Introduction and main findings

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 running 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, where the inspection was restricted to an assessment of the exterior of the dwelling and supplemented by information about the interior of the dwelling the surveyor collected (socially distanced) at the doorstep. 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).

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 and 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. 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. Due to COVID-19 restrictions, it was not possible to collect data in this way in 2020-21 and data was instead collected from an external inspection of properties (by a surveyor) and supplemented with administrative data sources. Predictive modelling was also undertaken to produce much of the housing quality data reported in Chapter 4 of this report.


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This report

6. This report focuses on the private rented sector and is split into four chapters. The first chapter gives an overview of households in the private rented sector, including demographic characteristics and levels of satisfaction.

7. The second chapter focuses on housing costs and affordability in the private rented sector, including rent, income, the proportion of income spent on rent, as well as savings, difficulty paying rent and receipt of housing support.

8. The third chapter examines housing histories and aspirations to buy, including time spent in current accommodation and in current tenure, reasons previous tenancies ended, and histories of homelessness.

9. Finally, the fourth chapter focuses on the private rented housing stock, and presents findings about decency, safety and energy efficiency in the private rented sector.

Main findings

The private rented sector is home to just over 4.4 million households, nearly one fifth of the households in England.

- The private rented sector accounts for 19% of households in England, larger than the social rented sector at 17%, but smaller than owner occupation, which accounts for 65% of households.

The majority of private renters are satisfied with their current accommodation and tenure.

- Four fifths (80%) of private renters are satisfied with their current accommodation – this is more than for social renters (75%) but less than owner occupiers (94%).

- Most private renters (63%) said they were satisfied with their tenure, though this was less than the 79% of social renters who said they were satisfied and the 98% of owners.

Nearly one fifth of private renters had considered making a complaint to their landlord or letting agency. More than three quarters ended up making a complaint. A small proportion did not because they were worried that the landlord would retaliate and/or not renew their tenancy.

- Approximately 772,000 private rented households, or 17% of private renters, had considered making a complaint to their landlord or letting agency. Overall, more than three quarters (77%) did make a complaint to their landlord or letting agency, whereas 23% did not.
• The most common reasons for not making a complaint were concern over retaliation by the landlord (15%), concern that tenancies wouldn’t be renewed (14%) and the time and hassle it takes to complain (13%).

On average, private renters spend 31% of their income on their rent. Private renters in receipt of housing support spend around 40% of their income on rent.

• In 2020-21, on average, private renters spent 31% of their income (including housing support) on rent. This figure was higher than for mortgagors (18%) and for social renters (27%).

• This proportion was higher for private renters in receipt of housing support who, on average, spent 41% of their household income on rent. When housing support was excluded, the proportion increased to 64% of their income. This is higher than the proportion spent by social renters in receipt of housing support (30%, respectively 45% when the housing support is excluded).

On average, private renters had lived in their current accommodation for just over 4 years – this was a shorter period of time than for owner occupiers and social renters. In terms of time spent in the sector, nearly three fifths had been in the PRS for more than 4 years.

• On average, private renters had lived in their current accommodation for 4.2 years. This was less than for social renters (10.8 years) and for owner occupiers (16.0 years).

• More than two fifths (44%) of private renters had been in the sector for 4 years or less, 23% spent 5-10 years, and 34% spent more than 10 years in the sector.

Nearly three quarters of private renters said their last tenancy ended because they wanted to move. Fewer than a tenth said their landlord or agent asked them to leave.

• The majority (73%) of private renters left their last tenancy because they wanted to move, and 10% said their tenancy ended because it was only for a fixed period. Fewer than one tenth (6%) said they left their last tenancy because their landlord or agent asked them to leave.

• Of those who were evicted, the main reasons were because the landlord wanted to use or sell the property (63%) or other reasons (33%).
A small proportion of private renters report experiencing homelessness in the past. A similarly small proportion said, in the last 12 months, they had someone living with them who would otherwise be homeless.

- 4% of private renters, or 186,000 households reported experiencing homelessness in the past. This was higher than for owner occupiers (1%) but lower than for social renters (10%).

- 3% of private renters said that, in the past 12 months, they had someone living with them who would otherwise have been homeless. This is similar for owner occupiers (2%) and social renters (3%).

Nearly two thirds of private renters expect to buy a home in the future. This is higher than the quarter of social renters who expect to buy. Of those private renters who do not expect to buy, more than half cite affordability as the reason.

- Nearly two thirds (61%) of private renters say they expect to buy a home at some point in the future. This is higher than for social renters (25%).

- Of those who do not expect to buy, 52% say they would be unable to afford it. Less common reasons included liking where they currently lived (9%), not having a secure job (8%), and preferring the flexibility of renting and not wanting the commitment (both at 6%).

The private rented sector remains the tenure where dwellings are most likely to fail the Decent Homes Standard, whereas the social rented sector has the lowest proportion of non-decent homes. The proportion of non-decent homes varies by region, with Yorkshire and the Humber having the highest proportion.

- Approximately 970,000 dwellings in the private rented sector (23% of the stock) would likely not meet the Decent Homes Standard. This proportion was lower in owner occupation (14%) and the social rented sector (11%).

- The proportion of non-decent private rented dwellings varies by region, with the lowest proportion (12%, or 75,000 homes) in the South East and the highest proportion (38% or 160,000 homes) in Yorkshire and the Humber.

Private rented dwellings where the household received housing support, and those where the Household Reference Person (HRP) was 65 years or older were more likely to fail the Decent Homes Standard

- More than a quarter (27%) households in receipt of housing support were living in a non-decent home, compared to 21% of households not in receipt of housing support.
• The likelihood of living in a non-decent private rented home also varies by age, with 30% of households with a HRP aged 65 or older living in non-decent homes, compared to 19% of those with a HRP aged between 30 and 44 years.

The pattern of prevalence of Category 1 hazards is similar to that of non-decent homes, with higher proportions found for households in receipt of housing support, and where the HRP was aged 65 or older.

• In 2020, 13% of private rented dwellings had a Category 1 hazard, compared to 9% in the owner occupied sector and 5% in the social rented sector.

• Nearly one fifth (18%) of homes where someone in the household was in receipt of housing support had a Category 1 hazard compared to 12% of those where no one received housing support.

• Similarly, nearly one fifth (19%) of homes where the HRP was aged 65 or older had a category 1 hazard, compared to 10% of those where the HRP was aged 30 to 44.

Acknowledgements and further queries

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11. This report was produced by Anamaria Popa at NatCen Social Research, in collaboration with Adele Beaumont at BRE and DLUHC.

12. If you have any queries about this report, would like any further information or have suggestions for analyses you would like to see included in future EHS reports, please contact ehs@levellingup.gov.uk.

13. The responsible analyst for this report is: Chauncey Glass, Housing and Planning Analysis Division, DLUHC. Contact via ehs@levellingup.gov.uk
Private rented sector

Private renters spent a higher proportion of household income on rent than other tenures. The proportion spent was higher for those in receipt of housing support.

On average, private renters had lived in their current home for less time than other tenures.

Nearly one fifth of private renters had considered making a complaint to their landlord or letting agency. Of those, about three quarters did make a complaint, and one quarter did not.

Private renters were more likely to expect to buy a home in the future than social renters.

The private rented sector has the highest proportion of non-decent dwellings. Private rented dwellings where the household received housing support, and those where the Household Reference Person (HRP) was 65 years or older were more likely to fail the Decent Homes Standard.

A small proportion of private renters report experiencing homelessness in the past.

Of those who didn’t complain, main reasons included:

- Concern over landlord retaliation: 15%
- Concern tenancy wouldn’t be renewed: 14%
- Time and hassle it takes to complain: 13%

Most people left their last private rented tenancy because they wanted to.

