



# English Housing Survey HOUSEHOLDS 2010-11



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

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**English Housing Survey: HOUSEHOLDS**  
**Annual report on England's households, 2010–11**

July 2012  
Department for Communities and Local Government

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The Office for National Statistics (ONS) managed the EHS on behalf of the Department. ONS undertook the household interviews and the subsequent data validation and creation of derived analytical measures. It also had responsibility for the sampling and weighting of the data sets. ONS were also involved in the production of tables and analytical reports.

Miller Mitchell Burley Lane (MMBL) undertook the visual inspection of the properties working in partnership with ONS. MMBL employed and managed a large field force of professional surveyors who worked in close co-operation with the ONS interviewers to maximise response rates and deliver high quality data.

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The interviewers and surveyors who collected information from households and carried out the visual inspections.

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The Department's staff who managed and worked on the survey.

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# Introduction

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1. In April 2008 the English House Condition Survey was integrated with the Survey of English Housing to form the English Housing Survey (EHS). This report provides the findings from the third round of reporting of the EHS, and follows from the 2010-11 Headline report which was published in February 2012.
2. This annual report focuses on HOUSEHOLDS and is one of two which are published at the same time. The sister publication is called HOMES, formerly known as the Housing Stock report.
3. This report on Households is organised in a new way this year. Each chapter covers a theme, such as housing needs, housing moves, vulnerable and disadvantaged groups, and so on. This has allowed us to show comparisons across all tenure types, and to show how the different groups fare with issues such as housing costs and housing aspirations, or to show differences in their satisfaction and attitudes.
4. Results for households (not in relation to the physical condition of the home) are presented for '2010–11' and are based on fieldwork carried out between April 2010 and March 2011 of a sample of 17,556 households. This is referred to as the '**full household sample**' in the reports.
5. Results which relate to the physical dwelling are presented for '2010' and are based on fieldwork carried out between April 2009 and March 2011 (with a mid-point of April 2010). The sample comprises 16,670 occupied or vacant dwellings where a physical inspection was carried out and includes 16,047 cases where an interview with the household was also secured. These are referred to as the '**dwelling sample**' and the '**household sub-sample**' respectively in the reports.
6. Most of the analyses in this report are based on the full household sample. Where this is not the case it has been noted in the text, and made clear in the footnotes to the tables and figures.
7. Where the numbers of cases looked at in the sample are too small for any inference to be drawn about the national picture, the cell contents are replaced with an asterisk. This happens where the number of samples is fewer than 30. Where the cell contents are in italics this indicates a sample size between 30 and 50, and the results should be treated with caution.



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8. Where comparative statements have been made in the text, these have been significance tested to a 95% confidence level. This means we are 95% confident that the statements we are making are true.
  9. Additional annex tables, including the data underlying the figures and charts, are published on the website [www.communities.gov.uk/housing/housingresearch/housingsurveys/](http://www.communities.gov.uk/housing/housingresearch/housingsurveys/) alongside many supplementary tables, which are updated each year but are too numerous to include in our reports. Further information on the technical details of the survey, and information and past reports on the Survey of English Housing and the English House Condition Survey can also be accessed via this link.
  10. If you have any queries about this report or would like any further information please contact [ehs@communities.gsi.gov.uk](mailto:ehs@communities.gsi.gov.uk)
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# Chapter 1

## Trends in tenure and demographic analysis

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This chapter reports on the tenure of households in England in 2010-11 at both the national and regional level. Characteristics of households within different tenures are described including age, economic status, ethnicity and nationality. Household type and household size are also explored.

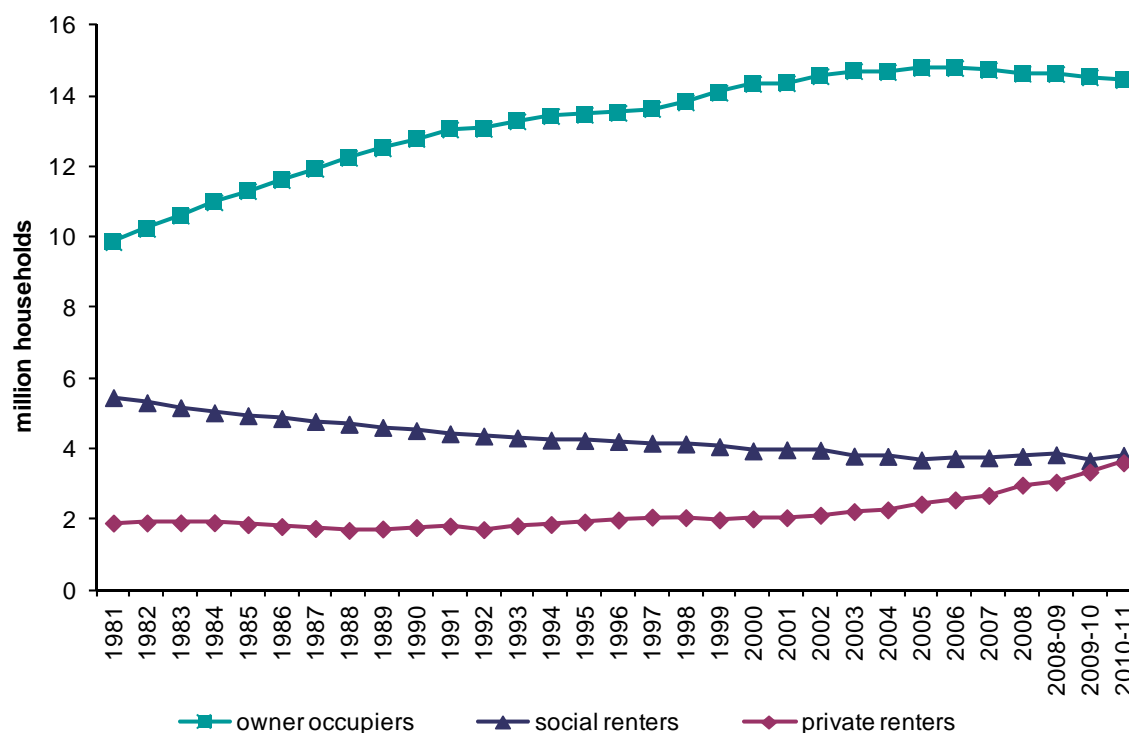
### Key findings

- The number of owner occupied households has continued to decrease from the peak of 14.79 million in 2005, to 14.45 million in 2010-11. In contrast, there continued to be a rise during the same period of private rented households, which is now at 3.62 million compared to 2.45 million in 2005.
- Overall, 66% of households were owner occupiers, 17% were social renters and 17% were private renters in 2010-11. London had the lowest proportion of owner occupiers (51%) but the highest proportion of private renters (25%). The percentage of social renters was highest in London and the North East (both 24%).
- Findings show that 71% of households with a household reference person (HRP) aged 65 or older owned their property outright, compared with 2% of households with an HRP aged 16-34 years old. The proportion of private renters in households with an HRP aged 16-34 years old has continued to increase from 18% in 1991 to 46% in 2010-11.
- The most prevalent household type was couples with no dependent children (35%), who were four times more likely to own their properties (80%) than rent them (20%). The least common household type was lone parents with dependent children (7%) who were, in contrast, far more likely to rent their properties (71%), than own them (29%).

## Tenure trends

- 1.1 In 2010-11 there were an estimated 21.89 million households in England living in private accommodation, that is, excluding those living in institutional accommodation such as nursing homes or halls of residence.
- 1.2 The largest tenure type in 2010-11 was owner occupation, with 14.45 million households (66%), down from 14.52 million (67%) in 2009-10. This continued the slight downward trend from a peak of 14.79 million (71%) in 2005, Figure 1.1 and Annex Table 1.1.
- 1.3 The number of private rented households has increased from 2.00 million (10%) in 1999 to 3.62 million (17%) in 2010-11. The number of households in the social rented sector has remained relatively stable over this period, and was 3.83 million (17% of all households) in 2010-11.

**Figure 1.1: Trends in tenure, 1981 to 2010-11**



**Base: all households**

**Note: underlying data are presented in Annex Table 1.1**

**Sources:**

1981 to 1991: DOE Labour Force Survey Housing Trailer;

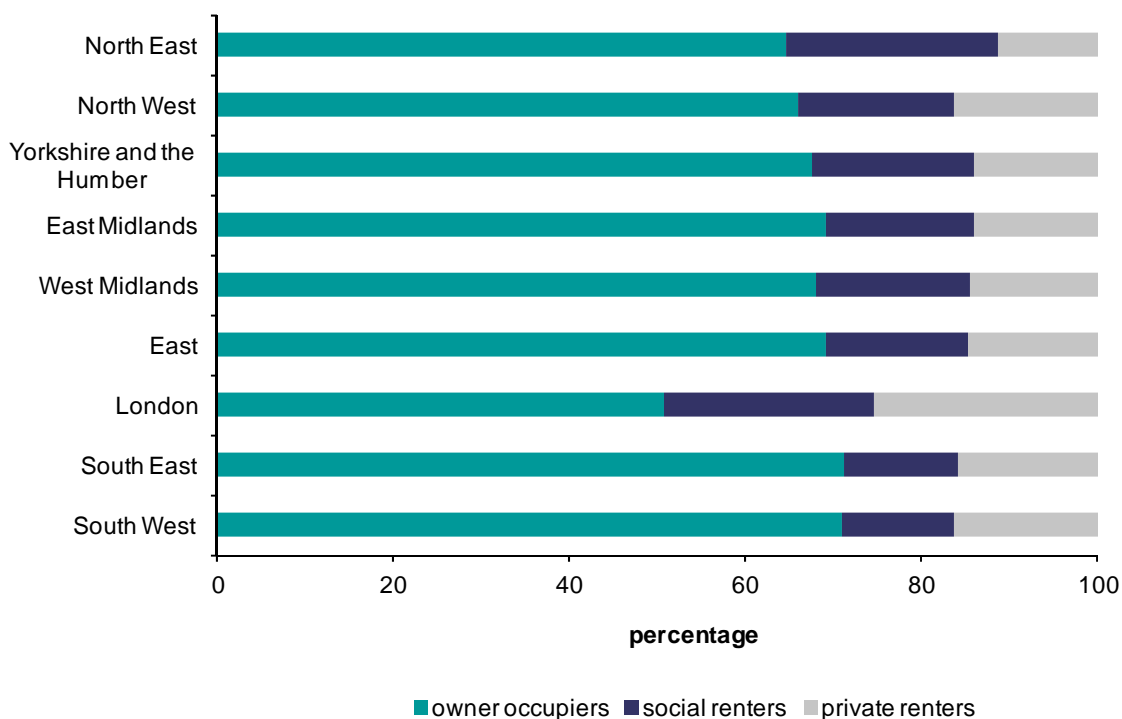
1992 to 2008: ONS Labour Force Survey;

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

## Tenure by region

- 1.4 The tenure composition for each region in England was broadly similar to that for the whole of England, with the exception of London. The proportion of owner occupation in London was 51%, compared with 66% for England as a whole. London also had higher levels of social and private renting, 24% and 25% respectively, compared with 17% for each sector in England as a whole, Figure 1.2 and Annex Table 1.2.
- 1.5 The proportion of owner occupiers was highest in the South East and the South West (both 71%). North East England and London had the highest proportion of social renters (both 24%), and the lowest levels of social renting were found in the South East and South West (both 13%), Figure 1.2 and Annex Table 1.2.

**Figure 1.2: Tenure by region, 2010-11**



**Base: all households**

**Note: underlying data are presented in Annex Table 1.2**

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

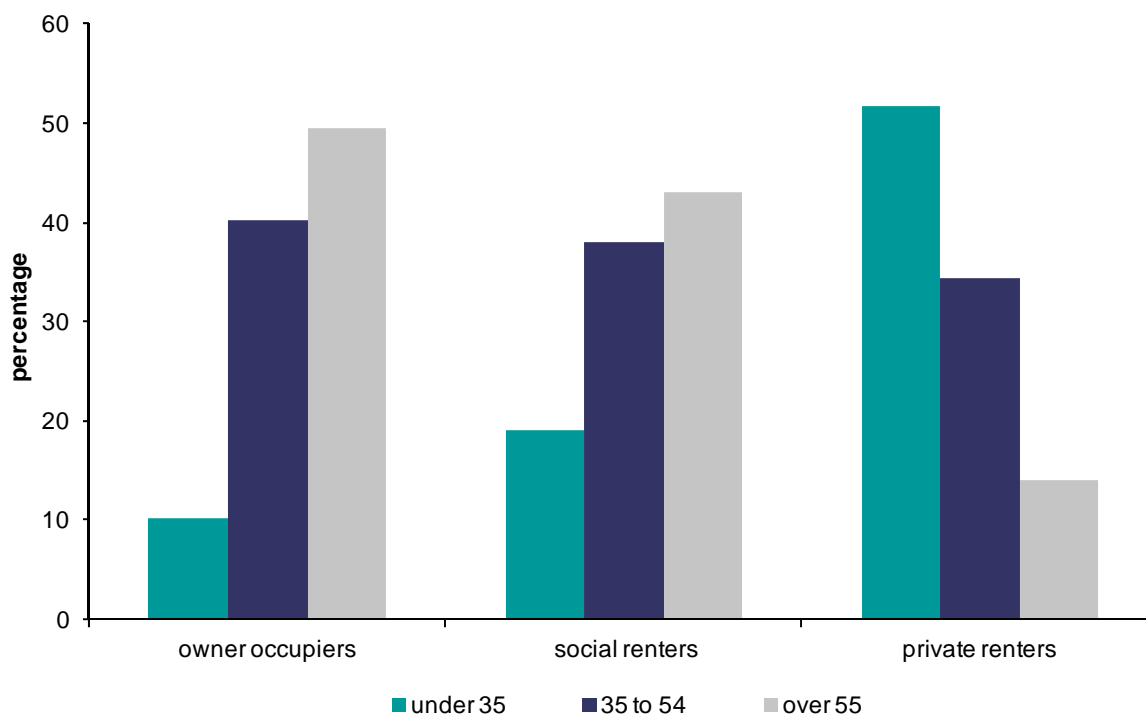
## Demographic characteristics

1.6 Table 1.1 and Annex Tables 1.3 and 1.4 summarise numbers and percentages of households by a range of demographic characteristics of the household reference person (HRP). The following sections examine these characteristics in a little more detail.

### Age of HRP

1.7 The age profile of the different tenures is strikingly different. The private rented sector has by far the youngest age profile, whereas the social rented sector and owner occupation have increasingly older age profiles, Figure 1.3 and Annex Table 1.3.

**Figure 1.3: Age of HRP within tenure, 2010-11**



**Base:** all households

**Note:** underlying data are presented in Annex Table 1.3

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

1.8 Over three-quarters (76%) of households with an HRP aged 65 or older were owner occupiers (71% owned their property outright, and 5% were buying with the help of a mortgage). HRPs aged between 35 and 54 years were the most likely group to be buying with a mortgage, compared to all other age groups: 56% of 35 to 44 year olds and 55% of 45 to 54 year olds.

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- 1.9 The most common tenure groups for 25-34 year olds were buying with a mortgage or renting privately, whereas, almost two-thirds of 16-24 year olds were living in the private rented sector, Annex Table 1.4.

**Table 1.1: Demographic and economic characteristics, 2010-11**

*all households*

	own outright	buying with mortgage	all owner occupiers	local authority	housing association	all social renters	all private renters	all tenures
<b>age of HRP</b>								<i>thousands of households</i>
16-24	*	92	<b>107</b>	98	112	<b>210</b>	582	<b>898</b>
25-34	85	1,284	<b>1,369</b>	258	261	<b>519</b>	1,289	<b>3,177</b>
35-44	309	2,358	<b>2,667</b>	363	415	<b>779</b>	780	<b>4,225</b>
45-54	793	2,357	<b>3,149</b>	328	346	<b>675</b>	461	<b>4,285</b>
55-64	1,788	1,081	<b>2,869</b>	285	265	<b>550</b>	230	<b>3,650</b>
65 or over	4,020	269	<b>4,289</b>	501	593	<b>1,094</b>	276	<b>5,659</b>
<b>all ages</b>	<b>7,009</b>	<b>7,441</b>	<b>14,450</b>	<b>1,835</b>	<b>1,992</b>	<b>3,826</b>	<b>3,617</b>	<b>21,893</b>
<b>economic status of HRP</b>								
full-time work	1,835	6,274	<b>8,109</b>	397	443	<b>840</b>	2,142	<b>11,092</b>
part-time work	580	483	<b>1,062</b>	174	225	<b>399</b>	366	<b>1,827</b>
retired	4,286	310	<b>4,596</b>	561	623	<b>1,184</b>	298	<b>6,078</b>
unemployed	80	86	<b>166</b>	191	175	<b>365</b>	221	<b>753</b>
full-time education	*	*	*	*	*	<b>44</b>	212	<b>291</b>
other	212	269	<b>482</b>	488	506	<b>994</b>	378	<b>1,853</b>
<b>all households</b>	<b>7,009</b>	<b>7,441</b>	<b>14,450</b>	<b>1,835</b>	<b>1,992</b>	<b>3,826</b>	<b>3,617</b>	<b>21,893</b>
<b>ethnicity of HRP</b>								
<b>white</b>	<b>6,712</b>	<b>6,736</b>	<b>13,448</b>	<b>1,500</b>	<b>1,717</b>	<b>3,217</b>	<b>2,964</b>	<b>19,629</b>
black	49	155	<b>203</b>	175	130	<b>305</b>	142	<b>650</b>
Indian	91	200	<b>291</b>	*	*	*	112	<b>442</b>
Pakistani or Bangladeshi	80	135	<b>215</b>	55	*	<b>90</b>	85	<b>390</b>
other	77	215	<b>292</b>	91	84	<b>175</b>	314	<b>781</b>
<b>all ethnic minority</b>	<b>297</b>	<b>705</b>	<b>1,001</b>	<b>335</b>	<b>274</b>	<b>609</b>	<b>653</b>	<b>2,264</b>
<b>all ethnicities</b>	<b>7,009</b>	<b>7,441</b>	<b>14,450</b>	<b>1,835</b>	<b>1,992</b>	<b>3,826</b>	<b>3,617</b>	<b>21,893</b>
<b>nationality of HRP</b>								
british/irish	6,891	7,139	<b>14,030</b>	1,692	1,879	<b>3,571</b>	2,776	<b>20,377</b>
other nationality	110	280	<b>390</b>	142	110	<b>252</b>	819	<b>1,461</b>
<b>all nationalities<sup>1</sup></b>	<b>7,009</b>	<b>7,441</b>	<b>14,450</b>	<b>1,835</b>	<b>1,992</b>	<b>3,826</b>	<b>3,617</b>	<b>21,893</b>
<b>household type</b>								
couple no dependent children	3,626	2,543	<b>6,169</b>	271	348	<b>618</b>	915	<b>7,702</b>
couple with dependent child(ren)	444	2,892	<b>3,336</b>	304	299	<b>603</b>	682	<b>4,621</b>
lone parent with dependent child(ren)	82	366	<b>448</b>	299	363	<b>663</b>	422	<b>1,533</b>
other multi-person households	424	414	<b>837</b>	141	145	<b>287</b>	547	<b>1,671</b>
one person under 60	411	1,064	<b>1,475</b>	384	362	<b>746</b>	829	<b>3,050</b>
one person aged 60 or over	2,023	161	<b>2,184</b>	436	474	<b>910</b>	222	<b>3,316</b>
<b>all household types</b>	<b>7,009</b>	<b>7,441</b>	<b>14,450</b>	<b>1,835</b>	<b>1,992</b>	<b>3,826</b>	<b>3,617</b>	<b>21,893</b>
<b>household size</b>								
one	2,433	1,226	<b>3,659</b>	820	836	<b>1,656</b>	1,051	<b>6,366</b>
two	3,355	2,310	<b>5,665</b>	425	511	<b>936</b>	1,245	<b>7,847</b>
three	678	1,527	<b>2,205</b>	259	294	<b>553</b>	644	<b>3,403</b>
four	397	1,721	<b>2,118</b>	195	183	<b>378</b>	449	<b>2,946</b>
five	87	481	<b>568</b>	80	104	<b>184</b>	128	<b>880</b>
six or more	58	176	<b>234</b>	56	63	<b>119</b>	98	<b>451</b>
<b>all household sizes</b>	<b>7,009</b>	<b>7,441</b>	<b>14,450</b>	<b>1,835</b>	<b>1,992</b>	<b>3,826</b>	<b>3,617</b>	<b>21,893</b>
<b>mean number of persons per household</b>	<b>1.9</b>	<b>2.8</b>	<b>2.4</b>	<b>2.2</b>	<b>2.2</b>	<b>2.2</b>	<b>2.4</b>	<b>2.3</b>
<b>sample size</b>	<b>6,107</b>	<b>5,930</b>	<b>12,037</b>	<b>1,460</b>	<b>1,589</b>	<b>3,049</b>	<b>2,470</b>	<b>17,556</b>

<sup>1</sup> includes households where the nationality of the HRP is unknown.

