within the social sector, nearly three quarters (73%) of the local authority housing stock was built between 1945 and 1980, compared with 47% of housing association homes. Just 11% of local authority stock was built after 1980, compared with 38% of housing association homes, Annex Table 2.1.

**Figure 2.2: Dwelling age, by tenure, 2020**



**Base: All dwellings**

**Notes:**

1) The dwelling sample is for occupied properties only. Due to the COVID-19 pandemic, it was not possible for EHS surveyors to conduct a full internal inspection of vacant properties in 2020

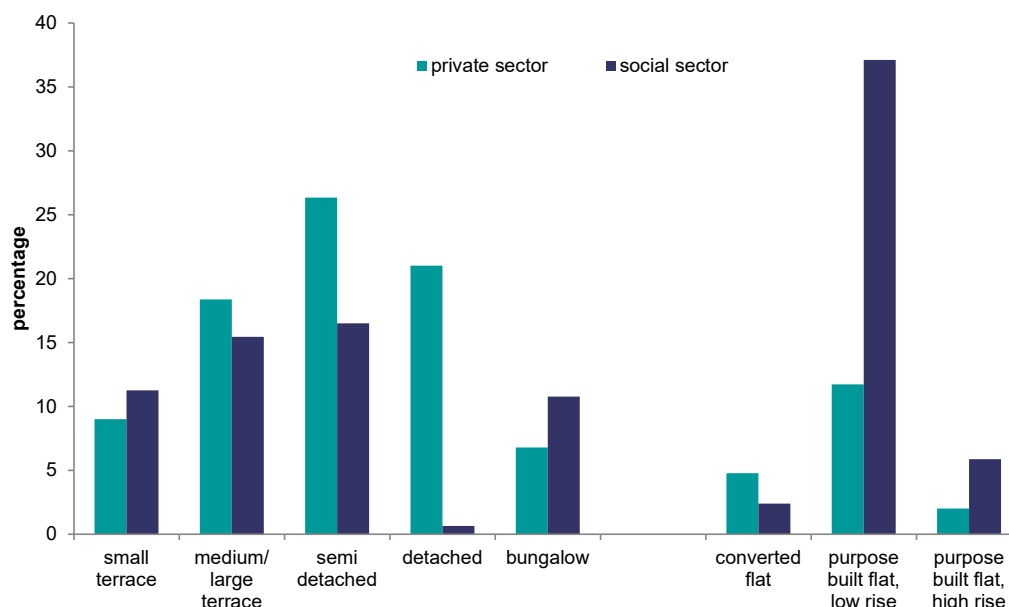
2) Underlying data are presented in Annex Table 2.1

Source: English Housing Survey, dwelling sample excluding vacants

### Dwelling type

2.5 The majority of private sector dwellings were houses and bungalows (82% compared with 55% of social sector stock). There were very few detached houses in the social sector (under 1%), and more purpose built flats (43%, compared to 14% in the private sector), Figure 2.3.

**Figure 2.3: Dwelling type, by tenure, 2020**



**Base: All dwellings**

**Notes:**

1) The dwelling sample is for occupied properties only. Due to the COVID-19 pandemic, it was not possible for EHS surveyors to conduct a full internal inspection of vacant properties in 2020

2) Underlying data are presented in Annex Table 2.1

3) Dwelling type figures do not match live table DA1101 due to different variable used

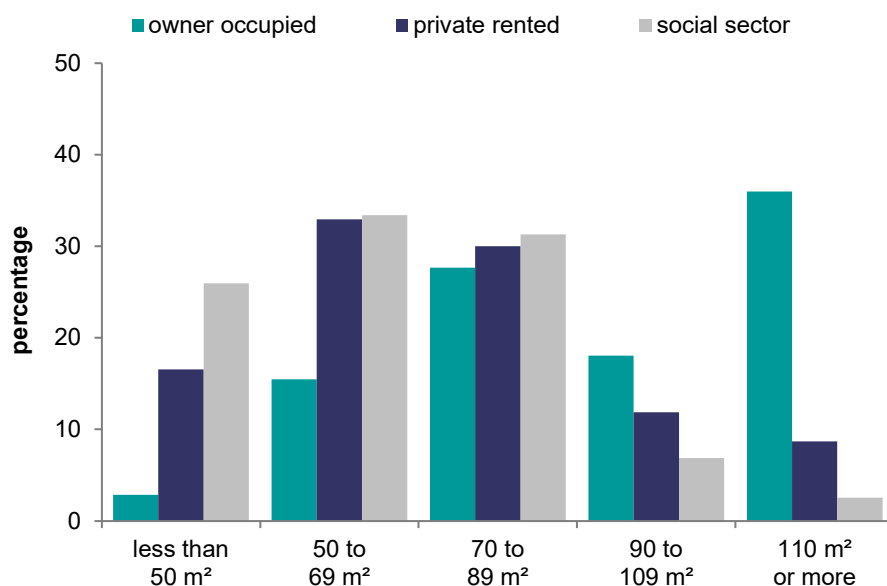
Source: English Housing Survey, dwelling sample excluding vacants

- 2.6 In 2020, high rise purpose built flats made up 3% of the stock (625,000 dwellings). Such flats were more prevalent in local authority (8%) than housing association (4%) stock. In the private sector, 1% of owner occupied dwellings and 4% of dwellings in the private rented sector were high rise purpose built flats, Annex Table 2.1.
- 2.7 The private rented sector had a comparatively high proportion of converted flats (14% compared with 2% of social rented and 2% of owner occupied stock) while the social rented sector had a comparatively high proportion of low rise purpose built flats (37% compared with 27% of private rented and 8% of owner occupied stock), Annex Table 2.1.

### Dwelling size

- 2.8 The average (mean) usable floor area of dwellings in 2020 was 96m<sup>2</sup>. Homes in the social sector tended to be smaller (66m<sup>2</sup>) than homes in the private rented sector (74m<sup>2</sup>). Owner occupied homes (109m<sup>2</sup>) were, on average, larger than social and private rented homes, Annex Table 2.1.
- 2.9 One in ten (10%) dwellings in the social rented sector had a usable floor area of 90m<sup>2</sup> or over, in contrast with 21% of homes in the private rented sector and 55% of owner occupied homes, Figure 2.4 and Annex Table 2.1.

**Figure 2.4: Usable floor area, by tenure, 2020**



**Base: All dwellings**

**Notes:**

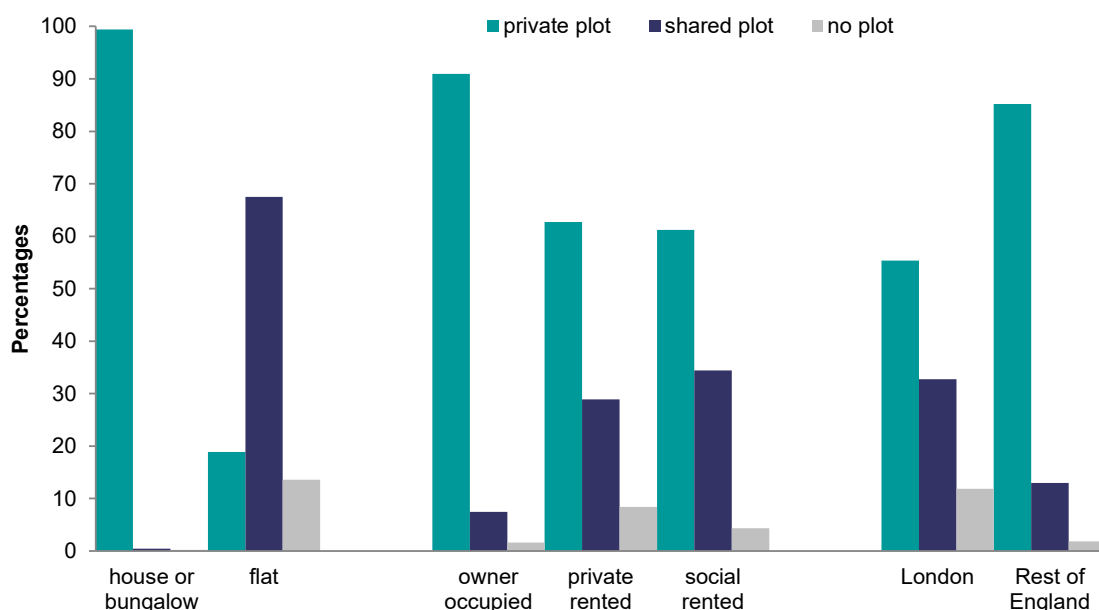
- 1) The dwelling sample is for occupied properties only. Due to the COVID-19 pandemic, it was not possible for EHS surveyors to conduct a full internal inspection of vacant properties in 2020
- 2) Underlying data are presented in Annex Table 2.1

Source: English Housing Survey, dwelling sample excluding vacants

## Plots and outside space

- 2.10 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.
- 2.11 The majority (81%) of dwellings in England had a private plot (for the sole use of the dwelling) and a further 16% had a plot shared with other dwellings. Meanwhile, 3% (773,000) had no private or shared plot, Annex Table 2.2.
- 2.12 Almost all houses and bungalows had private plots (99%) while over two thirds (68%) of flats had shared plots, Figure 2.5.
- 2.13 Owner occupied dwellings were more likely to have private plots than other tenures (91%). Private rented homes were more likely to have no plot (8%) compared to social rented homes (4%).
- 2.14 Dwellings in London (55%) were much less likely to have a private plot than the rest of England (85%) and 12% of dwellings in London had no plot at all.