- Tenancy was fixed period: 10%
- Mutual agreement: 7%
- Asked to leave: 6%
- Other reasons: 5%

See English Housing Survey Private rented sector, 2020-21 for more information.
Chapter 1
Profile of private renters

1.1 This chapter provides a demographic profile of private renters and covers levels of satisfaction with tenure and complaints about the accommodation.

1.2 In 2020-21 there were just over 4.4 million households in the private rented sector in England, accounting for 19% of households, similar to previous years, Annex Tables 1.1 and 1.1.1.

1.3 The private rented sector is larger than the social rented sector (4.0 million households, 17%), but smaller than the owner-occupied sector, which is nearly four times larger (15.5 million households, 65%).

1.4 London was the region with most private renters (27%), with no other significant differences across other regions, Annex Table 1.2.

Age of HRP

1.5 The age distribution of private renters is based on the age of the HRP\(^2\). With a mean age of 41 years, private renters tend to be younger than both social renters (53 years) and owner occupiers (57 years). 43% of private renters are aged between 16-34, whereas 9% are aged 65 and over, Annex Tables 1.3 and 1.4.

1.6 Adults of retirement age make up only a small proportion of private renters: 5% are aged 65 to 74, and 3% are 75 or over. However, while proportions are small, they correspond to approximately 382,000 households of retirement age living in private rented accommodation, Annex Table 1.4.

1.7 Building on the same pattern, adults within older groups, 65 years and older, are more likely to be owners than private renters. Only 6% of this age group are private renters, whereas the majority, 80%, are owners, Annex Table 1.5.

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\(^2\) The Household Reference Person or HRP is the person in whose name the dwelling is owned or rented or who is otherwise responsible for the accommodation. In the case of joint owners and tenants, the person with the highest income is taken as the HRP. Where incomes are equal, the older is taken as the HRP. This procedure increases the likelihood that the HRP better characterises the household’s social and economic position. The EHS definition of HRP is not consistent with the Census 2011, in which the HRP is chosen on basis of their economic activity. Where economic activity is the same, the older is taken as HRP, or if they are the same age, HRP is the first listed on the questionnaire.
Household characteristics of private renters

1.8 HRPs who are privately renting are more likely to be economically active, with 58% working full-time and 15% working part-time, compared to 9% who are retired, 7% unemployed, 5% in full-time education and 5% with other inactive status, Annex Table 1.6.

1.9 While most privately renting HRPs are white (86%), those who are privately renting are more likely to have a non-white ethnicity compared to owners (14%, compared to 7%). There is no significant difference in terms of ethnicity between HRPs in privately rented homes and those in socially rented homes, Annex Table 1.7.

1.10 There were significantly more HRPs in the private rented sector in the lowest two income quintiles compared to the highest two income quintiles (45% compared to 35%), Annex Table 1.8.

1.11 In terms of household composition, in 2020-21, most private renters lived in one-person households (38%)\(^3\). Couples with no children (23%) are the second most common household type in the private rented sector, Annex Table 1.9.

Nationality of HRP

1.12 Most private renters are from the UK and Republic of Ireland (83%), however private renters are more likely than other tenures to come from EU countries (11%, compared to 3% for social renters and 2% for owners) or from countries outside the EU (7%, compared to 4% for social renters and 1% for owner occupiers), Annex Table 1.10.

\(^{3}\) One-person households remain the most common household type in the private rented sector as in 2019 (26%), but the steep increase in the number of one-person households could be the result of the differential sample and the use of the push-to-telephone methodology in 2020-21. For more information on changes to the EHS over the course of the pandemic, please see the Technical Report at chapter 8.
Looking at the tenure profile within each nationality group, households from the EU (57%) and other countries outside the EU (45%) were more likely to be in private rented accommodation than those from the UK or Republic of Ireland (16%), Annex Table 1.11.

**Gender and sexual orientation of HRP**

1.14 The majority of the HRPs in the private rented sector are male (56%), a higher proportion than for social renters (42%), but less than for owner occupiers (60%), Annex Table 1.12.

1.15 The proportion of LGBTQ+ HRPs in private rented accommodations was 7%, higher than for owners (3%), but there was no statistically significant difference compared to social renters (4%). There were 786,000 households in England where the HRP was LGBTQ+, out of which 256,000 were in the private rented sector, Annex Table 1.13.

**Religion**

1.16 Private renters were more likely to have no religion and were less likely to be Christian compared to the other tenures. More than half of private renters had no religion (53%), compared to 40% of social renters and 43% of owners. Over a third of private renters were Christian (37%) compared to half of social
renters and owners (52%, respectively 51%). Around 6% of private renters, or 262,000 households were Muslim. Other religions were less common, each accounting for 2% or less of private renters, Annex Table 1.14.

NS-SEC

1.17 To describe socio-economic group, the EHS uses the eight-class version of the National Statistics Socio-economic Classification (NS-SEC). Compared with other tenures, private renters were more evenly spread across NS-SEC categories.

1.18 Across all categories, private renters were most likely to be in lower managerial and professional positions (29%) and higher managerial and professional positions (22%). However, they were less likely to have these occupations compared to owner occupiers (36% in lower managerial and professional occupations, 28% in higher positions), but more likely compared to social renters (23% lower managerial and professional, 6% in higher positions), Annex Table 1.15.

1.19 Only 8% of private renters had routine occupations and 12% had semi-routine occupations. This is higher than for owner occupiers (11% had routine and semi-routine occupations) and lower than for social renters (43% of them had either a semi-routine or a routine occupation).

ACORN

1.20 ACORN is a segmentation tool which categorises the UK’s population into demographic types. ACORN provides a general understanding of the attributes of a neighbourhood by classifying postcodes into a category, group or type (see Glossary for further details).

1.21 Private renters were most likely to be in the financially stretched category (25%), rising prosperity (24%), urban adversity (23%) and comfortable communities (17%). Compared to other ACORN categories, they were least likely to be affluent achievers (9%), Annex Table 1.16.

1.22 Compared to the other tenures, private renters showed a more even distribution across ACORN groups, but overall, they were more likely to be in

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4 The EHS uses the eight-class version of the National Statistics Socio-economic Classification (NS-SEC). The eight classes are: higher managerial and professional occupations; lower managerial and professional occupations; intermediate occupations (clerical, sales, service); small employers and own account workers; lower supervisory and technical occupations; semi-routine occupations; routine occupations; never worked or long-term unemployed.

5 See the glossary for a description of the ACORN classification and its categories.
the rising prosperity category (24%) than owners (9%) and social renters (4%).

Figure 1.2: ACORN by tenure, 2020-21

Base: all households
Notes:
1) Underlying data is presented in Annex Table 1.16
2) Figures don't add up to 100%. 'Not private households' ACORN category not presented due to low sample sizes
Source: English Housing Survey, full household sample

Satisfaction

1.23 This section looks at how satisfied private renters are with their accommodation, local area, services, tenure and aims to identify some of the reasons for their dissatisfaction. It compares the experience of private renters with that of social renters and owner occupiers. Where the comparison to all owner occupiers is not possible (for example, for analyses of satisfaction with services provided by the landlord/freeholder or satisfaction with repairs and maintenance), private renters are compared to leaseholder owners.

Satisfaction with current accommodation

1.24 The majority of private renters were satisfied with their current accommodation (80%). They were more likely to be satisfied than social renters (75%), but less likely than owners (94%), Annex Table 1.17. The level of satisfaction with current accommodation has remained relatively stable in the PRS since the beginning of data collection in 2008, Live Table FA5401.
Satisfaction with local area

1.25 The majority of private renters were satisfied with their local area (86%). They were more likely to be satisfied than social renters (79%), but less likely to be satisfied than owners (91%), Annex Table 1.18.

Satisfaction with repairs and maintenance

1.26 Private renters were more likely to be satisfied with repairs and maintenance to their home (75%) compared to both social renters (66%) and leasehold owners (57%), Annex Table 1.19.

