



English Housing Survey

Household report 2008–09





English Housing Survey
Household report 2008–09

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The Office for National Statistics (ONS) who undertook initial development work on the household questionnaire and sample design.

ONS manages the EHS on behalf of the Department and undertakes the household interviews and the subsequent data validation and creation of derived analytical measures. It also has responsibility for sampling and weighting the data sets and for the running of the Market Value Survey. ONS are also involved in the production of tables and analytical reports.

ONS work in partnership with **Miller Mitchell Burley Lane (MMBL)** who undertake the visual inspection of the properties. MMBL employ and manage a large field force of professional surveyors who work in close co-operation with the ONS interviewers to maximise response rates and deliver high quality data.

The Building Research Establishment (BRE) which is the development partner of the Department for the EHS. BRE helps develop the physical survey questionnaire and surveyor training materials, and delivers the surveyor training sessions. BRE has also had responsibility for developing and implementing a new automated data collection and validation process for the physical survey. It is involved in analysing the data and developing and running models to create key measures and analytical variables for the survey, and reporting the findings.

The Valuation Office Agency (VOA) which provides market valuations for a sub-sample of the EHS properties and information on the local area and housing market.

The **interviewers and surveyors** who collect information from households and carry out the visual inspection.

The **households** who take part in the survey.

Introduction

1. In April 2008 the English House Condition Survey was integrated with the Survey of English Housing to form the English Housing Survey (EHS). The first results from the EHS were published in the *English Housing Survey Headline Report 2008–09*¹ in February 2010. This report follows on from those headline results and provides the first detailed Household Report from the new survey.
2. In parallel to this report, an EHS Housing Stock Report has also been published which presents results about the condition, amenities and services, and energy efficiency of the housing stock.
3. This household report is divided into five chapters, the first of which provides information on the main characteristics of households in the different housing tenures. Chapter 2 focuses on owner-occupiers and includes sources of finance for home purchases, types of mortgages, and characteristics of recent first-time buyers. In Chapter 3 the focus is on renters, both private and social. Household moves into, between and within tenures are reported in Chapter 4. The final chapter explores satisfaction with accommodation and with the local area.
4. A set of Annex Tables for each chapter is also being published on the EHS website alongside this report. These tables provide further detailed data including underpinning data for the Figures within the chapters. There are references to these Annex Tables throughout the text of this report
5. The sampling and grossing design of the English Housing Survey differs in some ways from the surveys it replaced and these changes are summarised in Appendix A at the end of this report. Further methodological and technical details will be published in the EHS Technical Advice Notes available from [www.communities.gov.uk/housing/housingresearch/housingsurveys/englishhousingsurvey/ehsusers/technicalbackground/](http://www.communities.gov.uk/housing/housingresearch/housingsurveys/englishhousingurvey/ehsusers/technicalbackground/)
6. Results which relate to households are based on fieldwork carried out between April 2008 and March 2009. The sample comprised 17,691 households.
7. Each estimate from the survey (as with all sample surveys) has a margin of error associated with it arising from sampling and design effects and from measurement error. Details of standard errors and confidence intervals for key variables are provided in Appendix B.
8. Information on the English Housing Survey can be accessed via this link www.communities.gov.uk/housing/housingresearch/housingsurveys/Information and past reports on the Survey of English Housing and the English House Condition Survey can also be accessed via this link.

¹ <http://www.communities.gov.uk/publications/corporate/statistics/ehs200809headlinereport>

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9. The EHS datasets will be made available to users via the UK Data Archive www.data-archive.ac.uk/
 10. If you have any queries about this report or would like any further information please contact ehs@communities.gsi.gov.uk
 11. **Responsible statistician:** Meg Green, Deputy Director of Housing Analysis and Surveys Division. Contact via ehs@communities.gsi.gov.uk

Chapter 1

Tenure trends and cross-tenure analysis

This chapter reports on the tenure of households in England in 2008–09 at both the national and regional levels. Characteristics of households within the different tenures are described including age, economic status, household type, ethnicity and nationality. Household size and the number of bedrooms available to households and the issues of overcrowding and under-occupation are explored.

Key findings

- **The total number of households in England increased by 7% from 20.2 million in 1999 to 21.5 million in 2008–09. Over the same period, households in owner occupation rose from 14.1 million to 14.6 million, while social renting households decreased from 4.1 million to 3.8 million, and private renting households increased from 2.0 million to 3.1 million.**
- **Overall, 68% of households were owner occupiers, 18% were social renters and 14% were private renters in 2008–09. However, there were far higher percentages of private renters (21.5%) and social renters (25.5%) in London than in the other regions.**
- **Overall, 4.1 million household reference persons (HRPs) were aged between 16 and 34, 12.0 million were aged 35 to 64, and 5.5 million were aged 65 or over. In owner occupier households, 60% of HRPs were aged between 35 and 64, and the great majority of outright owners were aged 55 or above. Most HRPs aged 16 to 24 were private renters; only 0.8% were owner occupiers.**
- **Of HRPs who owned outright, 60% were retired compared with only 4% of those buying with a mortgage. Only 6% of HRPs with a mortgage were working part-time, and 85% were in full time work. Only 24% of social renting HRPs were in full time work, and a further 24% were economically inactive; nearly 60% of households in the social rented sector had no household members in work. Almost 50% of households buying with a mortgage had two household members working.**

- There were 7.7 million households consisting of a couple with no dependent children, 36% of all households, and 81% of these were owner-occupiers. This compares with 6.0 million households with dependent children (28% of the total), of which 75% were owner occupiers. Of the 1.5 million lone parent with dependent children households, only 34% were owner occupiers, whilst 44% were social renters. Couples with dependent children formed a lower proportion of the total than in 1981, but the proportion of single-person households had increased.
- There were clear differences in gross annual income of the HRP and partner between different tenures. Those buying with a mortgage had an average (mean) income more than three times that of social renters (£47,500 and £14,800 per annum respectively).
- Seventy per cent of households with a white HRP were owner occupiers, compared with 45% of ethnic minority HRPs. There were disparities between different ethnic minority groups: Indian households were most likely to be owner occupiers; black households were most likely to be social renters.
- The overall rate of overcrowding in England in 2008–09 was 3.0%, with an estimated 656,000 households living in overcrowded conditions. There were considerable differences in overcrowding rates by tenure: 1.6% of owner occupiers (231,000 households); 6.7% of social renters (258,000); and 5.4% of private renters (166,000).
- London had the highest rate of overcrowding, 7.2%, with around a third of all overcrowded households in England living in London. London also had the lowest rate of under-occupation, at 23.3%, whilst the South West and the East Midlands had the highest rates, 40.4% and 40.3% respectively.

Trends in tenure

- 1.1 The overall number of households in England increased from 20.2 million to 21.5 million between 1999 and 2008–09, a rise of 6.8%, and there were also some changes in the tenure composition of households over this period, Table 1.1 and Annex Table 1.1.
- 1.2 The number of households in owner occupation increased from 14.1 million (69.9%) in 1999 to a peak of 14.8 million in the mid-2000s, before reducing to 14.6 million (68%) in 2008–09. Over the same period, the number of social renters decreased from 4.1 million (20%) to 3.8 million (18%), while private renters increased from 2.0 million households (10%) to 3.1 million (14%).

Table 1.1: Trend in tenure, 1999 to 2008–09

all households

	owner occupiers	social renters	private renters	all tenures
				<i>thousands of households</i>
1999	14,091	4,072	2,000	20,163
2000	14,339	3,953	2,029	20,320
2001	14,358	3,983	2,062	20,403
2002	14,559	3,972	2,131	20,662
2003	14,701	3,804	2,234	20,739
2004	14,677	3,797	2,284	20,758
2005	14,791	3,696	2,445	20,932
2006	14,790	3,736	2,566	21,092
2007	14,733	3,755	2,691	21,178
2008	14,628	3,797	2,982	21,407
2008–09	14,621	3,842	3,067	21,530
				<i>percentage</i>
1999	69.9	20.2	9.9	100.0
2000	70.6	19.5	10.0	100.0
2001	70.4	19.5	10.1	100.0
2002	70.5	19.2	10.3	100.0
2003	70.9	18.3	10.8	100.0
2004	70.7	18.3	11.0	100.0
2005	70.7	17.7	11.7	100.0
2006	70.1	17.7	12.2	100.0
2007	69.6	17.7	12.7	100.0
2008	68.3	17.7	13.9	100.0
2008–09	67.9	17.8	14.2	100.0

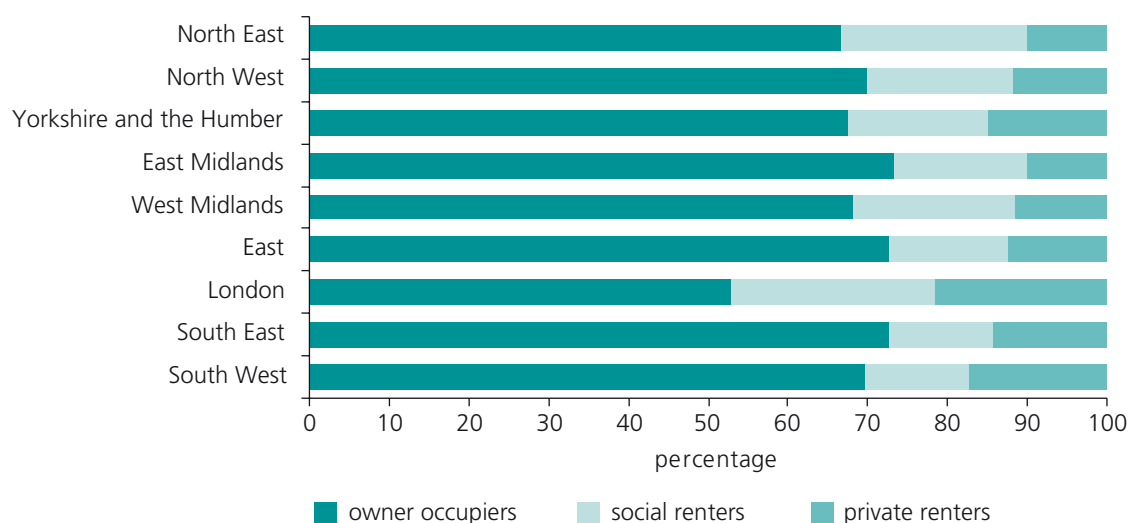
Sources: 1999 to 2008: ONS Labour Force Survey; 2008–09: English Housing Survey, full household sample

- 1.3 There were also changes over this period in the proportion of people buying with a mortgage, compared with those owning their property outright. In 1999, nearly 5.6m households owned their property outright (28% of all households), but by 2008–09 this had increased by over one-fifth to nearly 6.8m (31%). Over the same period, the number of households buying with a mortgage decreased from 8.5m (42%) in 1999 to under 7.9m (36%) in 2008–09.

Tenure by region

- 1.4 The tenure composition for each region was similar to that for the whole of England, with the exception of London, which had far higher percentages of private and social renting households than other regions, Figure 1.1 and Annex Table 1.2.

Figure 1.1: Tenure by region, 2008–09



Source: English Housing Survey, full household sample

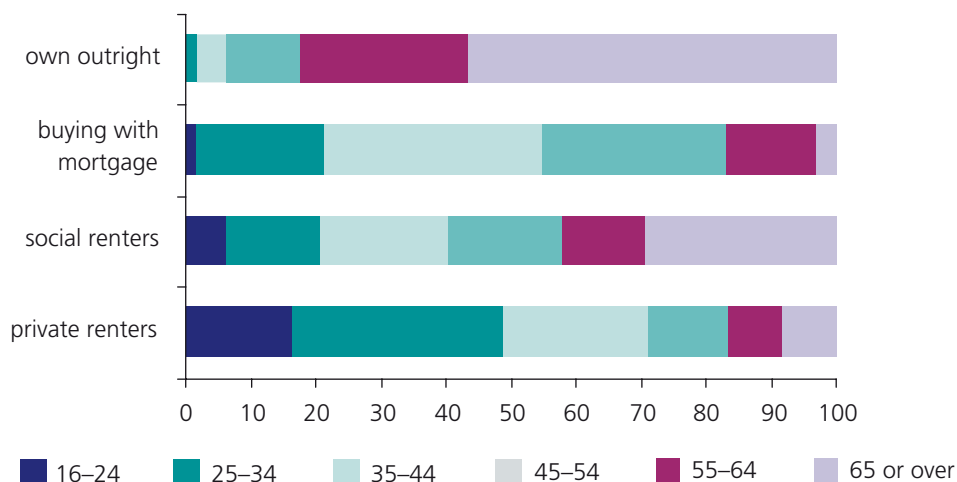
- 1.5 The highest levels of owner occupation were in East Midlands, East, and South East regions (all about 73% of households). In comparison, London had the lowest level of owner occupation (53%) and the highest level of both social renting (26%) and private renting (22%). Levels of social renting were lowest in the South West and South East (both 13% of households), while only 10% of households in the North East and East Midlands were private renters.
- 1.6 The percentages of private renting households in the West Midlands and the North West were also lower than the national average of 14%. However, both the North East and West Midlands had higher percentages of social renters than the national average.

Age of household reference person by tenure

- 1.7 Overall, 4.1 million (19% of) household reference persons (HRPs) were aged between 16 and 34, 12.0 million (56%) were aged 35 to 64, and 5.5 million (25%) were aged 65 or over. As can be expected, the age distribution varied considerably between tenures. In owner occupier households, 60% of HRPs were aged between 35 and 64, with 20% aged between 45 and 54. In contrast, only 0.8% of owner occupiers were aged 16 to 24, Annex Table 1.3.
- 1.8 Within owner-occupation, there were differences in age of HRP between households which owned outright and those buying with a mortgage, Figure 1.2. As people get older, they are more likely to own their homes outright, largely due to having paid off their mortgages over time. Only 18% of HRPs who owned outright were aged below 55, and 57% were aged 65 or above. In contrast, of HRPs buying with a mortgage, 33% were aged 35–44 and

nearly 62% were aged between 35 and 54. Only 3% of owner occupiers aged over 65 were still paying off their mortgage.

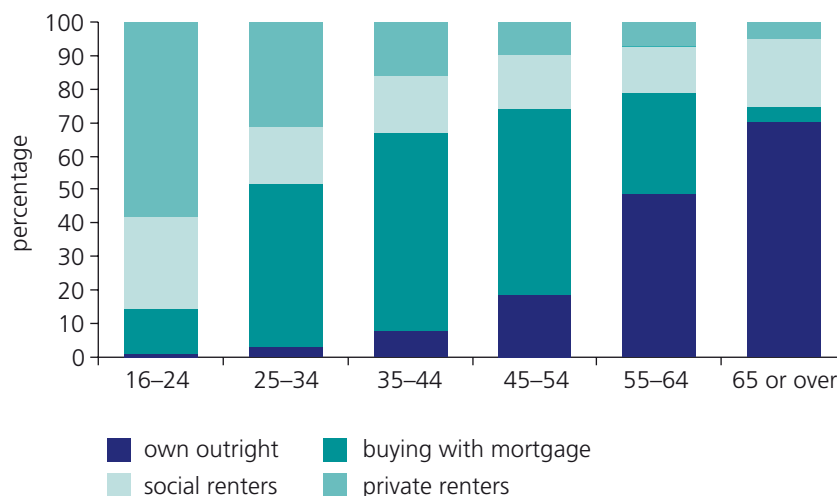
Figure 1.2: Distribution of age of HRP within tenure, 2008–09



Source: English Housing Survey, full household sample

- 1.9 In the rented sectors, there were also differences between the age distributions of HRPs in social and private housing. Social renter HRPs were generally older, with 60% aged 45 or above and 29% aged 65 or above. In contrast, 71% of private renter HRPs were under 45, with those aged 25–34 being the largest group.
- 1.10 Figure 1.3 shows the relationship between age and tenure from a different perspective, as the distribution of tenure within each age group. Nearly 60% of the youngest HRPs, those aged 16–24, were private renters. In all other age groups the majority of HRPs were owner occupiers, with most of those aged 55 or over owning their home outright. Only 5% of those aged 65 or above were private renters. Social renting was most common among the very youngest and oldest HRPs, 27% of those aged 16–24 and 21% of those aged 65 or above.

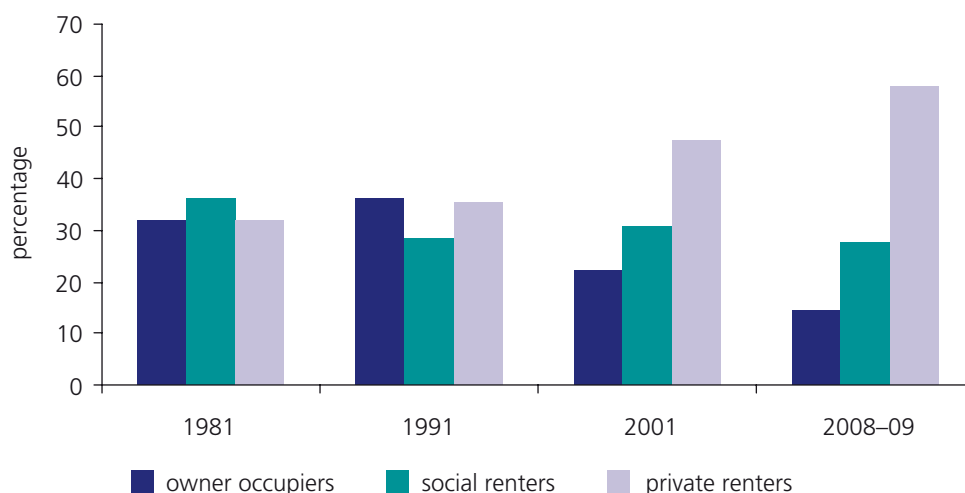
Figure 1.3: Distribution of tenure of HRP within age band, 2008–09



Source: English Housing Survey, full household sample

1.11 The proportion of the youngest HRPs, those aged between 16 and 24, who were owner occupiers was substantially lower in 2008–09 than it had been in the past, Figure 1.4 and Annex Table 1.4. In 1991, 36% of HRPs in this age group were owner occupiers, but by 2008–09 this had fallen to only 14%. Proportions of social renters were slightly lower than in 1981, but there was a large increase in private renters over this period. These patterns will, in part, reflect the effects of rising house prices on the age at which people can afford to buy rather than rent their home.

Figure 1.4: Tenure of households with HRP aged 16–24, 1981, 1991, 2001 and 2008–09

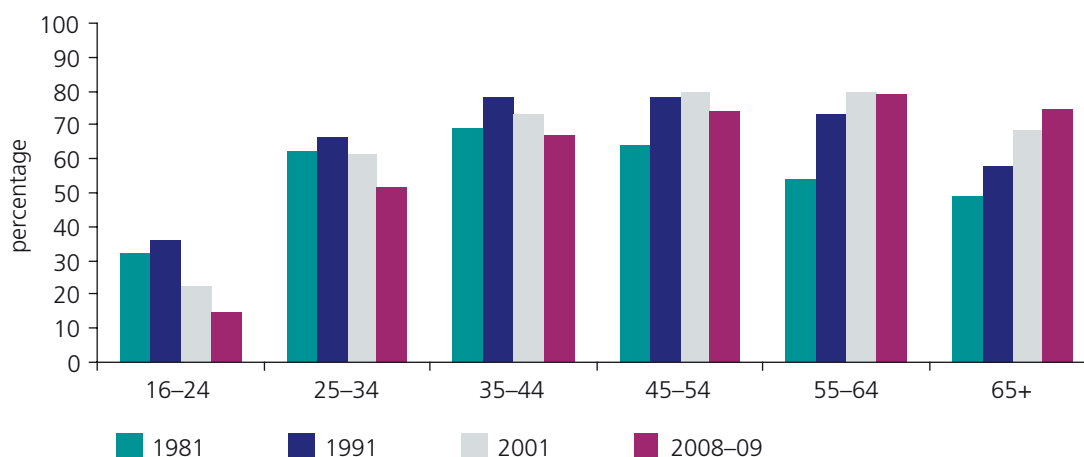


Sources: 1981–1991 ONS Labour Force Survey; 2008–2009: English Housing Survey, full household sample

1.11 Figure 1.5 shows the trends in the age distribution of owner occupiers since 1981. The reduction in the proportion of owner-occupiers in the 16–24 age band, shown above, is also evident to a lesser extent for owner-occupiers aged

25 to 34 and 35 to 44. In 2008–09, 75% of people aged over 65 years of age owned their home, a large increase from 49% in 1981. By 2001, 80% of those aged 45–54 and 55–64 were homeowners, but owner-occupation rates have subsequently reduced in all but the age groups over 55, Annex Table 1.4.

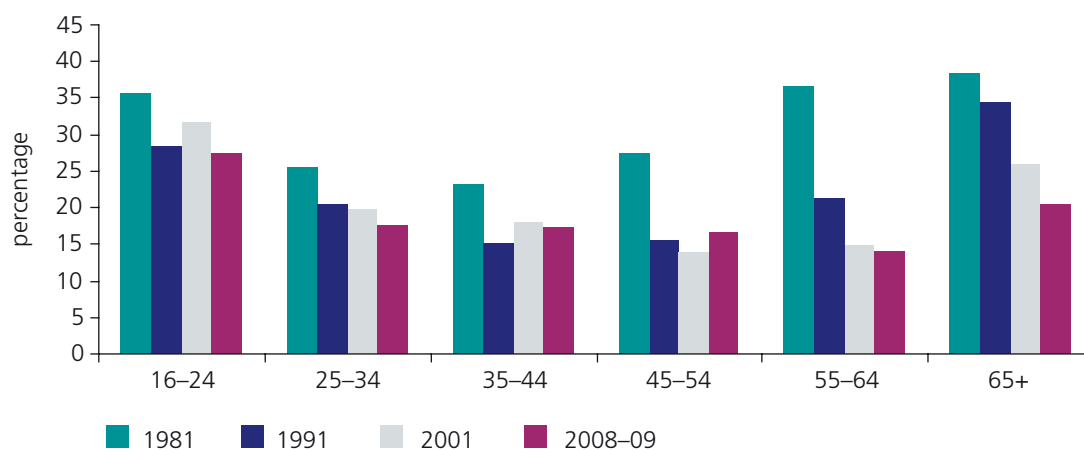
Figure 1.5: Percentage of owner occupier HRPs within age group, 1981, 1991, 2001, 2008–09



Sources: 1981–1991 ONS Labour Force Survey; 2008–09: English Housing Survey, full household sample

1.12 The proportions of social renters within each age group have also changed considerably over the last three decades, Figure 1.6 and Annex Table 1.4. In nearly all age groups, the proportion of social renters has generally decreased over time, but this change is most marked among HRPs aged 45 and above, reflecting increases in home ownership. In 1981, 37% of households aged 55–64, and 38% of those 65 or above, were social renters; by 2008–09, these proportions had fallen to 14% and 21%.

Figure 1.6: Percentage of social renter HRPs within age group, 1981, 1991, 2001, 2008–09



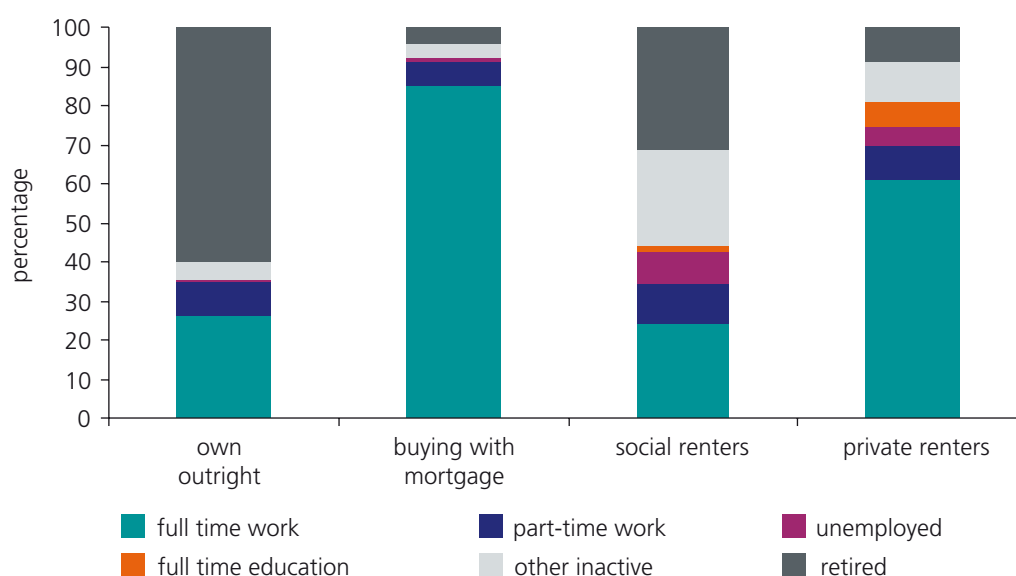
Sources: 1981–1991 ONS Labour Force Survey; 2008–09: English Housing Survey, full household sample

Economic status

1.14 Overall, 11.3 million HRPs (52%) were in full time work, with a further 1.7 million (8%) working part-time; 4.1 million (27%) were retired and 54,000 (3%) were unemployed, Annex Table 1.5.

1.15 There is a close relationship between the HRP's economic status and household tenure, Figure 1.7. Sixty per cent of HRPs who were outright owners were retired, compared to only 4% of those buying their home with a mortgage.

Figure 1.7: Economic status of HRP by tenure, 2008–09

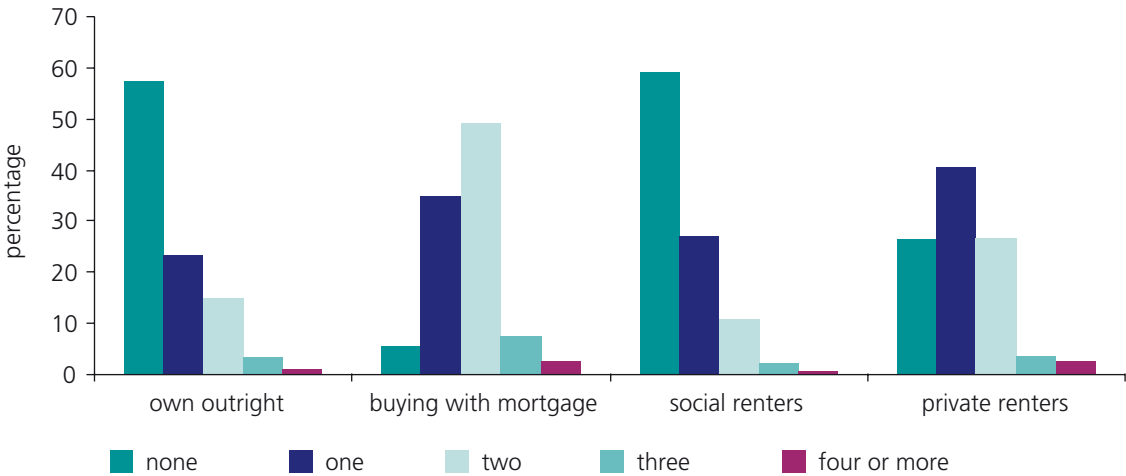


Source: English Housing Survey, full household sample

1.16 Private renting households included the largest proportion of HRPs in full time education (7%). The proportion of social renting HRPs in full time employment was lower than for other tenures, at 24%. This tenure also had the highest proportion of unemployed HRPs (8%) and those 'other economically inactive' (24%), that is not retired or in full-time education.

1.17 Figure 1.8 and Annex Table 1.6 provide information on the number of people per household who were working. Fifty-nine percent of social renting households had no household members in work, compared with only 30% of owner occupiers and 26% of private renters.