Notes:

1) \* indicates sample size too small for reliable estimate

2) figures in italics are based on small samples and should be treated with caution

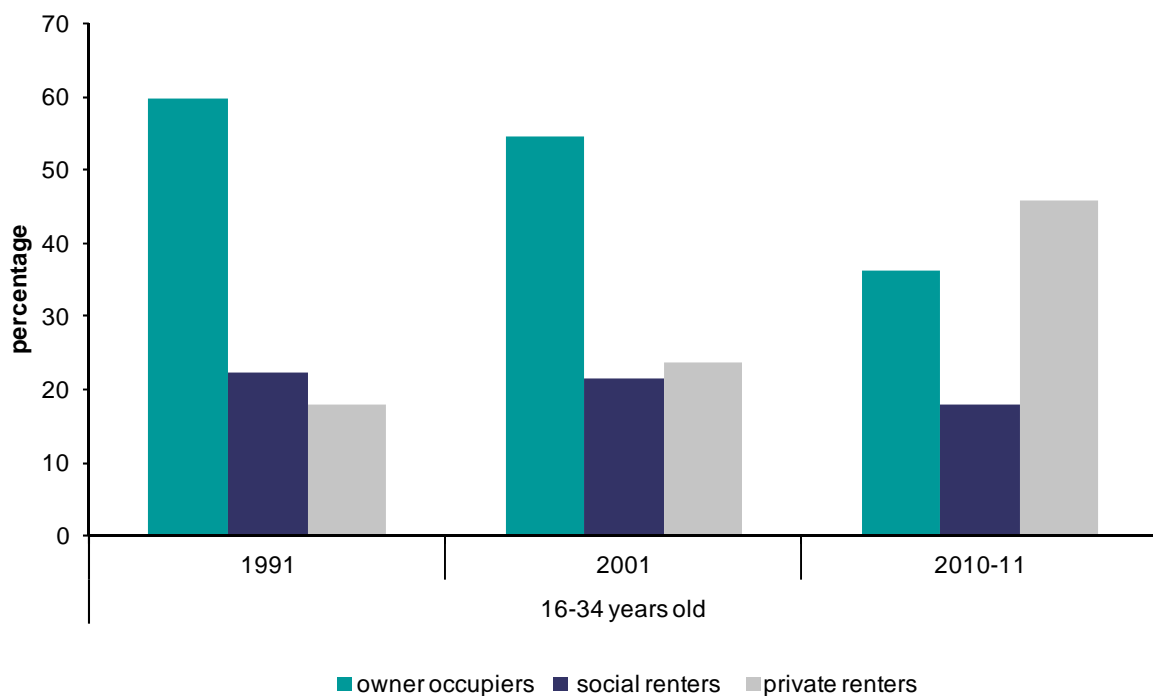
3) includes corrections to social renters. See "tenure" in the glossary section of the household report for further details.

Source: DCLG English Housing Survey, full household sample.

1.10 Figure 1.4 and Annex Table 1.5 show the clear shift from owner occupation to private renting amongst the younger HRPs (those aged 16 to 34 years old). In 2010-11, 36% of 16 to 34 year olds were in owner occupation, 18% were social renters and 46% were renting privately. This compares with 1991, where 60% of 16 to 34 year olds were in owner occupation and 18% were renting privately.

1.11 This shift was also apparent but to a lesser extent within households where HRPs were aged between 35 and 54 years. In contrast the level of private renting has remained relatively stable for households with HRPs aged 55 and over.

**Figure 1.4: Tenure of households with HRP aged 16-34, 1991, 2001 and 2010-11**



**Base: all households**

**Note: underlying data are presented in Annex Table 1.5**

**Sources:**

1991, 2001: ONS Labour Force Survey;

2010-11: DCLG English Housing Survey, full household sample

## Economic Status of HRP

1.12 In 2010-11, 91% of HRPs buying with the help of a mortgage were in full or part-time work. This compares with 69% of private renters who were in work and 32% living in social housing. The social rented sector was found to contain the highest proportion of households with unemployed HRPs (10%) and other economically inactive HRPs (26%), Annex Table 1.3.



- 
- 1.13 Looking at comparisons by economic status 76% of households with retired HRPs were owner occupiers (71% of households with retired HRPs owned their property outright, with only 5% buying with a mortgage). Of households with working HRPs 73% of those working full-time and 58% of those working part-time were owner occupiers. Over three-quarters of unemployed HRPs (78%) rented their properties with 49% being social renters and 29% renting privately, Annex Table 1.4.

### Ethnicity of HRP

- 1.14 One-tenth of all households in England had an HRP from an ethnic minority. These households accounted for 7% of owner occupiers, 18% of private renters and 16% of social renters, Annex Table 1.3.
- 1.15 Households with an HRP from an ethnic minority were more likely to be renters (56%) than owner occupiers (44%). In contrast, 69% of households where the HRP was white were owner occupiers, with the remaining 31% renting. Similar proportions of households with an HRP from an ethnic minority were resident within the social and private rented sectors (27% and 29% respectively). However, there appeared to be some variation across different ethnic minority groups: households where the HRP was black were more likely to be social renters (47%) than households where the HRP was Pakistani or Bangladeshi (23%), Annex Table 1.4.

### Nationality of HRP

- 1.16 Overall 93% of HRPs were British or Irish and 7% were of other nationalities. Whilst households with an HRP from a nationality other than British or Irish accounted for 7% of tenants in the social rented sector, they were 23% of private renters and just 3% of owner occupiers, Annex Table 1.3.
- 1.17 Whilst 69% of households with an HRP who was British or Irish were owner occupiers and just 14% were private renters, this differed for households with HRPs from other nationalities, where over half privately rented their homes, and just over a quarter owned their own homes. However, there was no difference in the proportion of each group who lived in the social rented sector (18% for British or Irish and 17% for other nationalities), Annex Table 1.4.

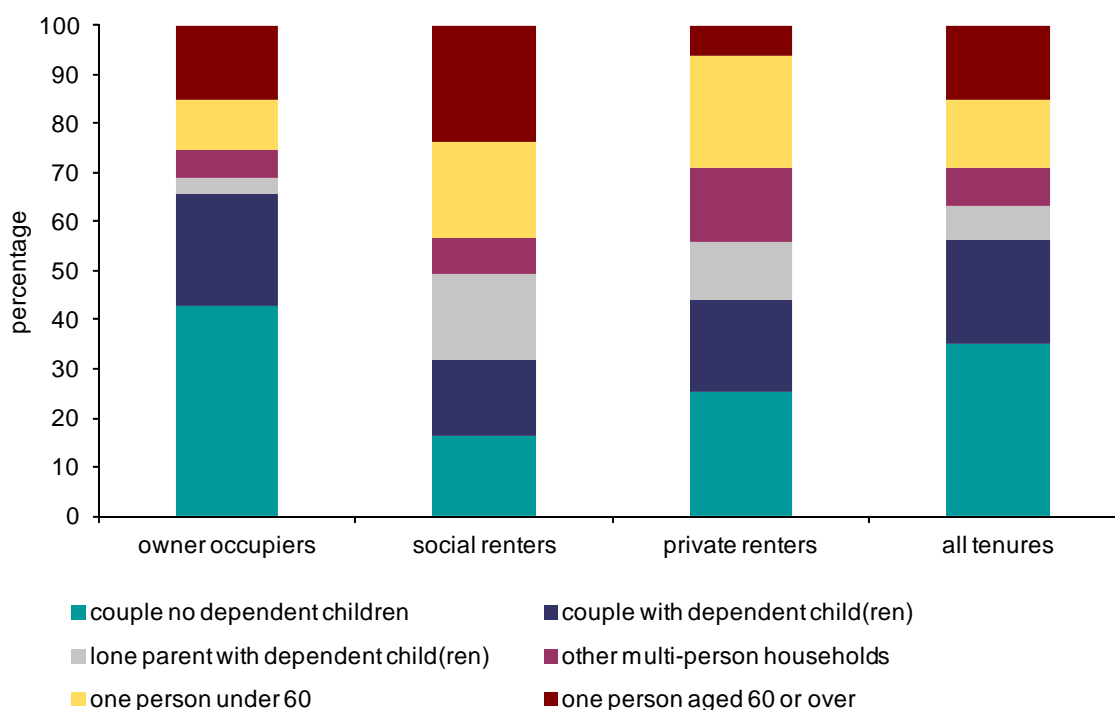
### Household Type

- 1.18 Figure 1.5 and Annex Table 1.3 shows that the most common household type was couples with no dependent children, accounting for 35% of all households. However, this varied between tenure types, with a higher

proportion in owner occupation (43%) and lower proportions in both social and private rented sectors (16% and 25% respectively).

- 1.19 Within the social rented sector the most common type of household was a household containing one person aged 60 or over (24%). In comparison couples with no dependent children accounted for just 16% of social tenants, Annex Table 1.3.
- 1.20 Lone parents with dependent children were much more likely to rent their properties (71%) than own them (29%). The opposite was true for couples with dependent children, where 72% owned their properties and just 28% rented them. Households containing one person under 60 were just as likely to own their homes as rent them, Annex Table 1.4.

**Figure 1.5: Household type within tenure, 2010-11**



**Base: all households**

**Note: underlying data are presented in Annex Table 1.3**

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

## Household Size

- 1.21 Table 1.1 shows the average household size for all households was 2.3 persons, though this varied by tenure. Households who were buying with the help of a mortgage had an average household size of 2.8 persons, whereas the average household size for those who owned their property outright was 1.9 persons.

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1.22 Over a third (36%) of households comprised two people, with a further third (35%) comprising three or more people. The remaining 29% of households contained just one person, Annex Table 1.3.

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# Chapter 2

## Household income and housing costs

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This chapter reports on household income and housing costs for all households in England in 2010-11. Initially, comparisons are made across the main tenure types. Later sections deal with areas which are specific to different tenancy types, such as interest only mortgages and tenancy deposits.

### Key findings

- There was considerable variation across tenure types in average gross household income (the annual income of the household reference person and partner). Owner occupier households had an average gross annual income of £40,900 compared with £29,000 for private renters and £17,400 for social renters.
- Owner occupiers buying with a mortgage made average weekly mortgage payments of £143. This compares with average weekly rent payments of £160 by privately renting households, and £79 by social renters.
- Amongst those households receiving housing benefit, privately renting households received an average weekly housing benefit payment of £107, whereas social renters received £71.
- Amongst owner occupier households weekly mortgage payments were, on average, 19% of their gross weekly income. For private renters, weekly rent payments were on average 43% of their gross weekly income, whereas social renters spent, on average, 29% of their gross weekly income on rent payments.
- The most common type of mortgage held by households in 2010-11 was a repayment mortgage (73%); in 1996-97 this type of mortgage was held by 33% of households. There has been a decline in the proportion of households with an endowment mortgage from 61% in 1996-97 to 8% in 2010-11.
- Over the same period there has been an increase in the proportion of owner occupiers buying their property with a repayment mortgage, up from 33% in 1996-97 to 73% in 2010-11.

## All Tenures

- 2.1 An overview of key indicators for the three main tenancy types is given in Table 2.1. The key points are that owner occupiers tended to be over 40, in work, moved infrequently, and did not receive Support for Mortgage Interest (SMI). In addition, the average weekly mortgage payment paid by owner occupiers was slightly less than the average weekly rent paid by private renters, but more than that the amount paid in weekly rent by social renters. Social renters tended to be over 40, less likely to work, moved infrequently, received housing benefit, and paid the lowest housing costs. Finally, private renters tended to be under 40, in work, frequent movers, and to have the highest housing costs.
- 2.2 Some renters had services included in their rent payments. Where possible rents are reported excluding these services. More information on this is presented in Annex Table 2.1.

**Table 2.1: Key indicators for owner occupiers, social renters, and private renters, 2010-11**

<i>all households</i>			
<b>indicator</b>	<b>owner occupiers</b>	<b>social renters</b>	<b>private renters</b>
size of sector (number of households)	14.4m	3.8m	3.6m
proportion of household reference persons (HRPs) aged under 40	18.5%	27.9%	63.3%
mean weekly gross income <sup>1</sup> (HRP plus partner)	£786	£334	£558
mean weekly gross income <sup>1</sup> (all members of household)	£836	£368	£627
mean weekly mortgage payment/rent <sup>2</sup> (before housing benefit)	£143	£79	£160
median length of time in current residence	12yrs	7yrs	1yr
proportion of households receiving SMI/housing benefit	0.3%	62.6%	24.6%
proportion of HRPs working full time	56.1%	22.0%	59.2%
proportion of HRPs working part-time	7.4%	10.4%	10.1%
<b>sample size</b>	<b>12,037</b>	<b>3,049</b>	<b>2,470</b>

<sup>1</sup> includes Housing Benefit

<sup>2</sup> rent excluding services and rent-free cases

Source: DCLG English Housing Survey, full household sample

## Household Income

- 2.3 Across all tenure types, the average gross annual household income (joint income of the Household Reference Person and partner) was £34,800, Table 2.2. However, this varied considerably by tenure type; owner occupiers had an average gross annual household income of £40,900 compared with £29,000 for private renters and £17,400 for social renters

2.4 Despite owner occupiers having the highest average gross annual household income of all three tenure types, the distribution of incomes was quite different between those buying with a mortgage (£50,300) and those who own their property outright (£30,800). Outright owners tended to have a lower average gross annual income, most likely because of a higher number of retired persons in that group, Table 1.1.

2.5 In terms of the annual income of social renters, those households renting from the local authority had a smaller average gross annual household income (£16,700) than those renting from housing association groups (£18,000). There was no significant difference between the average gross annual household incomes of market (£29,600) and non-market (£28,200) private renters, Table 2.2 and Figure 2.1.