Reasons for dissatisfaction with repairs and maintenance

1.27 Some of the most common reasons that private renters were dissatisfied with repairs and maintenance include: the landlord being slow to get things done (35%), the landlord not bothering (31%), the work done being of poor quality (12%), the landlord doing the bare minimum (11%), Annex Table 1.20.

1.28 Compared to leaseholder owners, private renters were more likely to say their landlord was slow in getting things done (35%, compared to 22%) and that their landlord doesn’t bother with repairs and maintenance (31%, respectively 13%). There were no significant differences among private renters in terms of the most prevalent reasons for their dissatisfaction.

Satisfaction with services provided by landlord/freeholder

1.29 The majority of private renters were satisfied with the services provided by their landlord (80%). They were more likely to be satisfied than social renters (72%) or leaseholder owners (58%) and were overall more likely to say they were very satisfied with the landlord/freeholder services than the other tenures (49% private renters, 37% social renters, 28% leasehold owners), Annex Table 1.21.

Housing services in the past two years

1.30 The majority of private renters thought the housing services provided by their landlord over the past two years didn’t change much (85%), 8% thought services got worse and 7% thought they got better. There was no significant difference between private renters and social renters in terms of their perception of housing services, Annex Table 1.22.

Satisfaction with tenure

1.31 Most private renters were satisfied with their tenure (63%, out of which 33% said they were very satisfied). However, when compared to the other tenures, they were least likely to be satisfied with their tenure (79% social renters, 98%
owners) and most likely to be dissatisfied (24% compared to 14% social renters and 1% owners), Annex Table 1.23.

Complaints

1.32 17% of private renters had considered making a complaint to the landlord or letting agency, the equivalent of 772,000 private rented households, Annex Table 1.24.

1.33 More than three quarters of private renters who had the intention to make a complaint, eventually complained to the landlord or letting agent – 77%. A further 23% did not complain⁶, Annex Table 1.25.

1.34 The most common reasons for not making a complaint were: being worried about the retaliation by the landlord (15%), being worried that their tenancies would not be renewed (14%), considering complaining was too much of a hassle and takes too much time (13%) and other reasons (23%), Annex Table 1.27.

Figure 1.3: Reasons for not making a complaint, private renters, 2020-21

Base: private renters who considered complaining, but did not
Note: underlying data is presented in Annex Table 1.27
Source: English Housing Survey, full household sample

⁶ The proportions have been calculated out of 100%. The original multi-response variable allowed respondents to specify whether they’ve made a complaint to their landlord, their tenancy agency or both. Out of the private renters who considered making a complaint, 47% complained to their landlord, 32% complained to the tenant management organisation and 24% did not make a complaint, Annex Table 1.26.
Chapter 2
Housing costs and affordability

Income

2.1 Private renters had a wide range of income levels. Household income was relatively evenly distributed across the income quintiles with around one fifth of private renters in each quintile. Private renters were more likely to fit in the middle-upper income quintile hierarchy than in the middle-lower one, but generally the income distribution was balanced.

Figure 2.1: Distribution of household income quintiles, by tenure

![Graph showing income quintiles]

Base: all households
Note: underlying data is presented in Annex Table 2.1
Source: English Housing Survey, full household sample

2.2 In comparison to the rest of England, private renters in London (57%) were most likely to be in the highest two income quintiles compared to private renters in the rest of England (29%) and, congruently, less likely to be in the lowest two income quintiles. One quarter 25% of private renters in London were in the lowest two income quintiles compared to 50% of private renters in other regions. No significant differences in the likelihood of belonging to the lowest or highest income quintiles could be reported between the Northern regions, the Southern regions or in between the North and the South. However, East Midlands, which has one of the highest proportions of private renters in the lower two quintiles (60%), had significantly more private renters
in the two lowest income categories compared to West Midlands (38%) and the South-East (40%), Annex Table 2.1.

2.3 The majority of private renters in receipt of housing support were in the lowest income quintile (50%). However, they were less likely to be in the lowest income quintile compared to social renters (68%), Annex Table 2.2.

2.4 Private renters working full time were more likely than those with other economic statuses to be in the highest income quintile (27%). When compared to other tenures, they were less likely to be in the highest income quintile compared to owners (40%), but more likely than social renters (10%). Most private renters in part time work were in the second lowest income quintile (39%) and the majority of private renters who were either retired or unemployed were more likely to be in the lowest income quintile (55% and 81% respectively). It is worth noting that the sample size for those in unemployment is small and therefore could have an impact on the actual proportion of private renters in the lowest income quintile, Annex Table 2.3.

2.5 Younger private renters (16-24 years) and private renters of retirement age (65+ years) were more likely to be in the lowest income quintile compared to private renters in the middle age groups (25-65 years). 10% of private renters aged 25 to 34 were in the lowest income quintile, whereas 36% of those aged 16-24 were in the same category, as well as the majority of private renters of retirement age (51% of those aged 65 to 74 and 58% of those over 75), Annex Table 2.4.

Rent

2.6 Compared to the other tenures, private renters spend more on weekly rent (£198) than social renters (£102) and have higher weekly housing costs compared to mortgagors (£174), Annex Table 2.5.

2.7 In terms of regional differences, private renters in London spent most on rent, an average of £340 pounds per week. In comparison, private renters in Yorkshire and the Humber, North East and East Midlands spent less than half of those in London on rent, with mean rents between £122 and £125 per week. London was also the area with the highest weekly rent for social renters (£129) and the highest weekly mortgage cost (£244).

2.8 Overall, private renters and mortgagors in southern regions have higher weekly housing costs with the rent and mortgage compared to those in northern regions. Average private rents in the South West and the South East are between £170-£212 weekly, whereas they are lower in the North East (£123), North West (£145) and Yorkshire and the Humber (£122). There is a similar pattern for mortgagors, with weekly mortgage payments between
£121-£136 in the northern regions and rates of £166 in the South West and £207 in the South East.

2.9 There was no significant difference in the amount of rent paid by households in receipt of housing support and those not in receipt of housing support, with private renters receiving housing support spending £186 and those not receiving housing support spending £203.

2.10 Private renters in full-time and part-time work spent most on rent (£216, respectively £193 per week), whereas retired renters and those in full-time education spent the least (£149, respectively £151 per week). Private renters in full-time work had higher weekly housing costs than did mortgagors in full time employment (£216 for private renters in full-time work compared to £178 for mortgagors).

2.11 In terms of age, younger private renters aged 16-24 and private renters of retirement age (65+) spent less on rent than those in middle age groups between 25 and 64 years. Those aged 35 to 44 years spent most on their rent, with a weekly rent of £229 per week. Similar to private renters, mortgagors aged 35-44 spent most on their weekly mortgage payments compared to other age groups – £189.

**Proportion of income spent on housing**

2.12 The proportion of income spent on rent is based on household income including housing support. For private renters, this best represents the total income available, as private rented households are more likely to be shared households with multiple, unrelated adults contributing to the household income and sharing rental costs.

2.13 Overall, private renters spent 31% of their income on rent, higher than the proportion spent by social renters (27%) and higher than mortgagors paid for their mortgage (18%), Annex Table 2.6.

2.14 Regionally, the proportion of income spent on rent ranged from 26% in Yorkshire and Humber to 35% in London and South-East England.

2.15 Private renters in receipt of housing support spent around 41% of their income on rent in 2020-21. When housing support was excluded, the proportion increased to 64% of their income. This is higher than the proportion spent by social renters in receipt of housing support (30%, respectively 45% when the housing support is excluded), Annex Tables 2.6 and 2.7.