Figure 1.8: Number of working people in household by tenure, 2008–09



Source: English Housing Survey, full household sample

1.18 The percentage of households who owned their home outright and had no members of the household working (57%) was comparable to that for social renters, reflecting the relatively high average age of those who own outright, and the high proportion of retired HRPs in this tenure. In contrast, only 6% of those buying with a mortgage were in this situation, while almost 50% of this group had two household members working. Private renting households were the most likely to have only one person working (41%).

Marital status by tenure

1.19 Overall, 10.2 million HRPs (47%) were married or civil partners, 2.2 million (10%) were cohabiting, and a further 3.8 million (17%) were single. Table 1.2 shows the distribution of household reference persons’ tenure within marital status.

1.20 Owner-occupation was the most common tenure, regardless of marital status, although there were considerable variations. The great majority of HRPs who were married or in a civil partnership were owner occupiers (8.4 million, 82%), and of these, 3.8 million owned their home outright.

1.21 The majority of single householders were renters, with 1.0 million (28%) in the social sector and 1.1 million (29%) being private renters. Of the 1.6 million who were owner occupiers, 1.1 million were buying with a mortgage. Widowed HRPs were least likely to be private renters, and most likely to own their homes outright: 1.6 million (63%) did so. Of the 2.9 million HRPs who were divorced or separated, 880,000 (30%) were social renters, the highest proportion of any marital status group.

Table 1.2: Tenure of HRP within marital status, 2008–09

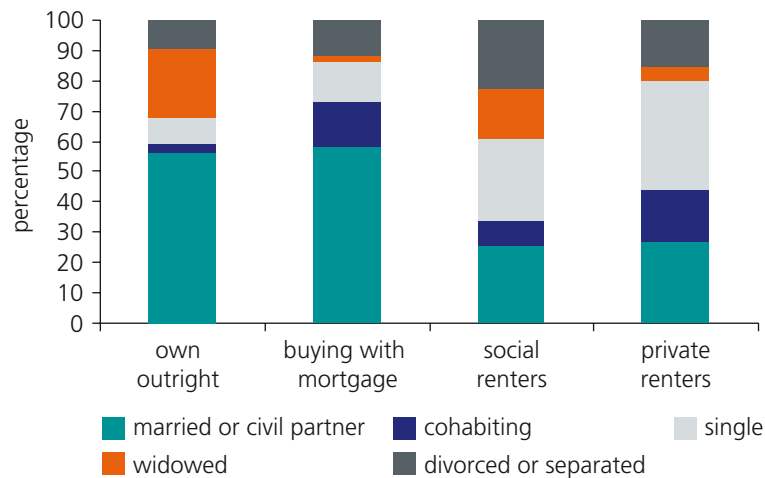
all households

	owner occupiers			social renters	private renters	all tenures
	own outright	buying with mortgage	all owner occupiers			
	<i>thousands of households</i>					
married or civil partner	3,797	4,581	8,378	976	827	10,181
cohabiting	209	1,131	1,341	326	527	2,194
single	567	1,053	1,620	1,045	1,090	3,755
widowed	1,558	155	1,712	617	146	2,475
divorced or separated	639	931	1,570	878	477	2,925
total	6,770	7,851	14,621	3,842	3,067	21,530
	<i>percentages within marital status</i>					
married or civil partner	37.3	45.0	82.3	9.6	8.1	100.0
cohabiting	9.5	51.6	61.1	14.9	24.0	100.0
single	15.1	28.1	43.1	27.8	29.0	100.0
widowed	62.9	6.3	69.2	24.9	5.9	100.0
divorced or separated	21.9	31.8	53.7	30.0	16.3	100.0
total	31.4	36.5	67.9	17.8	14.2	100.0

Source: English Housing Survey, full household sample

1.22 Figure 1.9 shows the distribution of HRPs' marital status within tenure: 57% of owner occupiers were married or in a civil partnership compared with only about a quarter of local authority and housing association tenants. In contrast, 36% of private renters were single compared with only 11% of owner occupiers. Single HRPs also made up over a quarter of social renting HRPs.

Figure 1.9: Marital status of HRP within tenure, England, 2008–09



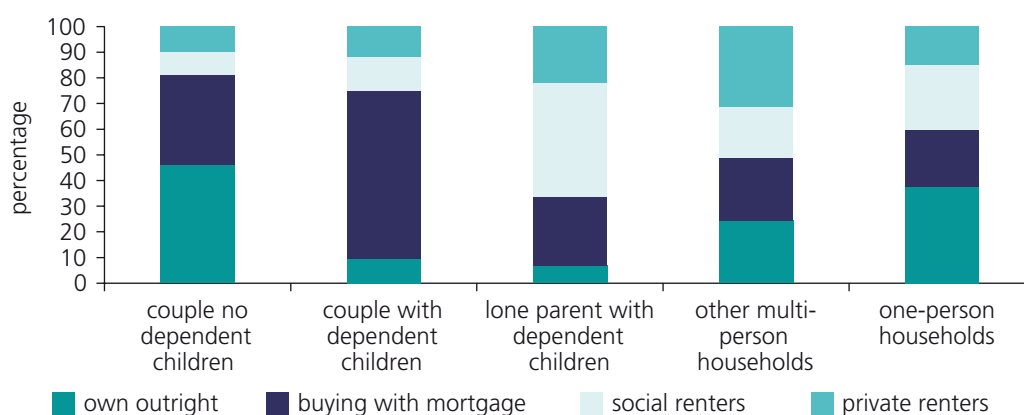
Source: English Housing Survey, full household sample

1.23 A larger proportion of HRP in social housing were divorced or separated than those in other tenures: around 23% of those in social housing, compared to only 11% of owner-occupiers and 16% of private renters.

Household type

1.24 Couples with no dependent children accounted for 7.7 million (36%) of all households in 2008–09. Within this group, 6.2 million households (81%) owned their own home: 3.5 million owned outright and 2.7 million were buying with a mortgage, Figure 1.10 and Annex Table 1.7.

Figure 1.10: Tenure within household type, 2008–09



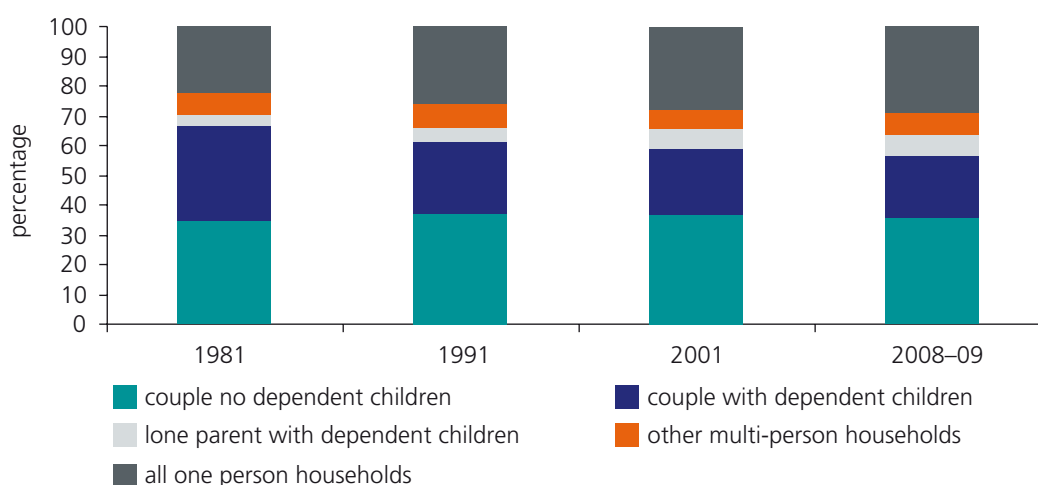
Source: English Housing Survey, full household sample
 Note: 'buying with mortgage' included shared ownership

1.25 A further 6.0 million (28% of) all households had dependent children; 4.5 million of these households were couples with children, and of these 75% were owner occupiers. Of the 1.5 million lone parent households, only 34% were owner occupiers, whilst 44% were social renters and 22% were private renters.

1.26 A further 6.2 million (29% of) households consisted of one person, and 60% of these were owner occupiers. There were notable disparities between males and females in this category: 46% of single-female households owned their homes outright, compared with only 27% of single-male households. This may reflect the older age profile of single females – 56% of single female householders were aged over 65, compared with 26% of single male householders.

1.27 Between 1981 and 2008–09, the overall number of households increased by around 4.3 million (25%). However, the distribution of household types within this total changed somewhat over this period, Figure 1.11 and Annex Table 1.8.

Figure 1.11: Household type, 1981, 1991, 2001, 2008–09



Sources: 1981–1991 ONS Labour Force Survey; 2008–09: English Housing Survey, full household sample

- 1.28 Households consisting of couples with no dependent children increased broadly in line with the total increase in households, meaning the proportion remained relatively constant at around 36%. The largest shift was the decrease in the proportion of households comprising couples with dependent children, down by about one third from 32% of total households in 1981 to 21% in 2008–09. Over the same period, the number of lone parents with dependent children increased from 4% to 7% of total households.
- 1.29 The number of single-person households also increased more rapidly than the average, from 3.8 million (22% of all households) in 1981 to 6.2 million (29%) in 2008–09.

Household size by tenure

- 1.30 The average household size for all tenures in 2008–09 was 2.3 persons. There was little difference between the tenures overall, but for owner-occupiers the average was 1.9 persons for households who owned outright, and 2.7 for those buying with a mortgage, Table 1.3.
- 1.31 For all household sizes, owner-occupation was the most common tenure, Figure 1.12. However, whilst for one or two-person households owner-occupiers were more likely to own outright rather than be buying with a mortgage, this was reversed for households of three or more persons. The social rented sector had the highest proportion of one-person households (41%) compared to the private rented sector (30%) or the owner-occupied sector (25%).

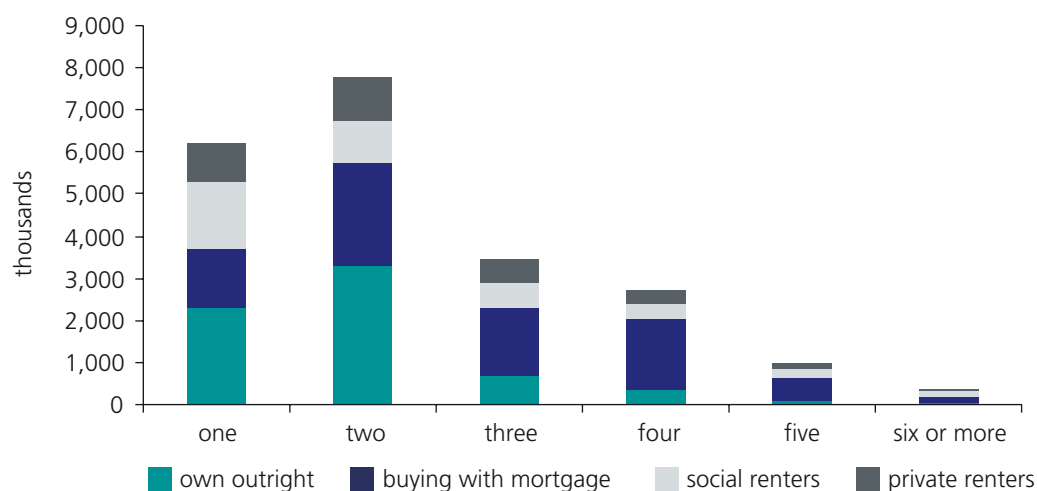
Table 1.3: Household size by tenure, 2008–09

all households

	one	two	three	four	five	six or more	total	mean number of persons
<i>thousands of households</i>								
own outright	2,310	3,293	662	354	103	48	6,770	1.9
buying with mortgage	1,403	2,435	1,641	1,691	543	138	7,851	2.7
all owner occupiers	3,713	5,728	2,303	2,045	646	187	14,621	2.4
local authority	759	505	303	166	98	56	1,887	2.2
housing association	812	516	286	176	106	60	1,955	2.2
all social renters	1,571	1,021	590	342	203	116	3,842	2.2
all private renters	921	1,041	540	343	154	69	3,067	2.4
all tenures	6,204	7,790	3,432	2,730	1,004	371	21,530	2.3
<i>percentages</i>								
own outright	34.1	48.6	9.8	5.2	1.5	0.7	100.0	
buying with mortgage	17.9	31.0	20.9	21.5	6.9	1.8	100.0	
all owner occupiers	25.4	39.2	15.8	14.0	4.4	1.3	100.0	
local authority	40.2	26.8	16.1	8.8	5.2	3.0	100.0	
housing association	41.5	26.4	14.7	9.0	5.4	3.1	100.0	
all social renters	40.9	26.6	15.3	8.9	5.3	3.0	100.0	
all private renters	30.0	33.9	17.6	11.2	5.0	2.2	100.0	
all tenures	28.8	36.2	15.9	12.7	4.7	1.7	100.0	

Source: English Housing Survey, full household sample

Figure 1.12: Household size by tenure, 2008–09

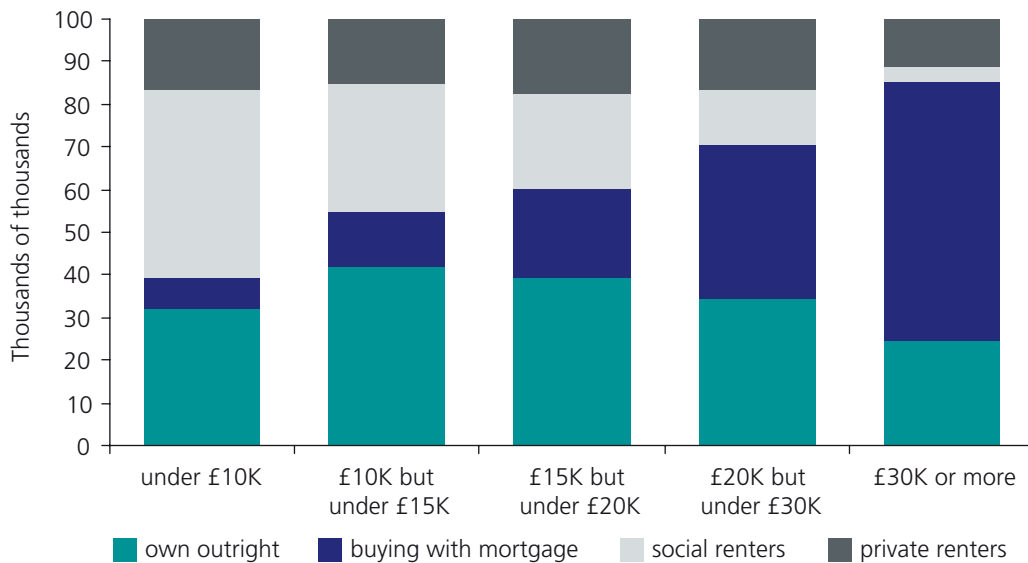


Source: English Housing Survey, full household sample

Gross income of HRP and partner

1.32 The mean gross annual income² of the HRP and partner varied considerably between tenures. The most notable difference was between households buying with a mortgage and social renters, Figure 1.13 and Annex Table 1.9.

Figure 1.13: Distribution of gross annual income of HRP and partner by tenure, 2008–09



Source: English Housing Survey, full household sample

1.33 Of social renters, 2.5 million (65%) had incomes of less than £15,000 per year, and social renters comprised less than 4% of those households with incomes of £30,000 or more. In contrast, 5.4 million (68%) of the households who were buying with a mortgage had incomes of £30,000 or more, but only 620,000 (8%) had incomes below £15,000.

1.34 Of the 1.5 million owner occupiers who had an income of less than £10,000 per year, 1.2 million owned outright, reflecting the higher age profile of outright owners and the likelihood that many are pensioners.

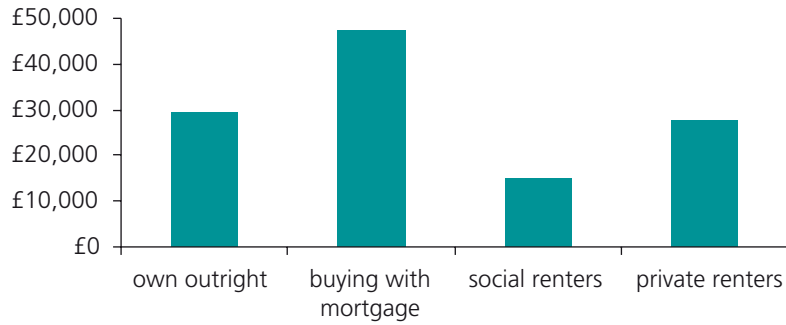
1.35 The proportion of private renters in each income band varied rather less than for other tenures, but although nearly 1 million private renter households earned £30,000 or more, they constituted only 11% of those in this earnings band.

1.36 Figure 1.14 shows the average income of HRP and partner by tenure, and illustrates the distinct disparity in gross income, mentioned above, between those households buying with a mortgage and social renters. Those buying with a mortgage had an average (mean) income of £47,500, more than three times

² Income was imputed for those cases with missing or incomplete income data. Further details will be available in the EHS Technical Advice Notes.

that of social renters (£14,800). The mean gross income for households who owned outright was £29,200 compared with £27,600 for private renters.

Figure 1.14: Mean gross annual income of HRP and partner by tenure, 2008–09

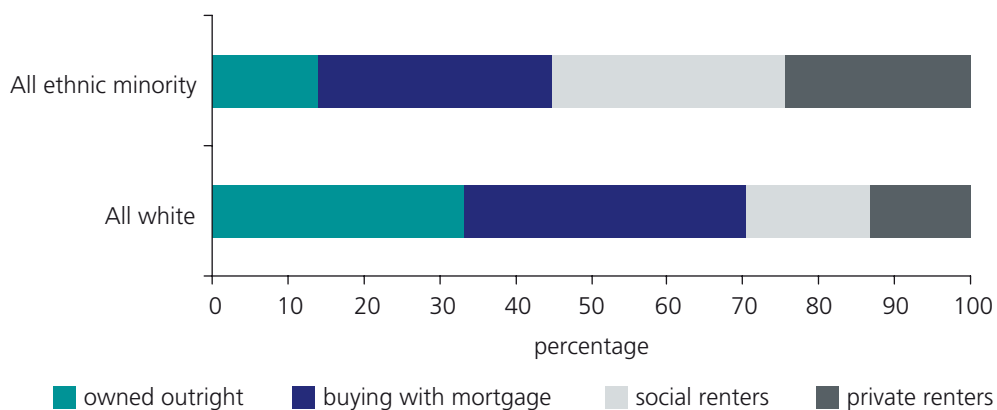


Source: English Housing Survey, full household sample

Ethnicity

1.37 There were notable tenure differences between white and ethnic minority household reference persons: 70% of the households with a white HRP were owner occupiers (33% owned outright and 37% buying with a mortgage), compared with 45% overall of the 2 million ethnic minority households. Ethnic minority HRPs were also considerably less likely to own their homes outright than white HRPs, Figure 1.15.

Fig 1.15: Tenure within ethnic group of HRP



Source: English Housing Survey, full household sample

1.38 There were also tenure differences between different ethnic minority groups, Table 1.4. Households with Indian and Pakistani or Bangladeshi household reference persons were more likely to be owner-occupiers than black HRPs, half of whom were social renters. Black Caribbean HRPs were more likely to be owner occupiers than black African householders, 43% compared to 23%.

Half of black households, whether black African or black Caribbean, were social renters. Of HRPs from other ethnic minorities such as Chinese and mixed race, 60% were renters, the majority being in the private sector.

Table 1.4: Tenure by ethnic group of household reference person, 2008–09

all households

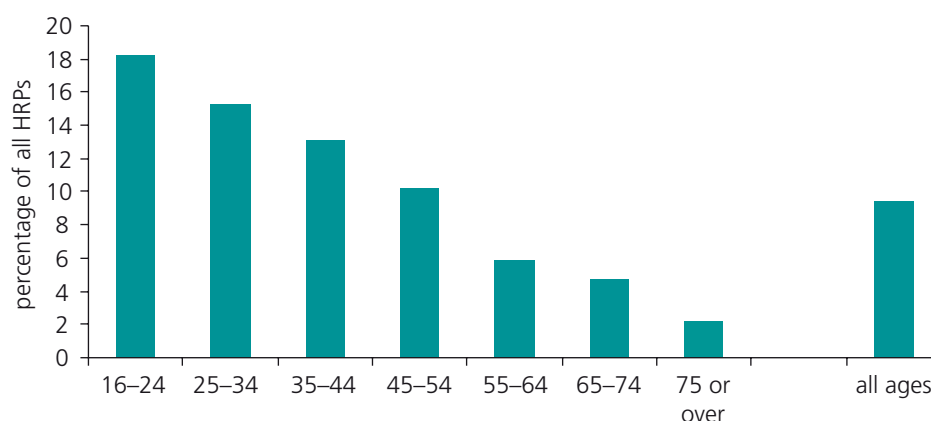
	owner occupiers			social renters	private renters	total ¹
	own outright	buying with mortgage	all owner occupiers			
	<i>thousands of households</i>					
white	6,495	7,214	13,709	3,224	2,556	19,490
black Caribbean	40	93	133	155	24	312
black African	4	76	80	178	96	354
Indian	96	145	240	37	74	351
Pakistani or Bangladeshi	63	130	193	85	68	346
other	80	192	273	162	244	679
all ethnic minority	283	636	919	617	505	2,041
all	6,779	7,849	14,628	3,841	3,062	21,530
	<i>percentages</i>					
white	33.3	37.0	70.3	16.5	13.1	100.0
black Caribbean	12.9	29.8	42.8	49.7	7.5	100.0
black African	1.1	21.5	22.6	50.4	27.1	100.0
Indian	27.2	41.2	68.5	10.5	21.1	100.0
Pakistani or Bangladeshi	18.3	37.5	55.8	24.4	19.8	100.0
other	11.8	28.4	40.2	23.9	35.9	100.0
all ethnic minority	13.9	31.1	45.0	30.2	24.8	100.0
all	31.5	36.5	67.9	17.8	14.2	100.0

Source: English Housing Survey, full household sample

¹ Note: scaled up for cases for which ethnic group is not known

1.39 Ethnic minority households were not spread evenly across age groups. Figure 1.16 shows the age distribution of ethnic minority household reference persons. On average, 9% of households had an ethnic minority HRP, but this proportion decreased steadily across agebands, from 18% of HRPs aged 16–24, down to only 2% of those aged 75 or over.

Figure 1.16: Age distribution of ethnic minority household reference persons, 2008–09



Source: English Housing Survey, full household sample

Nationality

1.40 Table 1.5 provides estimates for nationality by tenure based on a 2 year average of data from the 2007–08 Survey of English Housing and the 2008–09 English Housing Survey. The estimates are given for two nationality groupings: British or Irish; and Other.

Table 1.5: Nationality of HRP by tenure (2 year average 2007–08 and 2008–09)

all households

	owner occupiers	social renters	private renters	all tenures
	<i>thousands of households</i>			
British/Irish	13,832	3,568	2,112	19,512
other nationalities	695	329	702	1,726
all	14,527	3,898	2,816	21,240
	<i>percentage within tenure</i>			
British/Irish	95.2	91.6	75.0	91.9
other nationalities	4.8	8.4	24.9	8.1
all	100.0	100.0	100.0	100.0
	<i>percentage within nationality</i>			
British/Irish	70.9	18.3	10.8	100.0
other nationalities	40.3	19.0	40.7	100.0
all	68.4	18.4	13.3	100.0

Sources: 2007–08 Survey of English Housing; 2008–09 English Housing Survey, full household sample

1.41 Other nationalities represented around 8% of all households but there were significant differences by tenure. In the private rented sector, other nationalities accounted for a quarter of households. The proportion of other nationalities in the owner-occupied and social rented sectors was much lower at 5% and 8% respectively. One reason for this may be that private renting is usually the only immediate tenure available to new migrants when they arrive in the UK, other than staying with family or friends.

1.42 In Table 1.6 the estimates are also presented by the age group of the HRP. The proportions of HRPs of other nationalities varied by age, accounting for 15% of householders of all tenures aged 16–39 and only 4% of householders aged 60+. In the private rented sector, 31% of HRPs in the 16–39 year age range were other nationalities, reflecting the role of this tenure for students and those who come to gain work experience before returning to their home countries.

Table 1.6: Nationality of HRP by tenure and age band (2 year average 2007–08 and 2008–09)

all households

	age of HRP			all ages
	16–39	40–59	60+	
British/Irish				<i>thousands of households</i>
owner occupiers	2,973	5,687	5,172	13,832
social renters	1,021	1,206	1,342	3,568
private renters	1,192	602	318	2,112
all tenures	5,185	7,495	6,832	19,512
other nationalities				
owner occupiers	212	255	228	695
social renters	147	117	65	329
private renters	545	138	19	702
all tenures	904	510	312	1,726
all nationalities				
owner occupiers	3,185	5,942	5,400	14,527
social renters	1,168	1,323	1,406	3,898
private renters	1,738	741	337	2,816
all tenures	6,091	8,006	7,143	21,240
other nationalities as % of all households in ageband				<i>percentage</i>
owner occupiers	6.7	4.3	4.2	4.8
social renters	12.6	8.8	4.6	8.4
private renters	31.4	18.5	5.6	24.9
all tenures	14.8	6.4	4.3	8.1

Sources: 2007–08 Survey of English Housing; 2008–09 English Housing Survey, full household sample

Number of bedrooms, overcrowding and under-occupation.

- 1.43 Levels of overcrowding and under-occupation are measured using the ‘bedroom standard’ (see Glossary). Essentially this is the difference between the number of bedrooms needed to avoid undesirable sharing (given the number, ages and relationships of household members) and the number of bedrooms actually available to the household.
- 1.44 Prior to 2008–09, estimates of overcrowding and under-occupation were based on three-year moving averages from the Survey of English Housing. This was because the sample size for a single year was too small to provide reliable annual estimates, given that fewer than 3% of households were overcrowded. The estimates presented for 2007–08, for example, were an average of data from 2005–06, 2006–07 and 2007–08.
- 1.45 However, for 2008–09, in addition to the EHS sample of 17,700 households, we were also able to access information from a further 95,000 households interviewed for the ONS Labour Force Survey. This combined sample was sufficiently large to deliver robust single year estimates for 2008–09. All findings in this section are therefore based on this ‘EHS-LFS combined dataset’.
- 1.46 The number of bedrooms available for use by households in 2008–09, by tenure, is shown in Table 1.7. The overall average (mean) number of bedrooms available per household was 2.8 but there were noticeable differences by tenure: owner-occupiers had 3.0 bedrooms; social renters 2.1; and private renters 2.4. Looked at another way, 74% of owner occupiers had three or more bedrooms compared to 37% of social renters and 41% of private renters.

Table 1.7: Number of bedrooms per household by tenure, 2008–09

all households

	number of bedrooms available to household						mean number of bedrooms
	one	two	three	four	five or more	all	
	<i>thousands of households</i>						<i>number</i>
owner occupiers	527	3,203	7,285	2,828	777	14,620	3.0
social renters	1,125	1,313	1,283	107	14	3,841	2.1
private renters	601	1,194	938	233	100	3,066	2.4
all tenures	2,253	5,710	9,506	3,168	891	21,527	2.8
	<i>percentages</i>						
owner occupiers	3.6	21.9	49.8	19.3	5.3	100.0	
social renters	29.3	34.2	33.4	2.8	0.4	100.0	
private renters	19.6	38.9	30.6	7.6	3.3	100.0	
all tenures	10.5	26.5	44.2	14.7	4.1	100.0	

Source: 2008–09 EHS-LFS combined dataset

1.47 The overall rate of overcrowding in England in 2008–09 was 3.0%, with an estimated 656,000 households living in overcrowded conditions, Table 1.8. There were considerable differences in overcrowding rates by tenure: 1.6% of owner occupiers (231,000 households); 6.7% of social renters (258,000); and 5.4% of private renters (166,000).