**Table 2.2: Gross annual income of HRP and partner by tenure, 2010-11**

*all households*

		£5k	£10k	£15k	£20k	£30k	£40k	£50k				
		under	but	but	but	but	but	or				
		£5k	£10k	£15k	£20k	£30k	£40k	£50k	over	total	mean	median
		<i>thousands of households</i>									<i>£ per annum</i>	
own outright	*	813	1,476	957	1,378	842	493	1,019	6,977	30,800	21,600	
buying with mortgage	*	152	320	425	1,245	1,365	1,150	2,755	7,413	50,300	41,400	
<b>all owner occupiers</b>	<b>60</b>	<b>965</b>	<b>1,797</b>	<b>1,383</b>	<b>2,623</b>	<b>2,207</b>	<b>1,643</b>	<b>3,773</b>	<b>14,450</b>	<b>40,900</b>	<b>31,500</b>	
Local authority	*	332	666	358	326	77	50	*	1,809	16,700	14,000	
Housing association	*	290	654	432	386	136	48	*	1,946	18,000	15,500	
<b>all social renters</b>	<b>*</b>	<b>622</b>	<b>1,320</b>	<b>789</b>	<b>712</b>	<b>213</b>	<b>97</b>	<b>54</b>	<b>3,809</b>	<b>17,400</b>	<b>14,800</b>	
market renters	*	258	400	412	663	384	238	329	2,685	29,600	23,500	
non-market renters	*	70	84	88	128	90	71	59	590	28,200	23,400	
<b>all private renters<sup>1</sup></b>	<b>52</b>	<b>360</b>	<b>540</b>	<b>543</b>	<b>865</b>	<b>525</b>	<b>320</b>	<b>412</b>	<b>3,617</b>	<b>29,000</b>	<b>23,200</b>	
<b>all tenures</b>		<b>129</b>	<b>1,947</b>	<b>3,657</b>	<b>2,715</b>	<b>4,200</b>	<b>2,945</b>	<b>2,060</b>	<b>4,240</b>	<b>21,893</b>	<b>34,800</b>	<b>25,400</b>
		<i>percentage</i>									<i>sample</i>	<i>size</i>
own outright	*	11.6	21.1	13.7	19.7	12.0	7.0	14.5	100.0	6,107		
buying with mortgage	*	2.0	4.3	5.7	16.7	18.3	15.5	37.0	100.0	5,930		
<b>all owner occupiers</b>	<b>0.4</b>	<b>6.7</b>	<b>12.4</b>	<b>9.6</b>	<b>18.1</b>	<b>15.3</b>	<b>11.4</b>	<b>26.1</b>	<b>100.0</b>	<b>12,037</b>		
Local authority	*	18.1	36.3	19.5	17.8	4.2	2.7	*	100.0	1,460		
Housing association	*	14.5	32.9	21.7	19.4	6.8	2.4	*	100.0	1,589		
<b>all social renters</b>	<b>*</b>	<b>16.3</b>	<b>34.5</b>	<b>20.6</b>	<b>18.6</b>	<b>5.6</b>	<b>2.5</b>	<b>1.4</b>	<b>100.0</b>	<b>3,049</b>		
market renters	*	9.5	14.7	15.1	24.4	14.1	8.7	12.1	100.0	1,835		
non-market renters	*	11.8	14.1	14.7	21.4	15.0	11.9	9.9	100.0	426		
<b>all private renters<sup>1</sup></b>	<b>1.4</b>	<b>10.0</b>	<b>14.9</b>	<b>15.0</b>	<b>23.9</b>	<b>14.5</b>	<b>8.8</b>	<b>11.4</b>	<b>100.0</b>	<b>2,470</b>		
<b>all tenures</b>		<b>0.6</b>	<b>8.9</b>	<b>16.7</b>	<b>12.4</b>	<b>19.2</b>	<b>13.5</b>	<b>9.4</b>	<b>19.4</b>	<b>100.0</b>	<b>17,556</b>	

<sup>1</sup> includes those with tenancy type unknown

Notes:

1) \* indicates sample size too small for a reliable estimate

2) figures in *italics* are based on small samples and should be treated with caution

Source: DCLG English Housing Survey, full household sample

<sup>1</sup> includes those with tenancy type unknown

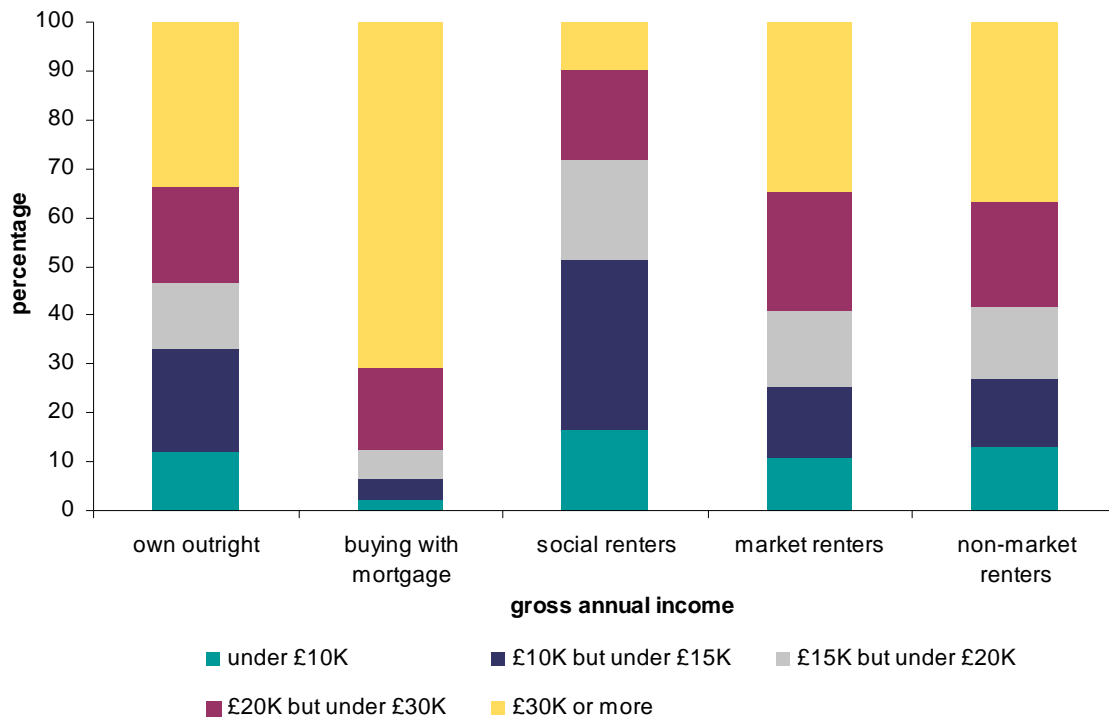
Notes:

1) \* indicates sample size too small for a reliable estimate

2) figures in *italics* are based on small samples and should be treated with caution

Source: DCLG English Housing Survey, full household sample

**Figure 2.1: Gross annual income of HRP and partner by tenure, 2010-11**



Base: all households

Note: underlying data are presented in Table 2.2

Source: DCLG English Housing Survey, full household sample

## Housing Costs

2.6 Table 2.3 shows average weekly housing costs for all owner occupiers with a mortgage, and all types of renting households who pay rent. The highest average cost was borne by private renters at £160 per week and the lowest by social renters (£79). Average mortgage costs ranged from £123 per week for interest only to £155 for ‘other’ mortgage arrangements. These ‘other’ arrangements include instances where households have taken out a loan to cover their mortgage.

**Table 2.3: Weekly housing costs<sup>1</sup>, 2010-11**

*all households*

*owner occupiers buying with a mortgage and renting households<sup>1</sup>*

	weekly payments						all	mean	median
	under £60	£60 - £119	£120 - £179	£180 - £239	£240 - £299	£300 or more			
	<i>thousands of households</i>							<i>£ per week</i>	
interest only (inc. endowment)	498	446	275	154	53	70	<b>1,497</b>	123	92
repayment	743	1,709	1,308	788	298	384	<b>5,230</b>	149	127
part interest only, part repayment	59	115	74	40	*	*	<b>331</b>	140	114
other	*	*	*	*	*	*	<b>83</b>	155	115
<b>all mortgage types</b>	<b>1,320</b>	<b>2,294</b>	<b>1,670</b>	<b>988</b>	<b>384</b>	<b>484</b>	<b>7,141</b>	<b>143</b>	<b>118</b>
local authority	450	1,314	49	*	*	*	<b>1,831</b>	74	69
housing association	212	1,632	108	*	*	*	<b>1,984</b>	84	78
<b>all social renters<sup>2</sup></b>	<b>662</b>	<b>2,946</b>	<b>157</b>	*	*	*	<b>3,815</b>	<b>79</b>	<b>74</b>
market renters <sup>3</sup>	63	846	994	393	208	185	<b>2,689</b>	163	138
non-market renters <sup>4</sup>	47	178	83	65	*	*	<b>430</b>	148	115
<b>all private renters<sup>5</sup></b>	<b>122</b>	<b>1,136</b>	<b>1,177</b>	<b>480</b>	<b>255</b>	<b>226</b>	<b>3,397</b>	<b>160</b>	<b>137</b>
<b>all households</b>	<b>2,104</b>	<b>6,376</b>	<b>3,004</b>	<b>1,492</b>	<b>658</b>	<b>720</b>	<b>14,353</b>	<b>130</b>	<b>104</b>
	<i>percentages</i>							<i>percentage</i>	<i>sample</i>
	<i>percentages</i>							<i>of sector</i>	<i>size</i>
interest only (inc. endowment)	33.3	29.8	18.4	10.3	3.6	4.7	<b>100.0</b>	<b>21.0</b>	<b>1,200</b>
repayment	14.2	32.7	25.0	15.1	5.7	7.3	<b>100.0</b>	<b>73.2</b>	<b>4,140</b>
part interest only, part repayment	17.8	34.8	22.4	12.0	*	*	<b>100.0</b>	<b>4.6</b>	<b>274</b>
other	*	*	*	*	*	*	<b>100.0</b>	<b>1.2</b>	<b>69</b>
<b>all mortgage types</b>	<b>18.5</b>	<b>32.1</b>	<b>23.4</b>	<b>13.8</b>	<b>5.4</b>	<b>6.8</b>	<b>100.0</b>	<b>100.0</b>	<b>5,683</b>
local authority	24.6	71.8	2.7	*	*	*	<b>100.0</b>	<b>48.0</b>	<b>1,456</b>
housing association	10.7	82.3	5.4	*	*	*	<b>100.0</b>	<b>52.0</b>	<b>1,582</b>
<b>all social renters<sup>2</sup></b>	<b>17.3</b>	<b>77.2</b>	<b>4.1</b>	*	*	*	<b>100.0</b>	<b>100.0</b>	<b>3,038</b>
market renters <sup>3</sup>	2.3	31.5	37.0	14.6	7.7	6.9	<b>100.0</b>	<b>79.2</b>	<b>1,808</b>
non-market renters <sup>4</sup>	11.0	41.4	19.3	15.1	*	*	<b>100.0</b>	<b>12.7</b>	<b>295</b>
<b>all private renters<sup>5</sup></b>	<b>3.6</b>	<b>33.5</b>	<b>34.6</b>	<b>14.1</b>	<b>7.5</b>	<b>6.7</b>	<b>100.0</b>	<b>100.0</b>	<b>2,299</b>
<b>all households</b>	<b>14.7</b>	<b>44.4</b>	<b>20.9</b>	<b>10.4</b>	<b>4.6</b>	<b>5.0</b>	<b>100.0</b>	<b>100.0</b>	<b>11,020</b>

<sup>1</sup> excludes a small number of cases who did not pay any rent

<sup>2</sup> not compatible with previous SEH estimates due to methodological changes

<sup>3</sup> with assured or assured shorthold private tenancies

<sup>4</sup> with private tenancies not available on the open market in 2010-11

<sup>5</sup> includes those with an unknown tenancy type

Notes:

1) excludes a small number of households who did not provide this information

2) \* indicates sample size too small for a reliable estimate

3) figures in italics are based on small samples and should be treated with caution

Source: DCLG English Housing Survey, full household sample

2.7 The owner occupied and private rented sectors are driven by the open market which will vary across the country. This naturally leads to a wide range of housing costs being reported. The range of rents in the social rented sector is perhaps more surprising and some explanation may be useful.

2.8 Most social housing rents are calculated according to 'rent restructuring' policy, which was introduced by DCLG in 2002 with the aim of converging housing association and local authority rents over a 10 year period. The overall effect of rent restructuring is for similar properties to have similar



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rents in similar areas. A formula calculates rents for each individual property based 30% on relative property values at 1999 levels, and 70% on relative local earnings. Both of these factors will contribute to social rents taking a range of values across England.

- 2.9 More information on social rents, and the difference between market and non-market renters is given in the Glossary.

## State Assistance with Housing Costs

- 2.10 This section looks at state assistance for housing costs by tenure type. It examines direct assistance for rent and mortgage interest and then looks at help with council tax bills.
- 2.11 State assistance takes the form of Housing Benefit (HB) for renters. For those in the deregulated private rented sector the amount is calculated according to Local Housing Allowance (LHA) rules. Local Authority tenants have their HB paid into their rent account as a rent rebate. Other renters are paid directly, although in exceptional circumstances HB may be paid directly to the landlord. Claimants are expected to take responsibility for paying their rent.
- 2.12 State support for owner occupiers takes the form of Support for Mortgage Interest (SMI) which is normally paid direct to the lender. In order to make comparisons between different tenure types all of these forms of assistance are treated similarly in this report. General state assistance for housing is referred to as HB/SMI in this report.
- 2.13 In this report, state assistance has been treated as income, since more households receive state assistance for housing as direct payments to themselves (private and housing association tenants), than those having payments diverted to a landlord or lender (LA tenants and owner occupiers receiving SMI). Previously HB was treated as a discount or rebate on housing costs.
- 2.14 Table 2.4 shows that HB was received by 63% of social renters and 25% of private renters, with less than 1% of owner occupiers receiving SMI. The Table also shows that private renters typically received £107 per week in housing benefits, compared to £71 received by those in the social renting sector<sup>1</sup>

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<sup>1</sup> The mean SMI payment received by owner occupiers is not reported separately due to an insufficient sample size.

**Table 2.4: Weekly housing benefit received by tenure type, 2010-11**

*all renting households that received housing benefit*

	under £40	£40 to £59	£60 to £79	£80 to £99	£100 or more	all renters	total size of sector	mean	median	
	<i>thousands of households</i>								<i>£ per week</i>	
local authority	106	339	506	173	72	1,195	1,835	67	64	
housing association	122	152	494	292	141	1,200	1,992	75	73	
<b>all social renters</b>	<b>228</b>	<b>490</b>	<b>1,000</b>	<b>465</b>	<b>212</b>	<b>2,395</b>	<b>3,826</b>	<b>71</b>	<b>69</b>	
<b>all private renters<sup>1</sup></b>	<b>64</b>	<b>73</b>	<b>132</b>	<b>234</b>	<b>387</b>	<b>890</b>	<b>3,617</b>	<b>107</b>	<b>94</b>	
							<i>percentage receiving HB</i>		<b>sample size</b>	
local authority	8.9	28.3	42.3	14.5	6.0	100.0	65.2		<b>963</b>	
housing association	10.1	12.6	41.2	24.3	11.7	100.0	60.2		<b>982</b>	
<b>all social renters</b>	<b>9.5</b>	<b>20.5</b>	<b>41.8</b>	<b>19.4</b>	<b>8.9</b>	<b>100.0</b>	<b>62.6</b>		<b>1,945</b>	
<b>all private renters<sup>1</sup></b>	<b>7.2</b>	<b>8.2</b>	<b>14.8</b>	<b>26.3</b>	<b>43.5</b>	<b>100.0</b>	<b>24.6</b>		<b>690</b>	

<sup>1</sup> includes those with unknown tenancy type

Note: table excludes a small number of cases who did not pay any rent

Source: DCLG English Housing Survey, full household sample

## Council Tax Benefit

- 2.15 Not all households pay Council Tax; Annex Table 2.2 shows that 96% of owner occupier households paid council tax, compared with 56% of social renters and 76% of private renters.
- 2.16 There are various reasons why a household may not pay council tax. For instance, a household which received Council Tax Benefit which covered the full amount of Council Tax payable was recorded in this survey as paying no Council Tax. In addition some households are exempt from Council Tax altogether, such as those comprising students, under 18s, or the severely mentally impaired.
- 2.17 Single person discount was received by 26% of owner occupier households compared to 49% of social renters and 34% of private renters.
- 2.18 Annex Table 2.2 shows that only 11% of owner occupier households received council tax benefit; this is in comparison with 63% of social renters and 30% of private renters. Within the private renting sector, 32% of market renters received council tax benefit compared with 20% of non-market renters. Finally, 65% of Local Authority tenants and 61% of Housing Association tenants received Council Tax Benefit.

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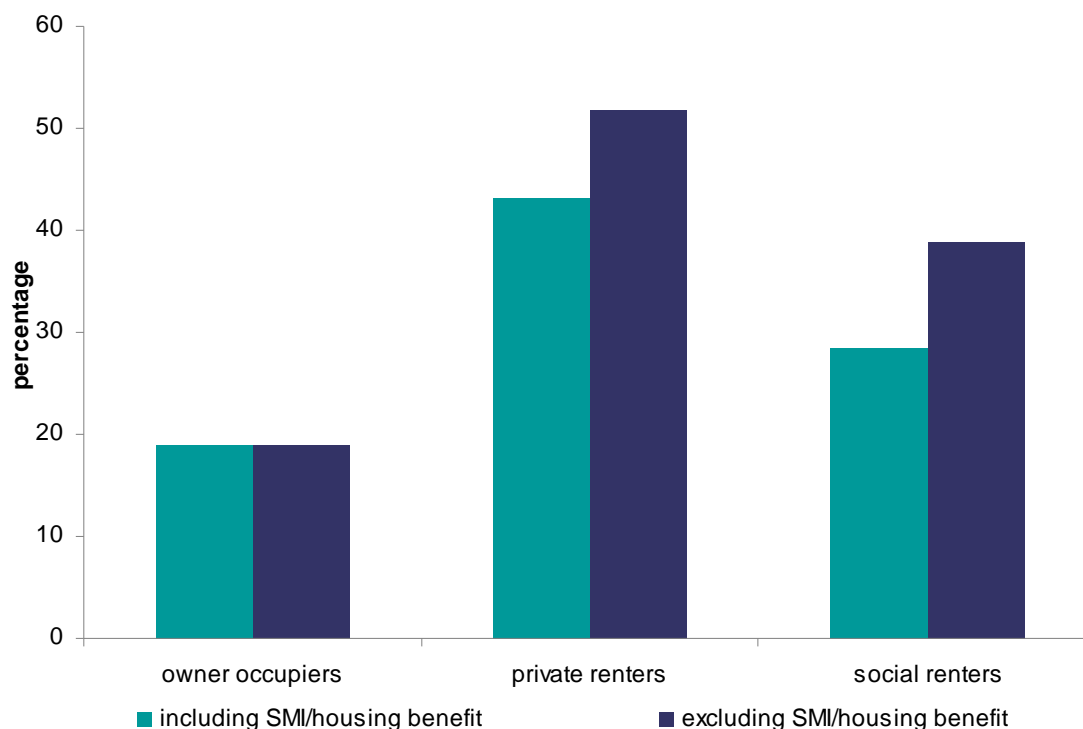
## Household income compared to housing costs

- 2.19 Figure 2.2 illustrates average mortgage or rent payments as a percentage of gross weekly household income, for each tenure type. Figure 2.2 also presents the estimates when HB/SMI is included and excluded, in order to show the effect this state assistance has on affordability.
- 2.20 Households which owned their properties outright and therefore did not have a mortgage were excluded from the analysis, as were those households who did not pay rent.
- 2.21 It can be seen from Figure 2.2 that the average weekly rent payment for private renters, when housing benefits were excluded was more than half of their gross household income (52%). When housing benefits were included in gross household income this fell to 43%<sup>2</sup>.
- 2.22 In comparison, for social renters rent payments comprised a smaller proportion of their gross household income (39% excluding housing benefit) but, as for private renters, this figure fell significantly (29%) when HB was included.
- 2.23 Amongst owner occupiers mortgage payments comprised 19% of gross household income; this estimate was unaltered by the addition of SMI payments as only 0.3% of owner occupiers received this benefit (see Table 2.1).
- 2.24 Based on these estimates private renting is the least affordable tenancy type; this is likely to be a consequence of private renters having, on average, a lower gross annual household income than owner occupiers. Also, private renters have weekly rent payments that are, on average, higher than the mortgage payments made by owner occupiers, Table 2.1. Finally, although private renters earn more than social renters, their rent payments are higher and the majority of social renters receive housing benefit. This explains the difference between these two groups in the proportion of their gross household income going towards rental payments.
- 2.25 Results from the same analysis taking into account income from all household members, including and excluding SMI/HB payments, can be seen in Annex Table 2.3.