2.16 As expected, the proportion spent on the private rent decreases when the HRP is in full-time or part-time work and is higher for those who are unemployed, in full-time education or economically inactive. Private renters in
full-time work on average spend a lower proportion of their income on rent – 24% of their income is spent on rent compared to 35% for part-time renters, 38% for retired renters, 45% for those in full-time education and 51% for unemployed private renters, Annex Table 2.6.

**Figure 2.2: Proportion of income (including housing support) spent on rent, by economic status**

![Graph showing the proportion of income spent on rent by economic status]

**Base:** all private renters  
**Note:** underlying data is presented in Annex Table 2.6  
**Source:** English Housing Survey, full household sample

2.17 Private renters of retirement age (65+) and younger renters (16-24 years old) spent more of their income on rent than those in middle age groups (27% for those aged 25-34 and 31% for those aged 35-64). Those aged 65 to 74 spent 38% of their income on rent and both groups aged 16 to 24 and 75+ spent 37% on their rent.

2.18 Private renters in lower income quintiles were more likely to spend a higher proportion of income on rent – 52% for those in the lowest income quintile compared to 16% in the highest. When excluding housing support, the amount spent by private renters in lower income quintiles is higher, 75%. The pattern is similar for social renters. Those in the lowest income quintile spend 36% of their income on rent and the proportion increases to 52% when excluding housing support, Annex Tables 2.6 and 2.7.

### 40/30 ratio

2.19 The 40/30 ratio or indicator is a measure of affordability which shows the proportion of households in the bottom two income quintiles – the lowest 40% – who spend more than 30% of their income on housing. The underlying
assumption is that households that have a higher income and spend more than 30% on rent can more easily do so, as they have a higher residual income for other living costs. This is not necessarily the case for households with low income. The 40/30 ratio therefore provides an indication of the extent to which high housing costs may cause households financial stress.

2.20 Over two thirds (71%) of private renters in the lower two income quintiles spent 30% or more of their income on rent. This group represents approximately 1.4 million private rented households with low income and high rental costs. Compared to other tenures, more private renters in the bottom two income quintiles spent 30% or more of their income on rent. The percentage drops to 45% for social renters and 31% for mortgagors, Annex Table 2.8.

Figure 2.2: Proportion of households in the bottom two income quintiles who spent more than 30% on housing, by tenure

In terms of regional variation, there was a higher proportion of private renters in lower income groups with high rental costs in the South of England than the North. The regions most likely to have a high proportion of households with low income and high rental costs were London (95%) and the South East (90%).

2.22 The majority (77%) of private renters who were in the bottom two income quintiles and received housing support spent more than 30% of their income on rent, similar to those who don’t receive support (66%). The proportion of those spending over 30% on rent is lower for social renters, regardless of
whether they receive housing support – 50% for those who receive support and 31% for those who don’t receive support.

2.23 Private renters in the bottom two income quintiles in full-time employment (55%) were less likely to spend 30% or more of their income on rent compared to those with other economic statuses.

2.24 The proportion of private renters in the lower two income quintiles paying more than 30% of their household income on rent gradually increased with age, from 62% of those aged 25 to 34 to 76% of those aged 65 to 74. The exception is the youngest age group of 16 to 24 year-olds, where more than two thirds of those with low income (68%) had high rental costs.

Receipt of housing support

2.25 Receipt of housing support is recorded in each household if either or both of the household reference person or their partner receive housing support. However, this section describes receipt based on the characteristics of the household reference person only, such as their age, economic status, income.

2.26 One in four (26%) private rented households received housing support, Annex Table 2.9.

2.27 There were no significant differences between regions in terms of the likelihood to receive housing support.

2.28 As expected, the number of people receiving support decreased as the income increased, with 59% of renters in the lowest income quintile receiving support and only 1% in the highest income quintile.

2.29 Private renters with HRPs in full-time work were least likely to receive housing support (9%). Unemployed private renters and other inactive renters were most likely to receive housing support (78%, and 82% respectively).

2.30 The likelihood of receiving housing support generally increased with age. 49% of private renters aged 65-74 received housing support (approximately 154,000 households), whereas only 13% of renters aged 16-24 and 22% of 25-34 year-olds received it.

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7 This is important to note in order to explain why certain households who would otherwise be ineligible, such as those with HRPs in full-time education, appear to receive housing support.
Figure 2.3: Private renters who receive housing support, by age

Base: all private renters  
Note: underlying data is presented in Annex Table 2.9  
Source: English Housing Survey, full household sample

Ease of paying rent

2.31 Three in four private renters found it easy to pay rent (75%), whereas one in four, or the equivalent of 1 million households in England, found it difficult, Annex Table 2.10.

2.32 The proportion of private renters who found it difficult to pay their rent varied between regions, from 15% of private renters in Yorkshire and the Humber to 31% in the South West and the North East of England.

2.33 Of private renters who received housing support, 41% found it difficult to pay their rent (413,000 households). Of those who did not receive support, 20% found it difficult (638,000 households).

2.34 Unemployed private renters and those in part-time work were more likely to find it difficult to pay rent (52% and 39% respectively).

2.35 Private renters in the lowest income quintile found it more difficult to pay rent (36%), compared to those in the highest income quintile (9%).

2.36 There were no significant differences between age groups of private renters who report having difficulty with rent. The proportions varied from 12% for those aged 75 and over to 33% for those aged 45 to 64.
Savings

2.37 More than half of private renters had savings – 55%. They were more likely to have savings compared to social renters (31%), but less likely compared to owner occupiers (81%), Annex Table 2.11.

2.38 Private renters in London were most likely to have savings (61%) compared to the other regions. Between 42% and 52% of the private renters in the Northern regions had savings and near 60% of private renters in the South had savings.

2.39 Private renters not receiving housing support were more likely to have savings compared to those who did. 65% had savings, compared to 27% for those in receipt of housing support.

2.40 Retired private renters (62%) and those in full-time work (66%) were more likely to have savings, compared to unemployed renters (18%), who were least likely to have savings.

2.41 A majority of private renters in all age groups had savings, with 67% of renters over 75 having savings and 57% of 65-74 year-olds and 25-34 year-olds.

2.42 Private renters with a white background and renters with other ethnic minority background were as likely to have savings, 55% of renters with a white background and 53% of renters with an ethnic minority background.

Presence of lodgers

2.43 Only 1% of the private renters in England had lodgers paying rent in their accommodation (approximately 27,000 households), Annex Table 2.12.
3.1 This chapter describes housing history and future housing aspirations of private renters. Apart from looking at the time spent in the current accommodation and tenure or housing moves between tenures, the chapter explores topics such as tenancy notice periods, satisfaction with services, homelessness, buying expectations and barriers to home ownership.

Current accommodation and tenure

3.2 Private renters lived in their accommodation for 4 years on average. Length of time in current accommodation was considerably shorter compared to social renters (11 years) or owner occupiers (16 years), Annex Table 3.2.

3.3 Overall, just over a third of private renters (37%) had spent one year or less in their current home. Less than a third (29%) spent 5 years or more in their current accommodation, Annex Table 3.1.

3.4 Younger private renters tended to have been in their home for less time compared to older groups. Whereas half (50%) of private renters aged 16-24 spent less than one year in their current accommodation and only 18% of them spent more than 2 years, 34% of renters aged 75 and over spent between 10 and 19 years in their accommodation and 26% of 65-74 year olds spent between 5-9 years in their home, Annex Table 3.1.

3.5 In terms of time spent in the private rented sector, 44% of private renters had spent less than 5 years in their current tenure, 23% had spent between 5 and 9 years and 34% were in the private rented sector for 10 years or more, Annex Table 3.3.

3.6 Those in the 16-24 age group tended to have spent less time in the private rented sector, with 87% spending less than 5 years, whereas most private renters in older groups spent between 5-19 years in this sector.

3.7 In 2020-21, more than a fifth (22%) of private renters moved to the sector to form a new household. This is similar to social renters and owners.