Table 1.8: Overcrowding and under-occupation, 2008–09

all households

	difference from bedroom standard				all households
	over-crowded	at standard	1 above	under-occupied	
					<i>thousands</i>
owner occupiers	231	2,119	5,416	6,854	14,620
social renters	258	2,034	1,121	429	3,841
private renters	166	1,316	1,094	491	3,066
all tenures	656	5,468	7,630	7,773	21,527
					<i>percentages</i>
owner occupiers	1.6	14.5	37.0	46.9	100.0
social renters	6.7	52.9	29.2	11.2	100.0
private renters	5.4	42.9	35.7	16.0	100.0
all tenures	3.0	25.4	35.4	36.1	100.0

Source: 2008-09 EHS-LFS combined dataset

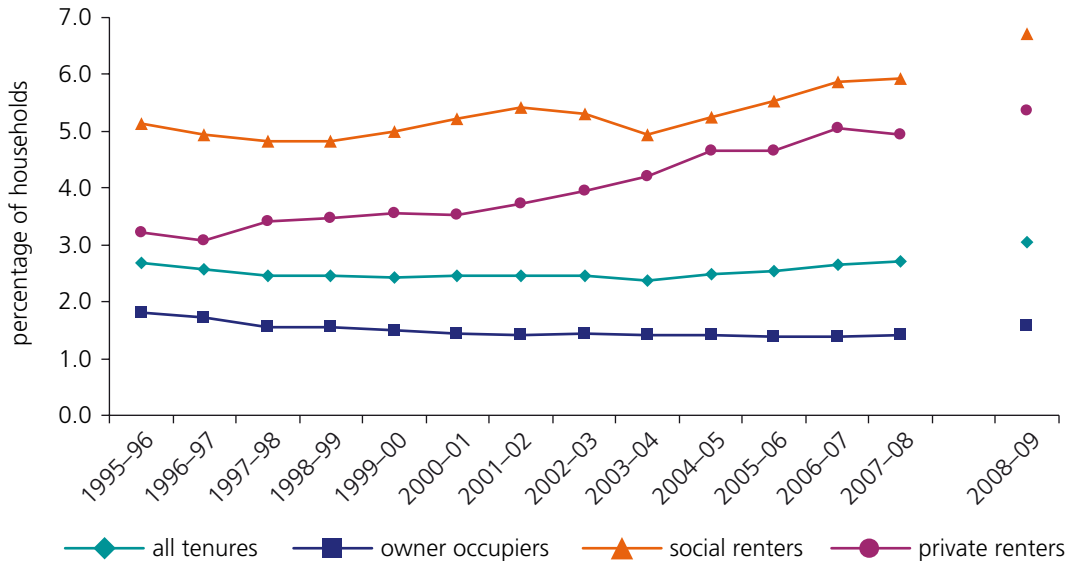
Note: data in this table differ slightly from those in the 2008-09 Headline Report due to minor revisions to the combined dataset

1.48 Around 7.8 million households were estimated to be under-occupying their accommodation in 2008–09, ie they had at least two bedrooms more than they needed as measured by the bedroom standard. The rate of under-occupation was much higher in the owner-occupied sector than in the other two main tenures: 46.9% of owner-occupiers were under-occupying compared to 11.2% of social renters and 16.0% of private renters.

1.49 A further 7.6 million households (35.4%) had one bedroom more than they needed under the bedroom standard; 5.4 million of these households were owner-occupiers, and there were 1.1 million households in each of the two rented sectors.

1.50 Figure 1.17 shows the trend in overcrowding rates by tenure and for England (all tenures) over the period from 1995–96 to 2008–09. The overall rate for England has shown little change, largely due to the relatively stable rate of overcrowding in the owner-occupied sector. Over the past decade, however, overcrowding has been rising within both the social rented and private rented sectors. (The gap in the trend is shown to indicate the previously mentioned methodological change from the 3 year average to the annual figures.)

Figure 1.17: Trend in overcrowding rates by tenure, 1995–96 to 2008–09



Sources: 1995-96 to 2007-08: Survey of English Housing; 2008-09: EHS-LFS combined dataset
 Estimates up to 2007-08 are three-year moving averages; so the '2007-08' figure is actually the average of 2005-06, 2006-07 and 2007-08. Since the 2008-09 estimates are for that year only, a gap has been introduced to separate the three-year averages to 2007-08 from the annual estimates for 2008-09.

- 1.51 Table 1.9 gives estimates of overcrowding and under-occupation by region. London had the highest rate of overcrowding, 7.2%, with around a third of all overcrowded households in England living in London. Apart from the West Midlands (3.2%), all other regions had rates of overcrowding below the national average of 3.0%.
- 1.52 London also had the lowest rate of under-occupation (at least two bedrooms more than needed), at 23.3%, whilst the South West and the East Midlands had the highest rates, 40.4% and 40.3% respectively. Annex Table 1.10 provides further detail of the regional picture by presenting estimates by region and tenure. London had the highest overcrowding rate in each tenure: 3.2% of owner-occupiers; 13.5% of social renters; and 10.1% of private renters.
- 1.53 Overcrowding is a problem which particularly affects households with children. Table 1.10 shows that 1.1 million children (11.6%) in England lived in overcrowded conditions in 2008–09. There were substantial differences by tenure: around a quarter of all children (aged under 16) in the social rented sector (25.7%) were living in overcrowded conditions, compared to 5.8% in the owner-occupied sector and 15% in the private rented sector.

Table 1.9: Overcrowding and under-occupation by region, 2008–09

all households

	difference from bedroom standard				all households
	over-crowded	at standard	1 above	under-occupied	
	<i>thousands of households</i>				
North East	22	247	431	361	1,062
North West	74	669	1,073	1,031	2,846
Yorkshire and the Humber	51	515	840	803	2,209
East Midlands	36	397	706	770	1,909
West Midlands	71	529	775	859	2,234
East	59	591	839	967	2,457
London	224	1,175	968	719	3,086
South East	80	840	1,214	1,362	3,496
South West	39	505	784	900	2,228
England	656	5,468	7,630	7,773	21,527
	<i>percentages</i>				
North East	2.1	23.3	40.6	34.0	100.0
North West	2.6	23.5	37.7	36.2	100.0
Yorkshire and the Humber	2.3	23.3	38.0	36.3	100.0
East Midlands	1.9	20.8	37.0	40.3	100.0
West Midlands	3.2	23.7	34.7	38.4	100.0
East	2.4	24.0	34.2	39.4	100.0
London	7.2	38.1	31.4	23.3	100.0
South East	2.3	24.0	34.7	39.0	100.0
South West	1.7	22.7	35.2	40.4	100.0
England	3.0	25.4	35.4	36.1	100.0

Source: 2008–09 EHS-LFS combined dataset

Table 1.10: Children (<16) in overcrowded or under-occupied homes, 2008–09

all children

	difference from bedroom standard				total
	over-crowded	at standard	1 above	under-occupied	
	<i>thousands of children (<16)</i>				
owner occupiers	352	1,695	2,669	1,376	6,093
social renters	550	1,193	377	17	2,137
private renters	207	684	388	85	1,364
all tenures	1,109	3,573	3,435	1,478	9,594
	<i>percentage</i>				
owner occupiers	5.8	27.8	43.8	22.6	100.0
social renters	25.7	55.8	17.7	0.8	100.0
private renters	15.2	50.1	28.4	6.3	100.0
all tenures	11.6	37.2	35.8	15.4	100.0

Source: 2008-09 EHS-LFS combined dataset

Chapter 2

Owner occupiers, recent first time buyers, and second homes

This chapter reports on the characteristics of owner occupiers, and looks in particular at recent first time buyers (those who had never owned before and had bought their first home in the three years prior to the survey). It also looks at types of ownership, mortgages, and how people intend to pay off their mortgages. The final section is about households who own or rent one or more second homes, their reasons for having them, and their location.

Key findings

- **40% of owner occupier HRPs were aged between 45 and 64; whilst only 1% were aged between 16 and 24.**
- **42% of owner occupier households were couples with no dependent children; only 3% were lone parents with dependent children.**
- **The great majority of owner occupiers (89%) owned the freehold of their property; 4% owned leasehold houses; and 7% owned leasehold flats.**
- **About 5% of owner occupier HRPs were recent first-time buyers, and the majority of these were aged 25–34, while other homeowners were most likely to be aged between 35 and 64.**
- **Recent first time buyers, as well as tending to be younger, were more likely to be in full time employment (91%) than other homeowners (56%). First time buyers were also slightly more ethnically diverse than those other homeowners. About a quarter of all owner occupier households consisted of just one person, and nearly all recent FTBs were aged under 60. These new buyers were also more likely to have smaller homes than other homeowners.**
- **The number of households owning their home outright rose from 5.2 million in 1996–97 to 6.8 million in 2008–09, and the majority of these had paid off a mortgage.**
- **The proportion of mortgagors with an interest only (including endowment) mortgage decreased from 60% in 1998–99 to 22% in 2008–09, while the proportion with a repayment mortgage rose from 36% to 72% across the same period. HRPs aged 16–24 had, on average, the highest weekly mortgage payments (£166) and those aged 65 and over paid the least (£74).**

- **Around 560,000 households in England had second homes, which in total equated to about 650,000 properties; 95% of these were owned rather than rented. The reason most frequently cited for having a second home was to use it as a holiday home or weekend cottage. Thirty-seven per cent of second homes were located in England, but 58% were located abroad.**

Demographics of owner occupier households

- 2.1 As reported in Chapter 1, there were 14.6 million owner occupier households in 2008–09. Very few of these, understandably, had HRPs in the youngest age group: the majority of owner occupier HRPs were aged between 25 and 54 (8.8 million, 60% of the total), and 4.1 million (28%) were aged 65 or more, Annex Table 1.3.
- 2.2 Couples with no dependent children comprised 6.2 million (42%) of the owner occupier households, Annex Table 1.5, and in 53% of these households the HRP worked full time, Table 2.1. In couples with dependent children, which accounted for 3.4 million households, 88% of HRPs were in full-time work. Single owner occupiers aged under 60 were also very likely to work full time. Lone parents with dependent children were more likely to be in part time work (28%) or unemployed/economically inactive (excluding retired) (17%) compared to other household types.

Table 2.1: Household type of owner occupiers by economic status of HRP

all owner occupiers

	couple, no dependent children	couple, dependent children	lone parent, dependent children	other multi-person households	one person under 60	one person over 60	all household types
	<i>percentages</i>						
full time work	52.7	88.4	54.2	48.5	82.9	6.3	57.8
part-time work	7.1	5.8	27.6	9.3	4.8	5.2	7.1
retired	36.5	0.8	1.3	34.5	3.5	86.8	30.1
unemployed/ inactive ¹	3.7	5.0	16.9	7.6	8.8	1.7	5.0
all economic status	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	<i>thousands of households</i>						
	6,208	3,395	508	798	1,677	2,036	14,621

Source: English Housing Survey, full household sample

¹ includes full time students

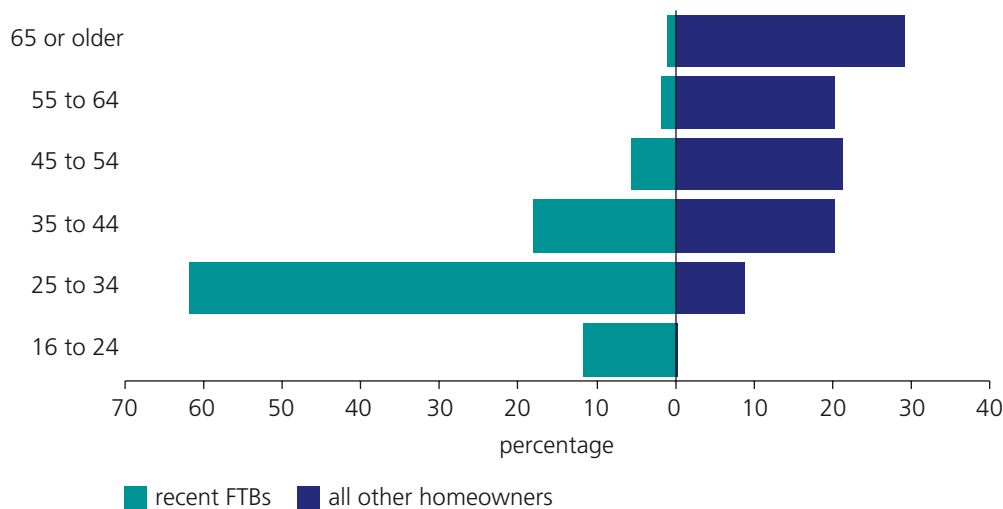
Freeholders and leaseholders

2.3 In 2008–09, 12.7 million owner occupiers were living in a freehold house (89% of owners), compared with 607,000 (4%) in leasehold houses. A further 0.9 million households (7%) were in leasehold flats, and about 34,000 were in commonhold properties.

Recent first-time buyers

2.4 Of the 14.6 million owner occupier households, 693,000 (5%) were recent first-time buyers (FTBs), ie they had never owned before and had bought their first (current) home in the previous three years. The proportion of recent FTBs varied considerably with the age of the household reference person. The majority of recent FTBs (62%) were currently aged 25 to 34, with a further 12% aged 16 to 24. In contrast, a much lower proportion of the other homeowners – those who had owned their home for more than three years, or were not first time buyers – were in these age bands, Figure 2.1 and Annex Table 2.1.

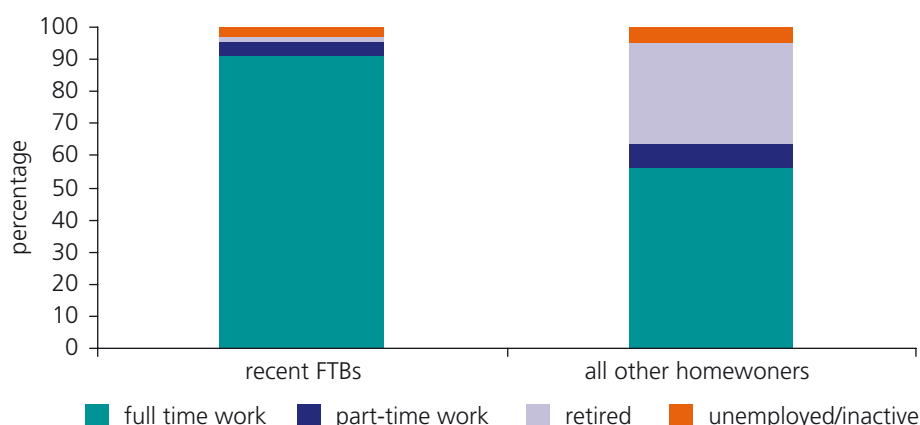
Figure 2.1: Age of HRP by whether recent FTB, 2008–09



Source: English Housing Survey 2008–09, full household sample

2.5 In addition to being younger on average than most other buyers, recent FTBs were very much more likely to be in full time work: 91% were working full time, compared with 56% of other homeowners. Only 5% of recent FTBs were working part-time, and 2% were retired, compared with 7% and 31% respectively of other homeowners, Figure 2.2 and Annex Table 2.1.

Figure 2.2: Economic status of HRP by whether recent FTB, 2008–09



Source: English Housing Survey 2008–09, full household sample

2.6 Of the 693,000 households who had bought their first home recently, 616,000 (89%) were white and 76,000 (11%) were from ethnic minorities, Annex Table 2.1. Among the ethnic minorities, the largest identifiable groups of recent first time buyers were Pakistani or Bangladeshi (31% of ethnic minority FTBs) and Indian (13%).

2.7 Overall, households with ethnic minority HRPs were more likely to have bought their first home recently than households with white HRPs, Table 2.2 and Annex Table 2.1. In 2008–09, 11% of recent first time buyers had ethnic minority household reference persons, compared with 6% of other homeowners. This will partly reflect past migration trends and the age structures of the different ethnic groups.

Table 2.2: Ethnicity of HRP by whether recent first time buyer, 2008–09

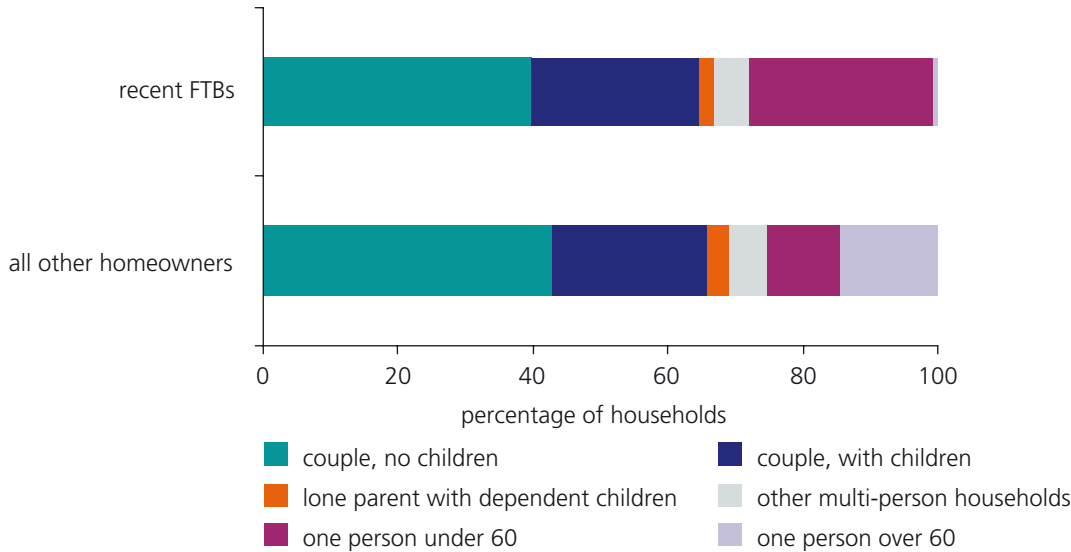
all owner occupiers

	recent FTBs	all other homeowners	recent FTBs	all other homeowners
		<i>thousands</i>		<i>percentages</i>
white	616	13,089	89.0	94.0
ethnic minority	76	840	11.0	6.0
total	693	13,929	100.0	100.0

Source: English Housing Survey, full household sample

2.8 Recent first time buyers and other homeowners comprised quite similar proportions of most household types, Figure 2.3 and Annex Table 2.1. The main exception was single person households which, overall, made up about a quarter of all owner occupier households. Within this group, nearly all the recent FTBs were aged under 60, as would be expected. This contrasts with other homeowners, amongst whom more single-person HRPs were aged 60 or above than aged under 60.

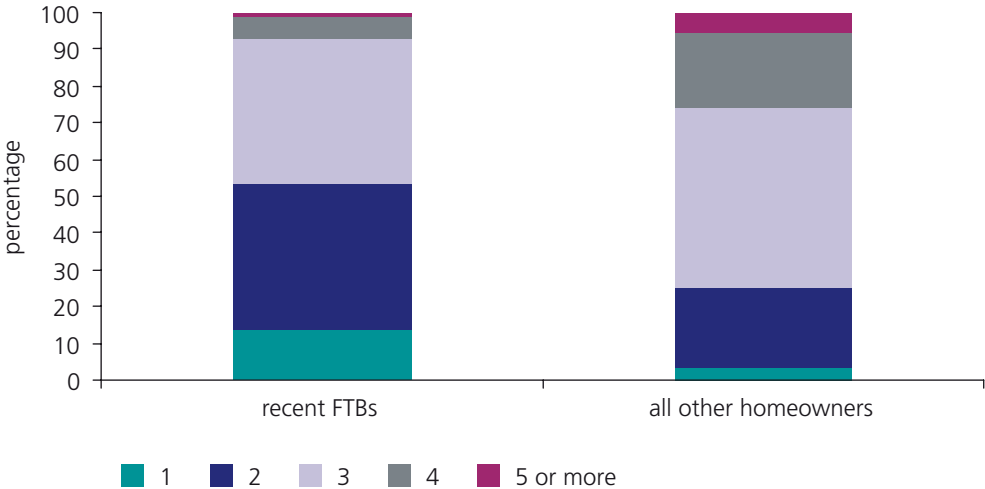
Figure 2.3: Household type by whether recent first time buyer, 2008–09



Source: English Housing Survey, full household sample

2.9 Recent first time buyers were more likely to live in smaller homes than other homeowners. Some 14% of recent FTB households had only 1 bedroom, compared with 3% of other homeowners. About 80% of recent FTB households had 2 or 3 bedrooms, with equal proportions in each of these categories. In comparison, other homeowners were much more likely to have 3-bedroom homes (49%) than 2 bedrooms (22%), and 26% of them had 4 or more bedrooms, Figure 2.4 and Annex Table 2.1.

Figure 2.4: Number of bedrooms by whether recent FTB, 2008–09



Source: English Housing Survey, full household sample

Type of ownership

2.10 There was a steady increase over time in the number of households owning their home outright, from 5.6 million in 1999 to 6.8 million in 2008–09, as shown in Annex Table 1.1. Over most of this period, the number buying with a mortgage remained relatively stable at around 8.5 million, but showed a decline from 2005 onwards, Figure 2.5. The increase in outright ownership meant that the proportion of households buying with a mortgage declined overall from 60% to 54% of all owner occupiers over the period.

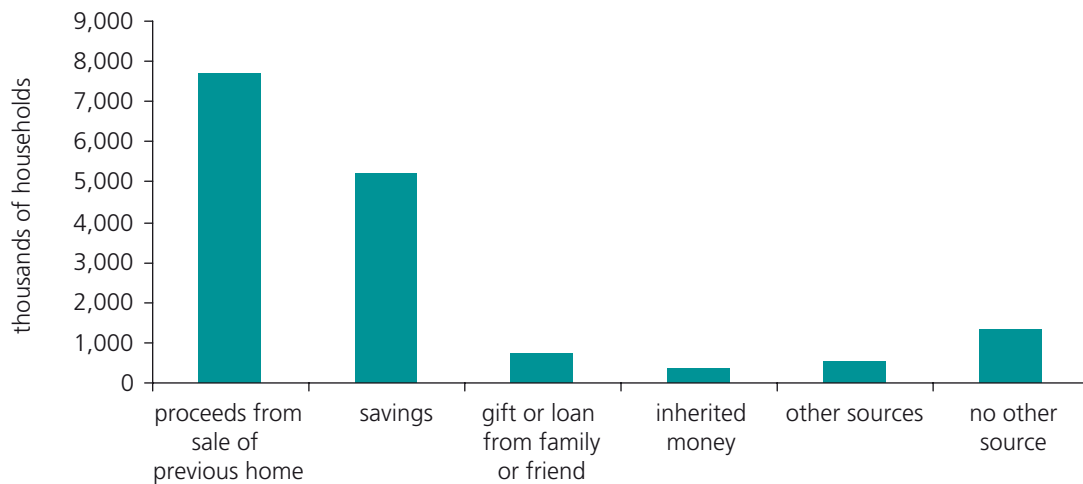
Figure 2.5: Trend in type of ownership, 1999 to 2008–09



Source: 1990 to 2008: ONS Labour Force Survey; 2008–2009: English Housing Survey, full household sample

2.11 Figure 2.6 shows the sources of finance, other than a mortgage, which owner occupiers had used to purchase their current property. The most frequently-reported source of finance, apart from a mortgage, was the proceeds from a previous home (7.7m households), followed by the use of savings (5.2m households). Some households used more than one of the sources shown. Around 1.4m households used no other source of finance than a mortgage, Annex Table 2.2.

Figure 2.6: Sources of finance¹, other than mortgage, for purchase of current property, 2008–09

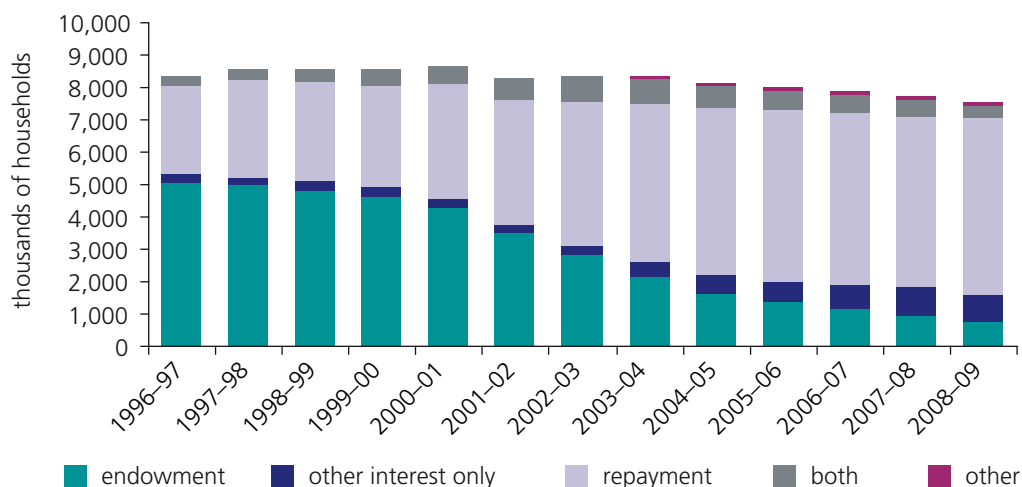


Source: English Housing Survey, full household sample
¹ households may have reported more than one source of finance

Mortgage type

2.12 Figure 2.7 shows the main types of mortgage that households held. There is a clear decline in the number of endowment mortgages over most of this period, from 5.1 million in 1996–97 (61% of the total) to 0.8 million (10%) in 2008–09. Over the same period, the number of interest only mortgages of other types, such as those based on pensions, PEPs or ISAs, generally increased, reaching 0.8 million (11% of the total) in 2008–09, Annex Table 2.3.

Figure 2.7: Trends in mortgage type, 1993–94 to 2008–09



Source: English Housing Survey, full household sample

2.13 Over the same period, the proportion of households with a repayment mortgage more than doubled, from 33% (2.8 million) 33% to 72% (5.4 million), partly as a result of the decline in popularity of endowment mortgages.

2.14 In 2008–09, 5% of all mortgages were combined interest and repayment mortgages, a similar level to that in 1998–99. However across the ten year period, this proportion had increased to 9% in 2002–04 before decreasing again.

Mortgage payments

2.15 Mortgage payments varied between different types of mortgage, and according to the age group and economic status of the HRP.

2.16 Overall, nearly three-quarters of mortgagors were paying less than £180 per week. Only 7% were paying between £240 and £299 and a further 7% were paying £300 or more, Figure 2.8 and Annex Table 2.4.

Figure 2.8: Mortgage payment (£ per week) by type of mortgage, 2008–09



Source: English Housing Survey, full household sample

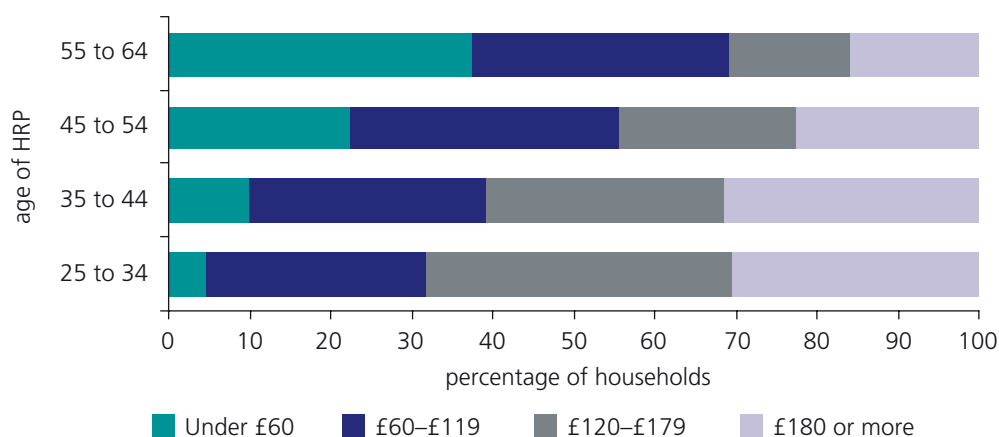
2.17 Households with an interest only mortgage had the lowest average weekly mortgage payments (£130 per week): 57% of these households were paying less than £120 per week, and only 13% paid £240 or more per week. These payments will include any endowment policy premiums.