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<sup>2</sup> The percentages of income spent on housing costs in this section are the average, across all cases in the sector, of individual percentages of income spent on rent/mortgage payments. It is not the same as the percentage of the average income spent on the average rent/mortgage in a particular sector.

**Figure 2.2: Mortgage/rent<sup>1</sup> payments as a percentage of weekly household income, 2010-11**



<sup>1</sup> Income from HRP and partner only.

Notes:

1) table excludes cases who do not have a mortgage and do not pay rent

2) underlying data are presented in Annex Table 2.3

Source: DCLG English Housing Survey, full household sample

## Other Living Costs

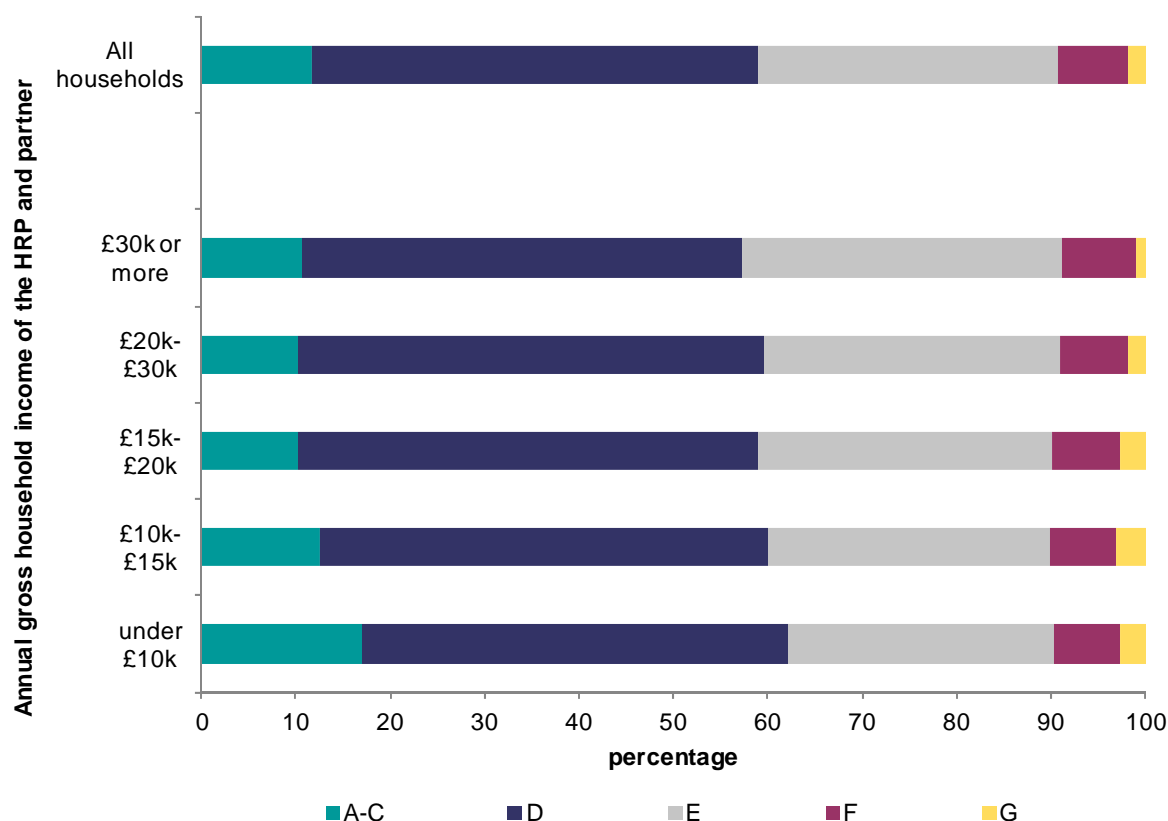
### Income and energy efficiency

2.26 This section examines household income by the banded energy efficiency rating of the home. The analysis presented is based on the dwelling and household sub-sample. The energy efficiency rating is the Government's Standard Assessment Procedure (SAP) used to monitor the energy efficiency of homes. It is an index based on calculated annual space and water heating costs per m<sup>2</sup> of floor area. The energy efficiency rating is often presented in an A-G banding system, where Band A indicates a property which has low energy costs and Band G indicates high energy costs. More information on the SAP system can be found in the Glossary.

2.27 In 2010, 79% of households lived in homes with an energy efficiency rating Band of D or E. Around 12% lived in homes rated as Band A, B or C (low energy costs) and 9% lived in homes rated as Bands F or G (high energy costs). Households on the lowest incomes (under £10,000 p.a.) were significantly more likely to live in homes with low energy costs than those on higher incomes, Figure 2.3.

2.28 Results show that 17% of those with an income under £10,000p.a. lived in a home rated A-C, compared with 11% of households with an annual income of £30,000 or more, Figure 2.3. This is mainly because a relatively high proportion of households in the lowest income group lived in social sector homes or in flats; both of which tended to be more energy efficient than the average dwelling (see EHS Homes report, chapter 6 for more information).

**Figure 2.3: Percentage of households in each energy efficiency rating band (EHS SAP 2009) by banded income, 2010-11**



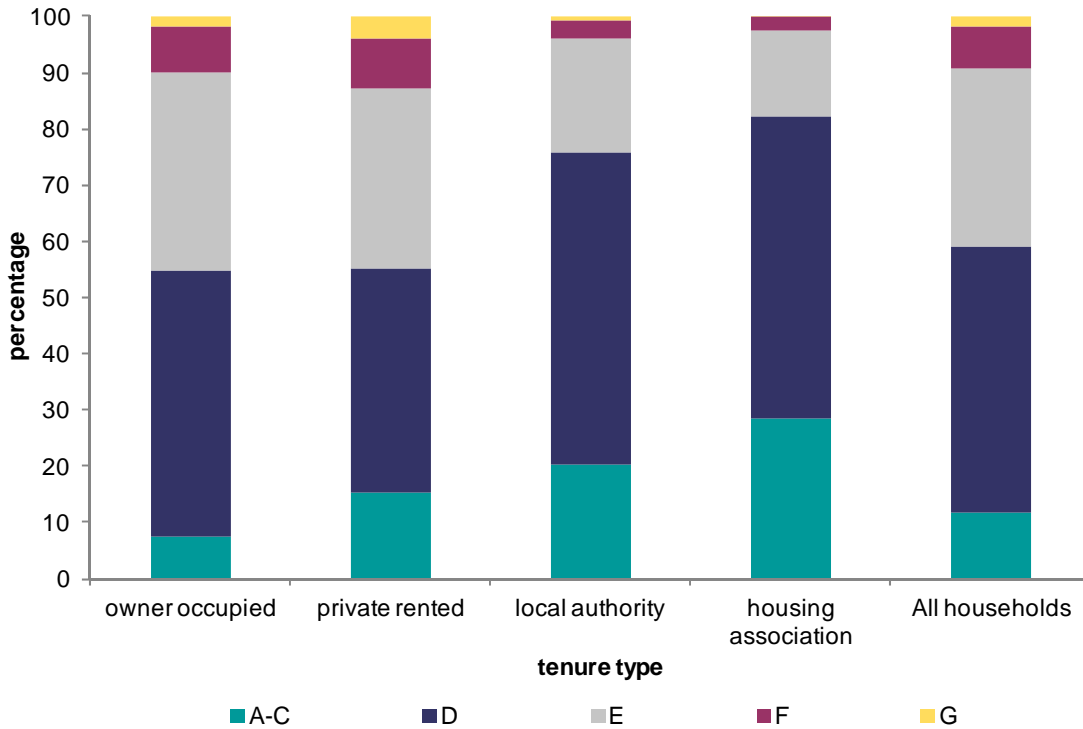
Base: all households

Note: underlying data are presented in Annex Table 2.4

Source: DCLG English Housing Survey, dwelling and household sub-sample

2.29 Some 29% of housing association tenants and 20% of those who rented from local authorities lived in a home rated A-C compared with 15% of private renters and 8% of owner occupiers, Figure 2.4.

**Figure 2.4: Percentage of households in each energy efficiency rating band (EHS SAP 2009) by tenure, 2010-11**



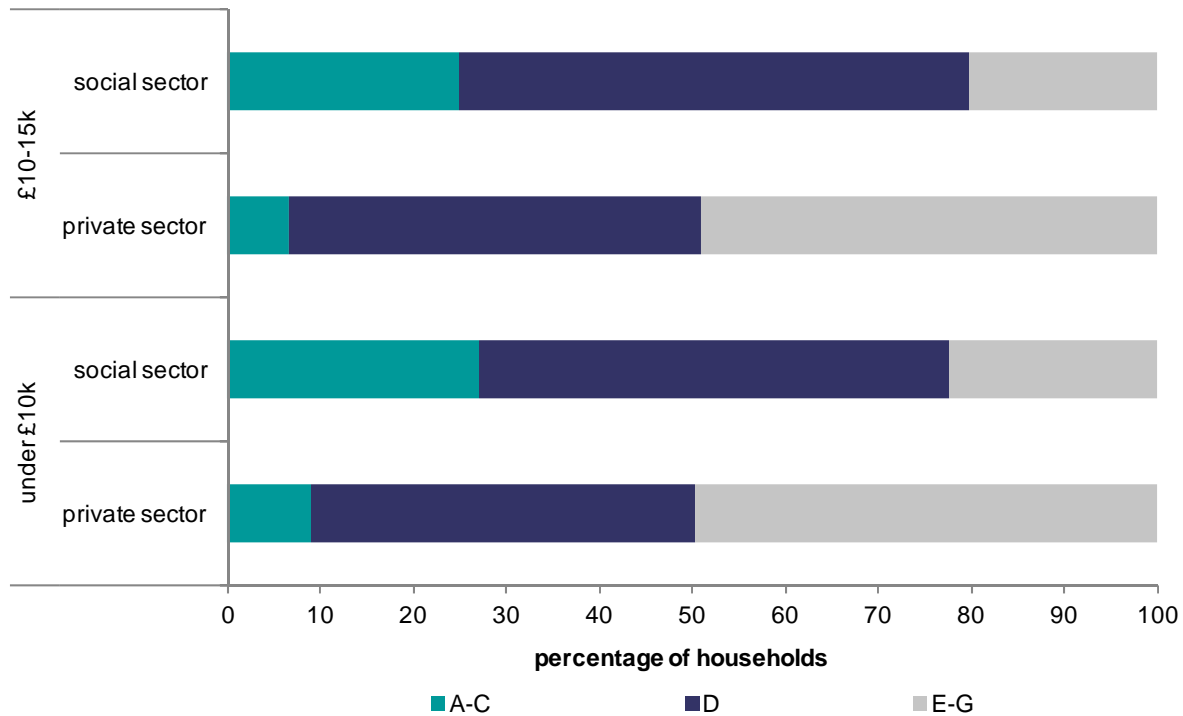
**Base: all households**

**Note: underlying data are presented in Annex Table 2.4**

**Source: DCLG English Housing Survey, dwelling and household sub-sample**

2.30 Households on lower incomes who rented from housing associations or local authorities were much more likely to live in energy efficient homes rated A-C than low income households in the private sector. Some 27% of social renters with a gross income of less than £10,000 p.a. lived in a home rated A-C compared with just 9% of private sector households in the same income band, Figure 2.5.

**Figure 2.5: Households with a total income less than £15,000 p.a. - Percentage in each energy efficiency rating band (EHS SAP 2009) by banded income and sector, 2010-11**



**Base:** all households with gross income less than £15,000 p.a.  
**Note:** underlying data are presented in Annex Table 2.5  
**Source:** DCLG English Housing Survey, dwelling and household sub-sample

### Paying for energy

- 2.31 Table 2.5 shows the methods by which owner occupiers, social renters, and private renters make payments for their electricity and gas. Three quarters (76%) of owner occupiers paid for their electricity with a direct debit or standing order, as did 45% of private renters. However, this method was only used by 29% of social renters.
- 2.32 Some 46% of social renters used pre-payment meters to pay for their electricity, compared to only 20% of private renters and just 4% of owner
- 2.33 A similar pattern across tenure groups existed in relation to how people paid for their gas. The majority of owner occupier households (69%) paid for their gas with a direct debit or standing order, whilst 36% of private renters and 24% of social renters paid for their gas in this way.
- 2.34 As with electricity payments, the use of pre-payment meters for gas payments were much more common in the social rented sector, with 37% using this method compared to 16% of private renters and 3% of owner occupiers. Pre-payment meters are considered the most expensive way to pay for gas and electricity as payment must be made up front rather than afterwards. More significantly, they do not benefit from the discounts which

suppliers often use as incentives for customers to switch to direct debit payments<sup>3</sup>.

- 2.35 One tenth (10%) of owner occupiers reported having no mains gas. Of households renting from a local authority, 11% had no mains gas, compared to 19% of households renting from a housing association, 19% of market renters, and 18% of non-market renters.

**Table 2.5: Method of payment for electricity and gas by tenure, 2010-11**

*all households*

	owner occupiers	local authority	housing association	all social renters	market renters	non-market renters	all private renters <sup>1</sup>
<i>thousands of households</i>							
<b>electricity payment method</b>							
direct debit/standing order	10,989	482	633	1,115	1,200	286	1,591
monthly/quarterly bill	2,628	338	366	703	759	170	1,021
pre-payment (keycard/token) meters	638	905	862	1,767	588	64	724
other	168	101	119	220	150	53	226
<b>total</b>	<b>14,424</b>	<b>1,826</b>	<b>1,980</b>	<b>3,806</b>	<b>2,697</b>	<b>573</b>	<b>3,562</b>
<b>sample sizes</b>	<b>12,015</b>	<b>1,442</b>	<b>1,562</b>	<b>3,004</b>	<b>1,775</b>	<b>390</b>	<b>2,365</b>
<b>gas payment method</b>							
direct debit/standing order	9,998	430	497	926	967	233	1,284
monthly/quarterly bill	2,320	337	345	682	644	145	869
pre-payment (keycard/token) meters	473	754	654	1,407	459	56	572
other	151	99	114	213	117	50	190
no mains gas	1,484	209	378	586	523	109	684
<b>total</b>	<b>14,426</b>	<b>1,829</b>	<b>1,987</b>	<b>3,815</b>	<b>2,711</b>	<b>593</b>	<b>3,599</b>
<b>sample sizes</b>	<b>12,018</b>	<b>1,455</b>	<b>1,585</b>	<b>3,040</b>	<b>1,830</b>	<b>423</b>	<b>2,461</b>
<i>percentages</i>							
<b>electricity payment method</b>							
direct debit/standing order	76.2	26.4	32.0	29.3	44.5	49.9	44.7
monthly/quarterly bill	18.2	18.5	18.5	18.5	28.2	29.6	28.7
pre-payment (keycard/token) meters	4.4	49.6	43.5	46.4	21.8	11.2	20.3
other	1.2	5.5	6.0	5.8	5.6	9.2	6.3
<b>total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>gas payment method</b>							
direct debit/standing order	69.3	23.5	25.0	24.3	35.7	39.4	35.7
monthly/quarterly bill	16.1	18.4	17.4	17.9	23.8	24.4	24.1
pre-payment (keycard/token) meters	3.3	41.2	32.9	36.9	16.9	9.4	15.9
other	1.0	5.4	5.7	5.6	4.3	8.5	5.3
no mains gas	10.3	11.4	19.0	15.4	19.3	18.4	19.0
<b>total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

<sup>1</sup> includes those with tenancy type unknown

Note: table excludes a small number of cases who did not pay any rent

Source: DCLG English Housing Survey, full household sample

<sup>3</sup> DECC: "Getting the measure of Fuel Poverty", John Hills, section 1.2, paragraph 13.  
<http://www.decc.gov.uk/assets/decc/11/funding-support/fuel-poverty/4662-getting-measure-fuel-pov-final-hills-rpt.pdf>



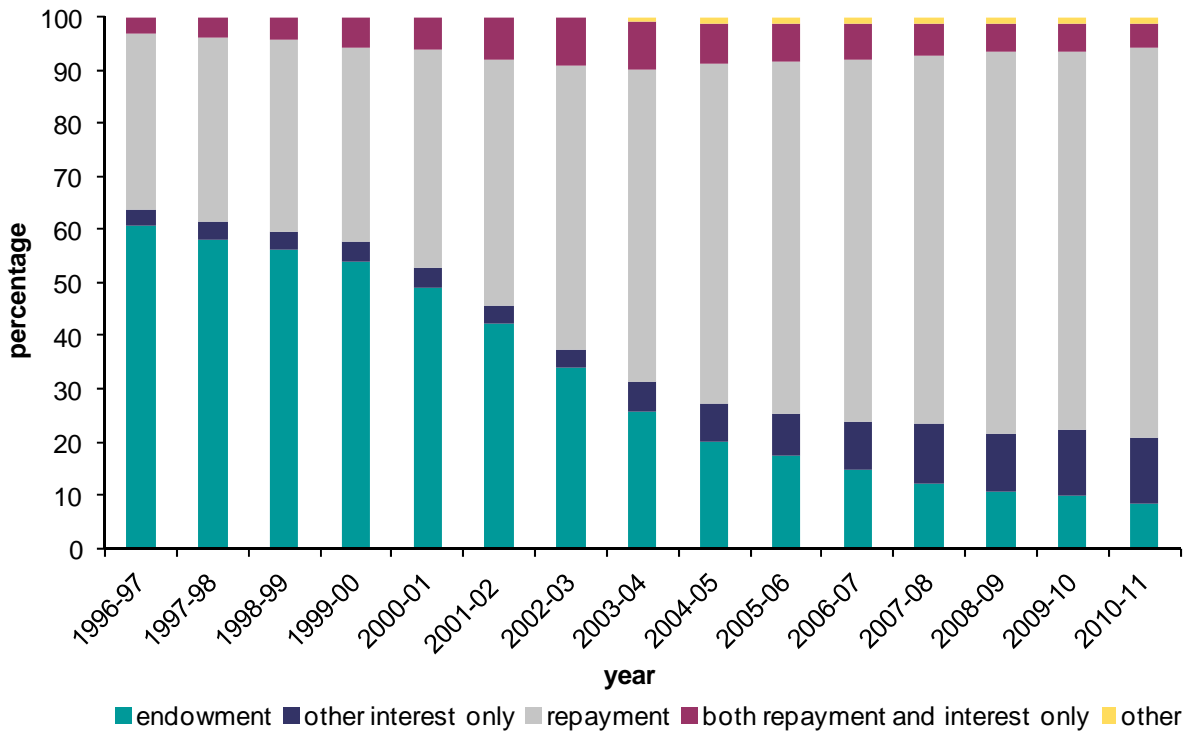
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## Owner occupiers

### Types of Mortgage

- 2.36 The overall number of households with a mortgage has fallen from 8.3 million in 1996-97 to 7.1 million in 2010-11. Figure 2.6 and Annex Table 2.6 shows that 33% of all mortgages in 1996-97 were repayment mortgages (2.8 million households). By 2010-11, this had increased to 73%, making a repayment mortgage the most common type of mortgage held (5.2 million households).
- 2.37 There was, correspondingly, a substantial decline in the number and proportion of households with an endowment mortgage between 1996-97 and 2010-11. In 1996-97, 61% of households held an endowment mortgage making this the most common type of mortgage held at the time (5.1 million households). By 2010-11, endowment mortgages comprised only 8% of all mortgages (600,000 households).
- 2.38 The least common type of mortgage in 1996-97 was an interest only mortgage (without endowment) which accounted for only 3% of all mortgages (260,000 households). By 2010-11, this mortgage type was more common than an endowment mortgage with 13% (900,000 households) holding an interest only mortgage.