**Figure 2.5: Presence of plot, by dwelling type, tenure and region, 2020**



**Notes:**

1) Underlying data are presented in Annex Table 2.2

2) The dwelling sample is for occupied properties only. Due to the COVID-19 pandemic, it was not possible for EHS surveyors to conduct a full internal inspection of vacant properties in 2020

3) 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. The plot may consist of hard landscaping, soft landscaping, or a combination.

Source: English Housing Survey, dwelling sample excluding vacants

## House condition

### Decent homes

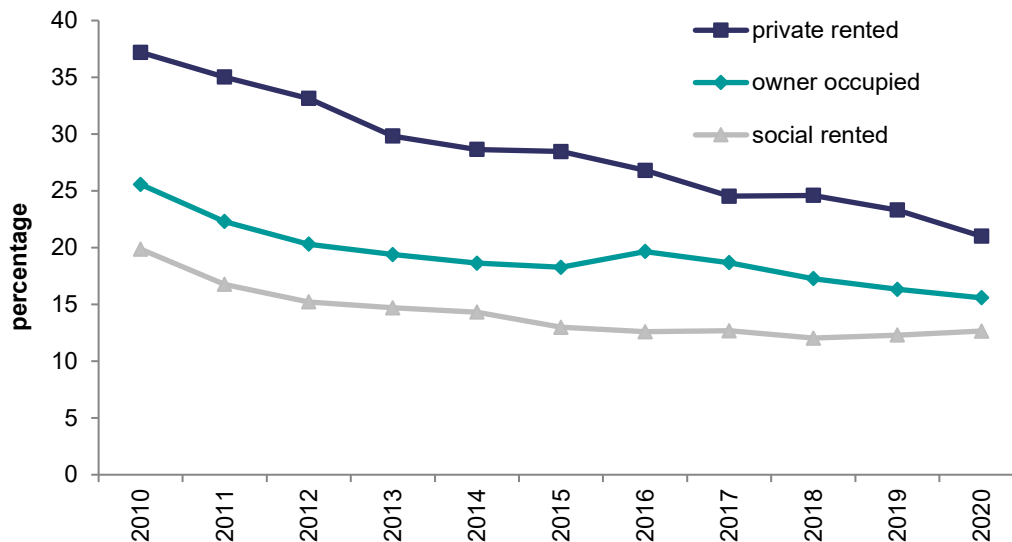
2.15 In 2020-21, COVID-19 restrictions prevented surveyors from completing an assessment of the inside of homes. As such, the Decent Homes statistics provided in this section are based on modelled data (see the Technical notes section of this report for more details).

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

- meet the statutory minimum standard for housing (the Housing Health and Safety System (HHSRS) since April 2006), homes which contain a Category 1 hazard under the HHSRS are considered non-decent
- provide a reasonable degree of thermal comfort
- be in a reasonable state of repair
- have reasonably modern facilities and services

- 2.17 In 2020, 16% or 4.0 million homes failed to meet the Decent Homes Standard, Annex Table 2.3.
- 2.18 There were 21% of non-decent homes in the private rented sector, 13% in the social sector and 16% among owner occupied homes.

**Figure 2.6: Non-decent homes, by tenure, 2010 to 2020**



**Notes:**

- 1) 2020 figures are estimated based on 2018 and 2019 figures
- 2) In 2018 RdSAP changed to version 9.93 and improvements were made to the modelling
- 3) 2013-2019 uses SAP12
- 4) 2010-2012 uses SAP09
- 5) underlying data are presented in Annex Table 2.3

**Sources:**

- 2010-2019: English Housing Survey, dwelling sample
- 2020: English Housing Survey, modelled data including vacant dwellings

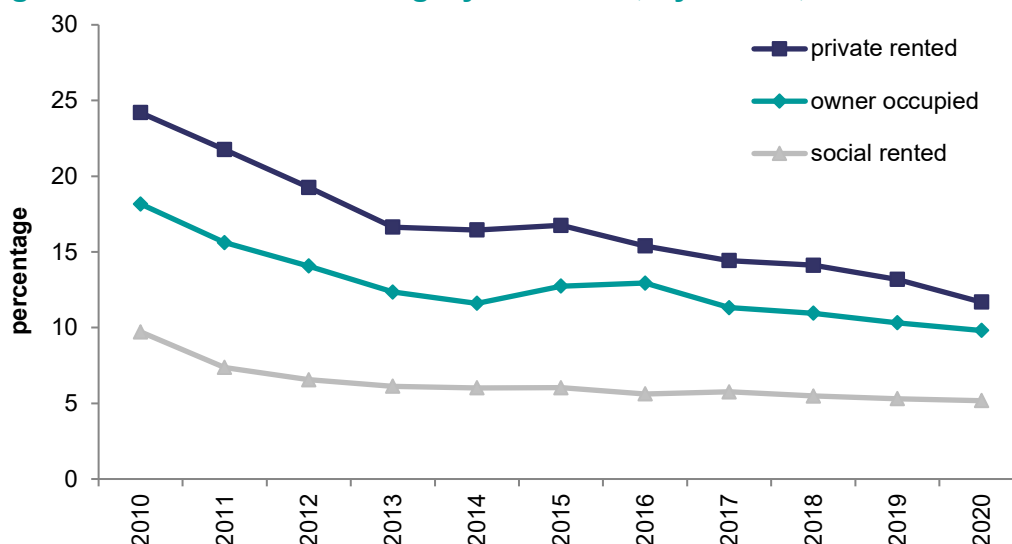
- 2.19 Local Authority Housing Statistics (LAHS), published alongside this report, show that 5% of local authority homes did not meet the Decent Homes Standard in 2021 (compared to 6% in 2020). The LAHS figures show a significantly lower proportion of non-decent homes because only the properties that local authorities have been made aware of (e.g. after a property is vacated or if the tenant raises an issue) are included in the count. Cases where tenants have refused improvement work are also excluded<sup>16</sup>.

<sup>16</sup> See Live tables on dwelling stock (including vacants) Table 119: stock of non-decent homes England 2001-2020 for further details: <https://www.gov.uk/government/statistical-data-sets/live-tables-on-dwelling-stock-including-vacants>. Following last years' consultation, section F of LAHS will be published alongside the report.

## Housing Health and Safety Rating System (HHSRS)

- 2.20 As it was not possible to collect data inside the home in 2020-21, the HHSRS statistics in this section have been extrapolated from previous EHS trends (see the Technical notes section of this report for more details).
- 2.21 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.
- 2.22 In 2020, 9% of the housing stock had a HHSRS Category 1 hazard. Such hazards are more prevalent in the private rented sector (12%) than owner occupied housing stock (10%) and the social rented sector (5%), Figure 2.7.

**Figure 2.7: Homes with Category 1 hazards, by tenure, 2010 to 2020**



**Notes:**

- 1) 2020 figures are estimated based on 2018 and 2019 figures
- 2) Underlying data are presented in Annex Table 2.4

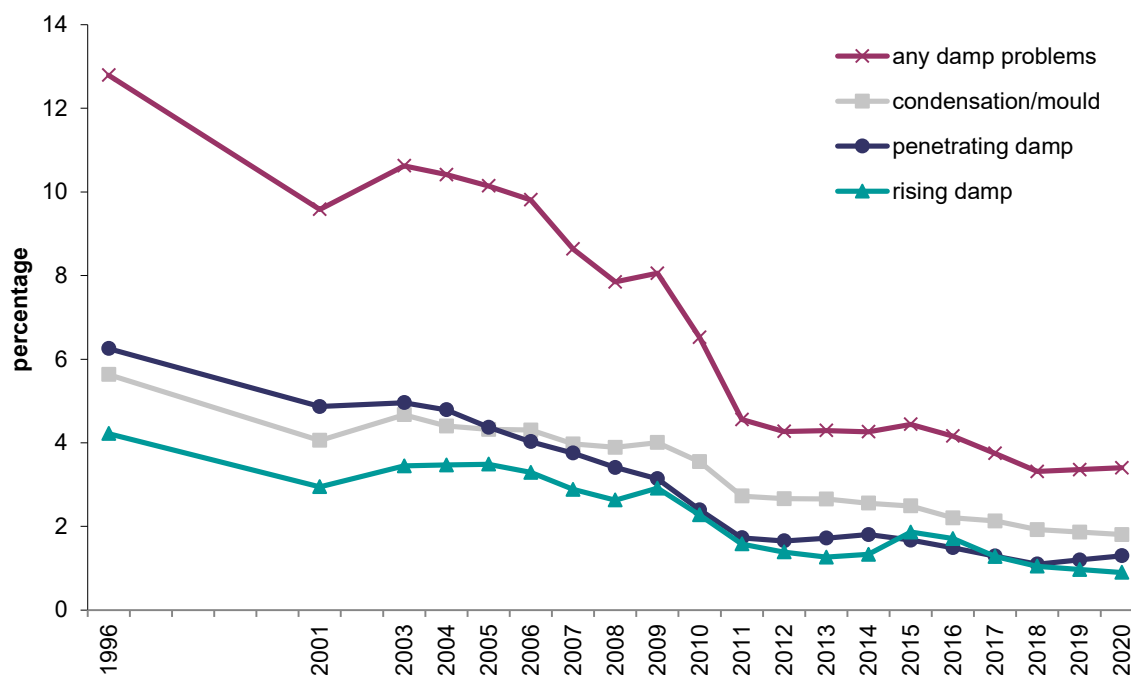
**Sources:**

- 2010-2019: English Housing Survey, dwelling sample  
2020: English Housing Survey, modelled data including vacant dwellings