2.18 Of households with a repayment mortgage, 59% were paying between £60 and £180 per week, with an average payment of £148 per week. As for those

with interest only mortgages, around 13% of households with a repayment mortgage paid £240 or more per week.

2.19 Only about 110,000 household reference persons with mortgages were aged 16–24, but these had the highest average weekly mortgage payments of all age groups (£166), with 77% paying between £60 and £179 per week, Figure 2.9 and Annex Table 2.5. At the other end of the age scale, fewer than 210,000 HRPs with mortgages were aged 65 or above. For these householders the mean payment was £74 per week and almost 60% paid less than £60 per week. These householders were more likely to be nearing the end of their mortgage term and so would have bought at a time when prices were considerably lower than in 2008–09.

Figure 2.9: Mortgage payment (£ per week) for HRPs aged 25 to 64, 2008–09



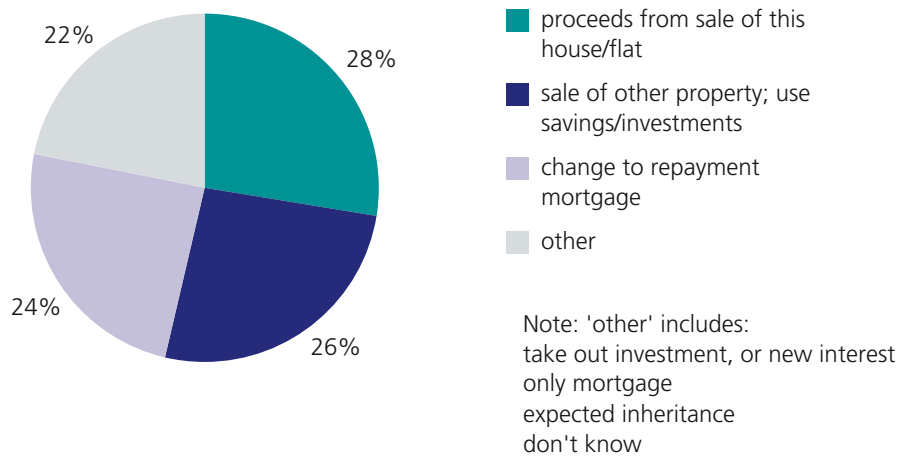
Source: English Housing Survey, full household sample

2.20 The great majority of HRPs with mortgages were aged between 25 and 64. Within these bands, the older HRPs were more likely to be paying less than £120 per week while the younger ones were most likely to be paying £120 or more, with 30% of those aged 25 to 34 paying more than £180 per week.

2.21 There were 690,000 households with an interest-only mortgage who reported that they had no linked investment. These households were asked for the main way they proposed to pay off their mortgage.

2.22 There were three roughly equal groups: those intending to rely on proceeds from the sale of their current property (28%); those intending to change to a repayment mortgage (24%); and those intending to sell some other property, or use savings/investments not linked to their mortgage (26%). The remainder included those who said they would take out an investment or were expecting an inheritance; 6% did not know how they would pay off the mortgage, Figure 2.10.

Figure 2.10: Main repayment method planned by HRPs with interest-only mortgage and no linked investment, 2008–09



Source: English Housing Survey, full household sample

Second homes

2.23 A 'second home' is defined as privately-owned habitable accommodation that is not occupied by anyone as their main residence. It will be occupied from time to time, for example as a holiday home or for working away from the household's main home.

2.24 There are some instances where more than one property is owned or rented by a household, but the additional property/properties are *not* considered to be second homes:

- if a property is occupied by anyone as their main residence it is not a second home
- properties that the household plans to sell in the near future, or recently bought properties that they haven't moved into yet, are not regarded as second homes
- properties that are occupied by a student son/daughter as accommodation while at college/university are also not counted as second homes

2.25 Table 2.3 shows the number of households in England owning or renting second home(s) in 2008–09, and illustrates how the actual number of second homes they owned or rented was derived from an initial base of all their additional properties.

2.26 It is estimated that 1.8 million households in England owned or rented more than one property in 2008–09, nearly 2.7 million properties in total, Table 2.3.

Table 2.3: The EHS definition of a second home, 2008–09

	<i>thousands of households</i>
total number of households reporting a second property	1,800
of which, number of households with a second home(s)	563
	<i>thousands of properties</i>
total number of owned or rented second properties reported ¹	2,652
of which,	
second properties that are main residence of someone else ²	1,828
second properties intended to be sold or moved into shortly ²	157
second properties occupied by student children at college/university ²	15
second homes ²	651

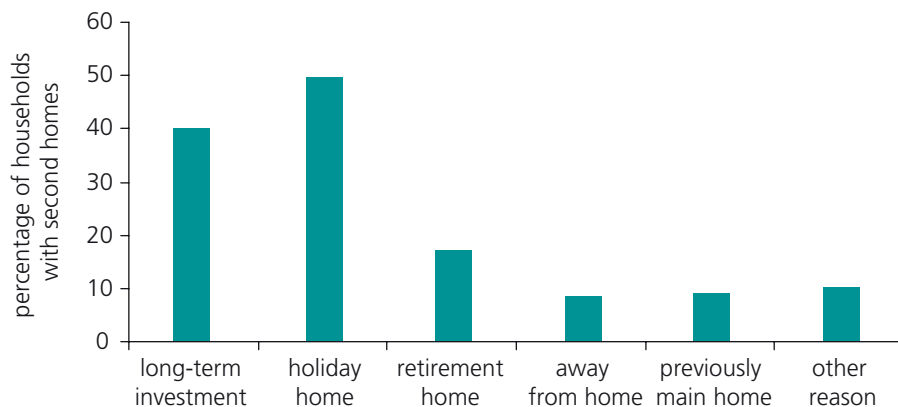
Source: English Housing Survey, full household sample

¹ excludes a small number of households who claimed to have a second property but did not state how many

² adjusted for a small number of households who did not answer

- 2.27 As this table shows, 1.8 million households in England reported that they owned at least one additional property. The large majority of these (69%) were used as someone else's main residence and were therefore not second homes; these would include properties rented out by small private landlords. A further 173,000 additional properties were not counted as second homes because they were vacant, either intended to be sold or bought but not yet occupied, or were occupied by a student son or daughter while at college or university.
- 2.28 The remaining 651,000 properties were classified as second homes under the EHS definition. As Table 2.3 shows, these were owned or rented by a total of 563,000 households in England. The great majority of second homes were owned (95%) rather than rented.
- 2.29 Households were asked their reasons for owning or renting additional properties. In the case of second homes, the reason most often cited was use as a holiday home or weekend cottage (50% of responding households), Figure 2.11.
- 2.30 A household could give more than one reason for owning a second home. This may explain why long term investment was frequently cited (40% of households), as many people will own a second home for other reasons, but may consider the property to be an investment in addition to its more immediate utility.
- 2.31 Among other reasons given, 17% of households intended to use their current second home as a retirement home, and 8% used their second home for working or living away from their main home.

Figure 2.11: Reasons for having a second home, 2008–09

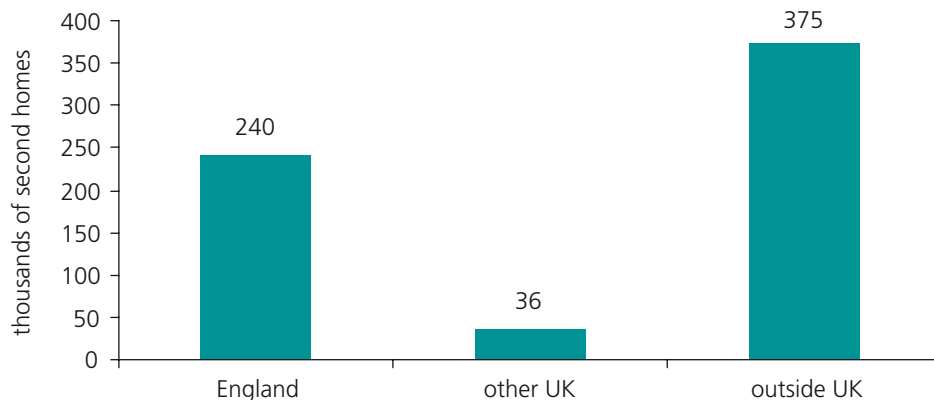


Source: English Housing Survey, full household sample
Note: respondents could give more than one reason

Location of second homes

2.32 Households resident in England were more likely to own a second home abroad than within either England or the rest of the United Kingdom, Figure 2.12.

Figure 2.12: Location of second homes owned by households in England, 2008–09

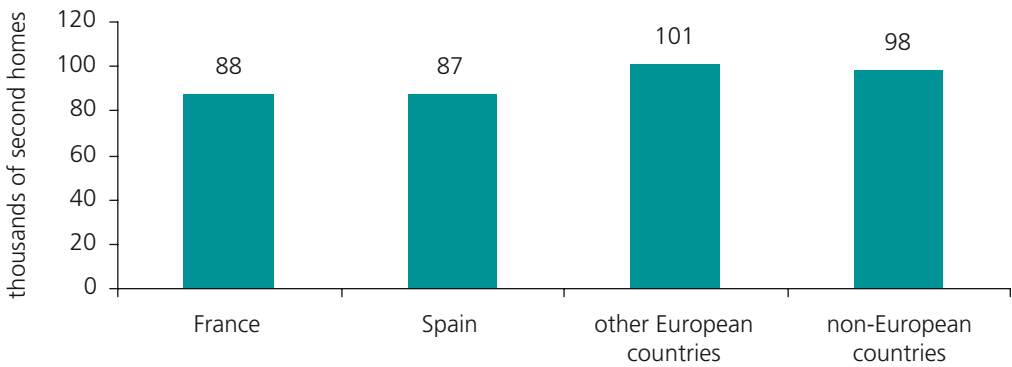


Source: English Housing Survey, full household sample
Note: adjusted for a small number of households who did not answer

2.32 Thirty-seven per cent of second homes owned in 2008–09 by households resident in England were themselves located in England (240,000 properties); these represent about 1% of the English housing stock. A further 36,000 (6%) of second homes were in other parts of the UK.

2.33 Fifty-eight per cent of second homes (375,000 properties) were located outside the UK. Of these, 74% were in Europe, with the most popular European locations being France (88,000 properties) and Spain (87,000), accounting together for 47% of all non-UK second homes. Just over a quarter of second homes abroad were located in non-European countries, Figure 2.13.

Figure 2.13: Location of second homes abroad, 2008–09



Source: English Housing Survey, full household sample
Note: adjusted for a small number of households who did not answer

2.33 The EHS is not the only source of information on second homes. Local authorities in England submit annual returns to DCLG. These include figures on the number of properties in each authority where the owner has applied for a council tax discount because it is a second home. Based on these returns, there were an estimated 245,000 second homes in England in October 2008. This estimate is close to the EHS-based figure of 240,000, despite the differences in the way the two estimates are compiled. Specifically:

- households whose main home is in England are not the only people who can own second homes in England
- the local authority returns will include second homes owned by people whose main residence is outside England and who therefore would not be included in the EHS figures
- some second-home owners may not have applied for a discount on their council tax, so the local authority returns may understate the total number of second homes

2.34 The local authority returns provide a reliable estimate of the number of second homes at individual local authority level, which the EHS sample size does not permit.

Chapter 3

Social and private renters

This chapter reports on households in the social rented and private rented sectors. It provides an overview of differences between the two sectors; information on rents and Housing Benefit; social rented sector allocations and waiting lists; and private rented sector tenancy deposits.

Key findings

- **In 2008–09, 6.9 million households in England rented their accommodation. Around 3.8 million (56%) of these households were social renters and 3.1 million (44%) were private renters.**
- **Local authority tenants accounted for almost half of all social renters and 27% of all renters. Housing association tenants accounted for a further 28% of all renters.**
- **Around three fifths (61%) of private renters worked full-time compared to around a quarter (24%) of social renters. Private renters tended to be younger than social renters: 60% of social renters were aged 45 or over, around double the proportion of private renters (29%) in this age group.**
- **The average weekly rent for private renters was more than twice that of social renters, £153 compared to £72. Only 19% of private renters received Housing Benefit compared to 59% of social renters.**
- **Over half (55%) of social tenants resident for less than 10 years had waited less than 6 months to be allocated their home. Some 5% had waited 5 years or over.**
- **Four per cent of all households had at least one person on a social housing waiting/transfer list (a total of 846,000 households).**
- **70% of households that had paid a tenancy deposit on previous private rented accommodation had had their deposit returned in full. The most common reason that tenants were given for the non return of deposits was that the property required cleaning (38%).**

General overview of the rented sectors

- 3.1 Social renters are those households renting from local authorities or housing associations. The private rented sector covers all other types of tenants,

including those whose accommodation is tied to their job and those who live rent-free (for example, living in a flat belonging to a relative).

- 3.2 Throughout this chapter we use the term '*market renters*' to mean households in the private rented sector with assured or assured shorthold tenancies (tenancies available on the open market). The term '*non-market renters*' is used to mean households in the private rented sector with all other types of tenancies. Further details are provided in the Glossary.
- 3.3 In the EHS, private rented sector data is collected and reported at the household level. This represents a change from the previous Survey of English Housing (SEH) which collected and reported private rented sector data at tenancy as well as household level. However, the number of households in the sample with more than one tenancy group was very small (23 households in 2007-08). Further details and analysis of the scale of the discontinuity in relation to rents are provided in Appendix C.
- 3.4 In 2008–09, 6.9 million households in England rented their accommodation, Table 3.1. Around 3.8 million (56%) of these households were social renters and 3.1 million (44%) were private renters.
- 3.5 In response to household surveys, some housing association tenants incorrectly report that they are local authority tenants, typically where ownership of the property has transferred from the local authority to a housing association. In the EHS, the tenure for respondents who report that they are local authority tenants but who live in an area where it is known that the local authority no longer own stock has been amended to housing association tenant. Readers should therefore be cautious if comparing change over time in the number and proportion of local authority and housing association tenants using data from the SEH or LFS published in the earlier *Housing in England* reports which had not been amended in this way.
- 3.6 Local authority tenants accounted for almost half of all social renters and 27% of all renters. Housing association tenants accounted for a further 28% of all renters.
- 3.7 In the private rented sector, there were 2.2 million households that were '*market renters*' (assured or assured shorthold tenancies) and 610,000 '*non-market renters*' (with tenancy types not available on the open market in 2008–09). There were a further 218,000 privately renting households for which the tenancy type was not known.
- 3.8 In recent years, the private rented sector has grown in size while the social rented sector has remained relatively stable – see trends in tenure section in Chapter 1. The private rented sector offers greater flexibility than other tenures, for example for people who may need to move more frequently in the early stages of their careers, and is generally the only tenure initially available to new immigrants. The rise in private renting is also likely to be a reflection of the affordability issues affecting potential owner occupiers.

3.9 Table 3.2 provides a comparison of some key differences between private and social tenants. Private tenants were generally younger than social tenants: whilst almost half (49%) of private renters were aged under 35, only around a fifth (21%) of social renters were in this age group.

Table 3.1: Households in the rental sectors, 2008–09

all renting households

	thousands of households	percentage ³	% of all renters
local authority	1,887	49.1	27.3
housing association	1,955	50.9	28.3
all social renters	3,842	100.0	55.6
market renters ¹	2,239	73.0	32.4
non-market renters ²	610	19.9	8.8
unknown tenancy type	218	7.1	3.2
all private renters	3,067	100.0	44.4
all renters	6,909		100

¹ with assured or assured shorthold private tenancies

² with private tenancies not available on the open market in 2008-09

³ percentages within the private rented sector are not directly comparable with percentages from the previous SEH based on tenancies rather than households

Source: English Housing Survey, full household sample

Table 3.2: Comparison of social and private rented sectors, 2008–09

all renting households

indicator	social renters	private renters
size of sector (number of households)	3.8m	3.1m
proportion of household reference persons (HRPs) aged under 35	21%	49%
mean weekly gross income (HRP plus partner)	£285	£530
mean weekly rent ¹ (before housing benefit)	£71	£153
median length of time in current residence	7 yrs	1 yr
proportion of tenants receiving housing benefit	59%	19%
proportions of HRPs working full time	24%	61%

¹ rent excluding services and rent-free cases

Source: English Housing Survey, full household sample

3.10 The economic activity profile of social and private renters differed: 61% of privately renting HRPs worked full-time, more than twice the proportion of social renters in full-time employment (24%). This is reflected in the difference in the average (mean) weekly gross income of HRP and partner: private renters had a weekly income of £530, considerably higher than the £285 weekly income of social renters.

-
- 3.11 However, social renters' mean weekly rent was less than half that of private renters, £71 compared to £153, and 59% of social renters received Housing Benefit compared to only 19% of private renters.
- 3.12 There was also considerable difference in the length of time that social and private renters had lived in their current accommodation. Social renters had lived in their current home for an average (median) of 7 years and private renters for just 1 year.
- 3.13 Chapter 1 and Annex Table AT3.1 provide further details of the demographic and economic differences between social and private renters.

Rents and Housing Benefit

- 3.14 There have been some methodological changes to the way in which rent data are processed and reported in the EHS compared to the previous SEH. Full details of the way in which rents are calculated will be provided in the EHS Technical Advice Notes.
- 3.15 As highlighted at the start of this chapter, private rents are also now reported at the household level rather than the tenancy level as in the previous *Housing in England* reports based on the Survey of English Housing. Social rents are now reported net of services and so there is a discontinuity with previous SEH estimates. An assessment of the impact of the methodological changes on the private rent estimates and further details of the changes to the calculation of social rents are provided in Appendix C.
- 3.16 In the 2008–09 EHS sample there were a small number of private renters who did not know what type of tenancy they had. For information, we are showing the average rent for this group of cases and providing estimates of overall private rents both excluding and including these cases.
- 3.17 All rent estimates, unless otherwise indicated, are mean rents excluding services, and rent-free cases are excluded from the calculations. The average weekly rent in the social sector was £71. Housing association tenants, on average, paid a higher rent than local authority tenants, £75 per week compared to £66, Table 3.3.
- 3.18 The average rent for market renters in the private rented sector was £160 per week and the overall average rent for all private renters (including those with unknown tenancy type) was £153 per week. For households with non-market tenancies, the average rent was £129 per week.
- 3.19 In 2008–09, over half of all social renters (59%) received Housing Benefit (HB) to help with the payment of their rent but only around a fifth (19%) of private renters received Housing Benefit, Table 3.4.

Table 3.3: Mean weekly rents net of services, 2008–09*all renting households*

	<i>£ per week</i>
social rented sector ¹	
local authority	66
housing association	75
all social renters	71
private rented sector	
market renters ²	160
non-market renters ³	129
private renters with tenancy type known	155
tenancy type unknown	123
all private renters ⁴	153

¹ not comparable with previous SEH estimates due to methodological changes² with assured or assured shorthold private tenancies³ with private tenancies not available on the open market in 2008-09⁴ includes those with tenancy type unknown

Source: English Housing Survey, full household sample

Table 3.4: Receipt of Housing Benefit, 2008–09*all renting households*

	whether receives HB		total
	yes	no	
			<i>thousands of households</i>
all social renters	2,269	1,573	3,842
all private renters	598	2,469	3,067
			<i>percentages</i>
all social renters	59	41	100.0
all private renters	19	81	100.0

Source: English Housing Survey, full household sample

3.20 Table 3.5 is based on only those households that received HB. In the social rented sector the average (mean) rent before receipt of HB (for those who received HB) was £69 per week. The average amount of HB received was £62 per week. The average rent after HB, that is the amount of rent not covered by HB, was therefore £7 per week.

3.21 In the private rented sector, the average rent before HB (for those who received HB) was £139 per week and the average amount of HB received was £100 per week. Private renters in receipt of HB therefore had to pay on average a further £39 per week towards their rent.

Table 3.5: Households in receipt of Housing Benefit, 2008–09

households in receipt of HB

	mean rent before HB	mean amount of HB	mean rent after HB
			<i>£ per week</i>
all social renters	69	62	7
all private renters	139	100	39

Source: English Housing Survey, full household sample

- 3.22 Lone parents with dependent children were most likely to receive HB in both the social and private rented sectors: 72% of lone parents who were social renters and 68% of privately renting lone parents received HB in 2008–09, Table 3.6 and Figure 3.1.
- 3.23 Although there were around 700,000 single person households aged under 60 in both rented sectors, the proportions of these households receiving HB were very different: 62% of the social renters but only 13% of the private renters. This reflects the higher proportions of working HRPs in the private rented sector.
- 3.24 The picture was different for one-person households aged 60 or over with almost four times as many such households in the social sector as in the private rented sector, 866,000 compared to 223,000. Three quarters of one-person social renters aged over 60 (75%) received HB compared to 45% of such households in the private rented sector.
- 3.25 Around one fifth (19%) of households with an HRP in employment in the social rented sector received HB compared to only 7% of such households in the private rented sector. The majority of households with an unemployed HRP received HB, 90% in the social rented sector and 69% in the private rented sectors.
- 3.26 As might be expected, the average annual income (HRP and partner) of households in receipt of HB was much lower than that of households that did not receive HB: £10,100 compared to £21,600 in the social rented sector; and £11,400 compared to £31,500 in the private rented sector.

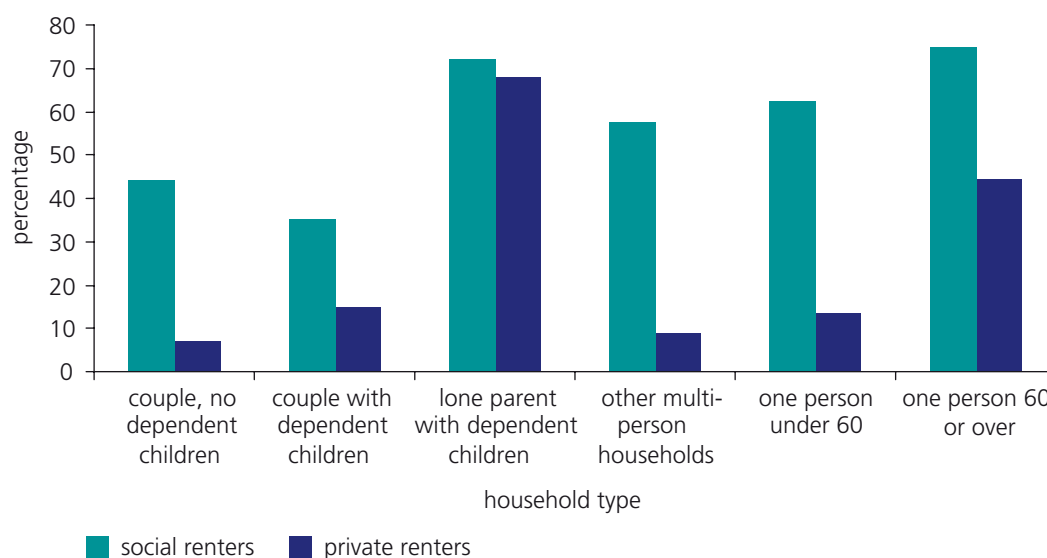
Table 3.6: Characteristics of renters by tenure and whether receive Housing Benefit, 2008–09

all renting households

	social renters			private renters		
	receive HB			receive HB		
	yes	no	all	yes	no	all
<i>thousands of households</i>						
household type						
couple, no dependent children	303	382	685	54	710	764
couple with dependent children	206	381	587	79	455	535
lone parent with dependent children	486	186	672	226	107	333
other multi-person households	188	139	328	46	468	514
one person under 60	439	266	705	93	605	698
one person aged 60 or over	647	218	866	99	123	223
all households	2,269	1,573	3,842	598	2,469	3,067
economic status of HRP						
working	249	1,069	1,318	155	1,979	2,133
unemployed	291	33	324	99	44	143
retired	894	316	1,210	122	154	277
other inactive	835	154	990	221	293	514
all households	2,269	1,573	3,842	598	2,469	3,067
<i>percentages</i>						
household type						
couple, no dependent children	44.2	55.8	100.0	7.0	93.0	100.0
couple with dependent children	35.1	64.9	100.0	14.8	85.2	100.0
lone parent with dependent children	72.3	27.7	100.0	67.9	32.1	100.0
other multi-person households	57.5	42.5	100.0	8.9	91.1	100.0
one person under 60	62.3	37.7	100.0	13.4	86.6	100.0
one person aged 60 or over	74.8	25.2	100.0	44.6	55.4	100.0
all households	59.1	40.9	100.0	19.5	80.5	100.0
economic status of HRP						
working	18.9	81.1	100.0	7.3	92.7	100.0
unemployed	89.9	10.1	100.0	69.4	30.6	100.0
retired	73.9	26.1	100.0	44.3	55.7	100.0
other inactive	84.4	15.6	100.0	43.1	56.9	100.0
all households	59.1	40.9	100.0	19.5	80.5	100.0
<i>£ per annum</i>						
annual gross income (HRP and partner)	10,100	21,600	14,800	11,400	31,500	27,600

Source: English Housing Survey, full household sample

Figure 3.1: Proportion of renters in receipt of Housing Benefit by household type and tenure, 2008–09



Source: English Housing Survey, full household sample

Social rented sector – allocations and waiting lists

3.27 Social renters who had been in their home for less than 10 years were asked how long they had had to wait before being allocated their current home. The majority of both housing association (57%) and local authority (52%) tenants had been allocated their current home within six months, Table 3.7.