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3.8 The majority of private renters who moved in the last year came from another home within the private rented sector (69%), whereas 7% moved from home ownership.

3.9 In 2020-21, around 16% of moves into the social rented sector and 32% of moves into the owner-occupied sector came from the private rented sector.

End of Tenancy

3.10 Three quarters of private renters said their last tenancy ended because they wanted to move (73%), 10% said their tenancy ended because it was only for a fixed period and 6% said their tenancy ended because a landlord or agent asked them to leave, Annex Table 3.4.

3.11 The main reasons why private renters were evicted were that landlords wanted to use/sell their property (63%) or other reasons (33%), Annex Table 3.5.

Notice periods

3.12 More than three quarters (77%) of private renters live in assured shortholds, 7% live in other assured lettings and 9% live in other tenancy type, Annex Table 3.6.

3.13 The majority of private renters in all tenancy types who have lived at their current address for less than three years had an initial tenancy agreement of 12 months (59% for those in assured shortholds, 53% for those in other lettings). Nearly a third (31%) of those with assured shorthold tenancy types and 37% of those in other lettings had a 6 month initial tenancy period, Annex Table 3.7.

3.14 Of private renters with tenancies with resident landlords or living in educational institutions or other types of lettings than assured shortholds, assured tenancies or regulated tenancies, more than a third said they had no notice period (42%) in their current tenancy, Annex Table 3.8.

3.15 Regardless of notice period length, most private renters in the same types of tenancies considered they would have enough time to move. 95% of private renters with no notice period said they would have enough time to move in case they needed to, Annex Table 3.9.

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9 The figures are based on a two-year analysis, covering 2019-2021.
10 The figures are based on a two-year analysis, covering 2019-2021.
11 The figures are based on a two-year analysis, covering 2019-2021.
12 The figures are based on a two-year analysis, covering 2019-2021.
### Satisfaction with service

3.16 More than two thirds of private renters who ended their previous private rented tenancy in the last three years were satisfied with the service of the landlord or letting agent at the end of their tenancy – 76%, whereas 18% (accounting for 286,000 households) were dissatisfied, Annex Table 3.10.

3.17 Of those private renters who did not use an agent, 86% of these were satisfied with the services the landlord provided, Annex Table 3.11.

3.18 Private renters who used a letting agent were just as satisfied with the service as those with services provided by the landlord – 83%, Annex Table 3.12.

### Tenancy refusal

3.19 Nearly 1 in 10 (9%) of private renters who received housing support had their tenancy agreement refused due to receiving housing support, Annex Table 3.13.

### Homelessness and waiting lists

3.20 Nearly 1 in 20 (4%) of private renters report experiencing homelessness in the past (186,000 households). They were more likely to have experienced homelessness than owners (1%) and less likely than social renters (10%), Annex Table 3.14.

3.21 Similarly, private renters were more likely to have someone in their household on the social housing waiting list (5% - 236,000 households) compared to owners (less than 1%) and less likely compared to social renters (9%), Annex Table 3.20.

3.22 Private renters were as likely as social renters to contact the council in case of homelessness (73% of private renters contacted the council and 89% of social renters), but were more likely to do so compared to owner occupiers (23%), Annex Table 3.15.

3.23 Private renters and social renters were as likely to have hosted someone homeless in the past 12 months – 24% of those who hosted someone homeless were private renters and similarly, 24% of those who had hosted someone homeless were social renters. Those who have hosted someone in the past year were most likely to be owner occupiers (53%), Annex Table 3.17.

3.24 A relatively small proportion of private renters (3%) said they had hosted someone homeless in the past 12 months (135,000 households). Similarly,
3% of social renters and 2% of owners hosted someone homeless, Annex Table 3.16.

3.25 63% of homeless individuals hosted by private renters were male and 37% were women. They were also more likely to be young people, with most of them, 32%, aged between 16-24 compared to 13% aged between 55-64\(^{13}\), Annex Tables 3.18 and 3.19.

3.26 Of household members on a social housing waiting list living in the private rented sector, 21% had spent more than 10 years on the social housing list and overall, 61% spent more than two years on the list\(^{14}\), Annex Table 3.21.

### Buying expectations

3.27 The majority (61%) of private renters who did not already own a home, expected to buy or share a home in the UK in the future. Private renters were more likely to expect buying a home compared to social renters – 25%, Annex Table 3.22.

3.28 Private renters expecting to buy a home were more likely to be in the middle age groups. Those aged 25 to 34 (42%) made up the largest group of expectant buyers in the private rented sector. 23% of expectant buyers were aged between 35 and 44 years and 18% between 16 and 24 years, Annex Table 3.23.

3.29 In terms of buying expectations within age groups, younger private renters were more likely to expect to buy a home compared to older age groups – 86% of 16-24 year olds expected to buy a home, compared to 6% for those aged 65 and over, Annex Table 3.24.

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\(^{13}\) The figures are based on a two-year analysis, covering 2019-2021.

\(^{14}\) The figures are based on a two-year analysis, covering 2019-2021.
3.30 Private renters in the lowest income quintile were least likely to expect to buy a home (38% compared to 81% in the highest income quintile). In terms of the proportion of expectant buyers across income quintiles, private renters expecting to buy a home were equally distributed on the income scale, with about a fifth in each category, except for those in the lowest income quintile – 13%, Annex Tables 3.28 and 3.27.

3.31 Private renters with an ethnic minority background were more likely to expect to buy a home compared to white private renters (72%, respectively 60%). Of those expecting to buy a home, 84% were white and 16% had an ethnic minority background, Annex Tables 3.26 and 3.25.

3.32 Private renters with savings are more likely to expect to buy a home compared to those without savings – 71% of private renters with savings said they would eventually buy a home, compared to 50% of those with no savings. Of those expecting to buy a home, 63% of private renters and only 31% of social renters have savings, Annex Tables 3.30 and 3.29.

**Barriers to home ownership**

3.33 The reason most commonly cited by private renters who said they were unlikely to buy a home was that they would be unable to afford it (52%). The second most common reason was that they liked where they currently lived (9%) and other reasons (9%). The distribution was similar to that of social renters (52% found it hard to afford, 12% said they currently liked where they lived), Annex Table 3.31.
In terms of age, the majority of renters who said they were unlikely to buy thought they would not be able to afford buying a home. 52% of those aged 16-24, 49% of those aged 25-34, 51% of those aged 35-44, 61% of those aged 45-54, 44% of those aged 65-74, and 31% of those aged 75 and over said they were unlikely to buy because they could not afford it, Annex Table 3.32.

Affordability was the most commonly cited reason across income groups too. Private renters in all income quintiles thought they would not be able to afford to buy a home. Whereas proportions varied from 34% in the highest income quintile to 60% in the middle (third) income quintile, all income groups were just as likely to give this reason, Annex Table 3.33.

The majority of private renters, regardless of ethnicity, thought they couldn’t afford buying a house (52% renters with a white background, 54% renters with an ethnic minority background), Annex Table 3.34.

Most private renters who said they were unlikely to buy, regardless of whether they had savings or not, cited affordability as the main reason (63% of those without savings, 37% of those with savings), Annex Table 3.35.
Chapter 4
Dwelling condition, energy efficiency and local area

4.1 This chapter describes the quality of occupied\textsuperscript{15} private rented homes in 2020-21 by examining a number of criteria for dwelling conditions: non-decent homes, the Housing, Health and Safety Rating System (HHSRS)\textsuperscript{16}, the presence of damp, the current energy performance\textsuperscript{17} and levels of deprivation in the local area. It estimates the cost to make non-decent homes meet the Decent Homes Standard, and the potential costs to raise minimum energy efficiency standards to at least an energy efficiency rating (EER) band C. Throughout the chapter comparisons are made with other tenures.