**Figure 2.6: Trends in mortgage type, 1996-97 to 2010-11**



**Base: all owner occupiers with a mortgage**

**Note: underlying data are presented in Annex Table 2.6**

**Sources:**

1996-97 to 2007-08: Survey of English Housing

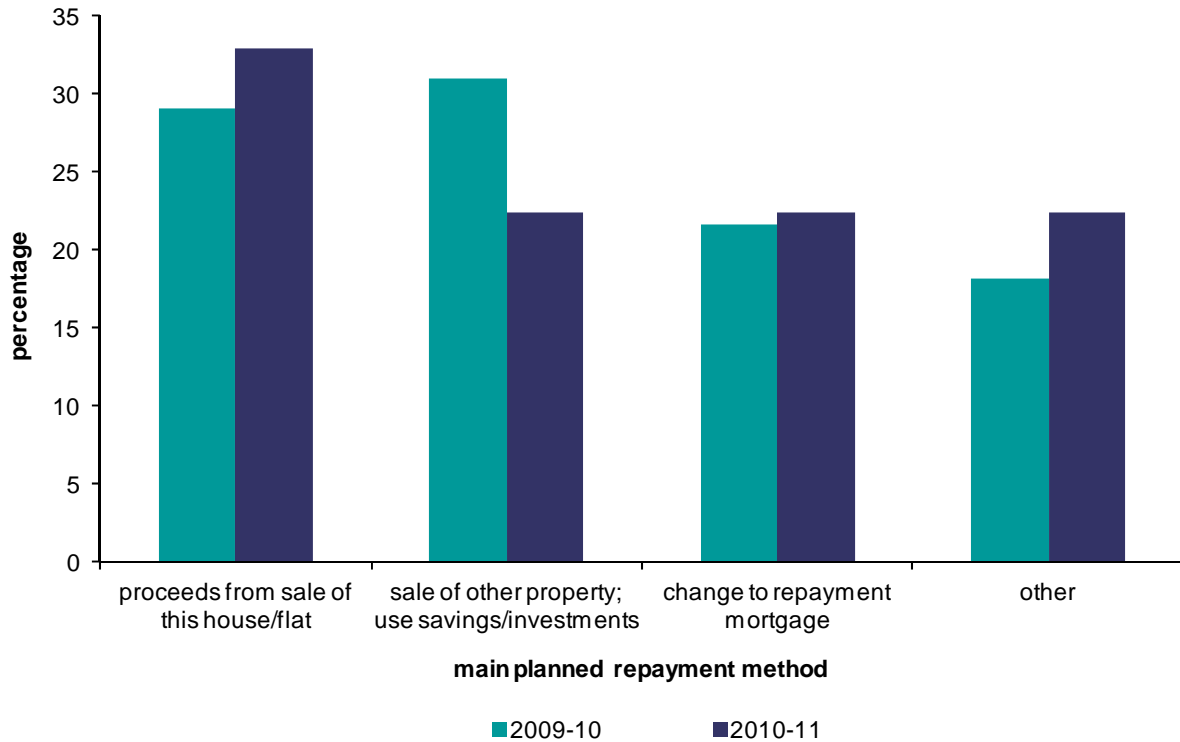
2008-09 onwards: DCLG English Housing Survey, full household sample

2.39 Figure 2.7 provides a two year comparison of the main repayment methods planned by households containing HRPs holding interest-only mortgages with no linked investments, such as endowments. In 2009-10, the sale of other property and the use of savings or investments was the most popular planned repayment method (31%), but this was only chosen by 22% of HRPs in 2010-11.

2.40 The most prevalent repayment method chosen by HRPs in 2010-11 was proceeds from the sale of their current house or flat (33%). This method was chosen by 29% of HRPs in 2009-10.

2.41 Information on households who experienced difficulties in repaying their mortgage can be found in the EHS Headline Report: 2010-11, paragraphs 1.34 to 1.36.

**Figure 2.7: Main repayment method planned by HRPs with interest-only mortgage and no linked investment, 2009-10 and 2010-11**



**Base: all owner occupiers with an interest-only mortgage and no linked investments**

**Note: underlying data are presented in Annex Table 2.7**

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

## Renters

### Tenancy deposits

2.42 Households that were resident at an address less than three years (regardless of tenure) and whose previous permanent accommodation had been privately rented were asked about their experiences of tenancy deposits. Table 2.6 shows that of these 1.5 million households, just under 1.2 million had paid a deposit.

2.43 Tenancy deposit protection (TDP) schemes guarantee that tenants will receive their deposit back once the tenancy has ended, providing the terms of the tenancy agreement are met and no damage has been done to the property. If a property has been let after 6 April 2007 on an assured short hold tenancy then the landlord must protect the deposit using a TDP scheme.<sup>4</sup>

<sup>4</sup> Directgov: Deposit protection schemes for private tenants  
[http://www.direct.gov.uk/en/homeandcommunity/privaterenting/tenancies/dg\\_189120](http://www.direct.gov.uk/en/homeandcommunity/privaterenting/tenancies/dg_189120)

- 
- 2.44 Some 47% of private renter households (550,000) said they had their deposit protected under a government authorised tenancy deposit protection scheme. Just less than a quarter (24%) indicated that they did not have their deposit protected under this scheme and there were 28% of households (320,000) who did not know if their deposit was covered by such a scheme, Table 2.6.
- 2.45 Amongst those private renter households who had paid a deposit, the value of the deposit was equivalent to four weeks/one month's rent for 54% of households. For a further 35% of households who had paid a deposit, the value was more than four weeks/one month's rent. Finally the remaining 11% of households paid a deposit of less than four weeks/one month's rent.
- 2.46 The majority (70%) of households had their deposit returned in full once the tenancy ended. However, there were 17% of households who received only part of their deposit back, and further 12% who did not have any deposit returned at all. Of those households that did not have their deposit returned in full, more than half were informed that this was due either to property damage or that the property required cleaning (53%). 40% of households were either not provided with a reason, or they were given other reasons that were not specified. Unpaid rent or bills were cited as a reason for the full amount not being returned to 14% of households, Table 2.6.

**Table 2.6: Details of deposits on previously rented private accommodation, 2010-11**

*households whose previous accommodation was privately rented<sup>1</sup>*

	thousands of households	percentage
<b>deposit paid on previous privately rented property</b>		
yes	1,153	76.3
no	358	23.7
<b>total</b>	<b>1,511</b>	<b>100.0</b>
<b>sample size</b>	<b>988</b>	
<b>deposit protected under government authorised tenancy deposit protection scheme</b>		
yes	546	47.5
no	281	24.4
don't know	324	28.1
<b>total<sup>2</sup></b>	<b>1,151</b>	<b>100.0</b>
<b>sample size</b>	<b>747</b>	
<b>amount of deposit</b>		
less than four weeks/one month's rent	130	11.4
four weeks/one month's rent	614	53.7
more than four weeks/one month's rent	398	34.9
<b>total<sup>2</sup></b>	<b>1,142</b>	<b>100.0</b>
<b>sample size</b>	<b>742</b>	
<b>whether deposit returned</b>		
returned in full	768	70.2
returned in part	191	17.5
not returned	135	12.3
<b>total<sup>2</sup></b>	<b>1,094</b>	<b>100.0</b>
<b>sample size</b>	<b>710</b>	
<b>reason given for non-return of full deposit<sup>3</sup></b>		
unpaid rent/bills	41	13.7
damage/required cleaning	161	53.2
other or no reason given by landlord	119	39.2
<b>total<sup>2</sup></b>	<b>303</b>	
<b>sample size</b>	<b>211</b>	

<sup>1</sup> households resident less than three years in their current home, whose previous permanent accommodation was private rented

<sup>2</sup> excludes a small number of non-responses

<sup>3</sup> more than one reason could be given

Source: DCLG English Housing Survey, full household sample

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# Chapter 3

## Housing needs

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This chapter reports on people's housing needs. It is split into four main sections: overcrowding and under-occupation, usable floor space, empty homes and access to the social rented sector.

### Key findings

- The overall rate of overcrowding in England in 2010-11 was 3%, with 655,000 households living in overcrowded conditions. By contrast, the overall rate of under-occupation was 37%.
- The owner occupied sector had a much higher rate of under-occupation (49%) than the social and private rented sectors, which had under-occupation rates of 10% and 17% respectively.
- Households in the owner occupied sector also had more usable floor space than those in the rented sector: 48% of households in the owner occupied sector had more than 90m<sup>2</sup> of usable floor space compared to 14% in the rented sector.
- There were approximately 940,000 empty homes in England in 2010-11. It was estimated that the vast majority of these were privately owned (83%), whilst the remaining 17% were in the social rented sector.
- 4% of all households contained someone on a waiting or transfer list for social housing. The majority of households already living in the social rented sector had waited less than a year before being allocated their home, although households in London and the South East waited longer, as did larger households.

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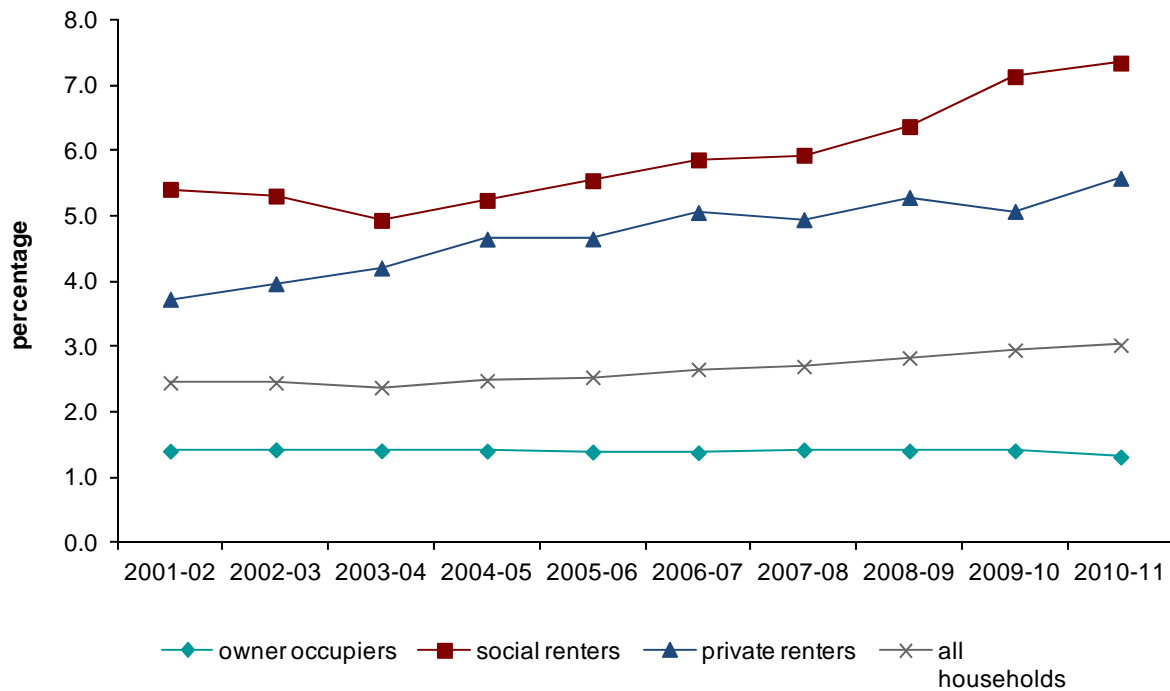
## Overcrowding and under-occupation

- 3.1 Levels of overcrowding and under-occupation are measured using the 'bedroom standard' (see glossary). This is defined by the difference between the number of bedrooms needed to avoid undesirable sharing (given the number, ages and relationships of the household members) and the number of bedrooms available to the household. A household is defined as under-occupied if it has at least two bedrooms more than needed, according to the bedroom standard. A household is defined as overcrowded if there are fewer bedrooms available than required by the bedroom standard.
- 3.1 Data from the three most recent years has been combined to produce the estimates discussed in this section of the report<sup>1</sup>. This is because the number of overcrowded households interviewed in each survey year is too small to enable reliable estimates to be produced for a single year.
- 3.2 The rate of overcrowding for 2010-11 was 3% of households. The rate for under-occupation, by contrast, was 37%.
- 3.3 In the last ten years, the rate of overcrowding has increased slightly, from 2.4% in 2001-02 to 3.0% in 2010-11. This rise was mainly related to an increase in levels in the social and private rented sectors, whilst the rate of overcrowding in the owner occupied sector remained unchanged over this period, Figure 3.1 and Annex Table 3.1.
- 3.4 Under-occupation was, overall, much more prevalent than overcrowding, and mainly concentrated in the owner occupied sector, where the rate was 49%, compared to 10% in the social rented sector and 17% in the private rented sector. The overall rate of under-occupation in England increased gradually in the last ten years, from 34% of households in 2001-02 to 37% in 2010-11. For owner occupiers the rate of under-occupation increased from 43% to 49%. In both the social and private rented sectors there was a slight decrease in levels of under-occupation, Figure 3.2 and Annex Table 3.1.

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<sup>1</sup> The three most recent years of the EHS household interview sample have been combined to produce a three year moving average for estimates. For example, estimates for 2010-11 are based on an average from the 2008-09 to 2010-11 EHS Household Survey data.

**Figure 3.1: Trend in overcrowding rates by tenure, 2001-02 to 2010-11, three year moving average**



**Base: all households**

**Notes:**

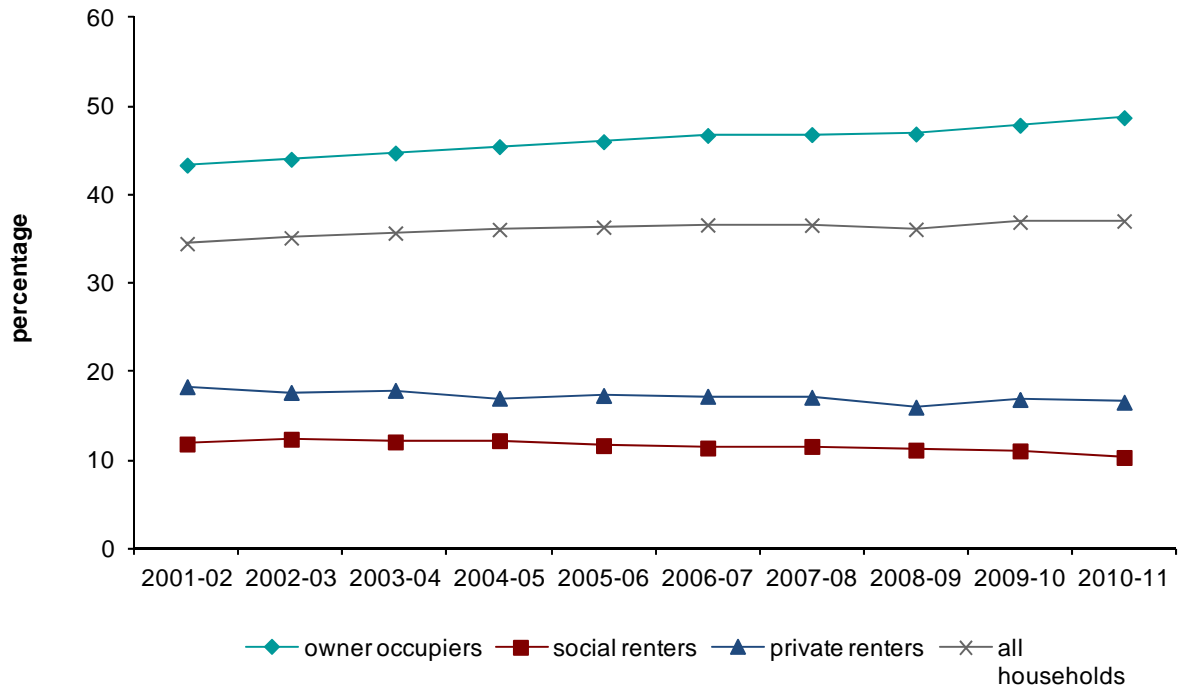
- 1) the underlying data for this figure are in Annex Table 3.1
- 2) three year averages are the average of the three years up to and including the labelled date
- 3) overcrowding and under-occupation are measured using the bedroom standard (see Glossary)

**Sources:**

2007-08 and earlier: Survey of English Housing  
 2008-09 onwards: DCLG English Housing Survey



**Figure 3.2: Trend in under-occupation rates by tenure, 2001-02 to 2010-11, three year moving average**



**Base: all households**

**Notes:**

- 1) the underlying data for this figure are in Annex Table 3.1
- 2) three year averages are the average of the three years up to and including the labelled date
- 3) overcrowding and under-occupation are measured using the bedroom standard (see Glossary)

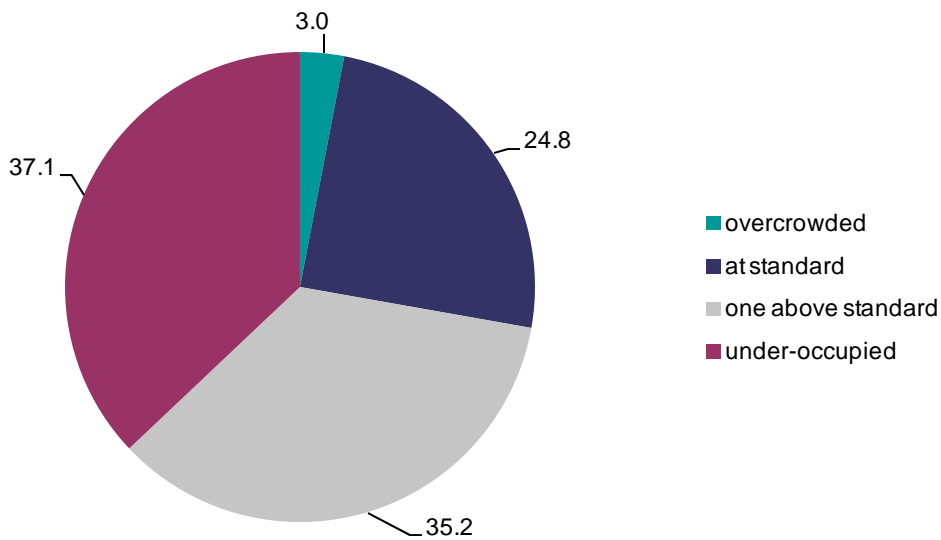
**Sources:**

- 2007-08 and earlier: Survey of English Housing
- 2008-09 onwards: DCLG English Housing Survey

3.5 Of the remaining households, 25% were at the bedroom standard, and 35% had one bedroom above standard, Figure 3.3 and Table 3.1.