Table 3.7: Length of wait before being allocated a home, 2008–09

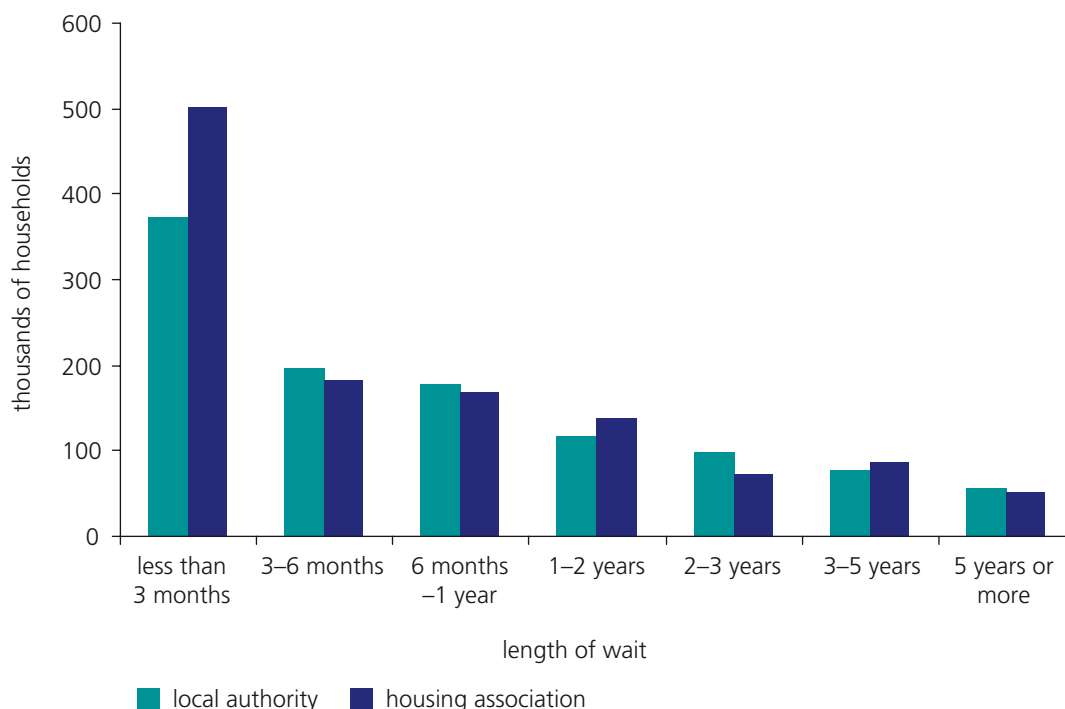
social renters resident less than 10 years

length of wait	local authority	housing association	total
			<i>thousands of households</i>
less than 3 months	373	501	873
3 months but less than 6 months	196	183	379
6 months but less than 1 year	178	170	348
1 year but less than 2 years	116	138	254
2 years but less than 3 years	99	72	171
3 years but less than 5 years	78	86	164
5 years or more	56	51	107
total	1,096	1,200	2,296
			<i>percentage</i>
less than 3 months	34.0	41.7	38.1
3 months but less than 6 months	17.9	15.3	16.5
6 months but less than 1 year	16.2	14.1	15.1
1 year but less than 2 years	10.6	11.5	11.1
2 years but less than 3 years	9.1	6.0	7.5
3 years but less than 5 years	7.1	7.1	7.1
5 years or more	5.1	4.3	4.7
total	100.0	100.0	100.0

Source: English Housing Survey, full household sample

3.28 Around a third of local authority tenants (34%) and two fifths (42%) of housing association tenants had been housed in less than three months. Only 5% of local authority tenants and 4% of housing association tenants had had to wait more than five years to be allocated their home.

Figure 3.2: Length of wait before being allocated home, social renters resident less than 10 years, 2008–09



Source: English Housing Survey, full household sample

3.29 All households, regardless of their current tenure, were asked whether any member of the household was currently on a local authority or housing association waiting or transfer list. Four per cent of all households had at least one person on a waiting/transfer list (a total of 846,000 households), Table 3.8. This proportion is in line with the findings in 2004–05 when the questions were last asked by the Survey of English Housing and with the three years prior to 2004–05³.

3.30 In the majority of households with members on waiting/transfer lists, it was the HRP or partner who was on the list: 734,000 households compared to 112,000 with someone other than HRP or partner on the list.

³ See table S452 www.communities.gov.uk/documents/housing/xls/140066.xls

Table 3.8: Households with household member(s) on social housing waiting/transfer list by tenure, 2008–09

all households

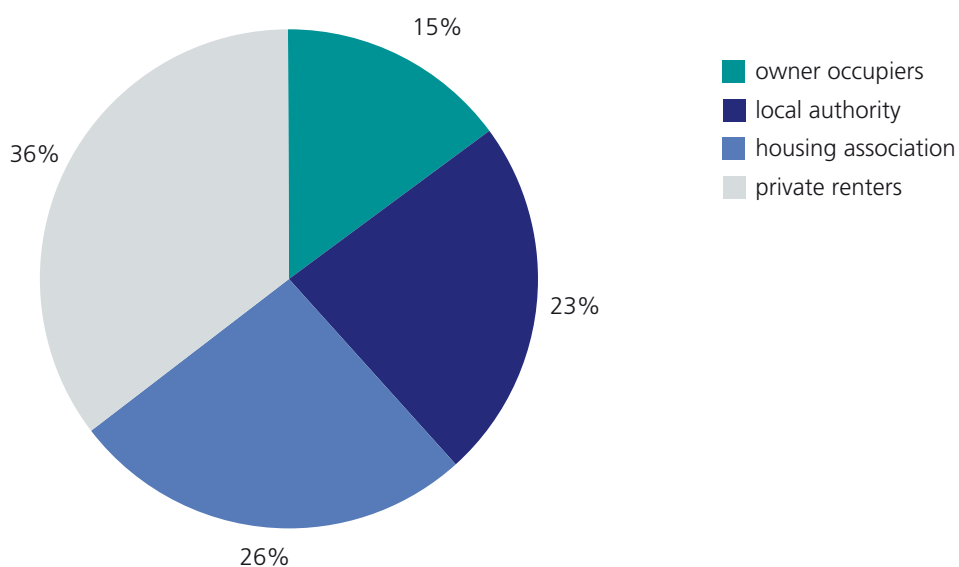
current tenure	which household member on list		total no of households with member(s) on list ¹	total no of households in tenure
	HRP or partner	other		
<i>thousands of households</i>				
owner occupiers	71	57	128	14,621
LA	171	25	196	1,887
HA	200	23	223	1,955
all social renters	371	48	419	3,842
all private renters	293	7	300	3,067
all tenures	734	112	846	21,530
<i>percentage</i>				
% of households with member on list	86.8	13.2	100.0	
% of all households	3.4	0.5	3.9	100.0

¹ of these 846,000 households, an estimated 17,000 had a second application indicating the current household intended to split

Source: English Housing Survey, full household sample

3.31 Almost half (49 %) of households with at least one member on a waiting or transfer list were already social renters, 36% were private renters and 15% were owner-occupiers, Figure 3.3.

Figure 3.3: Current tenure of households with a member on a housing waiting or transfer list, England, 2008–09



Source: English Housing Survey, full household sample

Social rented sector – acceptance as homeless

- 3.32 Local authorities have a responsibility to secure temporary accommodation for households who are in priority need⁴ and are homeless through no fault of their own. This duty ends when the household is allocated permanent housing.
- 3.33 Just over a quarter (27%) of social renters who had been resident less than five years said they had been accepted as homeless by their local authority before being allocated their home, Table 3.9 and Figure 3.4. Lone parents with dependent children were the most likely (40%) to have been accepted as homeless before being allocated their accommodation. Those least likely to be accepted as homeless before being allocated their home were couples with no dependent children, 14%.

Table 3.9: Social renters by whether accepted as homeless before being allocated their home, by household type, 2008–09

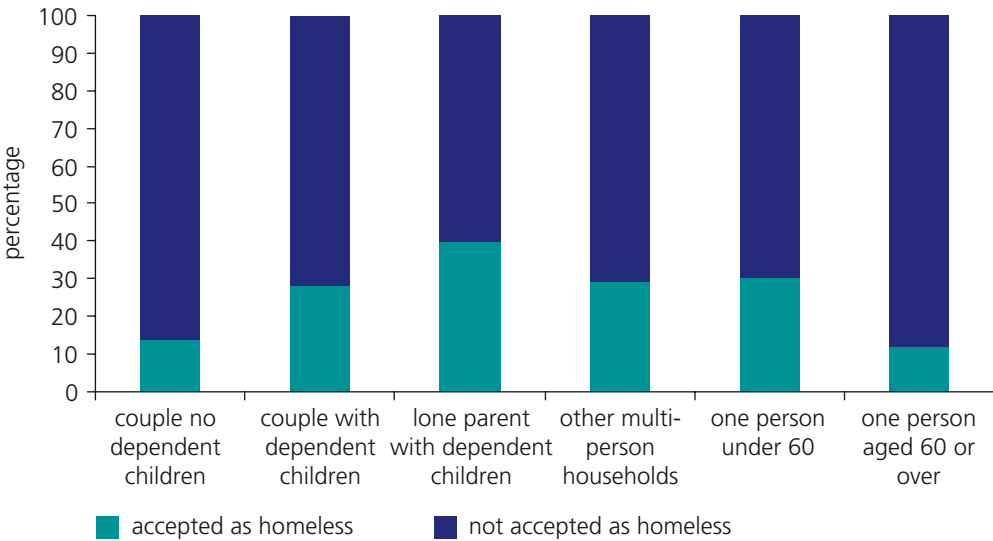
social renters resident less than 5 years

	accepted as homeless		total
	yes	no	
	<i>thousands of households</i>		
couple no dependent children	24	149	173
couple with dependent children	79	202	281
lone parent with dependent children	141	215	356
other multi-person households	17	43	60
one person under 60	102	238	339
one person aged 60 or over	27	197	224
total	390	1,044	1,434
	<i>percentages</i>		
couple no dependent children	13.8	86.2	100.0
couple with dependent children	28.0	72.0	100.0
lone parent with dependent children	39.6	60.4	100.0
other multi-person households	29.0	71.0	100.0
one person under 60	29.9	70.1	100.0
one person aged 60 or over	12.0	88.0	100.0
total	27.2	72.8	100.0

Source: English Housing Survey, full household sample

⁴ Households with children (or a pregnant woman) or people who are vulnerable in some way eg because of mental illness or physical disability.

Figure 3.4: Social renters by whether accepted as homeless before being allocated their home by household type, 2008–09



Base: social renting households resident less than 5 years
Source: English Housing Survey, full household sample

Private rented sector – tenancy deposits

3.34 Those households who had been in their current accommodation (regardless of current tenure) less than three years and whose previous permanent accommodation had been privately rented were asked about their experiences of tenancy deposits. Around 845,000 households (75%) had paid a tenancy deposit on their previous accommodation. In the majority of cases the deposit was held by the landlord (52%) or the letting agent (40%), Table 3.10. Only 7% of households had had their deposit held by a tenancy deposit scheme but readers should note that these schemes were still very new at the time of the survey as they only started in 2007 (see Glossary).

3.34 The most common amount required as a deposit was 4 weeks/1 month’s rent, accounting for half (50%) of all cases. Over a third (37%) of previous private renters paying a deposit had had to pay more than this whilst 13% had paid less.

3.35 At the end of the tenancy 70% of those who had paid a deposit had it returned in full, 17% had it returned in part and 13% had the deposit withheld in full, Table 3.11. Table 3.12 shows the reasons that landlords had given to tenants for not returning their deposits (in full or in part). Note that more than one reason could have been given so percentages will not add to 100.

Table 3.10: Households paying tenancy deposits, deposit holders and amount of deposit – households resident less than 3 years who were previously private renters, 2008–09

households who had paid a deposit on previous private rented accommodation¹

deposit holder	<i>thousands of households</i>	<i>percentage</i>
landlord	436	51.7
letting agent	331	39.2
tenancy deposit scheme	47	5.6
other	18	2.1
no response	13	1.5
total	845	100

amount of deposit²	<i>thousands of households</i>	<i>percentage</i>
less than four weeks/one month's rent	106	12.7
four weeks/one month's rent	421	50.4
more than four weeks/one month's rent	308	36.9
total	835	100.0

¹ households resident less than three years in their current home, whose previous permanent accommodation was private rented and who had paid a deposit.

² excludes non-responses

Source: English Housing Survey, full household sample

Table 3.11: Previous private tenancies – whether tenancy deposit returned, 2008–09

households who had paid a deposit on previous private rented accommodation¹

whether deposit returned²	<i>thousands of households</i>	<i>percentage</i>
returned in full	558	69.5
returned in part	140	17.4
not returned	105	13.0
total	803	100.0

¹ households resident less than three years in their current home, whose previous permanent accommodation was private rented and who had paid a deposit.

² excludes non-responses

Source: English Housing Survey, full household sample

3.35 The most common reason that had been given by landlords for non-return of deposits was that the property requiring cleaning (38%). Only 7% of households reported having had deposits withheld due to owing rent and 2% because of other unpaid bills.

Table 3.12: Previous private tenancies – reasons given by landlord for non-return of all or part of deposit, 2008–09

households whose deposit had not been returned in full

reason given for non-return of deposit^{1, 2}	<i>thousands of households</i>	<i>percentage</i>
unpaid rent	15	7.0
unpaid bills	4	1.7
property required cleaning	82	38.4
damage to property	50	23.5
some other reason	60	28.1
no reason given	27	12.7
total	214	

¹ excludes non-responses

² more than one reason could be given

Source: English Housing Survey, full household sample

Chapter 4

New and recently moved households

This chapter examines the number, trends and characteristics of *'moving households'*, as well as the movement of households within and between tenures. The chapter distinguishes between *'new households'* and *'continuing households'*.

Key findings

- For private renter households, 36% had lived in their home for less than a year. Only 11% had lived in their home for over ten years.
- This contrasts with the length of residence for owner-occupiers and social renters. Only 4% of owner-occupiers and 8% of social renters had occupied their homes for less than a year, but more than half of owner-occupiers and 40% of social renters had lived in their homes for ten years or more.
- Just under two million households had moved into their current accommodation in the twelve-month period prior to 2008–09. This was a reduction of 21% compared with the previous year, and the smallest number of moves in any year during any of the previous 15 years.
- The reduction in numbers of movers reported in 2008–09 was due to a sharp drop in the numbers of owner-occupiers moving. These declined by 46% compared with the previous year.
- Sixty per cent of recent movers moved to accommodation within the same tenure as the one they had left and 22% moved into a different housing tenure. The remaining 18% formed new households.
- Those in the 16–24 age group were most likely to be recent movers; nearly half (49%) had moved within the previous twelve months. The proportion of recent movers declined as age increased, and just 2% of the 75 and over age group had moved in the last year.
- In 2008–09, 345,000 new households were formed in the previous twelve months, the lowest number in the previous ten years.
- Two-thirds (66%) of the new households formed in 2008–09 moved into the private rented sector, 21% became owner-occupiers and 13% social renters.

Moving households

- 4.1 A 'new household' is classified in this report as one where neither the household reference person (HRP) nor their spouse/partner occupied the HRP's previous permanent accommodation in either of their names.
- 4.2 'Continuing households' are those where the HRP or their spouse/partner occupied their previous accommodation in either or both of their names.
- 4.3 Note that previous accommodation refers to the HRP's previous *permanent* accommodation and thus does not include any accommodation considered by the HRP to be temporary. If someone had moved more than once, then information was collected only about the last move from permanent accommodation.

Length of residence in current accommodation

- 4.4 This section covers all households, and looks at the length of time they had lived at their current address. As Figure 4.1 and Table 4.1 show, there are considerable differences between tenures. This does not reflect the complete length of time that residents will spend in their accommodation, only the length of time to date at the time of the interview.
- 4.5 For private renter households, 36% had lived in their home for less than a year, with a further 17% for more than one year but less than two years. Only 11% had lived in their home for over ten years.
- 4.6 This contrasts with the length of residence for owner-occupiers and social renters. Only 4% of owner-occupiers and 8% of social renters had occupied their homes for less than a year, but more than half of owner-occupiers and 40% of social renters had lived in their homes for ten years or more.

Figure 4.1: Length of residence in current home by tenure, 2008–09



Source: English Housing Survey, full household sample

Table 4.1: Length of residence in current home by tenure, 2008–09

all households

	less than 1 year	1 year but less than 2 years	2 years but less than 3 years	3–4 years	5–9 years	10–19 years	20–29 years	30+ years	total	mean	median
	<i>thousands of households</i>									<i>years</i>	<i>years</i>
owner occupiers	534	616	1,081	1,497	2,893	3,147	2,338	2,509	14,615	15.8	11.0
social renters	307	271	336	522	843	828	392	339	3,839	11.7	7.0
private renters	1,117	534	380	390	314	158	65	104	3,062	4.5	1.0
all tenures	1,958	1,421	1,796	2,409	4,050	4,133	2,796	2,952	21,516	13.5	8.0
	<i>percentages</i>										
owner occupiers	3.7	4.2	7.4	10.2	19.8	21.5	16.0	17.2	100.0		
social renters	8.0	7.1	8.7	13.6	22.0	21.6	10.2	8.8	100.0		
private renters	36.5	17.5	12.4	12.7	10.3	5.2	2.1	3.4	100.0		
all tenures	9.1	6.6	8.3	11.2	18.8	19.2	13.0	13.7	100.0		

Note: excludes a small number of households who did not respond

Source: English Housing Survey, full household sample

Trends in recent movers

- 4.7 Figure 4.2 and Annex Table 4.1 illustrate the changing pattern of moving households, by the tenure they moved to, over a 15 year period to 2008–09. In 2008–09, just under two million households had moved during the previous 12 months. This represents 9% of all households. This is the smallest number of moves in any year during the 15 year period.
- 4.8 The number of households moving each year increased steadily from 1994–95, and peaked at 2.4 million in 1999–00. By 2005–06 the number of moving households had declined to 2.0 million. This was followed by increases in 2006–07 and 2007–08. However, in 2008–09 this trend was reversed with the number of movers declining by 21% compared with the previous year.

Figure 4.2: Trends in moving households by current tenure, 1994–95 to 2008–09



Base: households resident less than a year

Sources: 1994–95 to 2007–08: Survey of English Housing; 2008–09: English Housing Survey, full household sample

- 4.9 The reduction in numbers of movers reported in 2008–09 was due to a sharp drop in the numbers of owner-occupiers moving. Around 534,000 (27%) households who had moved in the previous year were owner-occupiers, a decline of 46% compared with the previous year and a much lower number than any other year across the 15 year period.
- 4.10 Only 16% of movers were social renters (307,000). However in 2008–09 private renters accounted for more than half of all moving households (57%). There were 1.1 million moves in the private rented sector, an increase of 14% compared with the previous year, reflecting the continuing increase in size and the high turnover of the sector.

4.11 Table 4.2 shows that of the nearly two million households that moved in England in the previous 12 months, 345,000 (18%) were newly formed households. Compared with the previous year, fewer new households became owner occupiers or social tenants, but the number of new households in the private rented sector increased, Figure 4.3. New households are discussed in more detail later in this chapter.

Table 4.2: Previous tenure by current tenure of moving households, 2008–09

households resident less than a year

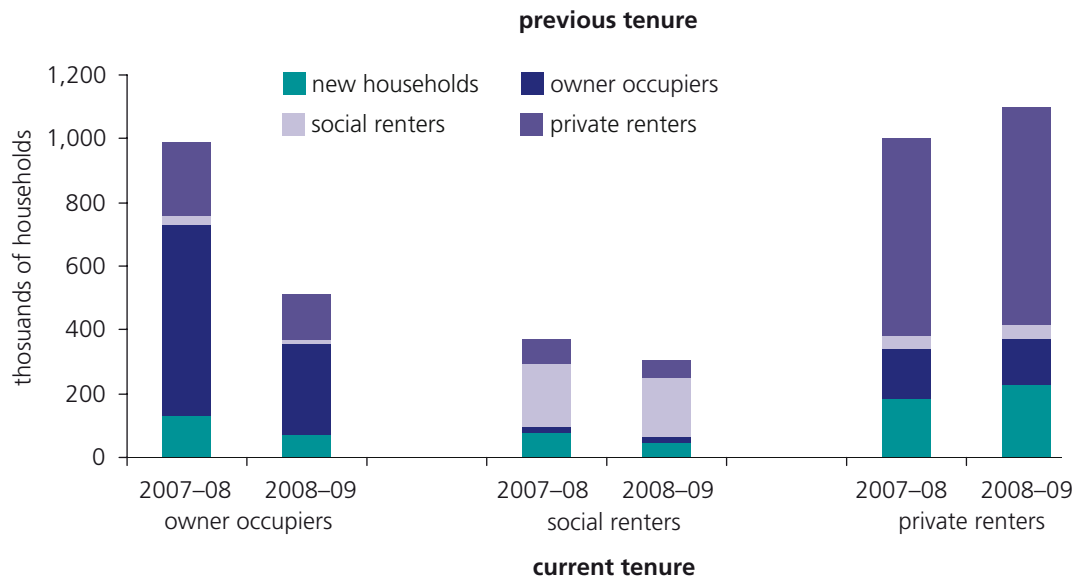
current tenure	previous tenure				total
	new HRP	owner occupiers	social renters	private renters	
<i>thousands of households</i>					
owner occupiers	72	287	13	144	515
social renters	44	23	181	58	306
private renters	229	141	47	686	1,103
all tenures	345	450	241	887	1,924
<i>percentages</i>					
owner occupiers	20.8	63.7	5.4	16.2	26.8
social renters	12.9	5.0	75.2	6.5	15.9
private renters	66.4	31.3	19.4	77.3	57.3
all tenures	100.0	100.0	100.0	100.0	100.0

Base: households resident less than a year

Note: excludes a small number of households who did not respond

Source: English Housing Survey, full household sample

Figure 4.3: Previous tenure by current tenure of moving households, 2007–08 and 2008–09

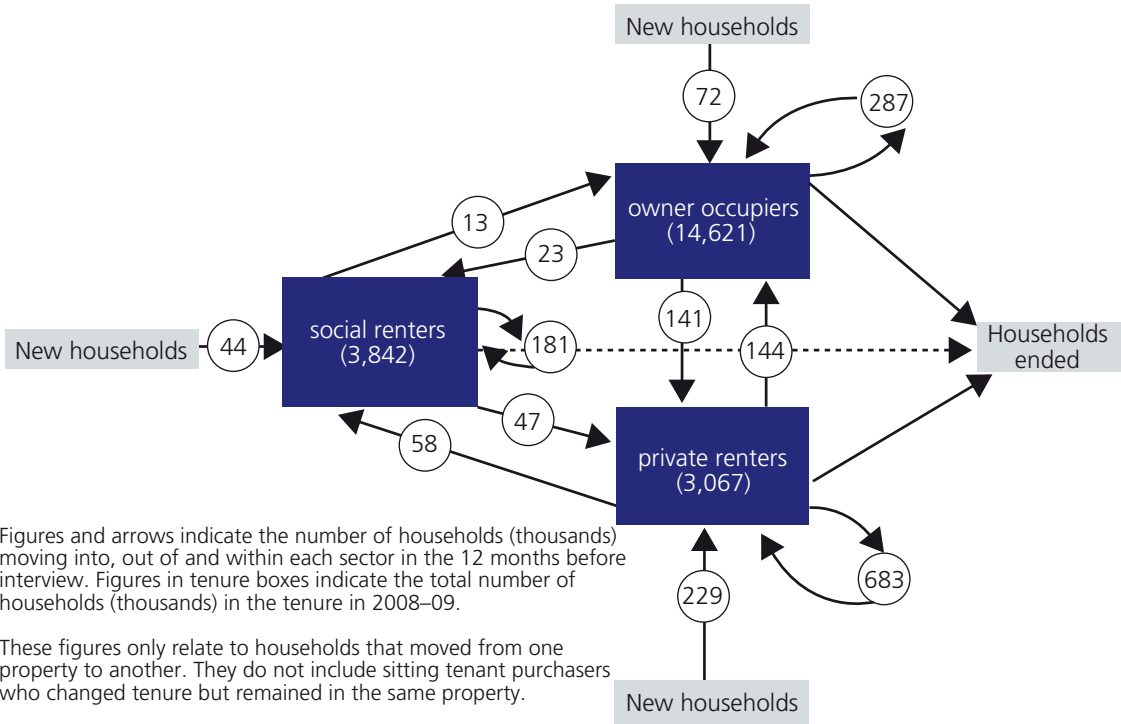


Base: households resident less than a year

Source: English Housing Survey, full household sample

- 4.12 Sixty percent of recent movers moved to accommodation within the same tenure as the one they had left and 22% moved into a different housing tenure. The remaining 18% formed new households.
- 4.13 Figure 4.3 also illustrates the large reduction in moves of owner occupiers between 2007–08 and 2008–09. For existing owner occupiers, there were less than half the number of moves within the sector reported in the 2008–09 survey compared with the previous year – a reduction from 603,000 to 287,000 moves.
- 4.14 Figure 4.4 illustrates the overall flow of households within and between the different tenures. This does not include sitting tenant purchasers who changed tenure but remained in the same property. Note also that this only shows movement of households within the private housing stock and does not show where households cease to exist in private accommodation. Households may cease to exist for a number of reasons including moving out of England, becoming part of another household, moving into institutional accommodation, or death.

Figure 4.4: Number of households moving into and out of sectors, 2008–09

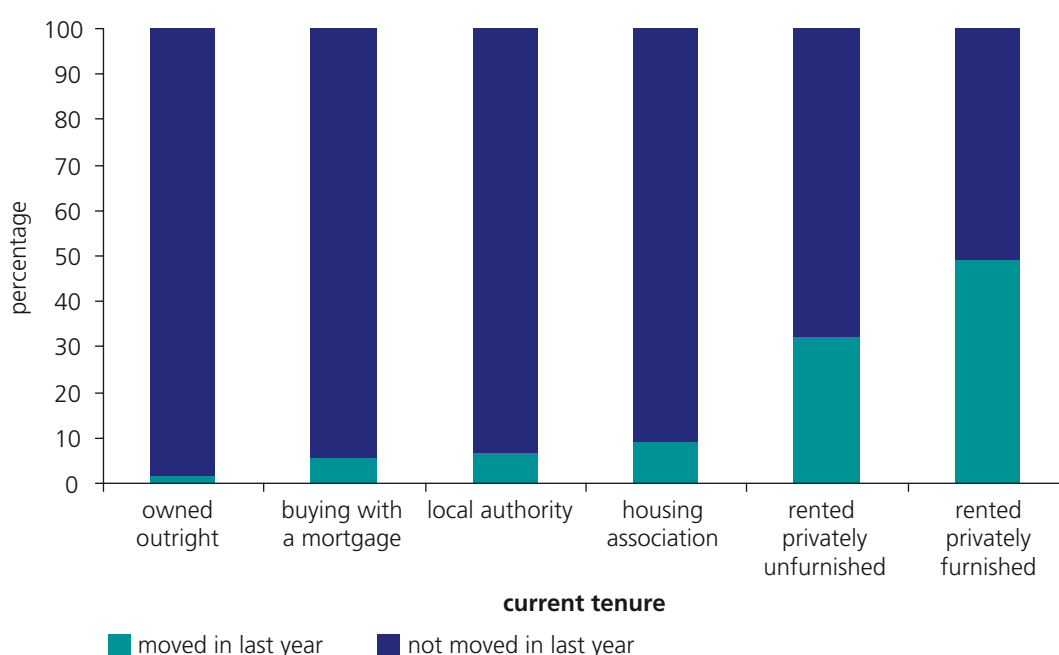


Source: English Housing Survey, full household sample

Characteristics of recent movers

4.15 This section focuses on the characteristics of recent movers, including both new and continuing households. In 2008–09, 9% of all households had moved within the past 12 months. Figure 4.5 shows the percentage of those households who had moved within the previous year by their current tenure. Owner-occupiers who owned outright were the least likely to have moved, with just 2% of households in this tenure being recent movers, Annex Table 4.2.

Figure 4.5: Whether moved in last year by current tenure, 2008–09



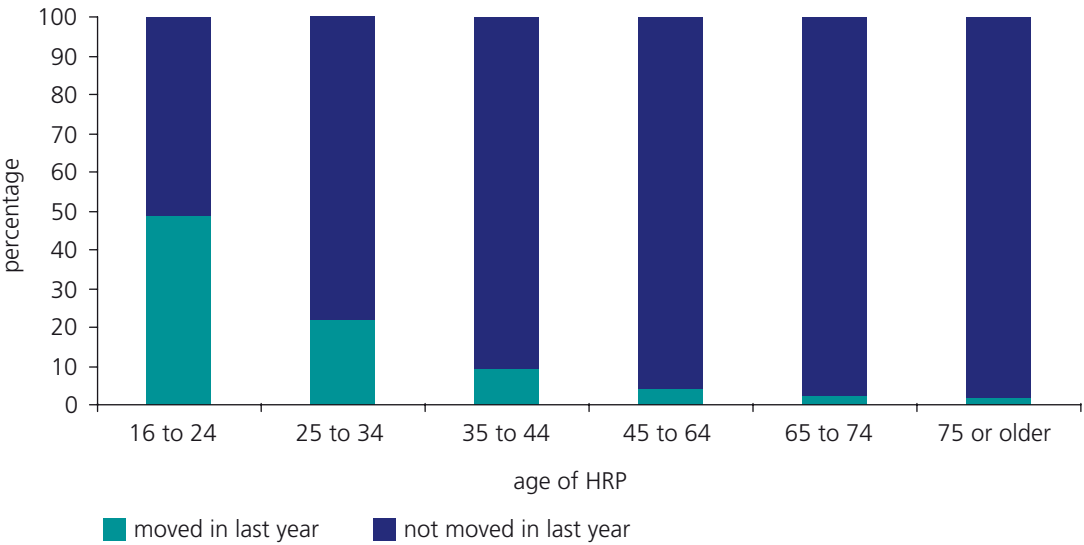
Source: English Housing Survey, full household sample

4.16 As with owner-occupiers, recent movers comprised a relatively low proportion of social renters with only 7% of local authority tenants and 9% of housing association tenants having moved within the previous twelve months.