## Damp

- 2.23 The statistics on damp are based on modelled data as COVID-19 restrictions prevented surveyors from completing an assessment of the inside of a home in 2020 (see the Technical notes section of the report for more details).
- 2.24 In 2020, 839,000 homes (3%) had problems with damp. Figure 2.8 and Annex Table 2.5.

**Figure 2.8: Damp problems, 1996 to 2020**



**Notes:**

- 1) 2020 figures are estimated based on 2018 and 2019 figures
- 2) underlying data are presented in Annex Table 2.5

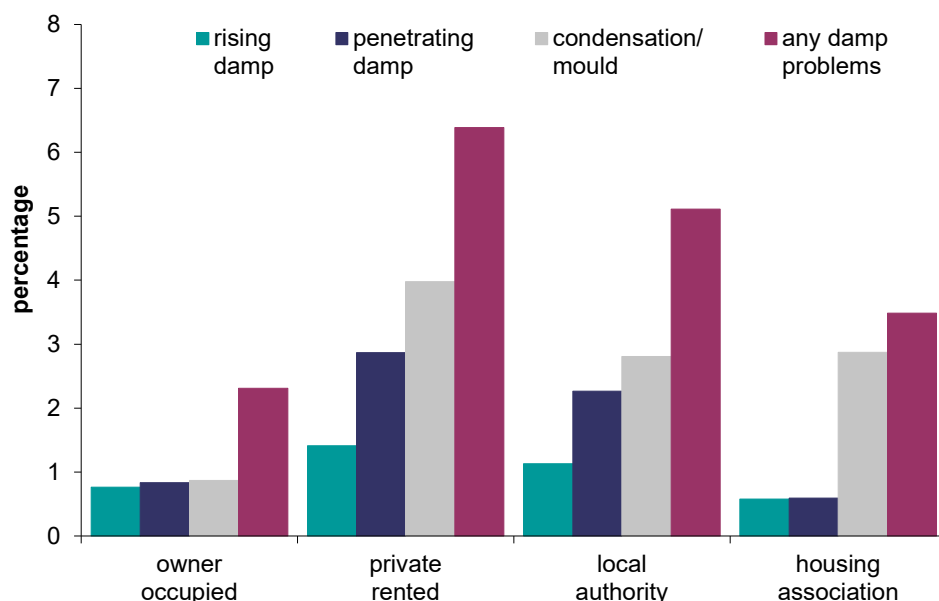
**Sources:**

- 1996-2007: English House Condition Survey, dwelling sample
- 2008-2019: English Housing Survey, dwelling sample
- 2020: English Housing Survey, modelled data including vacant dwellings

- 2.25 In 2020, 2% of homes had problems with condensation and mould; 1% were affected by rising damp; 1% by penetrating damp, Annex Table 2.5.
- 2.26 Some 6% of private rented dwellings had some type of damp problem, 4% of social rented dwellings and 2% of owner occupied dwellings, Figure 2.9 and Annex Table 2.6.
- 2.27 Private rented dwellings were, on average, older and therefore more likely to have defects to the damp proof course, roof covering, gutters, or down pipes, which could lead to problems with rising or penetrating damp affecting at least one room in the property.



**Figure 2.9: Damp problems, by tenure, 2020**



**Notes:**

- 1) 2020 figures are estimated based on 2018 and 2019 figures, see Annex Table 2.6
- 2) Underlying data are presented in Annex Table 2.6

Source: English Housing Survey, modelled data including vacant dwellings

## Energy efficiency

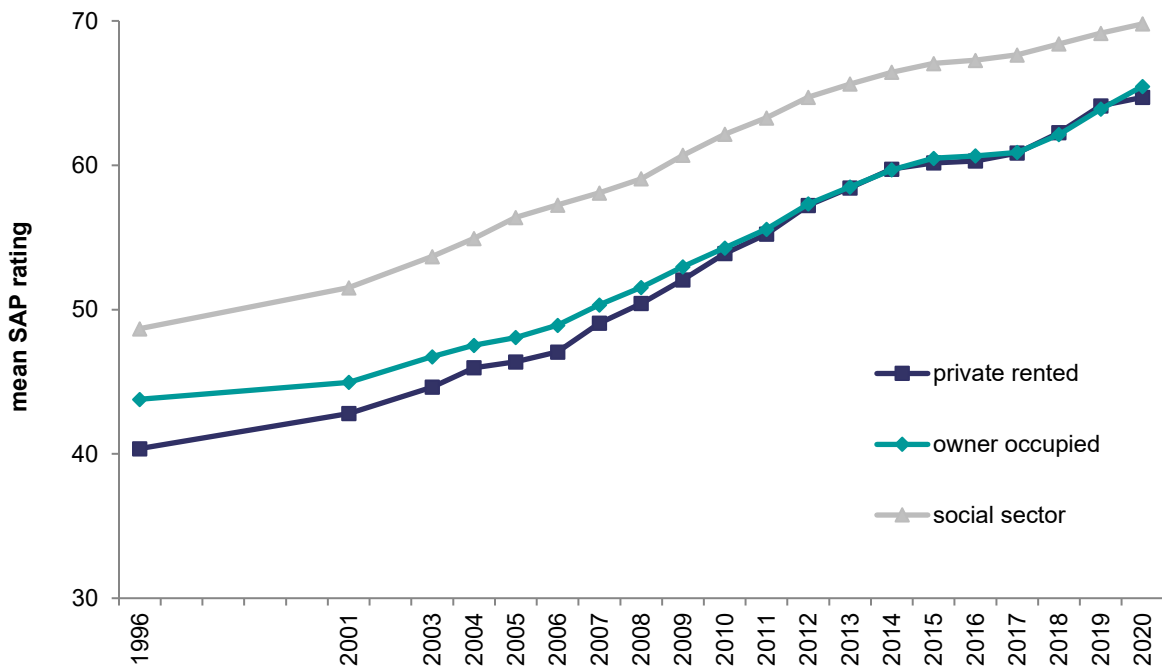
### Energy efficiency rating

- 2.28 The Government’s Standard Assessment Procedure (SAP) is used to monitor the energy efficiency of homes. It is an index based on calculating annual space and water heating 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 costs). Findings presented in this report were calculated using Reduced Data SAP (RdSAP) version 9.93.
- 2.29 In 2020-21, due to the COVID-19 pandemic some physical data could not be collected at all as it relies on a surveyor’s assessment of the inside of a home. Instead, respondents were asked for details of items usually captured by the survey e.g. heating systems. Where data was missing (i.e. loft insulation present but no insulation thickness), the EHS model imputed default values, consistent with the approach used in a full survey year (see the Technical notes section of the report for more details).
- 2.30 The energy efficiency of the English housing stock continued to improve. In 2020, the average SAP rating of English dwellings was 66 points, up from 45 points in 1996, Annex Table 2.7. This longer term upward trend was evident in all tenures. This increase is largely driven by improvements in the prevalence

of the most common energy efficiency measures across the stock, particularly cavity wall insulation, boiler upgrades from standard to condensing combi and full double glazing. The average SAP rating of English dwellings increased from 65 in 2019 to 66 in 2020. This increase was evident in all tenures apart from private rented dwellings where there was no significant increase, Figure 2.10.

2.31 The social sector has the highest SAP ratings with housing associations at 70 and local authority at 69. The owner occupied and private sector scored lowest, both at 65. The social sector continues to be more energy efficient than the private sector, in part due to wider use of solid wall insulation, Annex Table 2.14, but also because of dwelling type. In particular, the social sector contains a higher proportion of flats compared to private sector, which have less exposed surface area (external walls and roofs) through which heat can be lost, than detached or semi-detached houses, Annex Table 2.1.