**Figure 3.3: Proportion of households that meet the bedroom standard, three year moving average, 2008-09 to 2010-11**

Percentages



Base: all households

Notes:

1) underlying data are presented in Table 3.1

2) three year averages are the average of the three years up to and including the labelled date

3) overcrowding and under-occupation are measured using the bedroom standard (see Glossary)

Source: DCLG English Housing Survey, full household sample

### Regional picture

3.6 Looking at the regional picture, London had the highest proportion of overcrowded households, with 8% of households classed as overcrowded. The West Midlands had the next highest rate of overcrowding (3%), Table 3.1.

3.7 Only 24% of households in London lived in under-occupied accommodation, a lower proportion than in the other regions. The regions with the highest rates of under-occupation included the East Midlands and the South West of England (both 42%).

**Table 3.1: Characteristics of households by the difference from the bedroom standard, three year moving average, 2008-09 to 2010-11**

*all households*

	difference from bedroom standard				all households	sample size
	overcrowded	at standard	one above standard	under - occupied		
<i>thousands of households</i>						
<b>tenure</b>						
owner occupiers	191	1,982	5,278	7,080	<b>14,531</b>	<b>35,925</b>
social renters	278	1,988	1,125	390	<b>3,781</b>	<b>9,338</b>
private renters	187	1,393	1,212	554	<b>3,346</b>	<b>7,024</b>
<b>age of household reference person</b>						
16-24	53	412	292	104	<b>861</b>	<b>1,657</b>
25-34	164	1,204	1,240	582	<b>3,190</b>	<b>6,680</b>
35-44	208	1,331	1,665	1,093	<b>4,297</b>	<b>10,035</b>
45-54	146	1,034	1,505	1,469	<b>4,154</b>	<b>10,112</b>
55-64	59	512	1,110	1,913	<b>3,594</b>	<b>9,366</b>
65 or over	25	871	1,803	2,864	<b>5,562</b>	<b>14,437</b>
<b>region</b>						
North East	19	267	453	389	<b>1,129</b>	<b>2,894</b>
North West	68	691	1,126	1,066	<b>2,951</b>	<b>7,508</b>
Yorkshire and the Humber	46	506	830	862	<b>2,243</b>	<b>5,920</b>
East Midlands	40	367	689	784	<b>1,880</b>	<b>4,791</b>
West Midlands	66	514	796	875	<b>2,251</b>	<b>5,529</b>
East	51	550	827	964	<b>2,392</b>	<b>5,981</b>
London	259	1,150	942	741	<b>3,092</b>	<b>6,039</b>
South East	70	823	1,182	1,413	<b>3,488</b>	<b>8,299</b>
South West	35	495	770	931	<b>2,232</b>	<b>5,326</b>
<b>household type</b>						
couple, no dependent child(ren)	44	808	2,441	4,438	<b>7,730</b>	<b>19,213</b>
couple with dependent child(ren)	289	1,415	1,877	971	<b>4,551</b>	<b>11,526</b>
lone parent with dependent child(ren)	163	796	486	78	<b>1,523</b>	<b>3,875</b>
other multi-person households	159	708	629	183	<b>1,679</b>	<b>3,633</b>
one person	0	1,636	2,183	2,355	<b>6,175</b>	<b>14,040</b>
<b>total</b>	<b>655</b>	<b>5,363</b>	<b>7,615</b>	<b>8,025</b>	<b>21,658</b>	<b>52,287</b>
<i>percentages</i>						
<b>tenure</b>						
owner occupiers	1.3	13.6	36.3	48.7	<b>100.0</b>	
social renters	7.3	52.6	29.8	10.3	<b>100.0</b>	
private renters	5.6	41.6	36.2	16.6	<b>100.0</b>	
<b>age of household reference person</b>						
16-24	6.1	47.8	34.0	12.1	<b>100.0</b>	
25-34	5.1	37.7	38.9	18.2	<b>100.0</b>	
35-44	4.8	31.0	38.7	25.4	<b>100.0</b>	
45-54	3.5	24.9	36.2	35.4	<b>100.0</b>	
55-64	1.7	14.2	30.9	53.2	<b>100.0</b>	
65 or over	0.4	15.7	32.4	51.5	<b>100.0</b>	
<b>region</b>						
North East	1.7	23.7	40.1	34.5	<b>100.0</b>	
North West	2.3	23.4	38.2	36.1	<b>100.0</b>	
Yorkshire and the Humber	2.1	22.5	37.0	38.4	<b>100.0</b>	
East Midlands	2.2	19.5	36.7	41.7	<b>100.0</b>	
West Midlands	3.0	22.8	35.4	38.9	<b>100.0</b>	
East	2.1	23.0	34.6	40.3	<b>100.0</b>	
London	8.4	37.2	30.5	24.0	<b>100.0</b>	
South East	2.0	23.6	33.9	40.5	<b>100.0</b>	
South West	1.6	22.2	34.5	41.7	<b>100.0</b>	
<b>household type</b>						
couple, no dependent child(ren)	0.6	10.4	31.6	57.4	<b>100.0</b>	
couple with dependent child(ren)	6.3	31.1	41.2	21.3	<b>100.0</b>	
lone parent with dependent child(ren)	10.7	52.3	31.9	5.1	<b>100.0</b>	
other multi-person households	9.5	42.2	37.5	10.9	<b>100.0</b>	
one person	0.0	26.5	35.4	38.1	<b>100.0</b>	
<b>total</b>	<b>3.0</b>	<b>24.8</b>	<b>35.2</b>	<b>37.1</b>	<b>100.0</b>	
<b>sample size</b>	<b>1,480</b>	<b>12,271</b>	<b>18,175</b>	<b>20,361</b>	<b>52,287</b>	

**Note:** overcrowding and under-occupation are measured using the bedroom standard (see glossary)

**Source:** three year average based on DCLG English Housing Survey data, full household sample

## Age of HRP

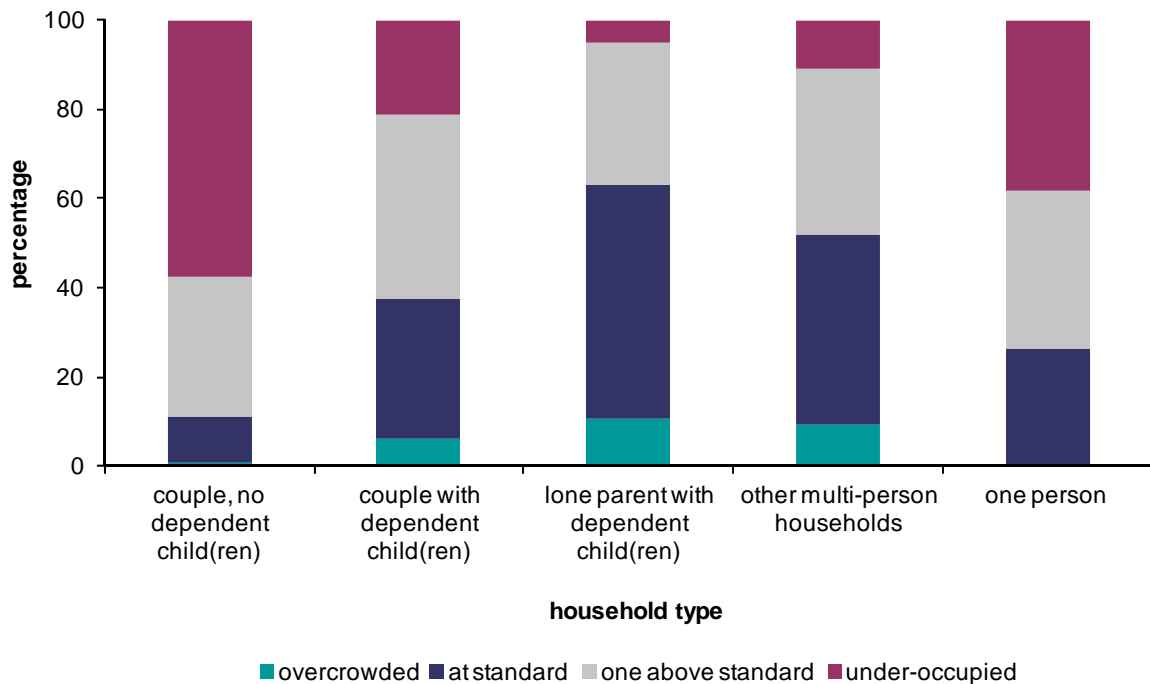
3.8 Over half (52%) of all households with an HRP aged 55 or over were under-occupied. Conversely, much smaller proportions of 16-24 year olds and 25-34 year olds lived in under-occupied accommodation, Table 3.1.

## Household type

3.9 Figure 3.4 shows that lone parents with dependent children were the least likely to live in under-occupied accommodation (5%). This compares with 57% of couples with no dependent children, 21% of couples with dependent children and 38% of single person households.

3.10 Lone parents were more likely to be in overcrowded accommodation (11%) than couples with dependent children, of whom 6% lived in overcrowded accommodation.

**Figure 3.4: Overcrowding and under-occupation by household type, three year average 2008-09 to 2010-11**



**Notes:**

- 1) overcrowding and under-occupation are measured using the bedroom standard (see Glossary)
- 2) underlying data presented in Table 3.1

Source: three year average based on DCLG English Housing Survey data, full household sample

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## Usable floor space

3.11 A measure of usable floor space can provide further information on the suitability of accommodation. Usable floor space is measured by surveyors as part of the physical inspection of properties during the English Housing Survey. The analysis presented in this section is based on the EHS 2011 household sub-sample sample<sup>2</sup>.

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<sup>2</sup> See introduction for further details.

**Table 3.2: Characteristics of households by usable floor space, 2010-11**

*all households*

	floor space					all households	sample size
	less than 50 sqm	50 to 69 sqm	70 to 89 sqm	90 to 109 sqm	110 sqm or more		
<i>thousands of households</i>							
<b>tenure</b>							
owner occupiers	626	2,706	4,236	2,476	4,467	14,511	8,614
social renters	1,008	1,356	1,049	210	65	3,688	4,601
private renters	717	1,090	872	340	382	3,401	2,832
<b>region</b>							
north east	117	252	342	178	231	1,120	910
north west	232	739	898	438	660	2,967	2,417
yorkshire and the humber	236	578	695	250	472	2,231	1,925
east midlands	159	390	563	295	472	1,880	1,416
west midlands	196	544	733	321	452	2,246	1,558
east	270	519	648	345	605	2,387	1,781
london	547	888	772	374	469	3,049	1,992
south east	377	754	908	496	938	3,473	2,382
south west	218	488	598	328	615	2,248	1,666
<b>age of household reference person</b>							
16-24	179	295	176	55	48	753	651
25-34	502	1,026	946	317	257	3,049	2,275
35-44	368	1,009	1,247	650	1,006	4,280	3,072
45-54	335	907	1,186	666	1,254	4,349	3,032
55-64	271	706	1,047	582	1,088	3,695	2,730
65 or over	695	1,209	1,555	755	1,262	5,475	4,287
<b>household type</b>							
couple, no dependent child(ren)	491	1,450	2,153	1,255	2,281	7,631	5,342
couple with dependent child(ren)	128	884	1,433	790	1,547	4,783	3,481
lone parent with dependent child(ren)	124	606	611	190	193	1,724	1,516
other multi-person households	77	423	535	228	274	1,537	1,190
one person	1,532	1,788	1,424	563	619	5,926	4,518
<b>total</b>	<b>2,351</b>	<b>5,152</b>	<b>6,157</b>	<b>3,026</b>	<b>4,914</b>	<b>21,600</b>	<b>16,047</b>
<i>percentages</i>							
<b>tenure</b>							
owner occupiers	4.3	18.7	29.2	17.1	30.8	100.0	
social renters	27.3	36.8	28.4	5.7	1.8	100.0	
private renters	21.1	32.0	25.6	10.0	11.2	100.0	
<b>region</b>							
north east	10.4	22.5	30.6	15.9	20.7	100.0	
north west	7.8	24.9	30.3	14.8	22.3	100.0	
yorkshire and the humber	10.6	25.9	31.1	11.2	21.1	100.0	
east midlands	8.5	20.8	29.9	15.7	25.1	100.0	
west midlands	8.7	24.2	32.7	14.3	20.1	100.0	
east	11.3	21.7	27.1	14.5	25.3	100.0	
london	17.9	29.1	25.3	12.3	15.4	100.0	
south east	10.8	21.7	26.1	14.3	27.0	100.0	
south west	9.7	21.7	26.6	14.6	27.4	100.0	
<b>age of household reference person</b>							
16-24	23.7	39.1	23.4	7.4	6.4	100.0	
25-34	16.5	33.6	31.0	10.4	8.4	100.0	
35-44	8.6	23.6	29.1	15.2	23.5	100.0	
45-54	7.7	20.9	27.3	15.3	28.8	100.0	
55-64	7.3	19.1	28.3	15.8	29.4	100.0	
65 or over	12.7	22.1	28.4	13.8	23.0	100.0	
<b>household type</b>							
couple, no dependent child(ren)	6.4	19.0	28.2	16.4	29.9	100.0	
couple with dependent child(ren)	2.7	18.5	30.0	16.5	32.3	100.0	
lone parent with dependent child(ren)	7.2	35.2	35.5	11.0	11.2	100.0	
other multi-person households	5.0	27.5	34.8	14.8	17.8	100.0	
one person	25.8	30.2	24.0	9.5	10.5	100.0	
<b>total</b>	<b>10.9</b>	<b>23.9</b>	<b>28.5</b>	<b>14.0</b>	<b>22.8</b>	<b>100.0</b>	
<b>sample size</b>	<b>2,067</b>	<b>4,081</b>	<b>4,607</b>	<b>2,065</b>	<b>3,227</b>	<b>16,047</b>	

**Notes:**

1) \* indicates sample size too small for reliable estimates

2) figures in italics are based on small samples and should be treated with caution

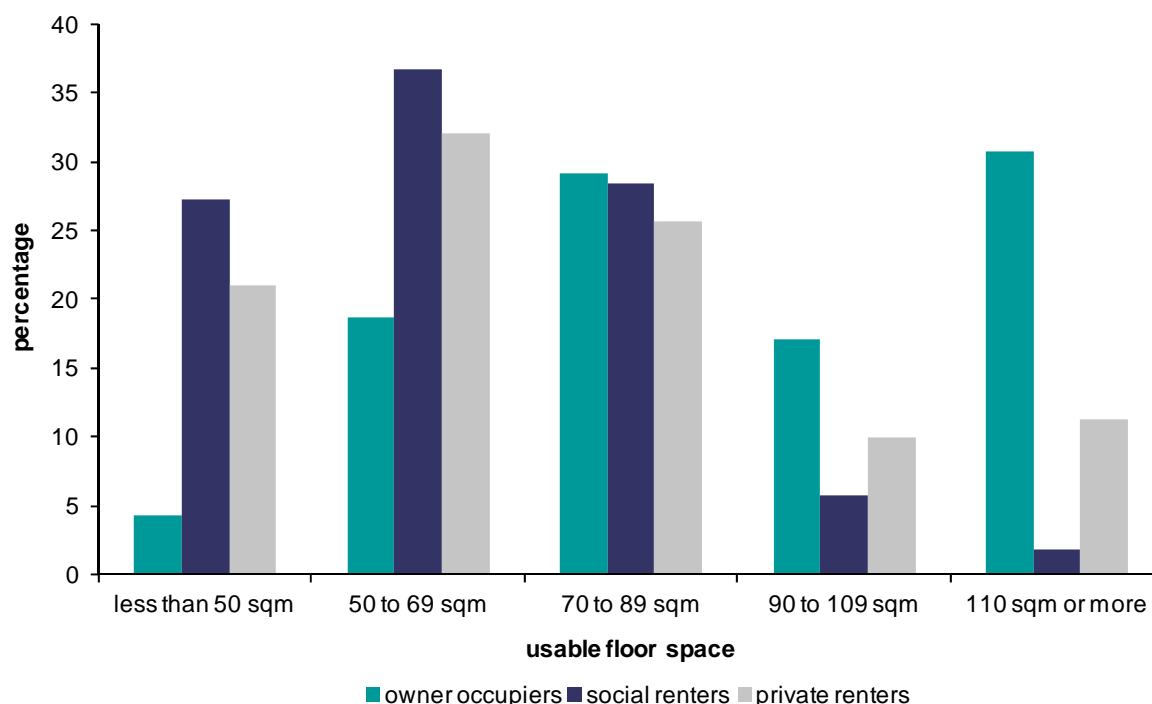
Source: DCLG English Housing Survey, dwelling and household sub-sample

## Tenure

3.12 Owner occupiers were more likely to have a larger usable floor space compared to households in the renting sector; 48% of owner occupiers had a usable floor space of 90m<sup>2</sup> or more, whereas 7% of social renters and 21% of private renters had this amount of usable floor space, Figure 3.5 and Table 3.2.