4.17 However, private renters were far more likely to have been recent movers, and 32% of private renters living in unfurnished accommodation had moved within the previous year. This figure is greater for private renters in furnished accommodation; nearly half (49%) of the households living in this accommodation type had moved within the previous twelve months. This again illustrates the transient nature of the private rental sector.

4.18 A clear pattern can be seen in the proportion of recent movers across different age groups, illustrated in Figure 4.6. The 16–24 age group were most likely to be recent movers; nearly half (49%) had moved within the previous twelve months.

Figure 4.6: Whether moved in the last year by age of HRP, 2008–09

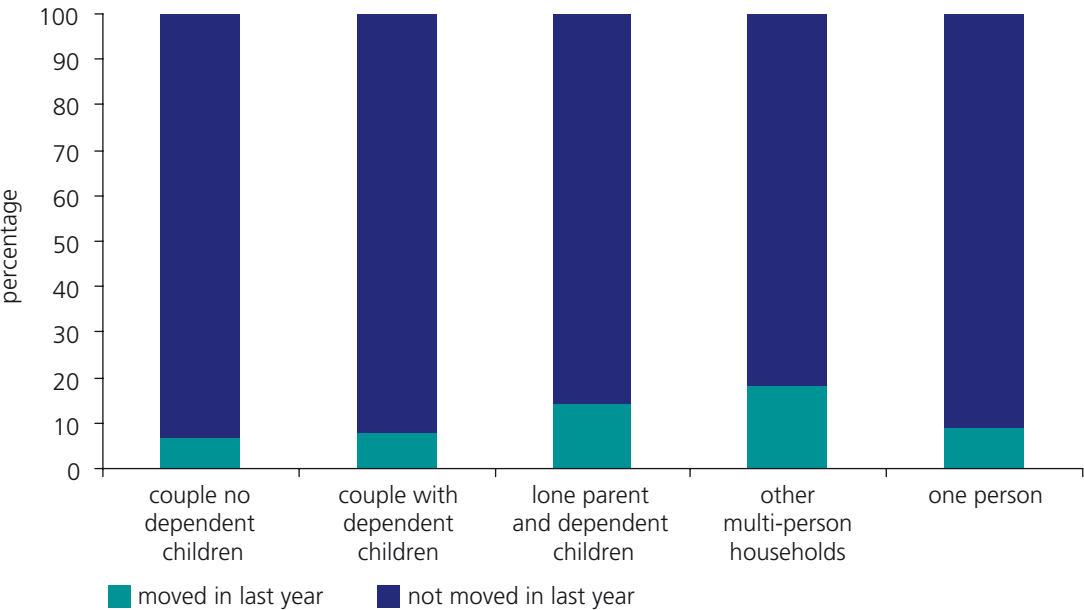


Source: English Housing Survey, full household sample

4.19 The proportion of recent movers declined as age increased, and just 2% of households with an HRP aged 75 or over had moved in the last year. Note that this analysis only applies to households who were living in the private housing stock and does not include those who moved into institutional care.

4.20 The recent movers showed less marked variation in household types than in tenure or age group. Figure 4.7.

Figure 4.7: Whether moved in last year by type of household, 2008–09

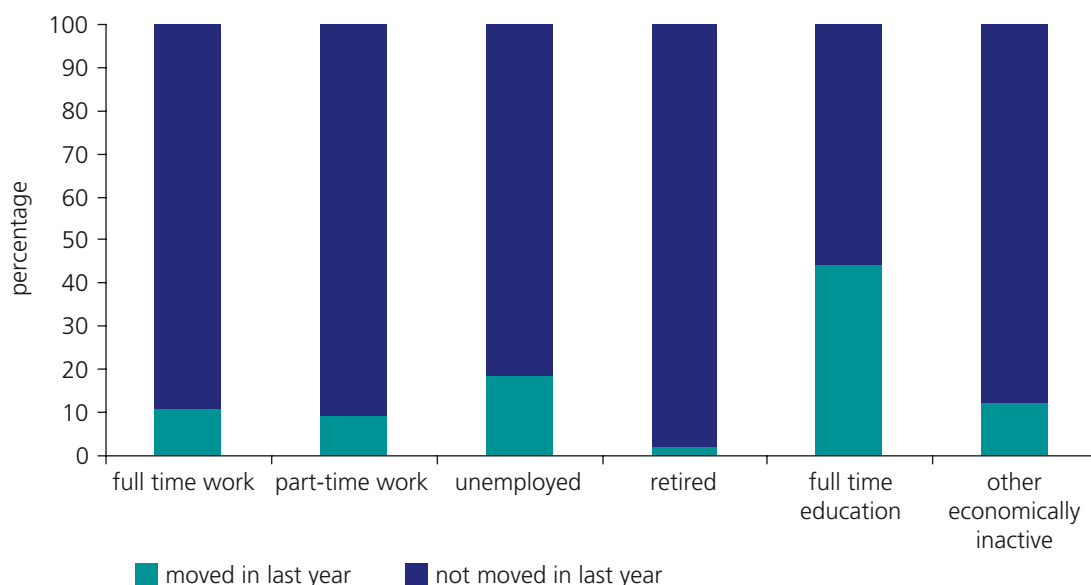


Source: English Housing Survey, full household sample

4.21 Couples, with or without dependent children, and one person households were least likely to be recent movers; just 7% of this type of household had moved within the previous year. However lone parents with dependent children were much more likely to have moved (14% were recent movers).

4.22 Multi-person households were the most likely to have moved, with 18% classified as recent movers.

Figure 4.8: Whether moved in last year by economic status of household reference person, 2008–09



Source: English Housing Survey, full household sample

4.23 Households where the HRP was working were less likely to have moved than those where the HRP was unemployed. Eleven per cent of full-time workers and 9% of part-time workers were recent movers. Of those who were unemployed 19% had moved in the previous year.

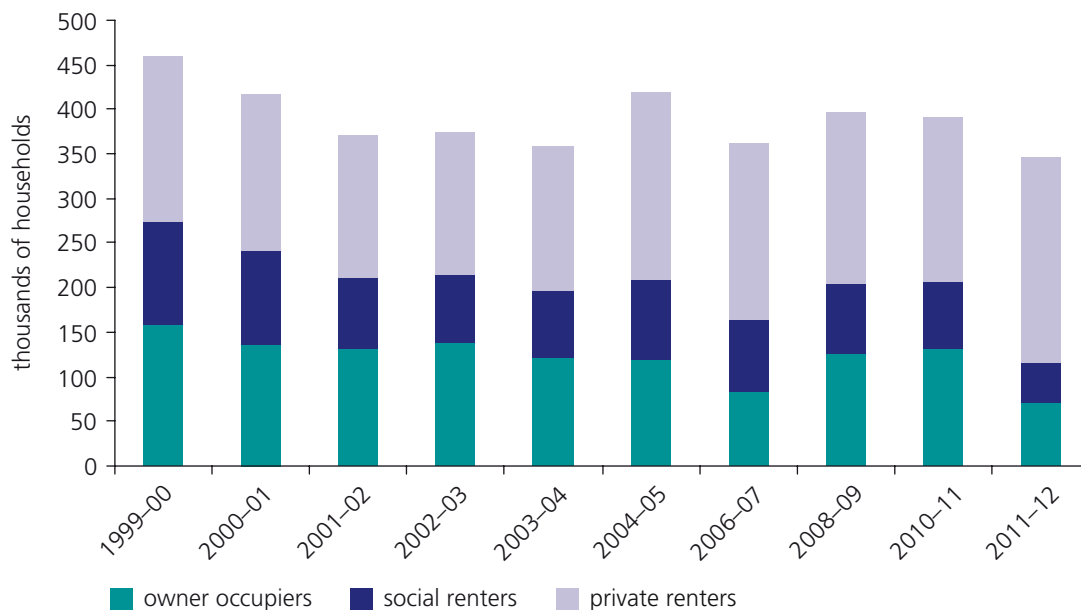
4.24 Those who were retired were the least likely to have moved. This reflects the patterns shown in Figure 4.8 where those over retirement age were least likely to have been recent movers.

4.25 The likelihood of having moved was far greater where the HRP was in full-time education. Forty-four per cent of those in full-time education had moved in the previous year. This reflects the pattern shown in Figure 4.6 that those aged 16–24 were most likely to be recent movers, and reflects the transient nature of the student population.

New households

4.26 As shown earlier, 18% of those who moved formed new households in 2008–09. The following section looks in more detail at this group, discussing trends in the creation of ‘new households’ as well as the characteristics of these households.

Figure 4.9: Number of new households formed in the previous twelve months by tenure, 1999–2000 to 2008–09



Source: English Housing Survey, full household sample

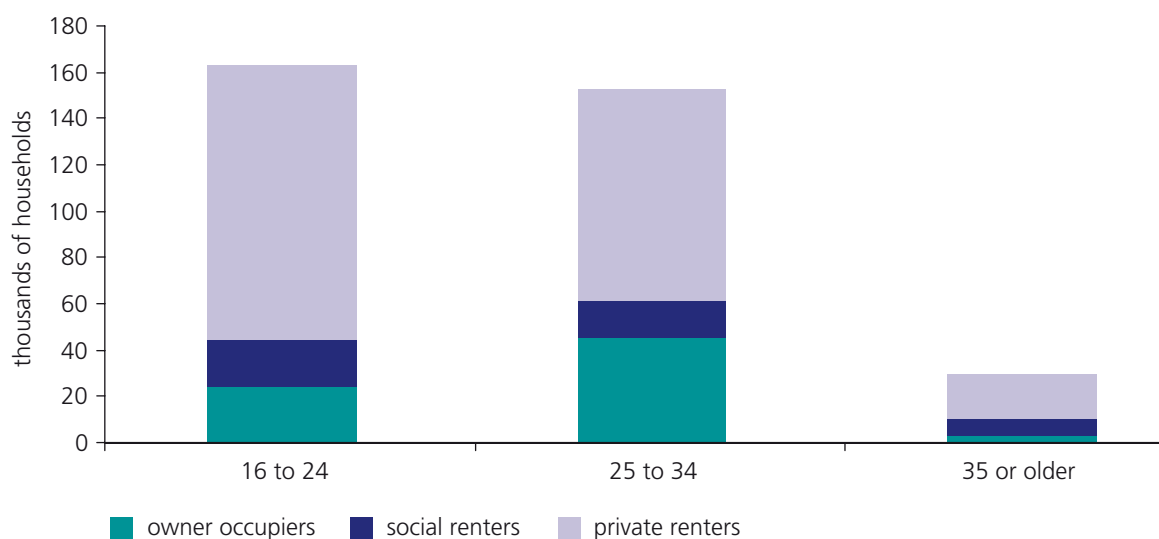
4.27 The trend in the number of new households across a ten-year period from 1999–00 broadly follows that of all recent movers. Between 2007–08 and 2008–09, the creation of new households decreased by 11% to 345,000, the lowest number of new households formed over the ten year period.

4.28 Of the 345,000 households formed in 2008–09, two-thirds (66%) moved into the private rented sector, 21% became owner-occupiers and 13% social renters.

4.29 The number of new households becoming owner-occupiers (72,000) was the lowest of the ten-year period and had decreased by 46% over the period. The number of new households that were social renters was also the lowest of the ten-year period (44,000), down from 115,000 in 1999–00 when they made up a quarter of all new households. Conversely the proportion of private renters had increased from 40% of new households to 66% over the same period.

4.30 Figure 4.10 shows the relationship between the age of the HRP and the tenure of new households. Of the new households created in 2008–09, 91% had an HRP aged under 35, with 47% aged 16–24, and a further 44% aged 25–34.

Figure 4.10: Tenure of new households, by age of HRP, 2008–09



Base: new households resident less than a year

Source: English Housing Survey, full household sample

4.31 Nearly three-quarters (73%) of new households in the 16–24 age group became private renters, 13% became social renters, and 15% owner-occupiers.

4.32 In comparison new households with an HRP aged 25 to 34 were almost twice as likely to become owner-occupiers (29% of all new households in this age group). However, they were less likely to be social or private renters.

Continuing households

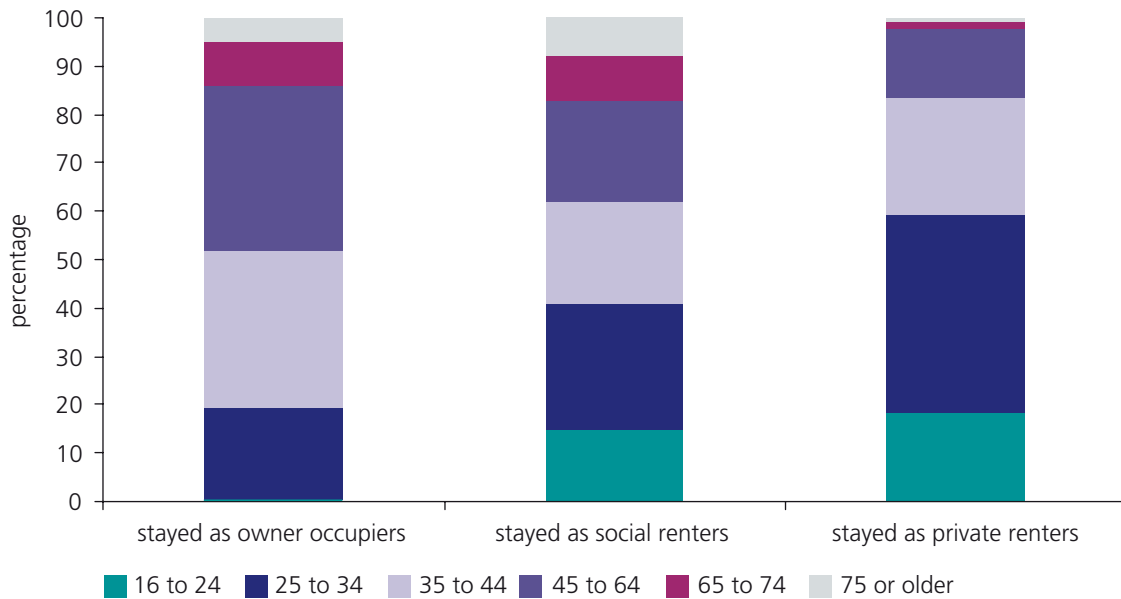
4.33 The following sections look at moves between and within tenure groups of continuing households (new households are excluded from this analysis). It covers households that had been resident in their current home for less than three years (rather than one year as in previous sections).

4.34 Note that if a household had moved more than once, then information was collected only about the last move.

Moves within tenure

4.35 Figure 4.11 and Annex Table 4.3 show the age band of the HRP for households that moved within tenure. For owner-occupied households, two thirds (67%) had an HRP aged 35 to 64 years old, whereas for private renters 41% of HRPs were aged 25 to 34 years old.

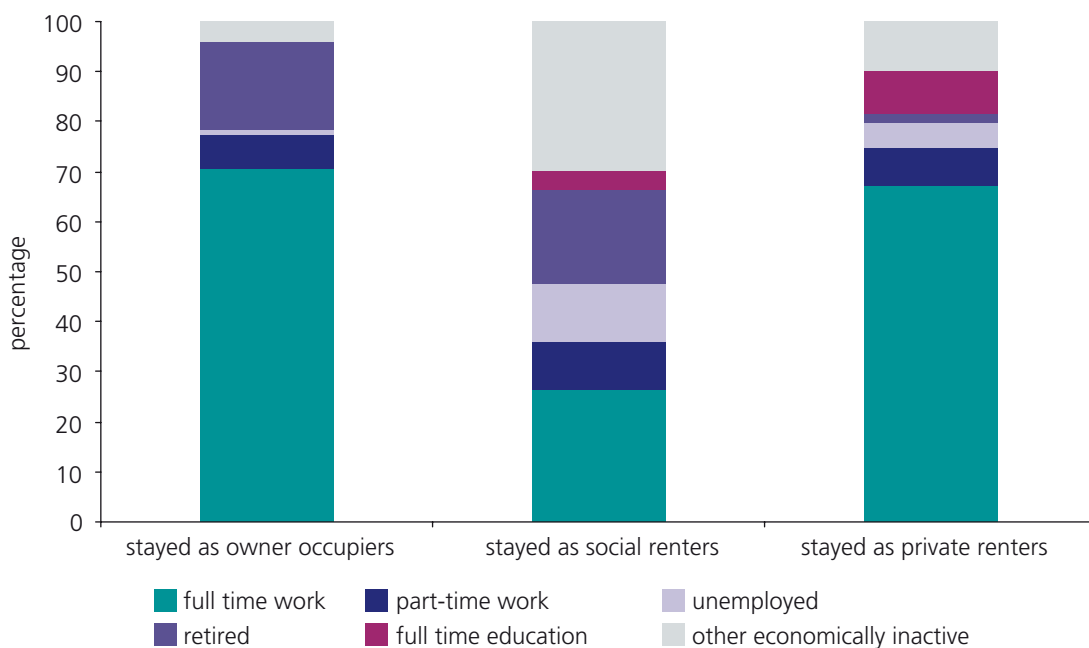
Figure 4.11: Age of HRP in continuing households that moved within tenure in the last three years, 2008–09



Source: English Housing Survey, full household sample

4.36 Looking at the economic status of the HRPs of continuing households that moved within tenure in the three years preceding 2008–09, the main difference was between the private households (owner-occupiers and private renters) and social renters, Figure 4.12 and Annex Table 4.3.

Figure 4.12: Economic status of HRP in continuing households that moved within tenure in the last three years, 2008–09



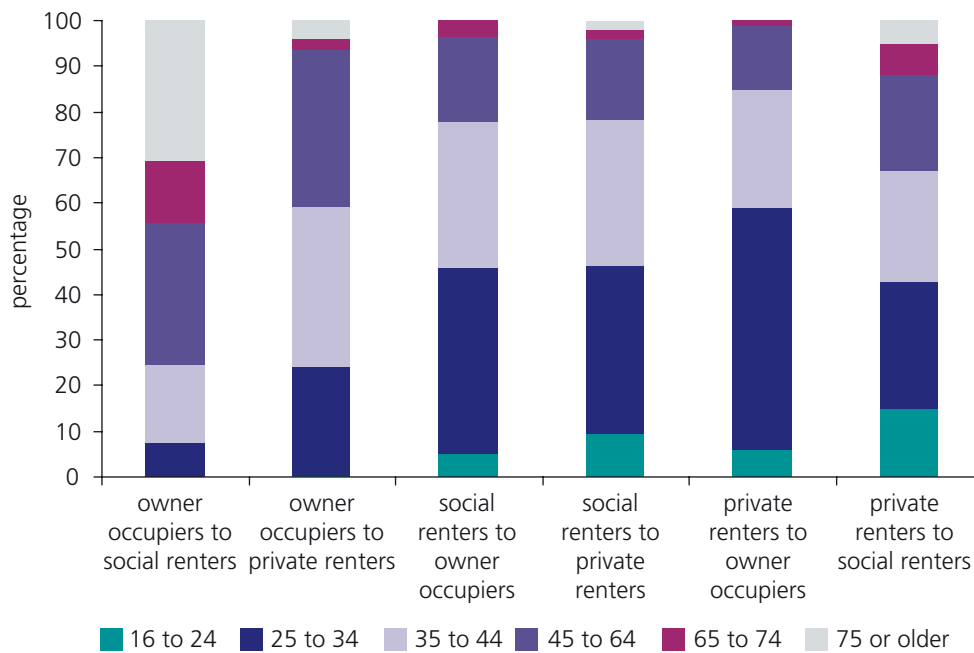
Source: English Housing Survey, full household sample

4.37 For continuing households that moved within tenure, full-time employment was the dominant economic status: 71% of owner-occupiers and 67% of private renters were in full-time employment. In contrast, only 26% of social renters that moved within tenure were in full-time employment.

Moves between tenures

4.38 Figures 4.13 and 4.14, and Annex Tables 4.4 to 4.6, show the age distribution and employment status of households who had moved between tenures during the previous three years

Figure 4.13: Age distribution of HRP of continuing households that have moved between tenures in the last three years, 2008–09



Source: English Housing Survey, full household sample

Figure 4.14: The employment status of continuing households that moved between tenures in the last three years, 2008–09



Source: English Housing Survey, full household sample

Movers from owner-occupation

4.39 In the three years up to 2008–09, 353,000 households had moved from owner-occupation to renting (Annex table 4.4). Of these, 270,000 had moved to the private rented sector and 83,000 had moved to the social rented sector. The profile of those moving to social and to private renting is very different. Nearly half (44%) of households moving from owner occupation to social renting were over 65 years old whereas those moving to private rented accommodation were predominantly of working age, with only 6% over 65 years old. One fifth of all movers out of owner-occupation, to both social and private renting, were lone parents with children, probably due to family breakdown.

Movers from social renting

4.40 In the three years preceding 2008–09, 137,000 continuing households moved from social renting to other tenures⁵ (Annex table 4.5). Of these, 94,000 moved to private renting and 43,000 to owner occupation. The majority were in the 25 to 44 age bands. Three quarters of those moving to owner occupation were couples, with or without children, and 82% were in full time work, whereas those moving to private renting included many different types of

⁵ Excluding sitting tenants

household. The mean weekly income of those who moved to owner occupation was £802, more than twice the income of those who moved to private renting.

Movers from private renting

- 4.41 In 2008–09, 604,000 continuing households had moved from private rented accommodation to a different tenure in the preceding three years. Of these, 461,000 entered owner-occupation and 143,000 became social renters (Annex table 4.6). Those becoming owner-occupiers were predominantly (79%) in the 25 to 44 age bands. The majority (53%) of those moving into the social rented sector were also in these age bands, but there was a wider range of ages. Those who became owner occupiers were mainly couples, with or without dependent children, or single people, whereas those who entered social housing were generally couples with dependent children, lone parents with dependent children, or single people.

Chapter 5

Attitudes to local area, accommodation and landlord

This chapter examines levels of satisfaction with local area, accommodation and, where applicable, landlord. It also looks at any perceived problems in local areas, particularly problems with noise. The levels of safety felt by households in their home and local area are also reported.

Key Findings

- **In total, 87% of households were very or fairly satisfied with their local area. Some 9% of households were slightly dissatisfied or very dissatisfied.**
- **Older HRP's were progressively more likely to express satisfaction with their local area, and HRP's aged over 75 years recorded the highest levels of satisfaction (92%). Those households where the HRP was retired were most likely to be satisfied with their local area (91%).**
- **Couples with no dependent children who were aged 60 or over, and households based in the South West, rated their local areas highly. In contrast, those unemployed or otherwise economically inactive were more likely to be dissatisfied, as were lone parents and those living in London.**
- **Some 61% of households who had lived in their local area for at least the previous two years thought that it had not changed much over that period. Although 13% of households felt that their local area had improved, twice as many households (26%) felt that their local area had declined over this period.**
- **In 2008–09, the fear of being burgled was the issue most perceived to be a problem, whether serious or not. The issue most often stated as a serious problem was litter or rubbish lying around.**
- **By far the most common source of noise pollution reported was road traffic. Some 22% of households experienced problems with this.**
- **The majority of households felt very safe when at home alone and outside during the day and only small percentages of households felt unsafe or never went out alone. In contrast, a much larger proportion of households felt unsafe while out alone in their local area at night or never went out alone (43%). Households in the social rented sector were least likely to feel safe alone outside at night.**

- **Around 90% of households were very satisfied (58%) or fairly satisfied (32%) with their accommodation and only 6% of households noted any dissatisfaction with their accommodation.**
- **Owner occupiers were most satisfied with their accommodation (95%) and social renters were least satisfied (78%). Levels of satisfaction varied by ethnic group, however households with a white HRP were generally more satisfied. Households comprising a couple aged over 60 with no dependent children were most satisfied (96%), while lone parents were the most dissatisfied (17%). Households with a retired HRP were most satisfied with their accommodation and those with unemployed HRPs were most dissatisfied.**
- **Housing association tenants were most satisfied with the way their landlord carried out repairs and maintenance (71%), closely followed by private renters (69%). In contrast, only 64% of local authority households felt satisfied with their landlord's service. The most common reason given by households for dissatisfaction was that landlords were slow to get things done.**

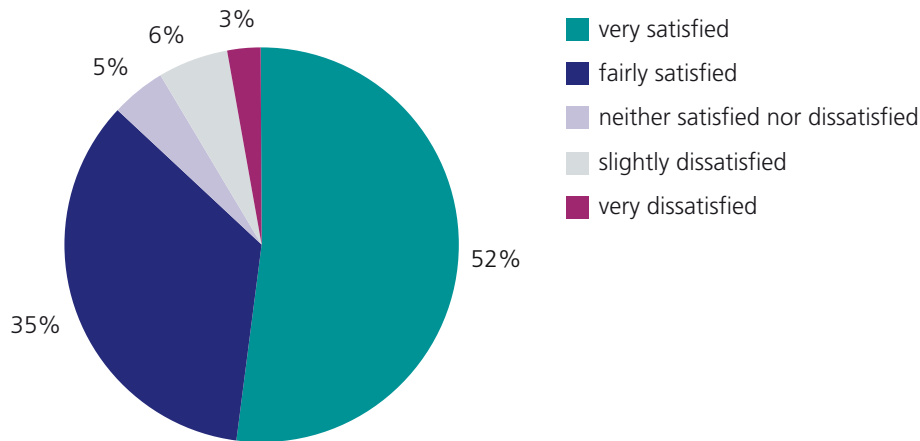
Satisfaction with local area

- 5.1 Respondents were asked to rate their levels of satisfaction with their local area as a place to live and with their accommodation using a five-point scale where 1 = *very satisfied* and 5 = *very dissatisfied*. Additionally, respondents were asked if they thought their local area had got better or worse over the past two years. It was left to the respondent to interpret the meaning of 'local area' in whatever way they wished.
- 5.2 In total, 18.5 million households (87%) were fairly satisfied or very satisfied with their local area in 2008–09 and 11.1 million households (52%) were very satisfied with their local area as a place to live, Figure 5.1 and Annex Table 5.1. This was slightly higher than in 2007–08⁶ (49%).
- 5.3 In contrast, only 1.8 million households (9%) were either slightly dissatisfied or very dissatisfied with their local area. Additionally, 1.0 million households (5%) were neither satisfied nor dissatisfied.
- 5.4 The level of satisfaction or dissatisfaction varied, however, according to several characteristics. The level of satisfaction increased with age, Figure 5.2 and Annex Table 5.1. While the great majority of households were satisfied with their local area, satisfaction levels were slightly lower for those with an HRP aged between 16 and 24 – 78% of these households stated that they were fairly satisfied or very satisfied with their local area. In households where the HRP was aged over 75 years, 92% of households expressed satisfaction.