**Figure 2.10: Mean SAP rating, by tenure, 1996 to 2020**



Base: all dwellings

Notes:

- 1) 2010-2012 uses SAP09
- 2) 2013-2018 uses SAP12. In 2018 RdSAP changed to version 9.93 and improvements were made to the modelling, which has led to a larger increase in the mean SAP rating compared to previous years.
- 3) Underlying data are presented in Annex Table 2.7

Sources:

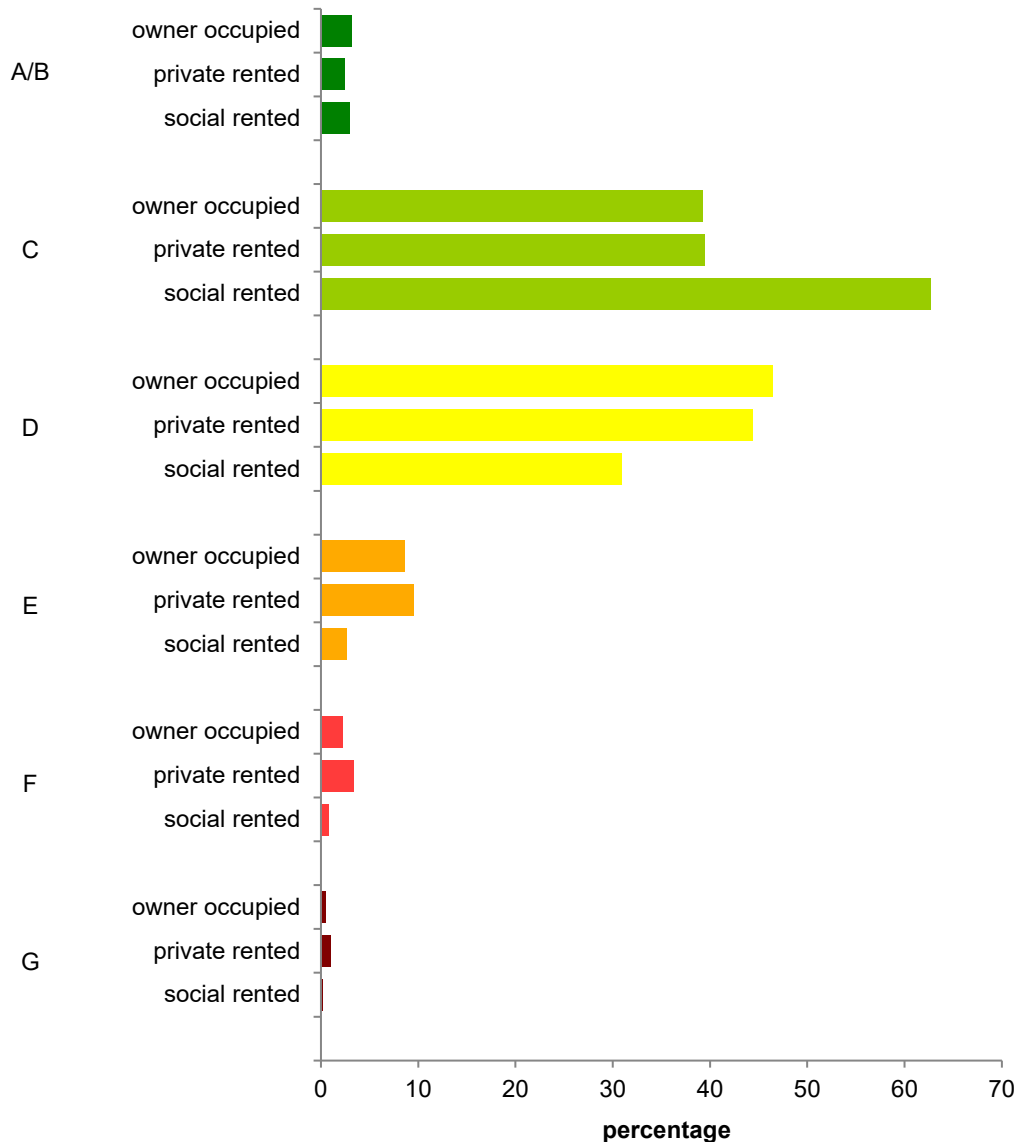
- 1996 to 2007: English House Condition Survey, dwelling sample
- 2008-2019: English Housing Survey, dwelling sample
- 2020: English Housing Survey, dwelling sample excluding vacants

2.32 The proportion of dwellings in the highest SAP energy efficiency rating (EER) bands A to C increased considerably between 2010 and 2020, from 14% to

46%. Over the same period, the proportion of dwellings in the lowest three bands (E,F and G bands) has fallen from 39% to 10%. In 2020, the majority of dwellings (87%) were in EER bands C or D, compared with 61% in 2010, Annex Table 2.8.

2.33 Although the average SAP ratings for owner occupied and private rented dwellings were similar (Figure 2.10), the distribution across the EER bands varied. In the social rented sector, the majority of dwellings (66%) were in EER bands A to C, compared with 42% of private rented and owner occupied dwellings, Figure 2.11.

**Figure 2.11: Energy efficiency rating bands, by tenure, 2020**



Base: all dwellings

Notes:

1) In 2018 RdSAP changed to version 9.93 and improvements were made to the modelling, which has led to a larger increase in the mean SAP rating compared to previous years.

2) Underlying data are presented in Annex Table 2.8

Source: English Housing Survey, dwelling sample excluding vacants

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2.34 There are two key methods of increasing the energy efficiency of existing dwellings: upgrading the dwelling's heating system and increasing insulation.

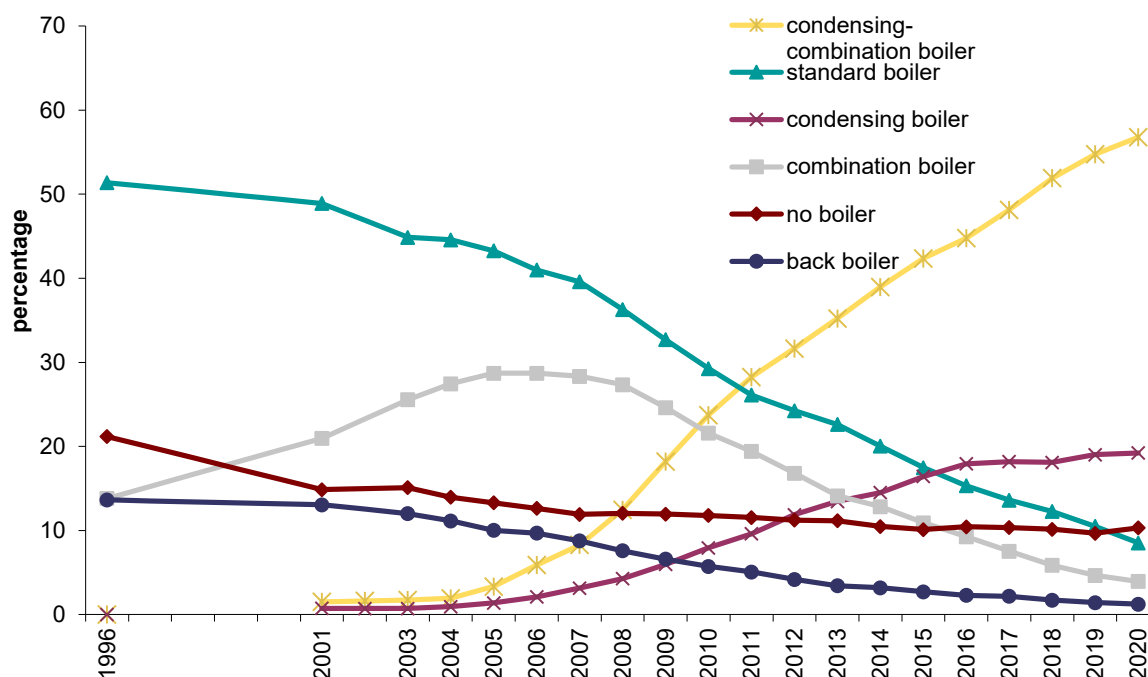
### **Heating system**

2.35 Between 1996 and 2020, the proportion of homes with central heating increased (from 80% to 92%) while the proportion of homes with room heaters as their main heating source – the least cost-effective and most inefficient method of heating – decreased from 12% to 3%. The proportion of homes with storage heaters also decreased over this period from 8% to 5%. The main heating systems in properties have not changed in the past 3 years. Annex Table 2.9.

2.36 In 2020, local authority (96%) and owner occupied dwellings (95%) had the highest proportion of homes with central heating; followed by housing association (90%) and private rented dwellings (83%). The proportion of dwellings in the private rented sector with fixed room heaters were higher than in other tenures (7% compared to 2% of owner occupied dwellings and 1% of dwellings in the social rented sector), Annex Table 2.10.