3.13 In contrast, 64% of social renters and 53% of private renters had less than 70m<sup>2</sup> of usable floor space, compared to 23% of owner occupiers. This reduced level of usable floor space in the rented sector follows the pattern of overcrowded households reported in Figure 3.2, with social and private renters more likely to live in overcrowded accommodation when compared with owner occupiers. The precise reasons for this are not clear, but may relate to a correlation with higher incomes in the owner occupier group, Table 2.2, or possibly that owner occupiers have a greater freedom to modify their properties to meet the needs of their household size through loft conversions and extensions.

**Figure 3.5: Usable floor space by tenure, 2010-11**



Note: underlying data presented in Table 3.2

Source: DCLG English Housing Survey, dwelling and household sub-sample

## Age of HRP

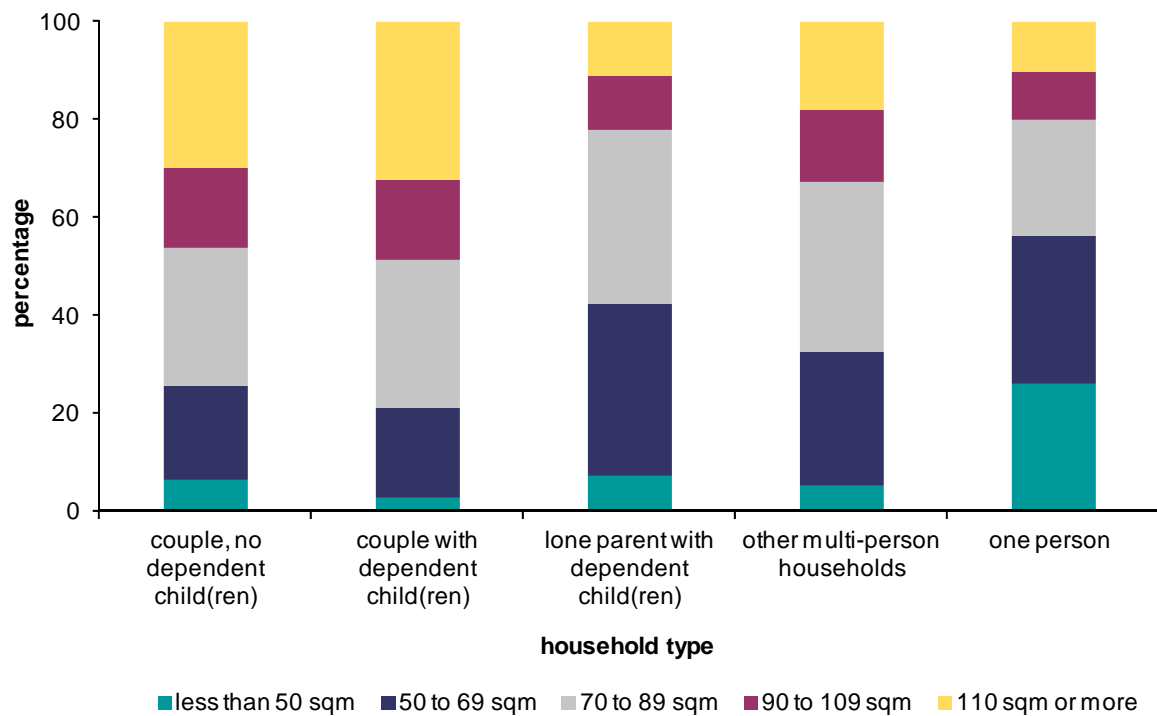
3.14 As shown above, under-occupation varied by age of HRP, with older age groups more likely to live in under-occupied accommodation than younger age groups. The results also show that the amount of usable floor space tends to increase with age, Table 3.1 and Table 3.2.

3.15 For example, over half of households (53%) with an HRP under 34 years of age had less than 70m<sup>2</sup> of usable floor space, compared to 31% of those with an HRP aged 35 years or over.

## Household Type

3.16 Households that consist of a couple (either with or without dependent children) had more usable floor space than other household types; 49% of couples with dependent children and 46% without had more than 90m<sup>2</sup> compared with an average for all households of 37%, Figure 3.6.

**Figure 3.6: Usable floor space by household type, 2010-11**



Note: underlying data presented in Table 3.2

Source: DCLG English Housing Survey, dwelling and household sub-sample

3.17 Lone parents were not only more likely to live in overcrowded accommodation, but they were also more likely to have less usable floor space than couples with dependent children. Less than a quarter had access to over 90m<sup>2</sup> of floor space, compared to almost half of couples with dependent children. One person households were more likely to live



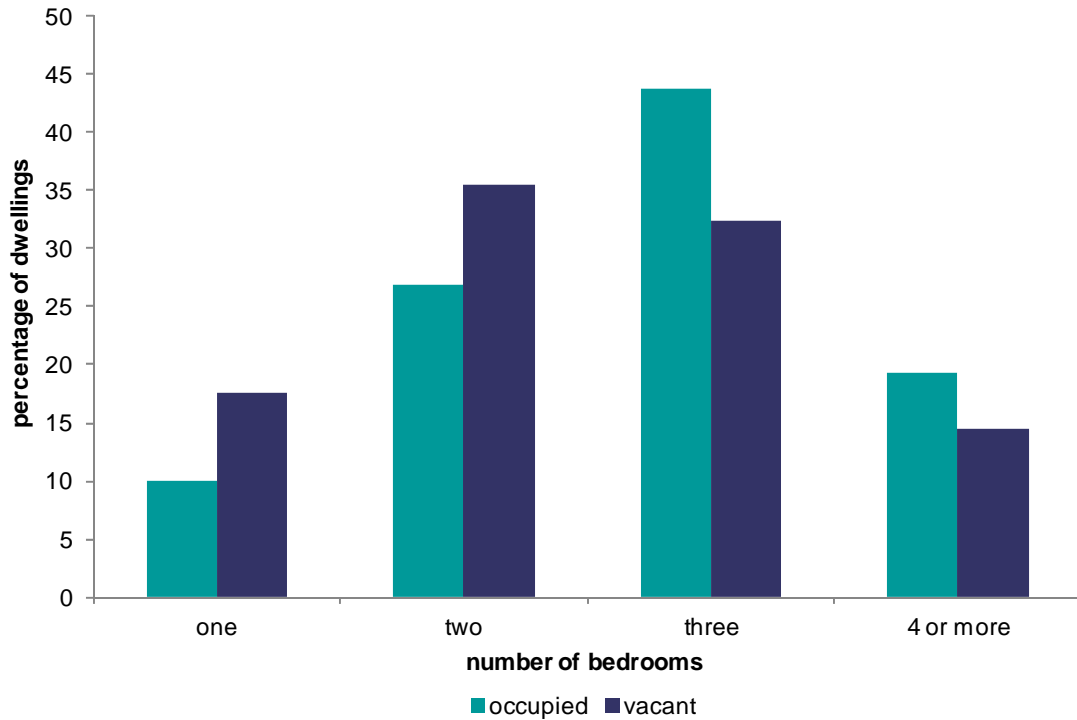
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in under-occupied accommodation, but they also tended to have less usable floor space than other households, Table 3.1 and Table 3.2.

## Empty Homes

- 3.18 Another aspect to consider when looking at housing need is the availability of empty/vacant homes, and whether these can provide realistic solutions to the problems of overcrowding and housing shortages. The analysis presented in this section is based on the dwelling sample for 2010.
- 3.19 The EHS estimates that around 940,000 dwellings were found to be vacant. The majority (83%) of vacant dwellings were privately owned, and surveyors assessed that 42% had formerly been privately rented. The remaining 17% of vacant properties were in the social rented sector. Over a third of all empty homes were flats, and were mainly purpose built and low rise, Annex Table 3.2. A further 31% were terraced houses.
- 3.20 Vacant homes tended to be smaller than occupied homes. The average floor area for occupied homes was 92m<sup>2</sup> compared to 84m<sup>2</sup> for vacant homes. Vacant homes were also more likely to have fewer bedrooms than occupied homes. For example, some 18% of empty homes had one bedroom compared with 10% of occupied homes, Figure 3.7, Annex Table 3.3.

**Figure 3.7: Number of bedrooms for occupied and vacant homes, 2009-10 and 2010-11**



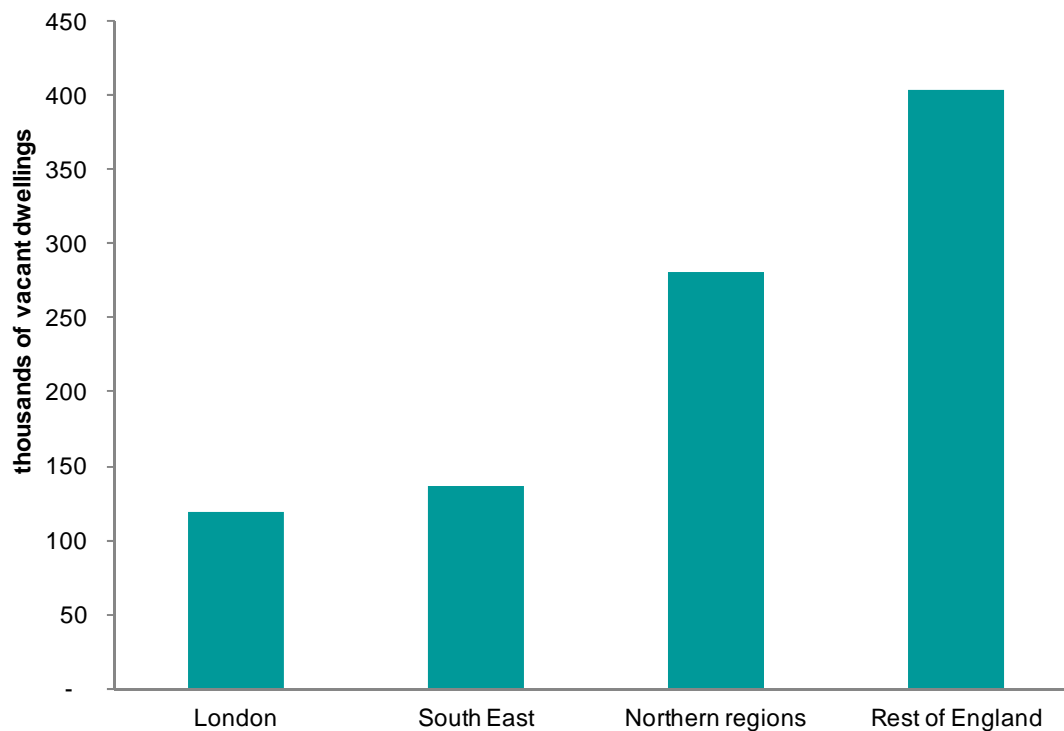
**Base: all dwellings**

**Note: underlying data are presented in Annex Table 3.3**

**Source: DCLG English Housing Survey, dwelling sample**

3.21 Half of all vacant homes were located in suburban areas, and most of the remainder (33%) were in city and urban centres. Some 280,000 of empty homes (30%) of all empty homes were located in the North, 140,000 (15%) were in the South East, and 120,000 (13%) in London, Figure 3.8.

**Figure 3.8 Number of empty homes by region, 2009-10 and 2010-11**



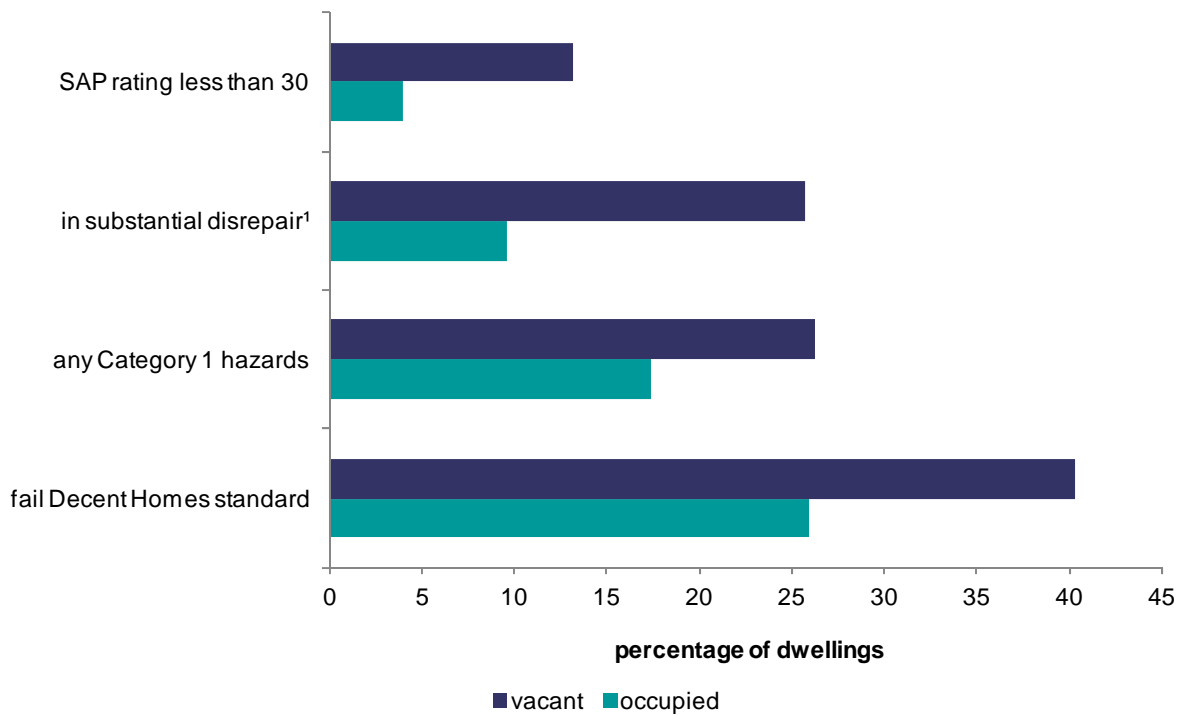
**Base: all vacant dwellings**

**Note: underlying data are presented in Annex table 3.4**

**Source: DCLG English Housing Survey, dwelling sample**

- 3.22 Vacant homes were more likely to be located in areas with significant problems in the local environment related to upkeep, use, or traffic than occupied homes (20% compared with 15%), Annex Table 3.4.
- 3.23 Many vacant homes were in poor condition and would require considerable investment to make them suitable for and attractive to potential purchasers or tenants. Vacant homes were significantly more likely to fail the Decent Homes standard and to have high levels of disrepair, Category 1 hazards and poor energy performance than occupied homes, Figure 3.9.

**Figure 3.9 Condition of occupied and vacant homes, 2009-10 and 2010-11**



**Base: all dwellings**

**Notes:**

1) standardised basic repair costs (current prices) of at least £35m<sup>2</sup>- see EHS Home Report chapter 3 for further details

2) underlying data are presented in Annex Table 3.5

Source: DCLG English Housing Survey, dwelling and household sub-sample

3.24 Non-decent empty homes tended to require much more expensive work to bring them up to the Decent Homes standard than their occupied counterparts. Non-decent vacant homes would require works costing an average of £8,496 and, in 20% of cases, the costs of work would exceed £12,000. In contrast, the average cost of works required for occupied non-decent homes was £5,335 (see Annex Table 3.6).

## Access to the social rented sector

3.25 This section considers access to the social rented sector, using the 2010-11 EHS full household sample. It looks at the numbers of households on waiting/transfer lists for social housing and explores the length of time that households in the social rented sector waited on such lists before being allocated their current home.

3.26 Overall, 4% of households had a household member who was on a waiting/transfer list for social housing. This varied across tenure, with 1% of owner occupiers containing a household member on a waiting/transfer list compared with 11% of private renters and 10% of households where

the HRP was already a social tenant (this can happen if others in the household want their own social tenancy), Table 3.3.

**Table 3.3: Households with household member(s) on social housing waiting/transfer list by type of list, by tenure 2010-11**

*all households*

current tenure	percentage of households with member(s) on list	total number of households with members on list <sup>1</sup>	total number of households in tenure	which household member on list		
				HRP or partner	other	total
	<i>percentages</i>	<i>thousands of households</i>				<i>percentages</i>
owner occupiers	0.9	134	14,450	57.2	42.8	100.0
social renters	10.0	384	3,826	84.7	15.3	100.0
private renters	10.8	390	3,617	97.1	2.9	100.0
all tenures	4.1	908	21,893	86.0	14.0	100.0
<b>% of all households</b>				<b>3.6</b>	<b>0.6</b>	

<sup>1</sup>of these 908,000 households, an estimated 29,000 had more than one application, indicating the current household intended to split

Source: DCLG English Housing Survey, full household sample

### Length of time on waiting/transfer list

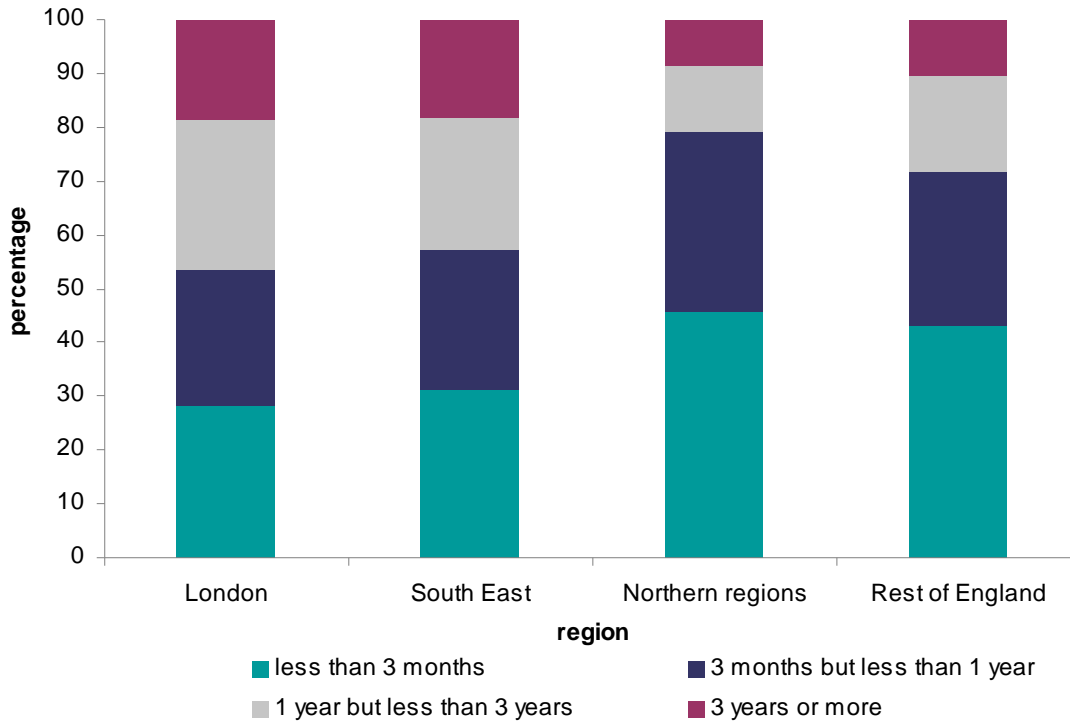
3.27 Social renters who had been resident for less than 10 years in their current home were asked for how long they had waited before being allocated their current home. The vast majority had waited less than one year: 40% had waited less than three months and 29% had waited between three months and one year. This compared with 12% who had had to wait more than 3 years before being allocated their current home, Annex Table 3.8.