⁶ See *Housing in England 2007–08*, www.communities.gov.uk/documents/statistics/pdf/1346249.pdf

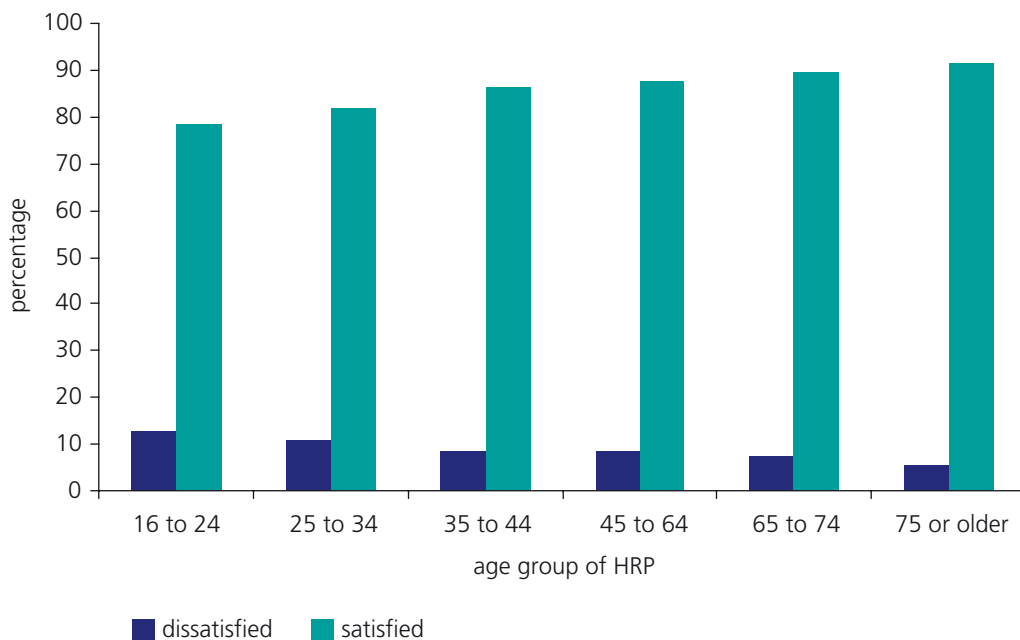
5.5 Conversely, the highest levels of dissatisfaction occurred in households where the HRP was aged 16 to 24 (13%), while only 6% of those with an HRP aged over 75 were dissatisfied with their local area.

Figure 5.1: Satisfaction with the local area, 2008–09



Base: all households
Source: English Housing Survey, full household sample

Figure 5.2: Satisfaction/dissatisfaction with local area by age of HRP, 2008–09



Base: all households
Source: English Housing Survey, full household sample

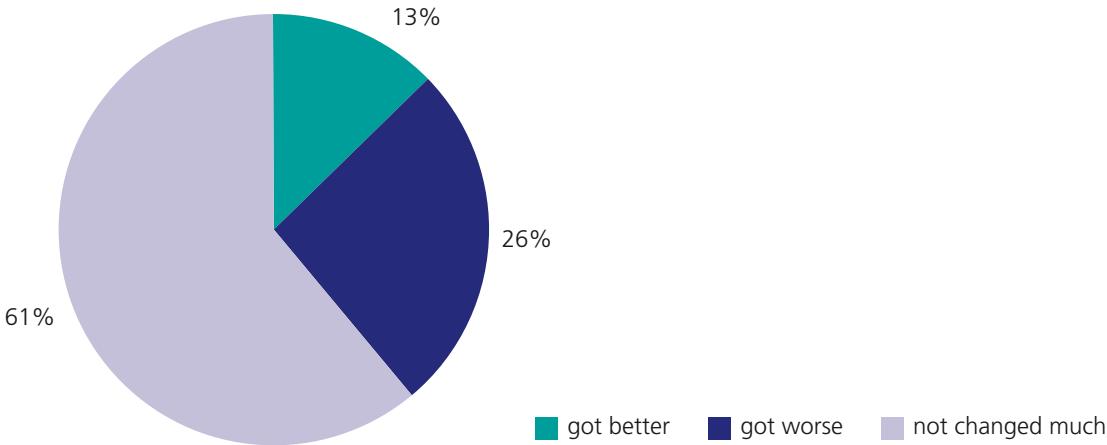
5.6 Other characteristics which affected how satisfied households were with their local area included tenure, HRP's employment status, household type and region, Annex Table 5.1.

-
- 5.7 Those in social housing were the least satisfied of the tenure groups, with 15% of households stating dissatisfaction with their local area, compared to 9% of private renters and 7% of owner occupiers. This could be largely due to owner-occupiers and private renters being more able to voluntarily select an area in which to live. Social tenants live in those locations where social housing is available, and therefore their choice of area is more restricted. This may mean they are more likely to have to live in areas they dislike.
- 5.8 Households with a retired HRP were most likely to be satisfied with their local area (91% of these households). Those with HRPs who worked full- or part-time were also reasonably satisfied: 87% and 86% respectively. In contrast, around 17% of households whose HRP was classified as 'other inactive' and 15% of those unemployed were dissatisfied.
- 5.9 Lone parents with dependent children were the household type most likely to be dissatisfied – some 16% of lone parent households were dissatisfied with their local area as a place to live. Couples who were aged 60 or over with no dependent children were the most satisfied (91%).
- 5.10 Tenure and economic status are not independent. As was shown in Annex Table 1.5, households with HRPs who were unemployed or economically inactive (excluding students) were more likely than those in other economic status groups to live in social housing. Annex Table 1.7 also shows that a large percentage (44%) of lone parents with dependent children lived in social housing. The lack of location choice in social housing could have been a contributor to the higher levels of dissatisfaction within these groups.
- 5.11 The regions with residents who were most satisfied with their local area were the South West (91%), South East (90%) and the East (89%) – around nine out of ten households in these regions were satisfied. In contrast, households in London were the least likely to be satisfied (80%) and also most likely to be dissatisfied, as 13% of households were either very dissatisfied or fairly dissatisfied with their local area, Annex Table 5.1.

How the local area had changed over the past two years

- 5.12 Respondents who had lived in their local area for two or more years were also asked how they thought the area had changed over the previous two years. Some 11.9 million households (61%) thought that it had not changed much. Interestingly, although 2.5 million households (13%) felt that their local area had improved over the two year period, twice as many households (26%) thought that the local area had declined, Figure 5.3.

Figure 5.3: How households thought their local area had changed in the previous two years, 2008–09



Base: all households who had lived in their area for two or more years
Source: English Housing Survey, full household sample

Problems in local area

5.13 Respondents were presented with a series of nine issues and asked whether, in their local area, each issue was ‘a serious problem’, ‘a problem but not serious’ or ‘not a problem’. They were also asked whether or not they had experienced any problems with noise from a list of sources.

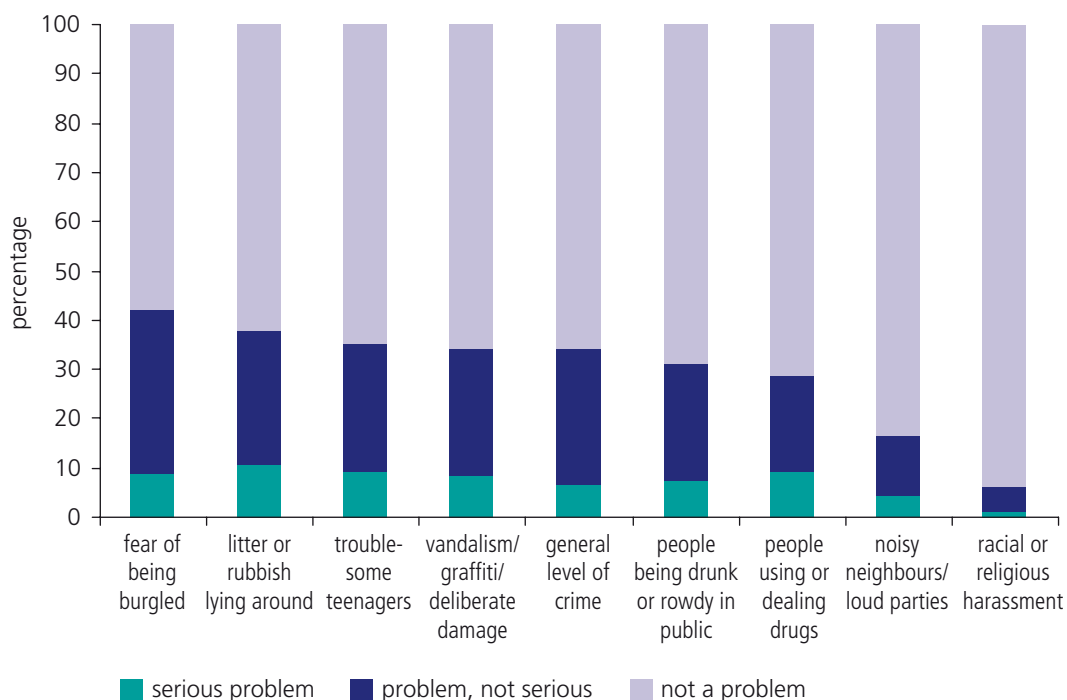
5.14 In 2008–09, the fear of being burgled was reported to be a problem, whether serious or not, by 9.0 million (42% of all) households, Figure 5.4 and Annex Table 5.2. This was the most frequently reported problem.

5.15 The issues most often felt to be serious problems were litter or rubbish lying around; people using or dealing drugs; troublesome teenagers; and the fear of being burgled. Between 1.9 and 2.3 million households (9–10%) reported each of these issues as a serious problem.

5.16 Generally, a higher proportion of households in London than in other regions reported problems in their local areas, and the proportions were lowest in the East and the South West, Annex Table 5.2.

5.17 The incidence of some types of problem varied more by region than others. For example, figures for noisy neighbours and drunken behaviour were similar across all the regions, but in London almost half of households (48%) viewed the general level of crime to be a problem, compared to a quarter (25%) of those in the East. Around a third of households (34%) in the North East viewed people using or dealing drugs as a problem but only 21% of households in the East thought that this was an issue.

Figure 5.4: Perception of problems in the local area, 2008–09



Base: all households

Source: English Housing Survey, full household sample

5.18 In situations where the HRP was not working, a higher proportion of households reported problems in their local areas, Annex Table 5.3. For example, 29% of households with an unemployed HRP reported noisy neighbours as a serious problem in their local area, and almost half (49%) reported litter or rubbish lying around to be a serious problem. Some 46% of households with an HRP who was economically inactive found troublesome teenagers a problem and 45% of this group considered drugs to be a serious problem in their local area. In comparison fewer households in full time employment reported problems in the local area.

5.19 In general, ethnic minority households were more likely than white households to report problems in their local area, see Annex Table 5.4. Over 40% of households where the HRP was Pakistani or Bangladeshi reported the use of or dealing in drugs to be a problem in their local area (with half of these households reporting the problem to be serious). This compares with 28% of households where the HRP was white reporting this issue to be a problem. Ethnic minority households were more likely to report the general level of crime to be a problem in their local area, particularly black Caribbean or Pakistani or Bangladeshi (around half of households in these groups, compared to a third of households where the HRP was white).

5.20 Although racial or religious harassment was the issue least often identified as being a problem by all households, ethnic minority households were much more likely than average to report it as such. While only 5% of households with a white HRP considered racial or religious harassment a problem in their local

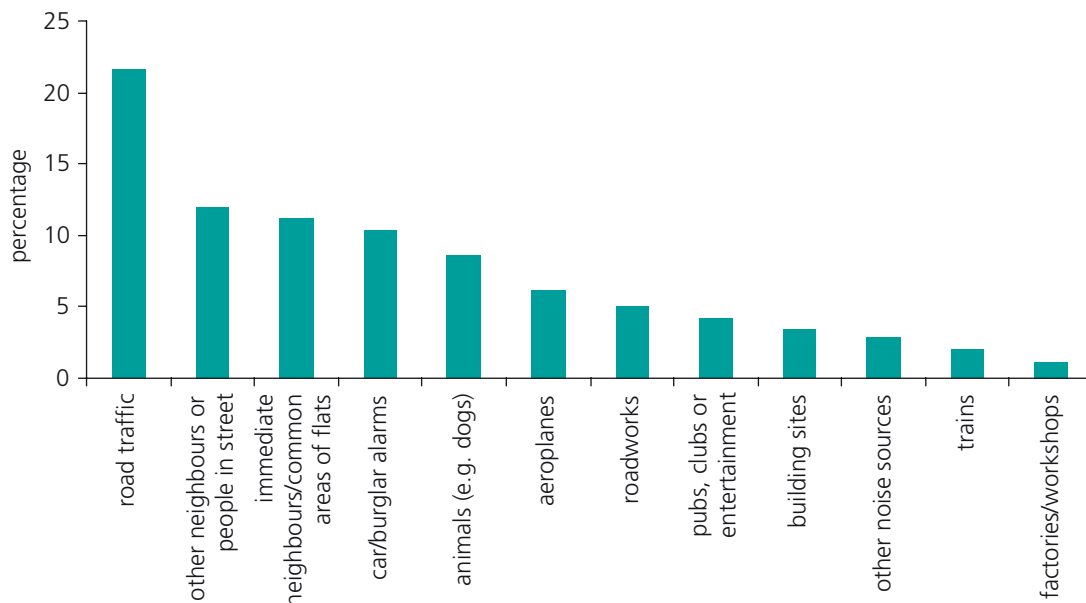
area, 13% of all households where the HRP was from an ethnic minority group did so.

- 5.21 Of all household types, lone parents and one person under 60 tended to be most likely to report issues as being a problem, and one person aged 60 or over tended to be least likely, Annex Table 5.5.
- 5.22 For each issue cited, social renters were more likely to report a problem than those in the private sector, Annex Table 5.6. For example, 44% of social renters reported people using and dealing drugs to be a problem, compared with 25% of private renters and 26% of owner occupiers. The largest proportion of owner-occupiers expressing concern over any one issue cited fear of burglary as a problem: 43% felt this was a problem. For private renters, litter or rubbish, fear of burglary, and people being drunk or rowdy were all frequently recorded as problems.

Problems with noise

- 5.23 Road traffic was the most common cause of noise problems and was reported by 4.6 million households (22% of households). This was followed by 2.6 million households (12%) reporting noise from other neighbours in the street to be a problem, and 2.4 million (11%) reporting noise from immediate neighbours or common areas of flats to be an issue, Figure 5.5⁷.

Figure 5.5: Percentage of households who experienced given sources of noise pollution, 2008–09



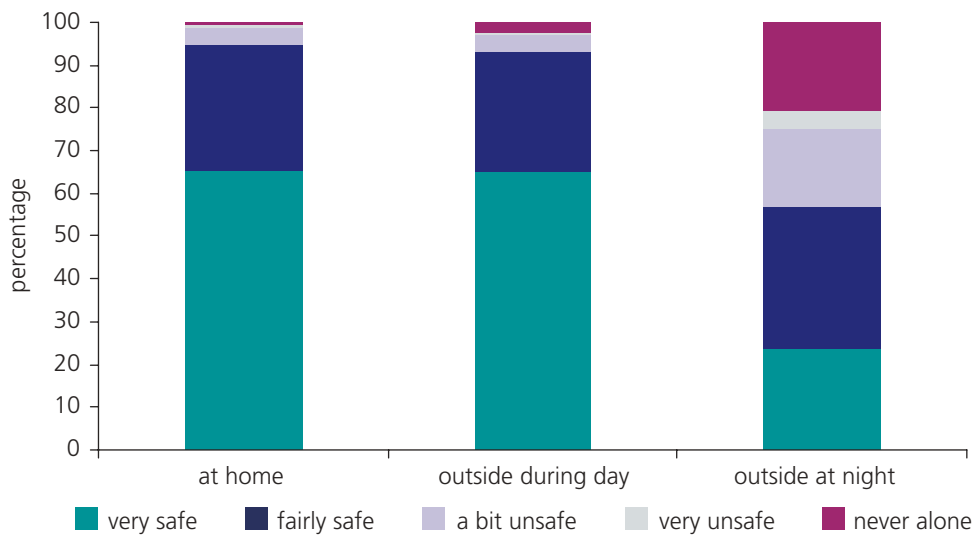
Base: all households
Source: English Housing Survey, full household sample

⁷ Please note that respondents could give more than one cause of noise problems.

Safety levels felt by households in their home and local area

5.24 The great majority of respondents felt relatively safe when at home alone: 14.0 million (65%) felt very safe and a further 6.4 million (30%) felt safe. Very similar proportions also felt very safe or safe outside during the day. However, a much lower proportion (57%) of respondents felt safe or fairly safe while out alone in their local area at night, and more than one in five – 4.7 million households – felt unsafe. A further 4.5 million respondents (21%) never went out alone at night, Figure 5.6 and Annex Table 5.7.

Figure 5.6: Levels of safety felt by households, 2008–09

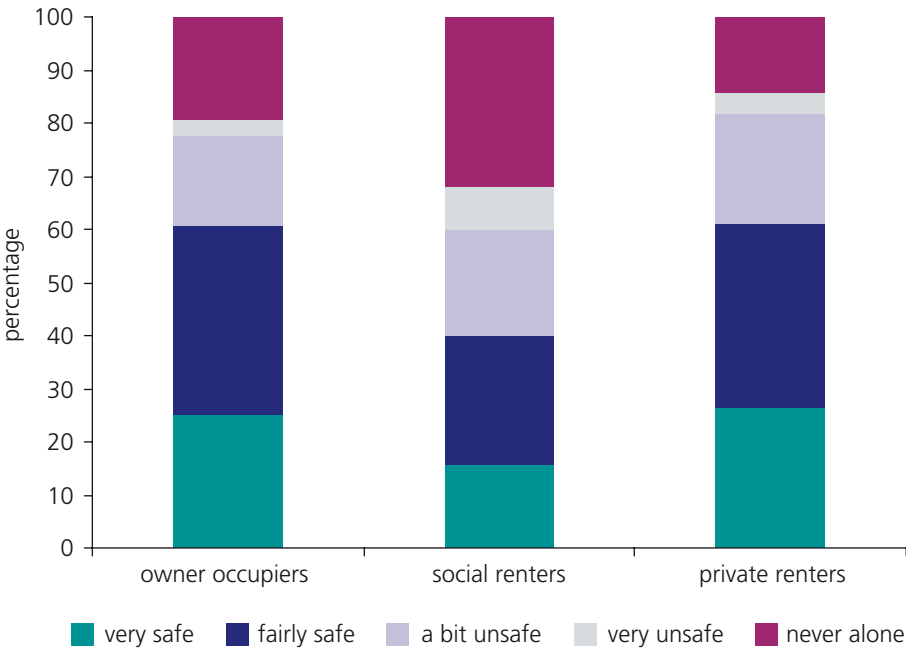


Base: all households

Source: English Housing Survey, full household sample

5.25 The feeling of safety whilst alone outside at night varied with tenure, Figure 5.7 and Annex Table 5.7. Respondents who were owner occupiers or private renters were more likely to feel very safe or fairly safe (61% of both), compared with 40% of social renters. In contrast, 32% of social rented households felt that they would never go out alone at night, whether as a result of feeling unsafe or for other reasons. Only 19% of owner occupiers and 14% of private renters felt this way.

Figure 5.7: How safe households felt alone outside at night by tenure, 2008–09



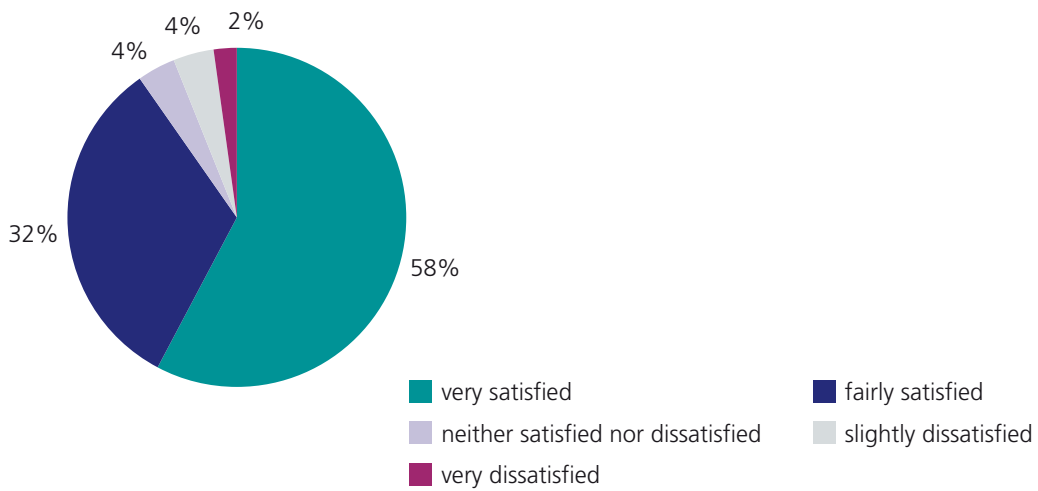
Base: all households
 Source: English Housing Survey, full household sample

Satisfaction with accommodation

5.26 Households’ satisfaction with their accommodation showed similar patterns to their satisfaction with their local area. Some 19.4 million households (90%) were very satisfied (58%) or fairly satisfied (32%) with their accommodation. Only 1.3 million households (6%) noted any dissatisfaction with their accommodation, whether being fairly dissatisfied or very dissatisfied, Figure 5.8 and Annex Table 5.8. The remaining 4% of households were neither satisfied nor dissatisfied.

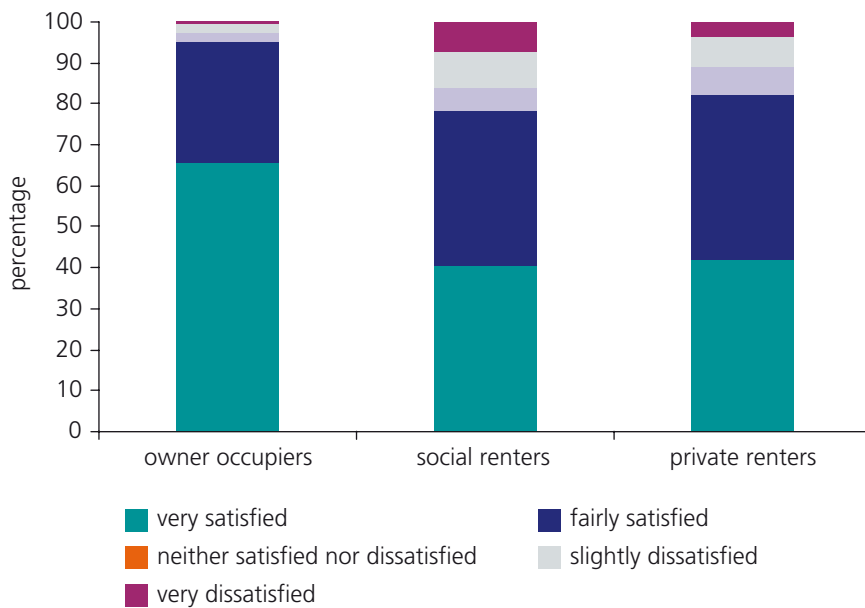
5.27 Nevertheless, satisfaction levels did vary between different tenures. Nearly all owner-occupiers (95%) were satisfied with their accommodation, whereas renters, both private and social, were much more likely to express some level of dissatisfaction. Some 82% of private renters and 78% of social renters stated that they were satisfied with their accommodation, conversely 11% and 16% respectively cited dissatisfaction, Figure 5.9 and Annex Table 5.8.

Figure 5.8: Satisfaction with accommodation, 2008–09



Base: all households
Source: English Housing Survey, full household sample

Figure 5.9: Satisfaction with accommodation by tenure, 2008–09



Base: all households
Source: English Housing Survey, full household sample

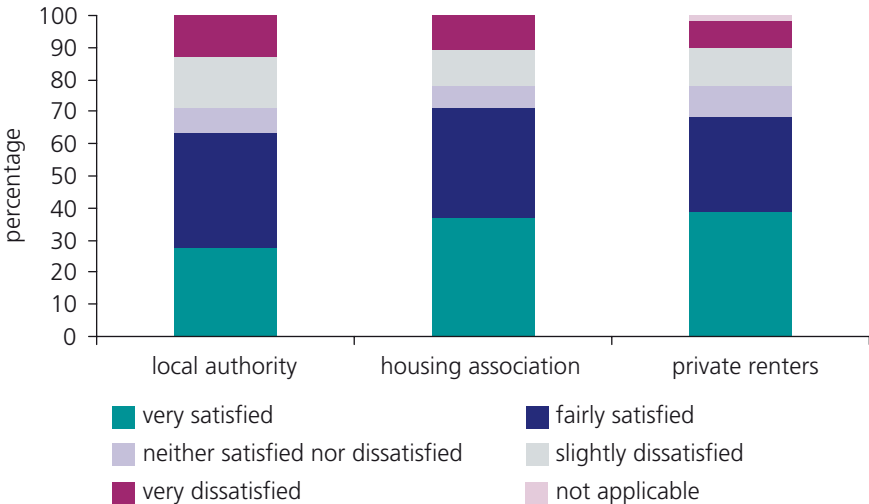
5.28 Some 91% of white households were satisfied with their accommodation, compared with 78% of ethnic minority households. However, levels of satisfaction varied between the ethnic groups – black African households were the least satisfied (just 68% of these households were satisfied and 21% were dissatisfied) but 91% of Indian ethnic groups were satisfied with their accommodation.

- 5.29 Lone parents with dependent children, as well as being the most likely to report problems with their local area, were also the most likely to be dissatisfied: 17% of these households expressed dissatisfaction with their accommodation. On the other hand, households comprising a couple aged over 60 with no dependent children were almost all satisfied (96%).
- 5.30 Households where the HRP was unemployed were the most likely to be dissatisfied (17%). At the opposite end of the scale, 95% of households where the HRP was retired stated that they were satisfied with their accommodation, with 72% being very satisfied. Households with an HRP in work also recorded high satisfaction levels overall.

Satisfaction with the way the landlord carries out repairs and maintenance

- 5.31 Households that rented their accommodation were asked about satisfaction with the service provided by their landlords in maintaining and repairing their home. Housing association and private renters recorded similar satisfaction rates: some 71% of households renting from housing associations and 70% of private renters reported that they were either very satisfied or fairly satisfied with the service provided by their landlord, with 22% and 20% respectively citing dissatisfaction. In contrast, only 64% of local authority households were satisfied with the landlord’s service, and 29% were dissatisfied, Figure 5.10 and Annex Table 5.9.