2.37 Condensing boilers are generally the most efficient boiler type and since the mid-2000s have been mandatory for new and replacement boilers. As expected, the proportion of dwellings with condensing or condensing-combination boilers has increased considerably since 2001. In 2001, just 2% of homes had these boiler types. By 2020, this had increased to 76%, Figure 2.12 and Annex Table 2.11.

**Figure 2.12: Boiler types, 1996 to 2020**



Base: all dwellings

Notes:

1) Condensing and condensing-combination boilers were rare in 1996, so data collection did not start until 2001

2) Underlying data are presented in Annex Table 2.11

Sources:

1996-2007: English House Condition Survey, dwelling sample

2008-2019: English Housing Survey, dwelling sample

2020: English Housing Survey, dwelling sample excluding vacants

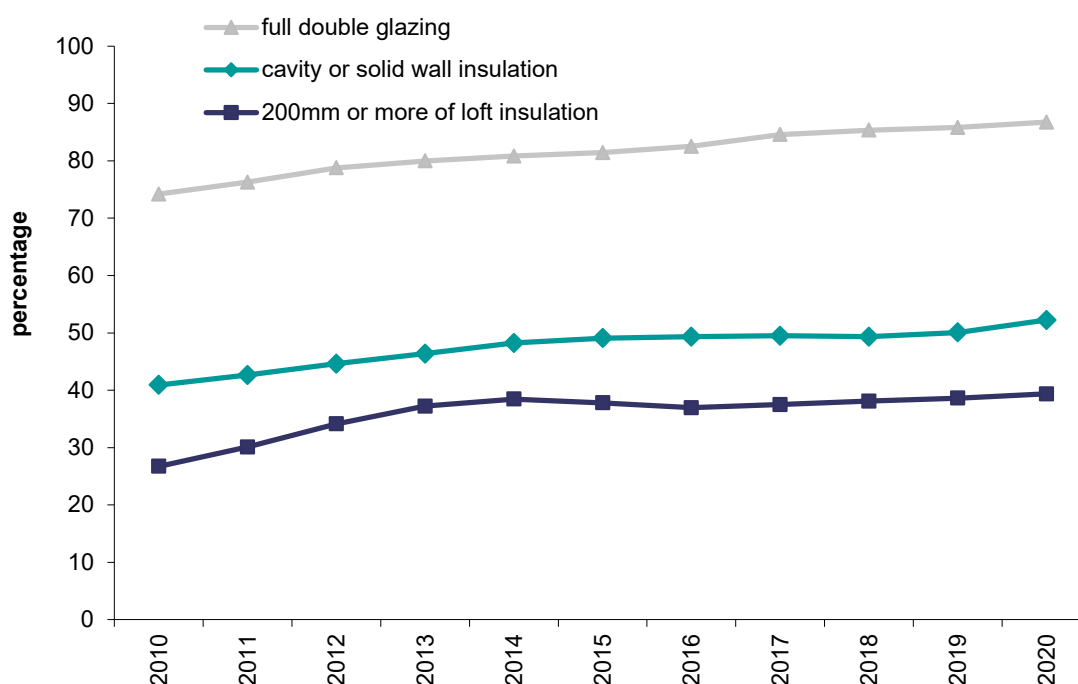
2.38 Older, less energy efficient boiler types were more prevalent in the private sector. In 2020, 10% of owner occupied dwellings and 7% of private rented dwellings had a standard boiler, compared with 3% of all social sector dwellings, Annex Table 2.12.

## Insulation

2.39 The second main method of increasing a dwelling's energy performance is by increasing insulation. Standard insulation measures include cavity or solid wall insulation, loft insulation and double glazing. All these measures have increased in the last 10 years.

2.40 In 2020, 87% of homes in England had full double glazing, up from 74% of homes in 2010. Just over half (52%) had cavity or solid wall insulation (up from 41% in 2010) and 39% had 200mm or more of loft insulation (up from 27% in 2010), Figure 2.13 and Annex Table 2.13.

**Figure 2.13: Insulation measures, 2010 to 2020**



**Base: all dwellings**

**Notes:**

1) Percentages are based on all dwellings, including those with no loft or other wall type

2) Underlying data are presented in Annex Table 2.13. See footnotes in this table for further detail on methodology for cavity and solid wall insulation

**Sources:**

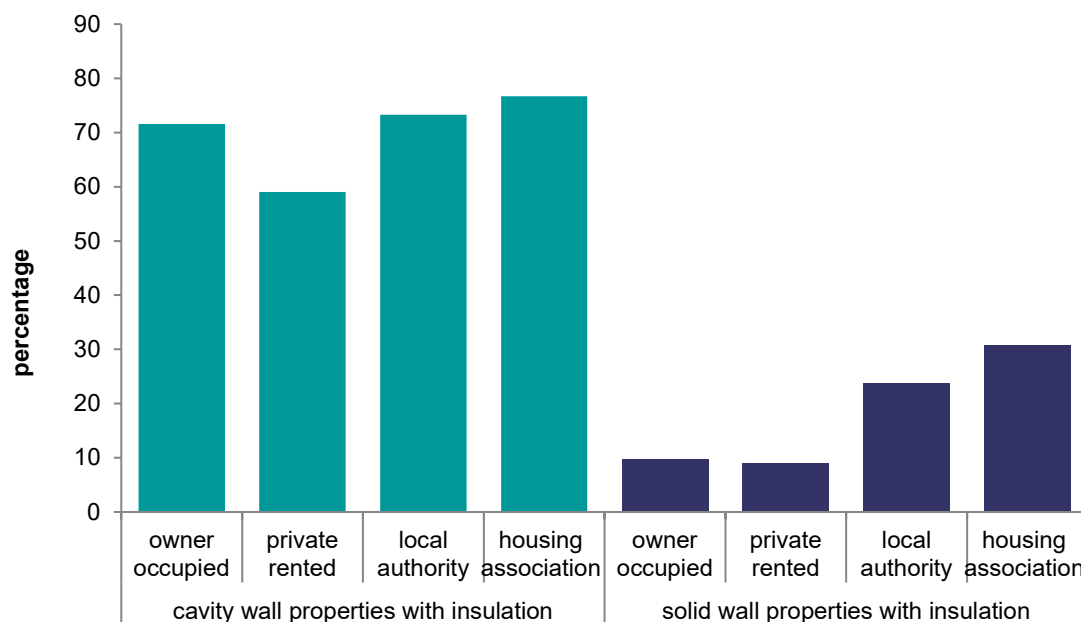
2010-2019: English Housing Survey, dwelling sample

2020: English Housing Survey, dwelling sample excluding vacants

- 2.41 The increase in wall insulation across the stock was mostly driven by an increase in the prevalence of insulated cavity walls. In 2020, 49% of dwellings had insulated cavity walls up from 47% in 2019.
- 2.42 Taking dwellings with predominantly cavity or solid walls separately, 70% of dwellings with predominantly cavity walls had insulation installed compared with only 12% of dwellings with predominantly solid walls, Annex Table 2.14.
- 2.43 Solid wall insulation is either applied externally (e.g. insulated board attached to the external face with a render finish), changing the appearance or the dwelling, or internally (e.g. insulated plasterboard fitted to the external walls inside each room, with a plaster finish), somewhat reducing floor size. It can also be more expensive than cavity wall insulation.
- 2.44 Among dwellings with solid walls, the social rented sector had a higher proportion with solid wall insulation (28%) than the private sector (9%), Figure 2.14.
- 2.45 Among dwellings with cavity walls, the private rented sector had a lower proportion of dwellings with cavity insulation (59%) than the other tenures (for

example, 72% of owner occupied dwellings and 75% of all social rented sector dwellings).

**Figure 2.14: Wall insulation, by main wall type and tenure, 2020**



**Base:** Dwellings with predominantly cavity walls (green); dwellings with predominantly solid walls (blue)

**Note:** Underlying data are presented in Annex Table 2.14

**Source:** English Housing Survey, dwelling sample excluding vacants

## Subjective overheating

2.46 The English Housing Survey includes a subjective measure for gauging whether residents feel that any part of their home gets uncomfortably hot and, if so, which parts. The EHS also collects data on the potential risk of harm from excessively high indoors temperatures as part of the HHSRS. Due to the small numbers of dwellings meeting this threshold these figures are not reported here.

2.47 In 2020, 8% of residents reported that at least one part of their home got uncomfortably hot. Owner occupiers were more likely to report that at least part of their home got uncomfortably hot (9%) than all social renters (6%) and private renters (7%), Annex Table 2.15.