4.2 Due to the COVID-19 pandemic, it was not possible for EHS surveyors to conduct a full internal inspection in 2020 and the prevalence of non-decent housing, HHSRS Category 1 hazards and damp has been modelled differently to the EHS 2019. See the technical notes section of the Housing Quality and Condition report for further details.

Decent Homes and cost to make decent

4.3 For a dwelling to be considered ‘decent’ under the Decent Homes Standard it must:

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

4.4 In 2020, dwellings in the private rented stock were more likely to fail the Decent Homes Standard (23%, 970,000) than any other tenure. The social rented sector had the lowest proportion of non-decent homes (11%, 448,000),

\textsuperscript{15} Due to the COVID-19 pandemic, it was not possible for EHS surveyors to conduct a full internal inspection of vacant properties in 2020.

\textsuperscript{16} For further information on the Decent Homes Standard and the HHSRS, see Chapter 5 of the English Housing Survey 2020-21 Technical Report, Annex 5.5.

\textsuperscript{17} For further information on the energy efficiency rating of dwellings, see Glossary or Chapter 5 of the English Housing Survey 2020-21 Technical Report, Annex 5.6.
while 14% of owner occupied homes (2.1 million) failed to meet the Standard, Annex Table 4.1.\footnote{Due to the COVID-19 pandemic, it was not possible for EHS surveyors to conduct a full internal inspection in 2020 and the prevalence of non-decent housing has been modelled differently to the EHS 2019. See the technical notes section of the Housing Quality and Condition report for further details.}

4.5 At a regional level, the higher prevalence of non-decent dwellings in the private rented stock compared with both other tenures (owner occupied and the social rented sector) was particularly notable in the North East, Yorkshire and the Humber, East, London and South West regions. Additionally, in the North West and East Midland regions, the private rented sector was more likely to have non-decent homes compared with social rented dwellings, Figure 4.1.

**Figure 4.1: Non decent homes by region, all tenures, 2020**

<table>
<thead>
<tr>
<th>Region</th>
<th>Percentage</th>
<th>Owner Occupiers</th>
<th>Private Renters</th>
<th>Social Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>North East</td>
<td>25</td>
<td>20</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>North West</td>
<td>20</td>
<td>15</td>
<td>25</td>
<td></td>
</tr>
<tr>
<td>Yorkshire and the Humber</td>
<td>35</td>
<td>30</td>
<td>40</td>
<td></td>
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<tr>
<td>East Midlands</td>
<td>20</td>
<td>15</td>
<td>25</td>
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</tr>
<tr>
<td>West Midlands</td>
<td>15</td>
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<tr>
<td>East</td>
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<tr>
<td>London</td>
<td>15</td>
<td>10</td>
<td>20</td>
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<tr>
<td>South East</td>
<td>20</td>
<td>15</td>
<td>25</td>
<td></td>
</tr>
<tr>
<td>South West</td>
<td>25</td>
<td>20</td>
<td>30</td>
<td></td>
</tr>
</tbody>
</table>

Base: all dwellings
Note: underlying data are presented in Annex Table 4.2
Source: English Housing Survey, dwelling sample

4.6 Within the private rented stock only, the prevalence of non-decent dwellings was generally greatest in Yorkshire and the Humber (38% or 160,000 dwellings) and generally least common in the South East (12% or 75,000 dwellings), Annex Table 4.2.
4.7 In 2020 there were around 8.4 million rented households\textsuperscript{19}. Just over a quarter of households living in the private rented sector (26\%) contained someone receiving housing support (either the HRP or their partner) compared with 60\% of social renters\textsuperscript{20}. Among private renters, a higher proportion of those receiving housing support lived in a non-decent home (27\%, 310,000 households), compared with those not receiving housing support (21\%, 713,000 households). This contrasts with social renters, where there was no difference in the prevalence of non-decent homes between those that received housing support (11\%, 258,000 households) and those that did not (12\%, 195,000 households), Annex Table 4.3.

4.8 In 2020, 30\% of private renters in which the HRP was aged 65 years or over lived in a non-decent home, compared with 19\% for those in which the HRP was aged between 30 and 44 years, Annex Table 4.3. Across all HRP age groups, private renters were more likely to live in a non-decent home than owner occupiers, or social renters, Figure 4.2.

**Figure 4.2: Non-decent homes by age of HRP, all tenures, 2020**

![Non-decent homes by age of HRP, all tenures, 2020](image)

Base: all households  
Note: underlying data are presented in Annex Table 4.3  
Source: English Housing Survey, household sub sample

4.9 The EHS reports an estimated cost of all work needed to bring a dwelling up to the Decent Homes Standard. In 2020, on average, it would cost £8,745 to make a non-decent dwelling in the private rented sector meet the Standard. This was similar to the average for an owner occupied non-decent dwelling, £7,852, whereas social rented dwellings had the lowest average cost, £5,457, Annex Table 4.4.

**HHSRS**

4.10 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.

4.11 In 2020, 13% (565,000) of private rented dwellings contained at least one Category 1 hazard. This was a higher proportion compared with owner occupied (9%, 1.4 million) and social rented (5%, 200,000) dwellings, Annex Table 4.2.

4.12 As the most common reason for private rented homes failing the Decent Homes Standard was the presence of any Category 1 hazard\(^\text{21}\), it is not surprising that the regional disparities of Category 1 hazards were similar to those found for non-decent homes. Within the private rented stock only, the prevalence of homes with a Category 1 hazard was generally greatest in Yorkshire and the Humber (28%, 119,000 dwellings) and generally lower in the South East (5%, 29,000 dwellings).

4.13 The higher prevalence of dwellings with a Category 1 hazard in the private rented stock compared with owner occupied dwellings was only notable in the Yorkshire and the Humber (28% in the private rented stock; 12% in owner occupied dwellings) and London regions (10% in the private rented stock; 3% in owner occupied dwellings). However, in every region except the South East, the private rented stock was more likely to have a Category 1 hazard compared with social rented dwellings.

4.14 Among private renters, 18% (198,000 households) of those receiving housing support had at least one Category 1 hazard in their home, compared with 12% (400,000 households) of those not in receipt of housing support. This contrasts with social renters where there was no difference in the prevalence of homes with at least one Category 1 hazard between those that received housing support (5%, 109,000 households) and those that did not (6%, 93,000 households), Annex Table 4.3.

\(^{21}\) See EHS Live Table DA3201
4.15 The pattern in prevalence of Category 1 hazards by age of the HRP also mirrors that seen for non-decent homes. Private renters with an HRP in the oldest age group of 65 and over (19%) were more likely than those with an HRP aged between 30 and 44 years (10%) to have a Category 1 hazard in their home. Within every age group of HRP, private renters were more likely to have a Category 1 hazard in their home than social renters, whereas when compared with owner occupiers, the greater prevalence of a Category 1 hazard was significant only for households in which the HRP was aged 45 and over.

**Damp**

4.16 Private rented homes were more likely to have damp than other tenures. Almost 10% (409,000 dwellings) of private rented homes had dampness compared with 5% (198,000 dwellings) of social rented homes and 2% (335,000 dwellings) of owner occupied homes, Annex Table 4.5.

4.17 In all regions except the North East, damp was more prevalent in private rented homes than in owner occupied homes with the most notable percentage point difference seen in Yorkshire and the Humber (15% in private rented homes, 3% in owner occupied homes). Compared with social rented homes, dampness was more likely to be present in private rented homes in two regions only, the North West and Yorkshire and the Humber, Figure 4.3.

4.18 Within the private rented sector, dampness was more prevalent in the Yorkshire and the Humber region (15%, 66,000 dwellings) and the North West (15%, 78,000 dwellings) than in the North East (4%), East (5%), London (8%) and South East (6%) regions.
Local area - deprivation

4.19 Overall, private renters lived in areas that were evenly distributed across each level of deprivation\(^{22}\), although 12% of private renters lived in the most deprived 10% of areas and a similar proportion (11%) lived in the least deprived 20% of areas, Annex Table 4.9.