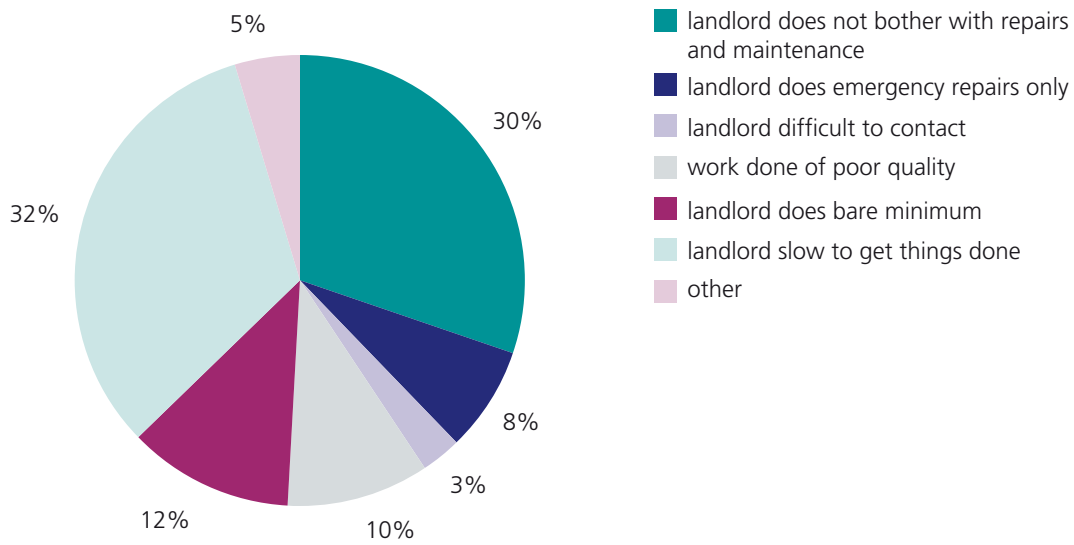
Figure 5.10: Satisfaction with the way the landlord carries out repairs and maintenance by tenure, 2008–09



Base: all renters
Note: 'not applicable' will include landlords with no repair responsibility
Source: English Housing Survey, full household sample

-
- 5.32 These levels of satisfaction with the way the landlord carries out repairs and maintenance have remained fairly constant across the rental tenures between 1994 and 2008, Annex Table 5.9. Other characteristics of the household, such as economic status, ethnicity and composition, were also related to the level of satisfaction with the repairs and maintenance service provided, Annex Table 5.10.
- 5.33 Those households whose HRP was retired had the highest levels of satisfaction (82%), followed by those where the HRP was in full-time work (67%). Households with HRPs who were unemployed, inactive or in part-time work had the lowest satisfaction levels, with those with unemployed HRPs being the most likely to be dissatisfied with the landlord's repairs and maintenance service (34%).
- 5.34 In terms of household composition, one person households aged 60 or over were most likely to be satisfied – some 83% of these expressed satisfaction with their landlord, followed by couples aged 60 or over with no dependent children. Lone parents with dependent children showed the highest rates of dissatisfaction at 31%.
- 5.35 Ethnic minorities as a whole were somewhat less likely to be satisfied with their landlords' service than households where the HRP was white, however this varied according to the different ethnic minority groups.
- 5.36 Those who were dissatisfied with the way their landlords carried out repairs and maintenance were asked for their reasons. The most common reason given was that their landlord was slow to get things done (32%). This was closely followed by the sense that the landlord did not bother with repairs and maintenance (30%), Figure 5.11 and Annex Table 5.11.
- 5.37 Tenants' reasons for dissatisfaction varied according to rental tenure. While the two most common reasons for dissatisfaction remained the same across the tenures, social tenants were more likely to feel that their landlord was slow to get things done (37% of housing association and 35% of local authority tenants) whereas the most common reason amongst private tenants was that their landlord did not bother (37%), Figure 5.12 and Annex Table 5.11.
- 5.38 A higher proportion of social than private tenants felt that the work done by their landlord was of poor quality (14%), but a higher proportion of private renters felt that their landlord only did the bare minimum (16%).

Figure 5.11: Reasons for dissatisfaction with landlord, 2008–09



Base: all renters citing dissatisfaction
 Source: English Housing Survey, full household sample

Figure 5.12: Reasons for dissatisfaction with landlord by tenure, 2008–09



Base: all renters citing dissatisfaction
 Source: English Housing Survey, full household sample

Appendix A

Sampling and grossing

General Description

The survey consists of three main components: an initial interview survey of 17,700 households with a follow up physical inspection and a desk based market valuation of a sub-sample of 8,000 of these dwellings, including vacant dwellings. The interview survey sample forms part of ONS's Integrated Household Survey (IHS), and the core questions from the IHS form part of the EHS questionnaire. More information about the IHS is available from its webpage: <http://www.statistics.gov.uk/CCI/nugget.asp?ID=936&Pos=1&ColRank=1&Rank=224>

The EHS interview content covers the key topics included under the former Survey of English Housing (SEH) and English House Condition Survey (EHCS). The content of the physical and market value components remains very largely unchanged from the former EHCS.

Sampling

2008–09 Sample

1. The initial sample for 2008–09 consisted of 32,100 addresses drawn as a systematic random sample from the Postcode Address File (small users). Interviews were attempted at all of these addresses over the course of the survey year from April 2008 to March 2009. A proportion of addresses were found not to be valid residential properties (eg demolished properties, 2nd holiday homes, small businesses, properties not yet built).
2. Of the 17,691 addresses where interviews were achieved (the 'full household sample'), all social rented properties and a sub-sample of private properties were regarded as eligible for the physical survey and the respondent's consent was sought. A proportion of vacant properties were also sub-sampled. Physical surveys were completed in 7,972 cases, and these cases form the 'dwelling sample'.
3. All findings based on data from the dwelling sample are presented in the 2008 EHS Housing Stock Report.
4. The principal differences in sampling methodology between the EHS and its predecessors the SEH and EHCS are that:
 - The EHS uses an unclustered sample. This enables a smaller sample to be used with no loss of precision, ie without sampling errors being increased.

The more scattered sample does, however, have some implications for fieldwork organisation.

- The SEH was an interview survey with no subsequent physical survey element. It typically had an initial, clustered, sample of 30,000 cases and 18,000 achieved interviews. The slightly smaller unclustered sample achieved in the EHS will give more robust estimates for many measures from the household sample.
- The SEH aimed to interview all households at multi-household addresses. In privately renting households with more than one tenancy group, the SEH also attempted to conduct interviews with each tenancy group. In contrast, the EHS selects one dwelling per address and one household per dwelling, and interviews only the household reference person (HRP) of that household or their partner.
- The EHCS issued sample (also clustered) was smaller, and designed to deliver around 8,000 paired cases (interview/vacant with physical survey); cases with interviews but no physical survey were not reported separately. Survey errors associated with measures from the EHS physical survey remain largely the same as for the EHCS.

Grossing methodology

5. The grossing methodology reverses the sampling and sub-sampling, and adjusts for any identifiable non-response bias at each stage of the survey. Household results are then weighted to population totals by age x sex and region, and to the tenure distribution of the Labour Force Survey (LFS). This method is very similar to that of the SEH, the main difference being that much more detailed bias adjustment is carried out in the EHS.
6. As part of data validation prior to the grossing, tenure corrections are made where cases are reported as LA tenancies but where the LA is known to have transferred all its stock to one or more housing associations under a Large Scale Voluntary Transfer (LSVT). Similarly, where an LA's stock is known to be managed by an Arm's Length Management Organisation (ALMO), cases where an ALMO is reported as the landlord are coded as LA tenancies. This results in a more robust split between the LA and HA stock, and is consistent with EHCS past practice but not that of the SEH.

Impact of methodological changes

7. The EHS was designed to ensure maximum continuity with its predecessors the SEH and EHCS, whilst introducing improvements where appropriate. Despite this, it is inevitable that there will be some minor discontinuities, between the EHS and its predecessors. To help examine this, data for the 2-year EHS dwellings sub-sample were regressed using the EHCS methodology, and the

2007–08 SEH data were regrossed using the EHS methodology. A selection of tabulations was produced for comparison.

8. Generally the shift in estimates for the full household sample resulting from the change in grossing was considered acceptable, Tables T1 to T2.

Table T1: Household composition by tenure – grossing methodologies compared, 2007–08

household composition	SEH grossing				EHS grossing			
	owner occupied	private rented	social rented	all tenures	owner occupied	private rented	social rented	all tenures
	<i>numbers of households ('000s)</i>							
couple, no dependent child(ren)	6,460	692	705	7,857	6,410	682	699	7,791
couple with dependent child(ren)	3,404	431	562	4,397	3,517	458	583	4,558
lone parent with dependent child(ren)	470	296	706	1,472	455	285	674	1,414
other multi-person households	870	392	339	1,601	858	391	328	1,577
one male	1,374	457	705	2,536	1,305	390	670	2,365
one female	1,886	307	946	3,139	1,909	288	953	3,150
all households	14,464	2,575	3,963	21,002	14,453	2,494	3,908	20,855
	<i>percentages of each tenure group</i>							
couple, no dependent child(ren)	44.7	26.9	17.8	37.4	44.3	27.4	17.9	37.4
couple with dependent child(ren)	23.5	16.7	14.2	20.9	24.3	18.4	14.9	21.9
lone parent with dependent child(ren)	3.2	11.5	17.8	7.0	3.1	11.4	17.3	6.8
other multi-person households	6.0	15.2	8.6	7.6	5.9	15.7	8.4	7.6
one male	9.5	17.7	17.8	12.1	9.0	15.7	17.1	11.3
one female	13.0	11.9	23.9	14.9	13.2	11.6	24.4	15.1
all households	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: SEH 2007–08, with EHS grossing retrospectively applied

Table T2: Number of households by tenure – grossing methodologies compared, 2007–08

tenure	SEH grossing	EHS grossing
		<i>numbers of households ('000s)</i>
owner occupied	14,466	14,453
private rented	2,576	2,494
social rented	3,963	3,908
all households	21,005	20,855
		<i>percentages</i>
owner occupied	68.9	69.3
private rented	12.3	12.0
social rented	18.9	18.7
all households	100.0	100.0

Source: SEH 2007–08, with EHS grossing retrospectively applied

9. Details of other discontinuities between the 2008–09 EHS and the 2007–08 SEH are provided in Appendix C in this report. Full details of technical issues will be provided in the EHS Technical Advice Notes.

Appendix B

Sampling errors

Sources of error in surveys

Like all estimates based on samples, the results of the EHS are subject to various possible sources of error. The total error in a survey estimate is the difference between the estimate derived from the data collected and the (unknown) true value for the population. The total error can be divided into two main types: systematic error and random error.

Systematic error, or bias, covers those sources of error which will not average to zero over repeats of the survey. Bias may occur, for example, if certain sections of the population are omitted from the sampling frame, if non-respondents to the survey have different characteristics to respondents, or if interviewers systematically influence responses in one way or another. When carrying out a survey, substantial efforts are put into the avoidance of systematic errors but it is possible that some may still occur.

The most important component of random error is sampling error, which is the error that arises because the estimate is based on a sample survey rather than a full census of the population. The results obtained for any single sample may, by chance, differ from the true values for the population but the difference would be expected to average to zero over a number of repeats of the survey. The amount of variation depends on the size of the sample and the sample design and weighting method.

A measure of the impact of the variation introduced by the sample design and the weighting is the design factor (deft). This is evaluated relative to the error that would have been produced had the survey been carried out using a simple random sample⁸. A deft greater than one shows that the design and weighting have increased the variability of the estimate and increased the measure of the standard error relative to the reference. Since the 2008–09 EHS effectively is a simple random sample the deft arises solely from the weighting adjustments.

Random error may also arise from other sources, such as variation in the informant's interpretation of the questions, or interviewer variation. Efforts are made to minimise these effects through interviewer training and through pilot work.

⁸ Technically, the deft is the estimate of the standard error produced under the complex design divided by the standard error under an equally weighted simple random sample.

Confidence intervals

Although the estimate produced from a sample survey will rarely be identical to the population value, statistical theory allows us to measure the accuracy of any survey result. The standard error can be estimated from the values obtained for the sample and this allows calculation of confidence intervals which give an indication of the range in which the true population value is likely to fall.

Tables B1 and B2 show standard errors and 95% confidence intervals around selected key survey estimates.

Table B1: Sampling errors using weighted data: percentages, 2008–09

households

characteristic	unweighted base	percentage	standard error (percentage)	design factor	95% confidence interval	
					lower	upper
ethnic group of HRP	17,691					
white		90.5	0.24	1.13	90.1	91.0
black Caribbean		1.4	0.11	1.28	1.2	1.6
black African		1.6	0.12	1.37	1.3	1.8
Indian		1.6	0.10	1.08	1.4	1.8
Pakistani/Bangladeshi		1.6	0.11	1.19	1.4	1.8
other		3.2	0.15	1.21	2.9	3.5
all ethnic minority		9.5	0.24	1.13	9.0	9.9
household type	17,691					
owner occupiers		67.9	0.36	1.05	67.2	68.6
social renters		17.8	0.31	1.06	17.2	18.4
private renters		14.2	0.28	1.14	13.7	14.8
economic status within tenure, owner occupiers	12,268					
in employment		64.9	0.35	0.79	64.3	65.6
unemployed		1.1	0.10	1.05	0.9	1.3
economically inactive		34.0	0.34	0.78	33.3	34.7
social renters	3,200					
in employment		34.3	0.94	1.14	32.5	36.1
unemployed		8.4	0.56	1.16	7.3	9.5
economically inactive		57.3	0.95	1.10	55.4	59.1
private renters	2,223					
in employment		69.6	1.03	1.03	67.6	71.7
unemployed		4.7	0.46	0.99	3.8	5.6
economically inactive		25.7	0.98	1.02	23.8	27.6
all tenures	17,691					
in employment		60.1	0.30	0.81	59.6	60.7
unemployed		2.9	0.14	1.11	2.6	3.2
economically inactive		37.0	0.28	0.76	36.4	37.5
household type within tenure, owner occupiers	12,268					
couple no dep child		42.5	0.44	0.97	41.6	43.3
couple with dep child		23.2	0.37	0.96	22.5	23.9
lone parent with dep child		3.5	0.17	1.04	3.1	3.8
other multi-person		5.5	0.22	1.13	5.0	5.9
one person under 60		11.5	0.34	1.29	10.8	12.1
one person 60 or over		13.9	0.27	0.86	13.4	14.4

continued

households

characteristic	unweighted base	percentage	standard error (percentage)	design factor	95% confidence interval	
					lower	upper
social renters	3,200					
couple no dep child		17.8	0.73	1.05	16.4	19.3
couple with dep child		15.3	0.70	1.10	13.9	16.6
lone parent with dep child		17.5	0.71	1.04	16.1	18.9
other multi-person		8.5	0.54	1.11	7.5	9.6
one person under 60		18.3	0.80	1.23	16.8	19.9
one person 60 or over		22.5	0.73	0.97	21.1	24.0
private renters	2,233					
couple no dep child		24.9	1.02	1.12	22.9	26.9
couple with dep child		17.4	0.85	1.02	15.8	19.1
lone parent with dep child		10.9	0.64	0.89	9.6	12.1
other multi-person		16.8	0.92	1.23	15.0	18.6
one person under 60		22.8	1.05	1.24	20.7	24.8
one person 60 or over		7.3	0.55	0.94	6.2	8.3
all tenures	17,691					
couple no dep child		35.6	0.35	0.96	34.9	36.2
couple with dep child		21.0	0.30	0.97	20.4	21.6
lone parent with dep child		7.0	0.19	0.97	6.7	7.4
other multi-person		7.6	0.22	1.17	7.2	8.1
one person under 60		14.3	0.30	1.24	13.7	14.9
one person 60 or over		14.5	0.19	0.71	14.1	14.9
movers	17,691					
HRPs resident less than 1 year		9.1	0.24	1.15	8.6	9.6

Table B2: Sampling errors using weighted data: means, 2008–09

households

characteristic	unweighted base	mean (£ per week)	standard error	design factor	95% confidence interval	
					lower	upper
joint income of HRP and partner						
owner occupiers	12,268	751	6.88	1.00	737	764
social renters	3,200	285	4.31	1.19	276	293
private renters	2,223	530	12.49	1.14	506	555
all tenures	17,691	636	5.15	0.99	626	646
mortgage payment						
recent first time buyers	2,184	124	2.11	1.20	120	128
other mortgagors	3,880	158	2.02	1.02	154	162
all mortgagors	6,064	145	1.49	1.03	142	148
rent net of services						
social renters	3,181	71	0.40	1.06	70	71
private renters						
market rents	1,600	160	2.61	1.12	155	165
non-market rents	266	129	9.14	1.57	111	147
all private renters	2,017	153	2.42	1.17	148	158

Appendix C

Discontinuities with the Survey of English Housing (SEH)

EHS Private rents data

Summary

- Mean weekly private rents in the 2008–09 EHS are 18% higher than the published 2007–08 SEH rents.
- Some 4–5 percentage points of this difference are due to the change from tenancy to household rents.
- The imputation of modelled rents for missing data in the EHS made a minimal impact on the overall mean rent.
- This still leaves the mean household rent in the 2008–09 EHS approximately 14% higher than the mean 2007–08 household rent from the SEH.

Impact of change from tenancy to household basis

The 2008–09 mean rent of £153 per week for private rents is an increase of 18% on the 2007–08 mean rent of £129 per week, published in *Housing in England 2007–08*. However the Survey of English Housing reported rents at a tenancy level whereas the EHS reports rents at the household level.

In the 2007–08 SEH there were 23 households (1.3% of the total sample) with more than one tenancy, these averaged 3.4 tenancies each. When counted together at the household level this increased the overall mean weekly rent by approximately £5, to £134 per week. This explains some of the difference between the two years, but there remains a substantial difference – an increase of 14% in mean rent per household.

Comparison of rents 2008–09 and 2007–08

	Mean rent (£ per week)
2008–09 weekly rent (EHS)	152.9
2007–08 weekly rent – tenancy basis (SEH published)	129.5
2007–08 weekly rent – household basis (SEH adjusted)	134.4
change since 2007–08 published	18%
change since 2007–08 on household basis	14%

Impact of BRE imputation

For the EHS, The Building Research Establishment (BRE) carry out imputation of missing rents. This was not done for the SEH. We investigated whether part of the change in mean rents between 2007–08 and 2008–09 might be due to this imputation.

The imputations were more common for flats, and London/South East. For flats the net rent of those with imputations was lower than those without; the reverse was true for houses.

BRE imputed a net rent for 14% of privately renting households. Those households with imputed rents were given rents about 5% lower than those without imputations and this decreased the overall mean rent by about 1%. The imputation therefore had minimal impact on the change in rent levels from 2007–08.

EHS Social rents data

In the SEH, social renters were asked if their rent included water or sewerage charges, and Council Tax, and, if so, how much these were. They were also asked if they had a rent holiday (a discount when the rent does not have to be paid) and, if so, how long the rent holiday was. In cases with a rent holiday, an adjustment was made so that the actual total amount of rent paid by the tenant (over n weeks) was averaged out over the full year (as if paid over 52 weeks). Social rents were therefore presented net of water/sewerage charges and Council Tax and with an adjustment made for cases with a rent holiday.

In the EHS social and private renters are all asked if the rent includes any of the following: Council Tax; heating; water and sewerage; lighting; hot water; fuel for cooking; regular meals; TV licence fee. Renters are also asked about rent holidays.

In the EHS, social and private rents are now presented on a consistent basis. Social rents are therefore presented with an adjustment for rent holidays and net of all services listed above, not just net of water/sewerage and Council Tax as in the SEH. For this reason, mean social rents for 2008–09 appear lower than the published figures for 2007–08.

Social rents: comparison of mean weekly rent 2008–09 and 2007–08

	<i>£ per week</i>	
	2007–08 SEH	2008–09 EHS
local authority	68	66
housing association	77	75
all social renters	72	71

Glossary

Bedroom Standard: The 'Bedroom Standard' is used as an indicator of occupation density. A standard number of bedrooms is calculated for each household in accordance with its age/sex/marital status composition and the relationship of the members to one another. A separate bedroom is allowed for each married or cohabiting couple, any other person aged 21 or over, each pair of adolescents aged 10–20 of the same sex, and each pair of children under 10. Any unpaired person aged 10–20 is notionally paired, if possible, with a child under 10 of the same sex, or, if that is not possible, he or she is counted as requiring a separate bedroom, as is any unpaired child under 10. This notional standard number of bedrooms is then compared with the actual number of bedrooms (including bed-sitters) available for the sole use of the household, and differences are tabulated. Bedrooms converted to other uses are not counted as available unless they have been denoted as bedrooms by the informants; bedrooms not actually in use are counted unless uninhabitable.

Dependent children: Dependent children are persons aged under 16, or single persons aged 16 to 18 and in full-time education.

Economic status: Respondents self-report their economic status in the seven days prior to the interview using the following categories:

Working: 30 hours a week or more
Working: less than 30 hours a week
Government Training Scheme
Not working because of long term sickness or disability

Registered unemployed
Not registered unemployed but seeking work
At home/not seeking work (including looking after the home or family)

Retired (including retired early)
Full-time student
Other (Spontaneous only)

Respondents can give more than one answer to this question. If a respondent gives multiple responses during an interview, priority is assigned in the following order: student, retired, registered unemployed, on government training scheme, working FT/PT, long term sick or disabled; seeking work; not seeking work.

These categories are grouped for reporting purposes as follows:

- **working full-time**

Those who work 30 hours or more per week. This category also includes those on a government training scheme.

- **working part-time**

Those who work less than 30 hours per week.

- **unemployed**

Those coding themselves as either registered unemployed or not registered unemployed but seeking work.

- **retired**

Those coding themselves as retired (regardless of whether they have reached the Statutory Pensionable Age (SPA – 65 years for men and 60 for women in 2008/09). However those recording retired but under the SPA are coded as in FT/PT work or long term sick if one of these responses has also been recorded.

- **other inactive**

All others; they include people who recorded they were sick or disabled, at home/not seeking work (including those looking after the family or home), and any other activity.

The approach to classifying those who have provided more than one response to the economic status question is as adopted for the previous EHCS but differs slightly from that adopted in the former SEH.

First-time buyers: see Recent first-time buyers.

Household: A household is defined as one person or a group of people who have the accommodation as their only or main residence and (for a group) either share at least one meal a day or share the living accommodation, that is, a living room or sitting room.

Household membership: People are regarded as living at the address if they (or the informant) consider the address to be their only or main residence. There are, however, certain rules which take priority over this criterion.

- (a) Children aged 16 or over who live away from home for the purposes of work or study and come home only for the holidays are not included at the parental address under any circumstances.
- (b) Children of any age away from home in a temporary job and children under 16 at boarding school are always included in the parental household.
- (c) People who have been away from the address continuously for six months or longer are excluded.
- (d) People who have been living continuously at the address for six months or longer are included even if they have their main residence elsewhere.
- (e) Properties used only as second homes are never counted as main residences.

Household reference person (HRP): The household reference person is defined as a 'householder' (that is a person in whose name the accommodation is owned or rented). For households with joint householders, it is the person with the highest income; if two or more householders have exactly the same income, the older is

selected. Thus the household reference person definition, unlike the old head of household definition, no longer gives automatic priority to male partners.

Household type: The main classification of household type uses the following categories:

- Married/cohabiting couple with no dependent children – these households may however include non-dependent child(ren)
- Married/cohabiting couple with dependent child(ren) – may also include non-dependent child(ren)
- Lone parent family (one parent with dependent child(ren) – may also include non-dependent child(ren)
- Other multi-person household (includes flat sharers, lone parents with non-dependent children only and households containing more than one couple or lone parent family)
- One person aged under 60
- One person aged 60 or over

The married/cohabiting couple and lone parent household types (the first three categories above) may include one-person family units in addition to the couple/lone parent family.

Marital status: marital status is based on the respondent's opinion and may differ from legal marital status. Unrelated adults of the same or opposite sex are classed as cohabiting if they consider themselves to be a couple.

Mortgages

- **Repayment mortgage**

A mortgage in which the regular payments (usually monthly) include both interest on the outstanding amount and a capital repayment element. Assuming that the interest rate is unchanged payments will be constant over the term of the mortgage, however over time the mix of interest and capital repayment changes. Initially most of the payment goes towards paying the interest, however the capital repayment element has the effect of slightly reducing the outstanding loan. As the outstanding mortgage reduces, the interest element reduces as well, and since the total payment remains the same the capital repayment element increases. Towards the end of the term most of the regular payment comprises capital repayment and interest is a relatively small component; at the end of the term the full amount of the original loan will have been repaid.

- **Interest only mortgage – no linked investment**

During the term of the mortgage the borrower makes interest payments to the mortgage lender but the amount of the original loan remains to be repaid at the end of the fixed term. The mortgagor therefore needs to make appropriate arrangements for paying off the loan at the end of the fixed term.

- **Interest only mortgages with linked investments**

- **Endowment mortgage:** A mortgage in which the borrower makes two separate regular payments during the term of the mortgage, one to the lender to pay the interest on the loan, and one to a life insurance company under a 'with profits' endowment policy intended to repay the original loan. The life (or joint lives) of the borrower(s) is insured for a fixed sum to which profits called reversionary bonuses are added every year. The fixed sum insured plus reversionary bonuses (plus in some cases a terminal bonus) are paid by the insurance company at the end of the term of the endowment policy, which is also the term of the mortgage, or on the death of the insured.
- **Pension Mortgage:** As in the case of an endowment mortgage there are two regular payments. One is to the lender to pay the interest on the loan, and the other is a contribution to a pension plan; the fund built up through the plan is used to repay the mortgage when its term expires. The customer gets full tax relief on the contributions to the pension plan, and this type of mortgage is particularly suited to the self-employed, partners or directors who own more than 5 per cent of their company.
- **PEP, ISA and Unit Trust Mortgages:** Like endowment and pension mortgages these are "interest only" mortgages i.e., during the term of the mortgage the borrower makes interest payments to the mortgage lender and the original loan is repaid at the end of the fixed term. In this case the repayment vehicle is a PEP (now defunct), an ISA or a Unit Trust. PEPs and ISAs benefit from tax relief.
- **All-in-one Mortgage:** This is a type of flexible mortgage which allows a person to link together different accounts – for example a current account, a savings account and a mortgage (as well as any other loans). There are two types of all-in-one account, current account mortgages and offset mortgages.

Moving households: A moving household is usually a household which has been at the present address for less than twelve months. In some tables, it includes households resident for less than three years, in order to give a larger sample for analysis.

A new household is one where neither the household reference person nor their spouse/partner occupied the household reference person's previous (permanent) accommodation in either of their names. EHS does not differentiate between previous accommodation within England and outside of England (including abroad).

Continuing households are those households where the household reference person or their spouse/partner occupied their previous (permanent) accommodation in their names. This must be their previous accommodation.

New household: see Moving Households.

Recent first-time buyers: owner occupiers who had never owned before and had bought their first (current) home in the previous three years.

Region: Analyses in this report are based on the Government Office Regions.

Tenancy deposit scheme: This scheme was introduced by the Housing Act 2004 as part of a package of measures to raise standards in the private rented sector. From 6th April 2007 all deposits taken by landlords must be safeguarded by one of three Government approved schemes. Landlords can choose which scheme they wish to use and must safeguard each deposit and inform the tenant which scheme has been used within 14 days of receiving the deposit.

Tenure:

- **Owner occupiers:** this includes those who own their accommodation outright or are buying it with a mortgage (including through a shared ownership scheme).
- **Social renters:** This category includes households renting from:
 - local authorities including Arms Length Management Organisations (ALMOs) and Housing Action Trusts;
 - housing associations (mostly Registered Social Landlords – RSLs), Local Housing Companies, co-operatives and charitable trusts.
- **Private renters:** all other renters 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) and squatters.

Type of private letting: the following terms have been used in this report

- **Market renters** – households with assured or assured shorthold private tenancies. Under the 1988 Housing Act, all tenancies starting after the 14th January 1989 are Assured (including Assured Shorthold) unless they fall into one of the excluded categories, for example business lettings or lettings by resident landlords. Before March 1997, tenants had to be given a notice in writing to say that a tenancy was an Assured Shorthold. From March 1997, the rules changed and all new tenancies were Assured Shortholds unless the agreement specifically stated that they were not. Assured Shorthold lettings are for a fixed period of six months or more. The landlord can regain possession of the property six months after the beginning of the tenancy provided that two months notice is given. In the case of an assured letting the tenant has the right to remain in the property unless the landlord can prove grounds for repossession. The landlord does not have an automatic right to repossess the property when the tenancy comes to an end.
- **Non-market renters** – households with all other types of private rental tenancies including those with rent-free tenancies and tied accommodation (that is tied to employment).

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