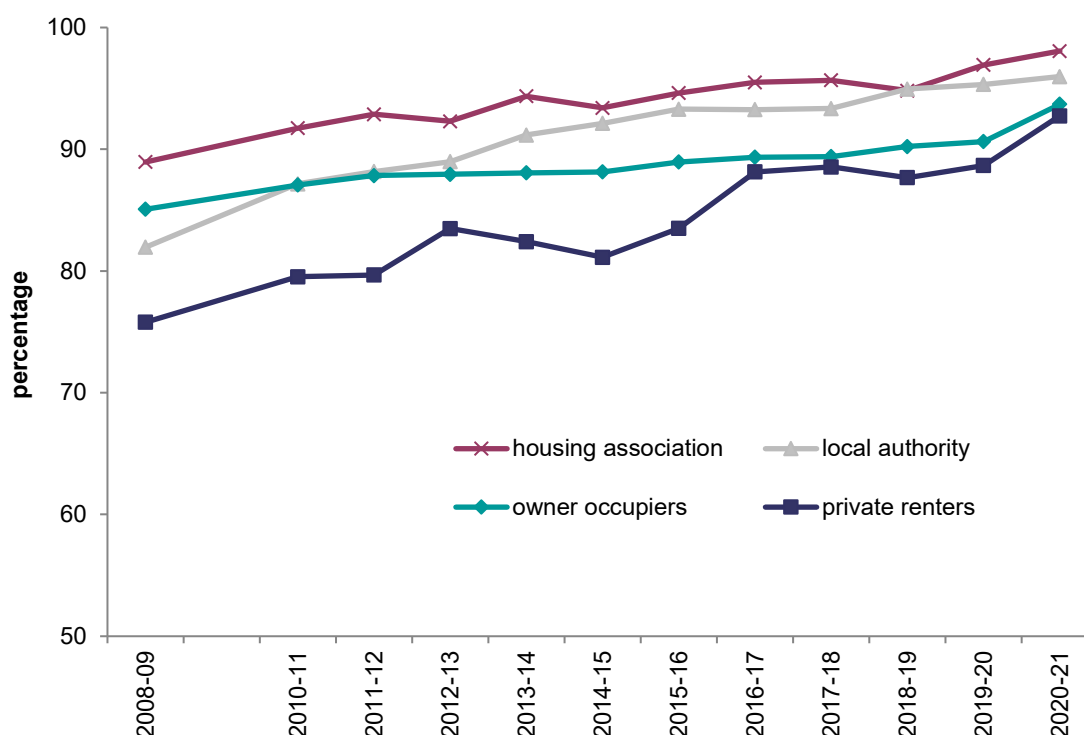
2.48 Residents in more recently built homes were more likely to report overheating than those in older homes. In 2020, 12% of residents in homes built from 2003 onwards reported that at least one part of their home got uncomfortably hot, compared to homes built in 1980 or earlier (all between 7% and 8%).

## Smoke and carbon monoxide alarms

### Smoke alarms

- 2.49 In 2020-21, 94% of households had at least one working smoke alarm. The proportion of households with working smoke alarms varied depending on tenure. Social tenants were most likely to have at least one working smoke alarm (97%), compared with 94% of owner occupiers, and 93% of private renters, Annex Table 2.16.
- 2.50 Between 2010-11 and 2020-21, the proportion of households with a working smoke alarm increased from 86% to 94%. This increase was observed across all tenures. Between 2019-20 and 2020-21 there was an increase in the proportion of owner occupied homes with a working smoke alarm from 91% to 94%. Within the private rented sector, there was also an increase from 89% to 93% over the same period, Figure 2.15.

**Figure 2.15: Households with at least one working smoke alarm, by tenure, 2008-09 to 2020-21**



Base: all households

Notes:

- 1) Data were not collected in 2009-10
- 2) Underlying data are presented in Annex Table 2.16

Sources:

- 2008-09 - 2019-20: English Housing Survey, dwelling sample  
 2020-21: English Housing Survey, dwelling sample excluding vacants



- 
- 2.51 While the proportion of homes with smoke alarms has increased in recent years, over a fifth of households (21%) reported that they had never tested their smoke alarm, Annex Table 2.17<sup>17</sup>.
- 2.52 In 2020-21, 27% of private renters and 25% of social renters reported that they had never tested their smoke alarm, higher than the proportion of owner occupiers who had never tested their smoke alarm (18%).

### **Carbon monoxide alarms**

- 2.53 These data have been modelled due to the restrictions of COVID-19. Instead, figures for this measure have been extrapolated from previous EHS trends (see the Technical notes section of the report for more details).
- 2.54 In 2020, 46% of all dwellings had a carbon monoxide alarm, Annex Table 2.18.
- 2.55 Of dwellings with a solid fuel burning appliance, such as a coal fire or wood burning stove, 53% had a carbon monoxide alarm, whereas 44% of dwellings with no solid fuel appliance had an alarm.

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<sup>17</sup> This was explored in more detail in the 2014-15 Smoke Alarms in English Homes Report <https://www.gov.uk/government/statistics/english-housing-survey-2014-to-2015-smoke-alarms-in-english-homes-report>.

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# Technical notes, data quality and glossary

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## Technical notes

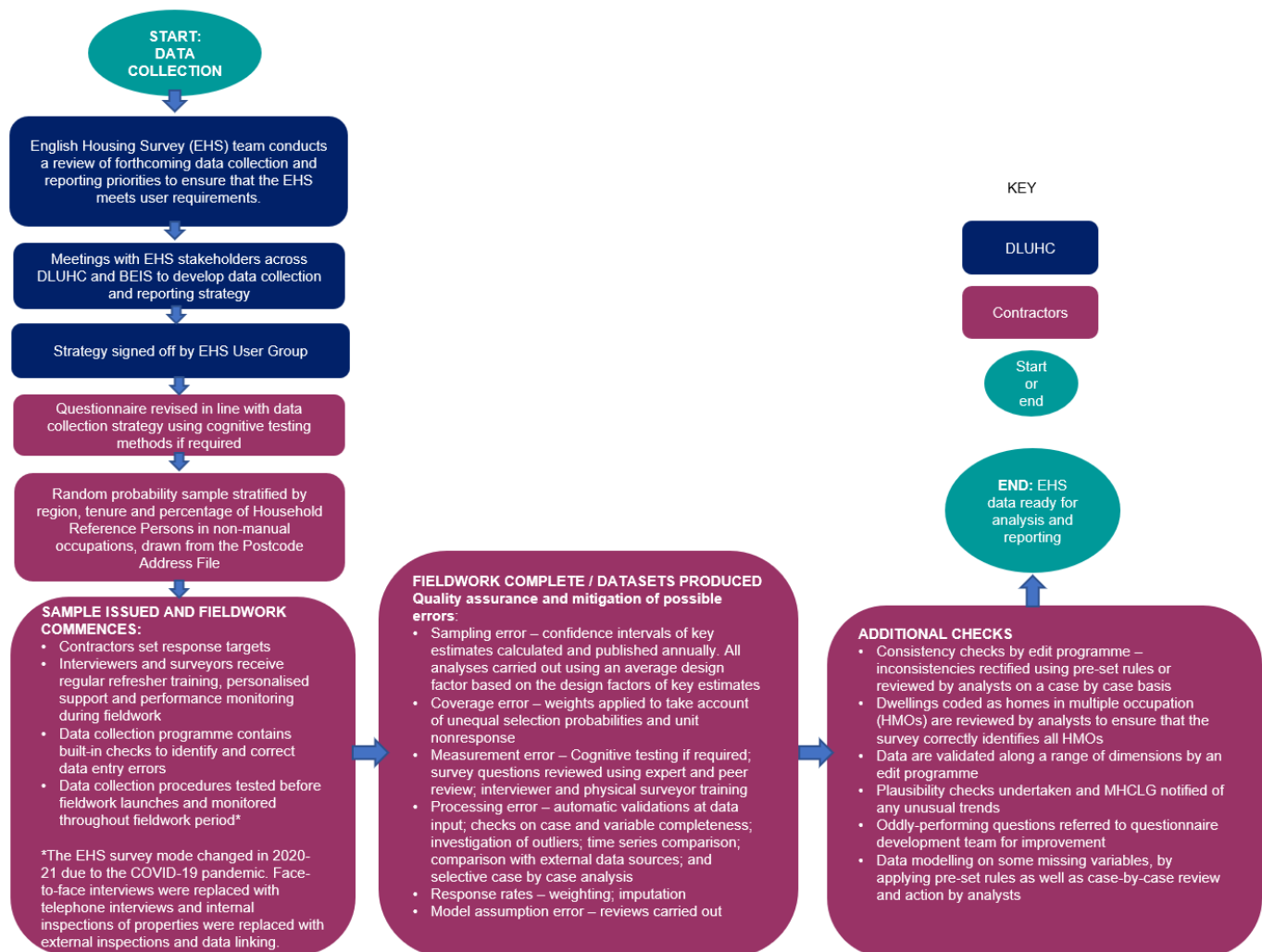
1. Results for the first section of this report, on households, are presented for '2020-21' and are based on fieldwork carried out between April 2020 and March 2021 on a sample of 7,474 households. Throughout the report, this is referred to as the 'full household sample'.
2. Results in the second section of the report, which relate to the physical dwelling, are presented for '2020' and are based on fieldwork carried out between April 2019 and March 2021 (a mid-point of April 2020). The sample comprises 11,152 occupied dwellings only where a physical inspection was carried out. Due to COVID-19 restrictions, the sample does not include vacant dwellings, where in previous years' it did. Throughout the report, this is referred to as the 'dwelling sample'.
3. In a normal year, the dwelling sample is based on data collected by a qualified surveyor in the home. Due to COVID-19 restrictions in 2020-21 it was not possible to collect data in this way. Instead, data was collected from an external inspection of properties by a surveyor and supplemented with energy performance certificate, Google Earth and Rightmove data. However, for some measures, it was not possible to collect data at all using this alternative approach, e.g. on non-decency, HHSRS Category 1 hazards, damp and carbon monoxide alarms. Statistics on these topic have been extrapolated from previous EHS trends.
4. 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".
5. 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. No significance testing has been undertaken on modelled data.
6. 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.