4.20 Private renters (12%) were less likely than social renters (24%) to live in the most deprived 10% of areas, although more likely than owner occupiers (6%). Private renters (5%) were, relatedly, more likely to live in the least deprived 10% of areas in England than social renters (1%), but less likely compared with owner occupiers (13%), Figure 4.4.

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\(^{22}\) The Index of Multiple Deprivation (IMD) is the official measure of relative deprivation in England. This is an overall measure of multiple deprivation experienced by people living in an area and is calculated for every Lower-layer Super Output Area (LSOA), or neighbourhood, in England. All neighbourhoods in England are then ranked according to their level of deprivation relative to that of other areas.
Energy efficiency

4.21 The English Housing Survey (EHS) uses the Government’s Standard Assessment Procedure (SAP 2012) to monitor the energy efficiency of homes, through the calculation of a SAP energy efficiency rating (EER).

4.22 The EER is also converted into an A to G banding system, where band A represents high energy efficiency and band G represents low energy efficiency. The EER is the primary rating presented on an Energy Performance Certificate (EPC).

4.23 In 2020, most private renters lived in dwellings with an EER band of D (45%) and C (39%). A further 10% lived in dwellings with an EER band E, and 4% lived in dwellings with the poorest energy efficiency (EER bands F or G), Annex Table 4.6.

4.24 Similar proportions of the private rented and owner occupied tenures lived in EER bands A to E, however private renters (4%) were more likely to live in the least energy efficient dwellings, rated F or G, than owner occupiers (3%).

23 See Glossary for more information about EER also known as SAP
Private renters generally lived in poorer performing dwellings compared with social renters; 63% of social renters lived in dwellings with an EER Band C compared with the 39% of private renters. Only 1% of social renters lived in dwellings with an EER band F or G. The poorer energy performance of the private rented sector is largely because it has a higher proportion of the oldest (built before 1919) and generally less well-insulated housing stock than the social sector24.

4.25 Private renters in the London region (50%) were more likely to live in a dwelling with an EER rating of band C compared with the rest of England (36%), and less likely (36%) to live in a dwelling with an EER rating of band D compared with the rest of England (47%), Figure 4.5. A similar trend was seen in the social renter tenure, but this was not the case for the owner occupier tenure.

4.26 Among private renters, households where the HRP was aged 16 to 64 years were more likely to live in dwellings with an EER rating of C (39% to 42%) compared with older households, 65 or over (26%). Older private renters aged 65 or over were more likely to live in the least efficient dwellings, with an EER rating band of F or G (10%) compared with younger households (3% to 4%), Annex Table 4.7.

4.27 Private renters who did not receive housing support were more likely to live in dwellings with an EER band C (41%) while private renters who received housing support were more likely to live in EER band D rated dwellings (53%).

24 See live tables DA1101 (stock profile) and DA6201 (insulation)
4.28 The Government is seeking to raise the minimum energy efficiency standards to EER Band C among private rented dwellings by 2030 in order to improve the overall energy performance of housing stock. The following analysis explores the potential of the private rented stock to meet this aspiration through the installation of Energy Performance Certificate (EPC) recommended energy improvement measures.

4.29 The potential installation of each energy efficiency improvement measure is modelled only where an EPC assessment would recommend its installation. The model does not assess the relative ease or the cost-effectiveness of installation. However, each measure is only recommended for installation if that measure alone would result in the SAP rating increasing by at least 0.95 points.\(^{25}\)\(^{26}\)

\(^{25}\) The energy efficiency of these dwellings may be improved using other methods not recommended as standard by an EPC. For more details on the EPC methodology see Chapter 5 of the English Housing Survey 2020-21 Technical Report, Annex 5.6

\(^{26}\) Further information about this analysis can be found in the English Housing Survey Energy Report 2020-21.
4.30 The energy efficiency improvement costs for homes occupied by private renters were most commonly estimated to fall between £5,000 and £9,999 (45%; 1.1 million homes), while almost a third (31%; 779,000 homes) of homes occupied by private renters could be improved for under £5,000. At the other end of the scale, 463,000 (18%) homes would cost more than £10,000 to improve to at least EER Band C, and a further 6% of homes would require £15,000 or more, Figure 4.6.

Figure 4.6: Distribution of costs to improve to EER band C by tenure, 2020-21

![Bar chart showing distribution of costs to improve to EER band C by tenure](chart)

Base: all households in dwellings able to be improved to EER Band C
Note: underlying data are presented in Annex Table 4.8
Source: English Housing Survey, household sub sample

4.31 Homes of private renters were generally more likely to require larger sums of money to reach an EER band of C than those of social renters but less likely to require the greatest spend of £15,000 or more compared with owner occupiers.

4.32 There were no regional differences (London versus Rest of England) in the banded cost of improving homes occupied by private renters.
Technical notes and glossary

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 topics 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.

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](https://www.gov.uk/government/collections/english-housing-survey) alongside many supplementary live tables, which are updated each year 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\textsuperscript{27}. The 2020-21 Technical Report includes details of the impact the COVID-19 on the 2020-21 survey. 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 also updated and published annually\textsuperscript{28}.

**Glossary**

**Acceptance as homeless**: local authorities have a responsibility for securing accommodation for households who are in priority need, eligible (certain categories of persons from abroad are ineligible) and are homeless through no fault of their own. A household satisfying these criteria is said to be ‘accepted as homeless’, or more formally as ‘accepted as owed a main homelessness duty’.

Families with children and households that include someone who is vulnerable, for example because of pregnancy, old age, or physical or mental disability, have a priority need for accommodation.

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

- **Affluent achievers**: some of the most financially successful people in the UK. They live in wealthy, high status rural, semi-rural and suburban areas of the country. Middle aged or older people, the ‘baby-boomer’ generation, predominate with many empty nesters and wealthy retired people.

- **Rising prosperity**: generally younger, well educated, and mostly prosperous people living in our major towns and cities. Most are singles or couples, some yet to start a family, others with younger children. Often these are highly educated younger professionals moving up the career ladder. Most live in converted or modern flats, with a significant proportion of these being recently built executive city flats. Some will live in terraced town houses. While some are buying their home, occasionally through some form of shared equity scheme, others will be renting. While many have good incomes not all might yet have had time to convert these into substantial savings or investments.

\textsuperscript{27} https://www.gov.uk/government/collections/english-housing-survey-technical-advice#technical-reports

• **Comfortable communities**: all life stages are represented in this category. Many areas have mostly stable families and empty nesters, especially in suburban or semi-rural locations. Generally people own their own home. Most houses are semi-detached or detached, overall of average value for the region. Incomes overall are average, some will earn more, the younger people a bit less than average. Employment is in a mix of professional and managerial, clerical and skilled occupations. Educational qualifications tend to be in line with the national average.

• **Financially stretched**: a mix of traditional areas of Britain. Housing is often terraced or semi-detached, a mix of lower value owner occupied housing and homes rented from the council or housing associations, including social housing developments specifically for the elderly. This category also includes student term-time areas. Unemployment is above average as are the proportions of people claiming other benefits.

• **Urban adversity**: this category contains the most deprived areas of large and small towns and cities across the UK. Household incomes are low, nearly always below the national average. The numbers claiming Jobseeker’s Allowance and other benefits is well above the national average. Levels of qualifications are low and those in work are likely to be employed in semi-skilled or unskilled occupations. The housing is a mix of low rise estates, with terraced and semi-detached houses, and purpose built flats, including high rise blocks. Properties tend to be small and there may be overcrowding. Over half of the housing is rented from the local council or a housing association.