7. A more thorough description of the English Housing Survey methodology is provided in the Technical Report which is published annually<sup>18</sup>. The 2020-21 Technical Report will be published in July 2022 and will include a more detailed examination of the impact the COVID-19 on the 2020-21 survey.

## Data quality

8. 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 published alongside this report. A summary of the quality assurance processes for data collection and reporting are provided below in two flowcharts (one on data collection, one on reporting). An accessible version of each flowchart is also provided.

### Quality assurance flowchart: data collection



<sup>18</sup> <https://www.gov.uk/government/collections/english-housing-survey-technical-advice#technical-reports>

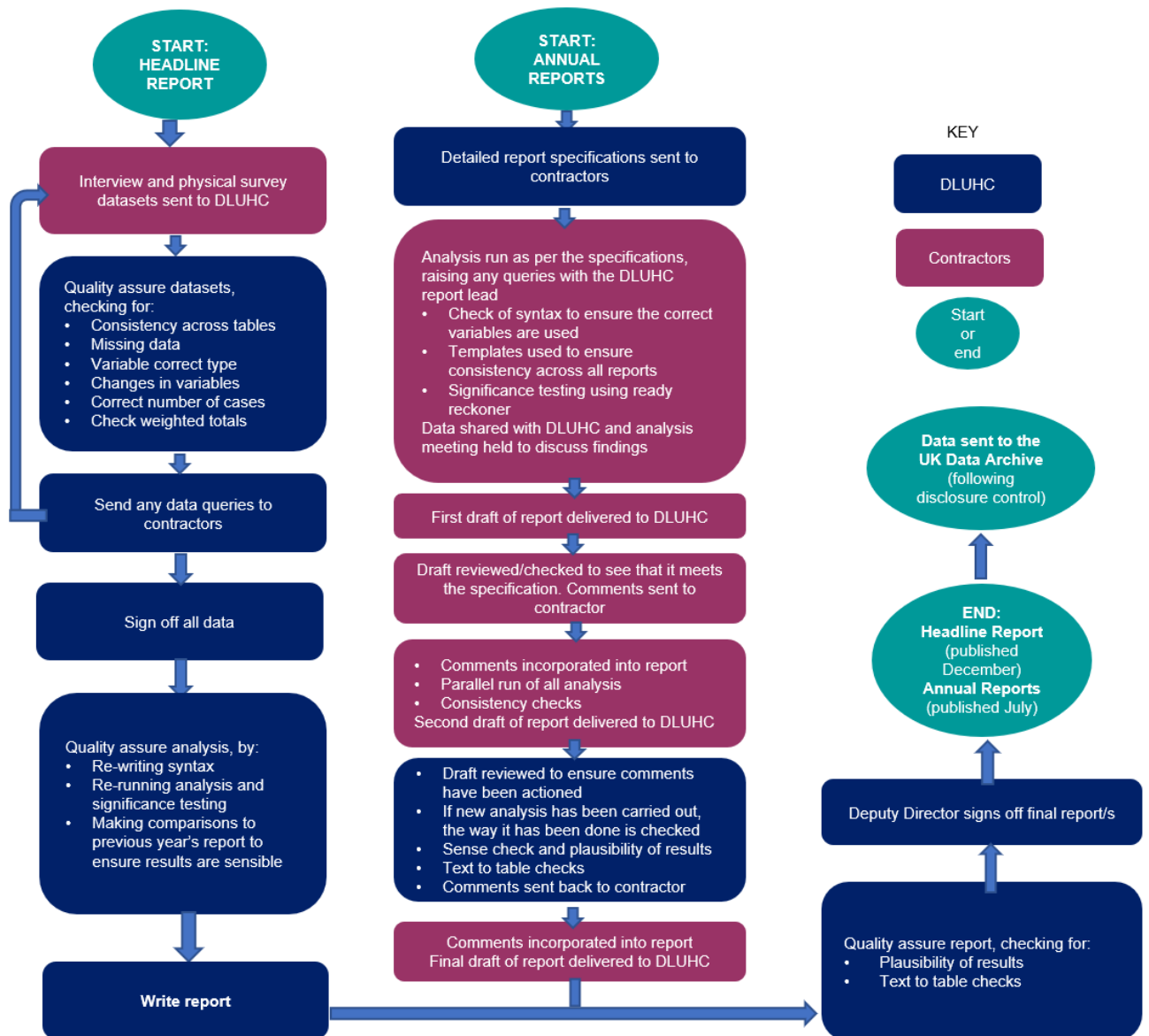
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## Quality assurance flowchart: data collection (accessible version)

1. English Housing Survey (EHS) team conducts a review of forthcoming data collection and reporting priorities to ensure that the EHS meets user requirements.
2. Meetings with EHS stakeholders across DLUHC and BEIS to develop data collection and reporting strategy
3. Strategy signed off by EHS User Group
4. Questionnaire revised in line with data collection strategy using cognitive testing methods if required
5. Random probability sample stratified by region, tenure and percentage of Household Reference Persons in non-manual occupations, drawn from the Postcode Address File
6. Sample issued and fieldwork commences:
  - Contractors set response targets
  - Interviewers and surveyors receive face-to-face and regular refresher training, personalised support and performance monitoring during fieldwork
  - Data collection programme contains built-in checks to identify and correct data entry errors
  - Data collection procedures tested before fieldwork launches and monitored throughout fieldwork period
  - The EHS survey mode changed in 2020-21 due to the COVID-19 pandemic. Face-to-face interviews were replaced with telephone interviews and internal inspections of properties were replaced with external inspections and data linking.
7. Fieldwork complete / Datasets produced. Quality assurance and mitigation of possible errors:
  - Sampling error – confidence intervals of key estimates calculated and published annually. All analyses carried out using an average design factor based on the design factors of key estimates
  - Coverage error – weights applied to take account of unequal selection probabilities and unit nonresponse
  - Measurement error – Cognitive testing if required; survey questions reviewed using expert and peer review; interviewer and physical surveyor training
  - Processing error – automatic validations at data input; checks on case and variable completeness; investigation of outliers; time series comparison; comparison with external data sources; and selective case by case analysis
  - Response rates – weighting; imputation
  - Model assumption error – reviews carried out
8. Additional checks:
  - Consistency checks by edit programme – inconsistencies rectified using pre-set rules or reviewed by analysts on a case by case basis

- Dwellings coded as homes in multiple occupation (HMOs) are reviewed by analysts to ensure that the survey correctly identifies all HMOs
- Data are validated along a range of dimensions by an edit programme
- Plausibility checks undertaken and DLUHC notified of any unusual trends
- Oddly-performing questions referred to questionnaire development team for improvement
- Data modelling on some missing variables, by applying pre-set rules as well as case-by-case review and action by analysts
- Ready for analysis and reporting

### Quality assurance flowchart: reporting



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## Quality assurance flowchart: reporting (accessible version)

### Headline Report

1. Interview and physical survey datasets sent to DLUHC
2. Quality assure datasets, checking for:
  - Consistency across tables
  - Missing data
  - Variable correct type
  - Changes in variables
  - Correct number of cases
  - Check weighted totals
3. Send any data queries to contractors
4. Sign off all data
5. Quality assure analysis, by:
  - Re-writing syntax
  - Re-running analysis and significance testing
  - Making comparisons to previous year's report to ensure results are sensible
6. Write report
7. Quality assure report, checking for:
  - Plausibility of results
  - Text to table checks
8. Deputy Director signs off final report
9. Publication (December)
10. Data sent to the UK Data Archive (following disclosure control)

### Annual Report

1. Detailed report specifications sent to contractors
2. Analysis run as per the specifications, raising any queries with the DLUHC report lead
  - Check of syntax to ensure the correct variables are used
  - Templates used to ensure consistency across all reports
  - Significance testing using ready reckoner
  - Data shared with DLUHC and analysis meeting held to discuss findings
3. First draft of report delivered to DLUHC
4. Draft reviewed/checked to see that it meets the specification. Comments sent to contractor
5. Comments incorporated into report
  - Parallel run of all analysis
  - Consistency checks
  - Second draft of report delivered to DLUHC
6. Draft reviewed to ensure comments have been actioned
  - If new analysis has been carried out, the way it has been done is checked

- 
- Sense check and plausibility of results
  - Text to table checks
  - Comments sent back to contractor
  7. Comments incorporated into report
  8. Final draft of report delivered to DLUHC
  9. Quality assure report, checking for:
    - Plausibility of results
    - Text to table checks
  10. Deputy Director signs off final report/s
  11. Publication July
  12. Data sent to the UK Data Archive (following disclosure control)

## Glossary

**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.

Households are said to be overcrowded if they have fewer bedrooms available than the notional number needed. Households are said to be under-occupying if they have two or more bedrooms more than the notional needed.

**Boiler type:** The report covers a number of boiler types:

- **standard:** provides hot water or warm air for space heating with the former also providing hot water via a separate storage cylinder.
- **back:** located behind a room heater and feeds hot water to a separate storage cylinder. They are generally less efficient than other boiler types.

- 
- **combination:** provides hot water or warm air for space heating and can provide hot water on demand negating the need for a storage cylinder, therefore requiring less space.
  - **condensing:** standard and combination boilers can also be condensing. A condensing boiler uses a larger, or dual, heat exchanger to obtain more heat from burning fuel than an ordinary boiler, and is generally the most efficient boiler type.

**Damp (condensation and mould):** In 2020-21, COVID-19 restrictions prevented surveyors from completing an assessment of the inside of homes. As such, the statistics on damp are based on modelled data (see the Technical notes section of this report for more details). 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 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:** Decent Homes statistics are based on modelled data due to COVID-19 restrictions preventing surveyors from entering homes (see the Technical notes section of this report for more details). 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*, Ministry of Housing, Communities and Local Government, June 2006<sup>19</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.

**Double glazing:** This covers factory made sealed window units only. It does not include windows with secondary glazing or external doors with double or secondary glazing (other than double glazed patio doors, which are surveyed as representing two windows).

**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
- 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 usable floor

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<sup>19</sup> <https://www.gov.uk/government/publications/a-decent-home-definition-and-guidance>

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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 usable 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).
- **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).

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- **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>20</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.

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

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<sup>20</sup> For further information see: [www.gov.uk/browse/working/state-pension](http://www.gov.uk/browse/working/state-pension)

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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)

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

**First time buyer:** First time buyers are defined as households that have purchased a property that is their main home in the last three years, and in which neither the HRP or partner have previously owned a property. It includes households who have purchased their property outright as well as those who are buying with the help of a mortgage or loan.

**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).

**Heating system:** There are three main types of heating covered in this report:

- **central heating system:** most commonly a system with a gas fired boiler and radiators which distribute heat throughout the dwelling (but also included in this definition are warm air systems, electric ceiling/underfloor and communal heating). It is generally considered to be a cost effective and relatively efficient method of heating a dwelling. Communal systems use heat generated in a centralized location for residential space and water heating. This could be from: a central boiler using any fuel which supplies a number of dwellings; waste heat from power stations distributed through community heating schemes; or heat from a local CHP (combined heat and power) system.
- **storage heaters:** predominately used in dwellings that have an off-peak electricity tariff. Storage heaters use off-peak electricity to store heat in clay bricks or a ceramic material, this heat is then released throughout the day.

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However, storage heating can prove expensive if too much on peak electricity is used during the day.

- **room heaters:** this category includes all other types of heaters such as fixed gas, fixed electric or portable electric heaters. This type of heating is generally considered to be the least cost effective of the main systems and produces more carbon dioxide emissions per kWh.

**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 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

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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.

In 2020-21, COVID-19 restrictions prevented surveyors from completing an assessment of the inside of homes. As such, the statistics on HHSRS are based on modelled data (see the Technical notes section of this report for more details).

The purpose of the HHSRS assessment<sup>21</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 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>22</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**

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<sup>21</sup><https://www.gov.uk/government/organisations/department-for-communities-and-local-government/series/housing-health-and-safety-rating-system-hhsrs-guidance>

<sup>22</sup>[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/211302/Housing\\_and\\_Neighbourhood\\_Conditions.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/211302/Housing_and_Neighbourhood_Conditions.pdf)

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*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 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.

**Insulation – new cavity wall insulation variable**: For the 2015 Headline Report, the English Housing Survey introduced a new measure of cavity wall insulation (variable wins95x). This new measure incorporates more up-to-date information regarding the insulation of buildings built since 1991 and aligns the English Housing Survey methodology to a common method for calculating energy efficiency of buildings.

In compliance with new Building Regulations, an increasing proportion of dwellings built in 1991 or after with cavity walls had insulation fitted at the time of construction (known as 'as built' cavity wall insulation), although compliance could also be achieved through other techniques. The non-intrusive survey undertaken in the EHS would not always be able to identify as built insulation, and the Survey has to assume that these properties have insulation. To align with current RdSAP methodology and to improve our methodology, the English Housing Survey has for 2015 data introduced a new variable, which assumes that properties built in 1995 or after has as built insulation. This is the assumption used in the RdSAP model, which in turn reflects that cavity wall insulation was not used as often as previously thought to comply with the new Building Regulations in the early 1990s.

In the earlier variable (wins90x), properties built in 1991 or after were assumed to be insulated, as it was thought builders used cavity wall insulation to comply with the new Building Regulations. Due to changes in data collection the new variable can only be taken back to 2008. Trends from earlier reports hold, though the exact numbers produced by the new variable are lower (as properties built in 1991 up to

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1995 without evidence of retrofitted cavity wall insulation are no longer assumed to be insulated).

**Loneliness:** Respondents are asked how often they feel lonely, with the response options, 'Often or Always', 'Some of the time', 'Occasionally', 'Hardly ever', 'Never'.

**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).

**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.

**Private accommodation:** The majority of homes in all three tenures, excluding hotels, bed and breakfast accommodation and institutional residences such as student halls, army barracks and care homes. The EHS only covers private accommodation.

**Size:** The total usable internal floor area of the dwelling as measured by the surveyor, rounded to the nearest square metre. It includes integral garages and integral balconies but excludes stores accessed from the outside only, the area under partition walls and the stairwell area.

**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



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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 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.

**Social housing rents:** Most social housing rents are calculated according to 'rent restructuring' policy, introduced in 2001. The overall intention of the policy was that similar properties in similar areas should have similar levels of rents. The formula calculates rents for each individual property based on 30% of the relative property values at 1999 levels, 70% on relative local earnings and the size of the property. The formula rent had been increased annually at the rate of Retail Price Index inflation at the previous September + 0.5% until 2015-16 when it was increased by CPI +1%.

In 2012, the Government introduced Affordable Rent as another main type of social housing rents, which can be set at up to 80% of the market rate of the property, inclusive of service charges.

Between 2016-17 and 2019-20, social housing rents will be reduced by 1% a year, for 4 years except from supported housing, almshouses, community land trusts and fully mutual housing co-ops which will be excepted during the first year.

There is also a different arrangement for rents for intermediate rent properties (which falls within the statutory definition of social housing).

**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

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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.

**Usable floor area:** The total usable internal floor area of the dwelling as measured by the surveyor, rounded to the nearest square metre.

For previous years a new modelling approach adopted since the 2013 report used assumptions aligned with the Nationally Described Space Standard which was published as part of the Housing Standards Review. It excludes integral garages, balconies, stores accessed from the outside only and the area under external walls. The area remaining represents the total of all room areas, hallways and circulation space including cupboards and stairs. The area under internal partition walls is also included. Loft space is not included unless the loft is habitable, with a fixed stair in place to access it. Dwellings are also grouped into the following five categories:

- less than 50m<sup>2</sup>
- 50 to 69m<sup>2</sup>
- 70 to 89m<sup>2</sup>
- 90 to 109m<sup>2</sup>
- 110m<sup>2</sup> or more.

**Vacant dwellings:** The assessment of whether or not a dwelling is vacant is made at the time of the interviewer's visit. In 2020-21, due to COVID-19 restrictions, interviewers did not visit addresses and therefore could not identify which were vacant. Where statistics have been modelled e.g. decent homes, vacant dwellings have been included in the modelling.

**Well-being:** There are four measures of personal well-being in the EHS, to which respondents are asked to give their answers on a scale of 0 to 10 where 0 is 'not at all' and 10 is 'completely'.

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- Overall, how satisfied are you with your life nowadays?
  - Overall, to what extent do you feel the things you do in your life are worthwhile?
  - Overall, how happy did you feel yesterday?
  - Overall, how anxious did you feel yesterday?

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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 UK Statistics Authority 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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Department for Levelling Up, Housing and Communities  
Fry Building  
2 Marsham Street  
London  
SW1P 4DF  
Telephone: 030 3444 0000

Email: [ehs@communities.gov.uk](mailto:ehs@communities.gov.uk)

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