More details available at: [https://acorn.caci.co.uk/downloads/Acorn-User-guide.pdf](https://acorn.caci.co.uk/downloads/Acorn-User-guide.pdf)

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

**Assured shorthold private tenancy**: This type of tenancy is where the landlord can regain possession of the property six months after the beginning of the tenancy, as long as they provide the tenant with two months’ notice.

**Assured private tenancy**: This type of tenancy is where the tenant has the right to remain in the property unless the landlord can prove they have grounds for possession. The landlord does not have an automatic right to repossess the property when the tenancy comes to an end.

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

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

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

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

- **penetrating damp:** where the surveyor has noted the presence of penetrating damp in at least one of the rooms surveyed during the physical survey. Penetrating damp is caused by leaks from faulty components of the external fabric e.g. roof covering, gutters etc. or leaks from internal plumbing, e.g. water pipes, radiators etc.

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

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

- it meets the current statutory minimum standard for housing as set out in the Housing Health and Safety Rating System (HHSRS – see below).

- it is in a reasonable state of repair (related to the age and condition of a range of building components including walls, roofs, windows, doors, chimneys, electrics and heating systems).

- it has reasonably modern facilities and services (related to the age, size and layout/location of the kitchen, bathroom and WC and any common areas for blocks of flats, and to noise insulation).

- it provides a reasonable degree of thermal comfort (related to insulation and heating efficiency).

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

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

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

- the household spaces it contains are ‘part of a converted or shared house’, or
- not all of the rooms (including kitchen, bathroom and toilet, if any) are behind a door that only that household can use, and
- 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 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 70m² forming part of a block where at least one house is attached to two or more other houses. The total floor area is measured using the original EHS definition of useable floor area, used in EHS reports up to and including the 2012 reports. That definition tends to yield a smaller floor area compared with the definition that is aligned with the Nationally Described Space Standard and used on the EHS since 2013. As a result of the difference between the two definitions, some small terraced houses are reported in the 2014 Housing Supply Report as having more than 70m².

- **medium/large terraced house:** a house with a total floor area of 70m² or more forming part of a block where at least one house is attached to two or more other houses. The total floor area is measured using the original EHS definition of useable floor area which tends to yield a small floor area compared with the definition used on the EHS since 2013.

- **end terraced house:** a house attached to one other house only in a block where at least one house is attached to two or more other houses.

- **mid terraced house:** a house attached to two other houses in a block.

- **semi-detached house:** a house that is attached to just one other in a block of two.
• **detached house**: a house where none of the habitable structure is joined to another building (other than garages, outhouses etc.).

• **bungalow**: a house with all of the habitable accommodation on one floor. This excludes chalet bungalows and bungalows with habitable loft conversions, which are treated as houses.

• **converted flat**: a flat resulting from the conversion of a house or former non-residential building. Includes buildings converted into a flat plus commercial premises (such as corner shops).

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

• **purpose built flat, high rise**: a flat in a purpose built block of at least six storeys high.

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

• **working full-time/part-time**: full-time work is defined as 30 or more hours per week. Part-time work is fewer than 30 hours per week. Where more than one answer is given, ‘working’ takes priority over other categories (with the exception that all those over State Pension Age (SPA) who regard themselves as retired are classified as such, regardless of what other answers they give).

• **unemployed**: this category covers people who were registered unemployed or not registered unemployed but seeking work.

• **retired**: this category includes all those over the state pension age who reported being retired as well as some other activity. For men the SPA is 65 and for women it is 60 if they were born before 6th April 1950. For women born on or after the 6th April 1950, the state pension age has increased incrementally since April 2010\(^{30}\).

• **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**.

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\(^{30}\) For further information see: [www.gov.uk/browse/working/state-pension](http://www.gov.uk/browse/working/state-pension)
Energy efficiency rating (EER, also known as SAP rating): A dwelling’s energy costs per m² 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/EPC bands: The 1-100 EER/SAP energy efficiency rating is also presented in an A-G banding system for an Energy Performance Certificate, where Band A rating represents low energy costs (i.e. the most efficient band) and Band G rating represents high energy costs (the least efficient band). The break points in SAP (see below) used for the EER Bands are:

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

Energy Performance Certificates (EPCs): An Energy Performance Certificate (EPC) indicates the energy efficiency of the dwelling. The assessments are banded from A to G, where A is the most efficient in terms of likely fuel costs and carbon dioxide emissions. An EPC is required whenever a dwelling is newly constructed, sold or let. The purpose of an EPC is to show prospective tenants or buyers the energy efficiency of the property. The requirement for EPCs was introduced in phases and fully implemented for domestic properties by autumn 2008. EPCs are valid for 10 years.
Based on current energy performance the EPC provides a range of indicators, such as whether the property would benefit in terms of improved performance from a range of heating, insulation and lighting upgrades and the likely performance arising from the application of those measures. For further information on how the EHS models this, see the Technical Report for further information and also the EPC Improvements Modelling Review report: https://www.gov.uk/government/collections/english-housing-survey-technical-advice#methodology-reports.

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

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

1. English / Welsh / Scottish / Northern Irish / British
2. Irish
3. Gypsy or Irish Traveller
4. Any Other White background

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

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

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

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

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

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

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

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

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

Housing support: a means tested welfare benefit that can help those who are unemployed, on a low income, or receiving other benefits pay their rent (and some service charges if the landlord is a Housing Association or Local Authority). Housing support includes all housing related benefits, such as Housing Benefit or the housing element of Universal Credit.

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

The purpose of the HHSRS assessment\(^{31}\) is not to set a standard but to generate objective information in order to determine and inform enforcement decisions. There are 29 categories of hazard, each of which is separately rated, based on the risk to the potential occupant who is most vulnerable to that hazard. The individual hazard scores are grouped into 10 bands where the highest bands (A-C representing scores of 1,000 or more) are considered to pose Category 1 hazards. Local authorities have

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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 Conditions32 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.

**Indices of deprivation:** the English indices of deprivation 2015 are based on 37 separate indicators, organised across seven distinct domains of deprivation which are combined, using appropriate weights, to calculate the Index of Multiple Deprivation 2015 (IMD 2015). The seven domains are:

- Income deprivation
- Employment deprivation
- Health deprivation and disability
- Education, skills and training deprivation
- Crime
- Barriers to housing and services
- Living environment deprivation

This is an overall measure of multiple deprivation experienced by people living in an area and is calculated for every Lower layer Super Output Area (LSOA), or neighbourhood, in England. Every such neighbourhood in England is ranked according to its level of deprivation relative to that of other areas33.

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

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).

Recent movers: Households which moved into their current home in the last 12 months. This includes both new and continuing households, but does not include sitting tenant purchasers.

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

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

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

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

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

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

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

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

**Tenancy Deposit Protection (TDP) schemes:** Since the 6th April 2007 in England when a deposit is provided by a tenant to a landlord for an assured shorthold tenancy, all landlords (or their agents) are legally required to register that deposit with a TDP scheme. There are two models of tenancy deposit protection. Landlords can choose to protect deposits in either a custodial scheme (where the deposit is held by a TDP scheme), or an insurance-backed scheme (where the landlord or agent retains the deposit but pays a fee to the scheme which insures against the landlord or agent unlawfully retaining the deposit). All three schemes offer both custodial and insurance-backed protection. The three government-backed TDP schemes operating in the UK are:

- Deposit Protection Scheme
- Tenancy Deposit Scheme
- mydeposits

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

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

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

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

**Universal Credit:** This is a single, means-tested working-age benefit; paid to people whether in work or not. Over time it will replace:

- Child Tax Credit;
- Housing Benefit;
- Income-related Employment and Support Allowance;
- Income-based Job Seekers Allowance;
- Income Support; and
- Working Tax Credit.

For more information, see: [https://www.gov.uk/universal-credit](https://www.gov.uk/universal-credit).

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

**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’.

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

Designation can be broadly interpreted to mean that the statistics:

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

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