### Region

3.28 The length of time spent on a social housing waiting/transfer list was longer for households that lived in London and the South East than for households in the north of England. In London, 28% were allocated their current home in less than 3 months and 18% had waited more than 3 years, compared to the North where these figures were 46% and 8% respectively, Figure 3.10.

3.29 Further to this it is worth noting that although only approximately 17% of vacant homes were in the social rented sector, there were generally fewer empty homes in London and the South East compared to Northern regions, (Figure 3.8).

**Figure 3.10: Length of wait before being allocated a home in the social rented sector by region, 2010-11**



**Base: social renters resident for less than 10 years**

**Notes:**

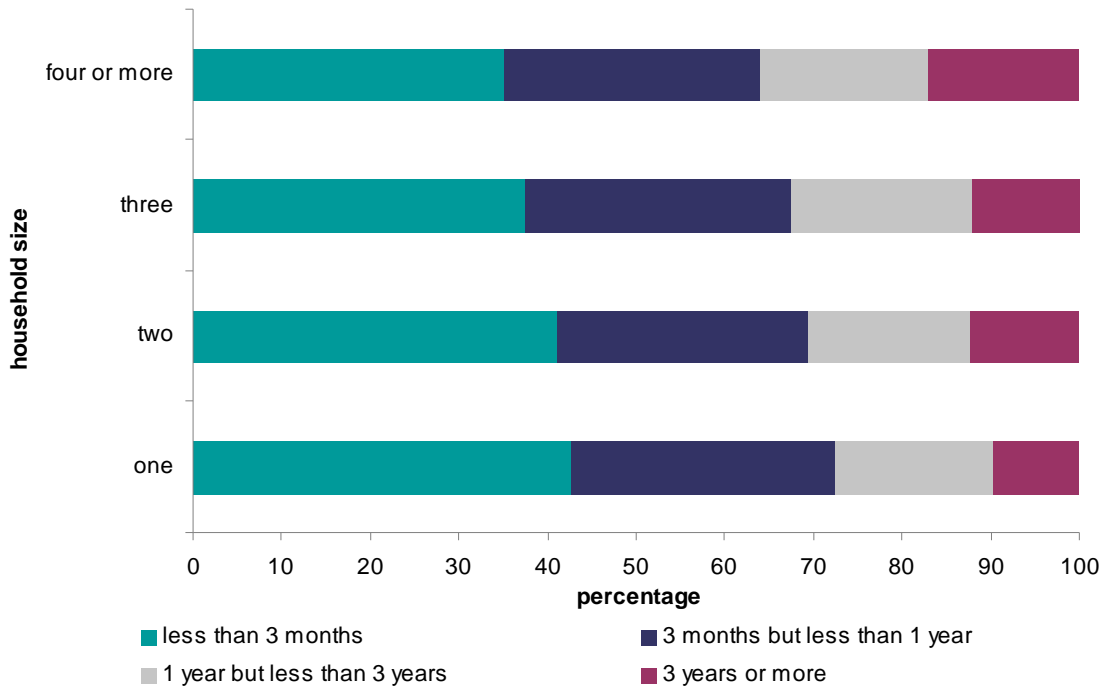
- 1) some categories are based on small sample sizes and therefore need to be treated with caution
- 2) underlying data presented in Annex table 3.7

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

## Household size

3.30 Larger households tended to have waited longer to be allocated their current home; 17% of households with four or more people waited 3 years or more, compared to 10% of one person households. This suggests that it is more difficult to find suitable accommodation for households with a larger number of people, Figure 3.11.

**Figure 3.11: Length of wait before being allocated a home in the social rented sector, by household size, 2010-11**



**Base: social renters resident less than 10 years**

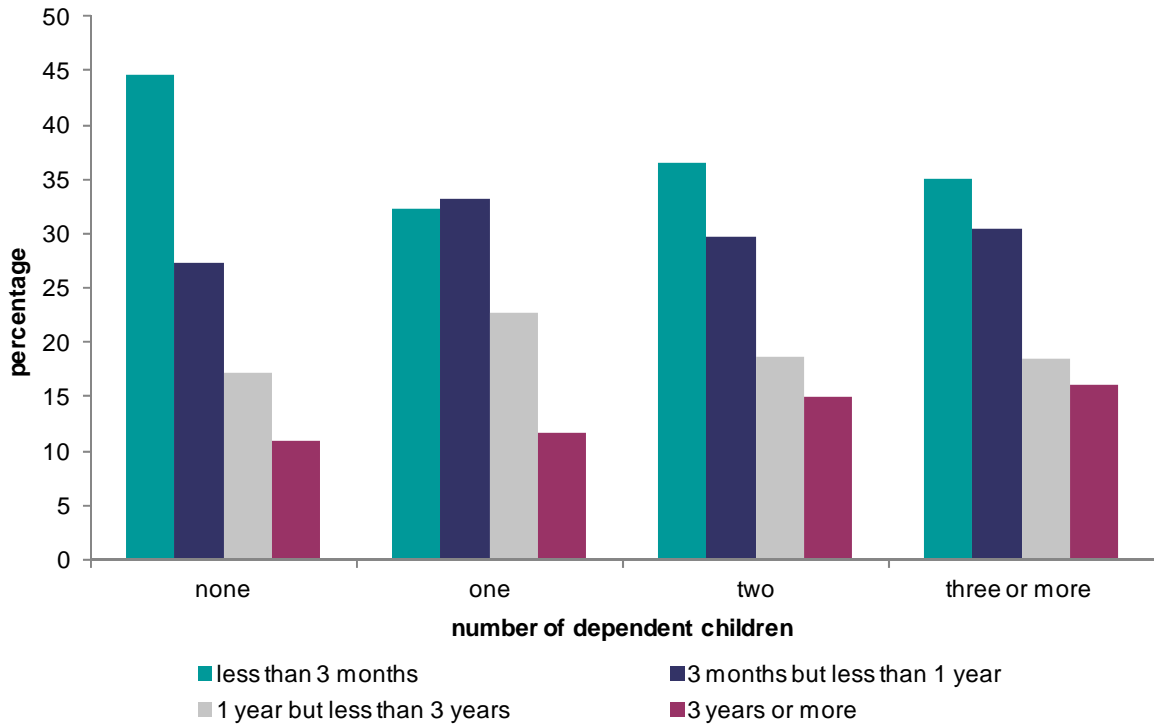
**Notes:**

- 1) some categories are based on small sample sizes and therefore need to be treated with caution
- 2) underlying data presented in Annex table 3.8

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

3.31 Perhaps not surprisingly given the findings reported above, Figure 3.12 and Annex Table 3.9 indicate that households without dependent children tended to be allocated a home sooner than those with dependent children; 45% of households with no dependent children waited less than 3 months for a home, compared to 34% of households with one or more dependent children. There were, however, no clear patterns between households with different numbers of children and the length of time they had to wait for social housing.

**Figure 3.12: Length of wait before being allocated a home in the social rented sector by the number of dependent children in a household, 2010-11**



**Base: social renters resident less than 10 years**

**Notes:**

- 1) some categories are based on small sample sizes and therefore need to be treated with caution
- 2) underlying data presented in Annex table 3.9

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



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# Chapter 4

## Housing aspirations

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This chapter considers housing aspirations. It is split into four main sections: aspirations to home ownership for current renters, first time buyers, perceptions of property values, and second homes.

### Key findings

- In 2010-11, 59% of private renters and 23% of social renters said they expected to buy a home in the UK, at some point. Of these, 16% had considered applying for a mortgage in the last 12 months.
- Recent first time buyers accounted for just 6% of owner occupiers. They were most likely to be aged between 25 and 34 (57%) and working full time (88%).
- In nearly every region (with the exception of London), a larger proportion of households thought their property value had decreased, rather than increased, in value over the previous 12 months.
- Home owners appeared to have a positive outlook on property value over the next 12 months, with a larger proportion of households thinking that their home would increase in value rather than decrease, across all regions.
- Approximately 1% of owner occupiers believed their homes to be in negative equity.
- There were 711,000 second homes in 2010-11. These were owned or rented by 619,000 households in England. Over half of these second homes (57%) were in locations outside of England.

## Aspiring to ownership

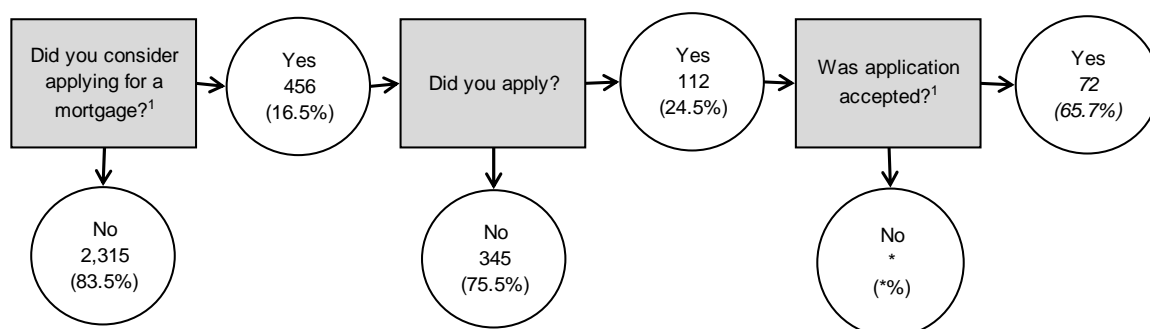
4.1 The number of renters who expected to buy a property at some point in the future differed between those in the private sector (59%) and social rented sector (23%). This part of the survey was covered in greater detail in the EHS 2010-11 Headline Report, published in February 2012. Please refer to the 'Buying aspirations' section on page 28 of that report for more information.

### Applying for a mortgage

4.2 A series of new questions on applying for a mortgage was included in the 2010-11 English Housing Survey. Figure 4.1 shows that over 16% of households who thought they would eventually buy a home (including shared ownership) considered applying for a mortgage (or secured loan) to buy a property as their main home in the past 12 months, although just a quarter of those actually made a mortgage application<sup>1</sup>.

**Figure 4.1: Applying for a mortgage (or secured loan) to buy a property as the main home in the past year**

thousands of households



<sup>1</sup> some respondents did not answer these questions, and have been excluded from this analysis.

Base: 1,856 respondents (in the renting sector) who thought that they would eventually buy a home or a share in a home

Notes:

1) \* indicates sample size too small for reliable estimates

2) figures in italics are based on small samples and should be treated with caution.

Source: DCLG English Housing Survey, full household sample

4.3 The main reason given by households for not applying for a mortgage was that they did not think they would have a large enough deposit, Annex Table 4.1.

<sup>1</sup> Please note that the sample size for those that responded to the question 'was the application accepted?' is small, so caution needs to be taken when interpreting the results.

---

## First time buyers

- 4.4 In 2010-11, 6% of owner occupiers were recent first time buyers, and 83% were longer term owners. First time buyers were defined, for the purpose of this report, as households who had purchased their current home within the previous three years and who had never owned a property before.
- 4.5 This section examines the profile of first time buyers, draws comparisons with other recent purchasers (households who purchased their home up to 3 years previously but were not first time buyers) and longer term home owners (all those who purchased their home more than three years ago). The analysis in this section is based on a three year combined dataset<sup>2</sup>.

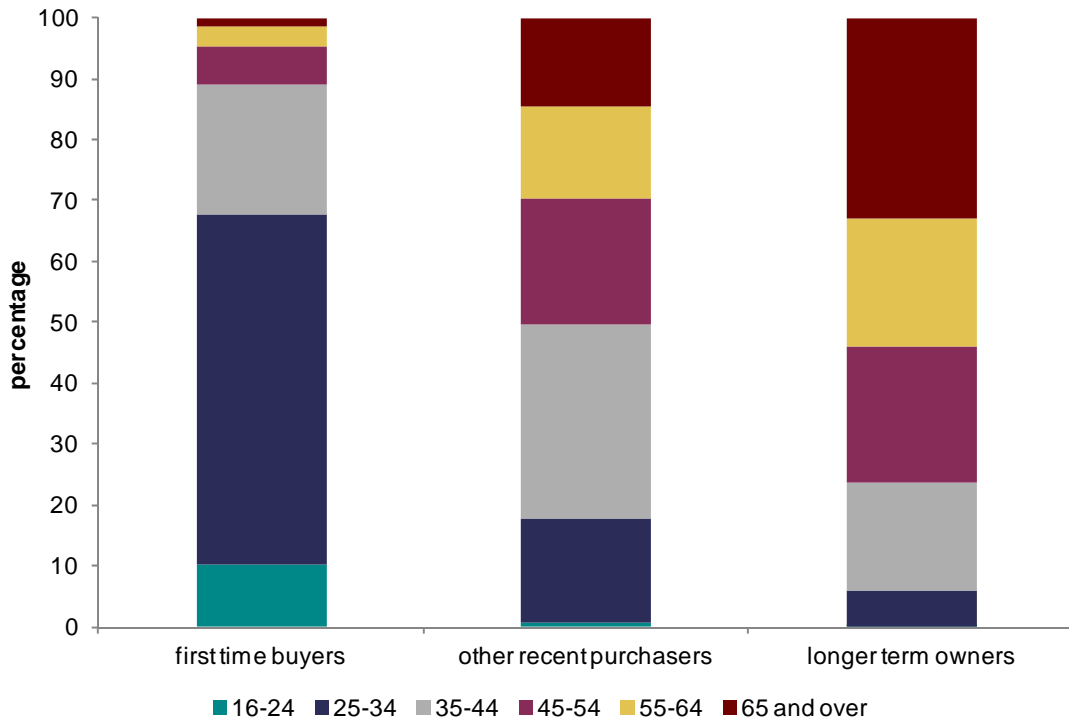
### Age of HRP

- 4.6 Whilst 68% of first time buyers were in the 16-34 age group, this age group accounted for under 7% of longer term homeowners. Over half of longer term owners (54%) were aged over 55, compared to just 5% of first time buyers, Figure 4.2 and Annex Table 4.2

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<sup>2</sup> Estimates for 2010-11 are based on a three year average from the 2008-09 to 2010-11 EHS Household Survey data.

**Figure 4.2: Whether recent first time buyer, by age of HRP, three year average 2008-09 to 2010-11**



**Base: all owner occupied households**

**Notes:**

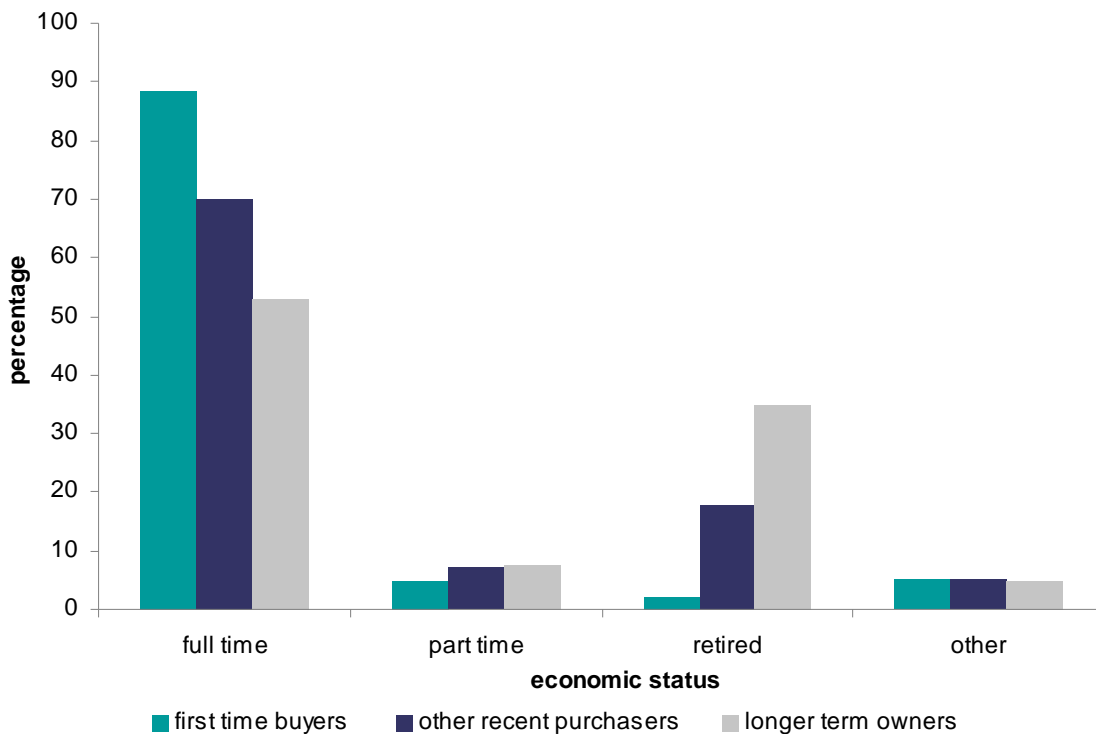
- 1) underlying data are presented in Annex Table 4.2
- 2) this chart should be treated with caution as it is based on small sample sizes
- 3) a small number of cases classified as first time buyers acquired their property as part of a divorce settlement, inherited it or had it as a gift.

Source: three year average based on DCLG English Housing Survey data 2008-09 to 2010-11, full household sample

### Economic status of HRP

4.7 The majority of first time buyers were in full time employment (88%). In comparison, 53% of longer term owners and 70% of other recent movers were working full time. Longer term owners were more likely to be retired (35%) compared to first time buyers and other recent purchasers, Figure 4.3 and Annex Table 4.2

**Figure 4.3: Economic status of HRP by whether recent first time buyer three year average, 2008-09 to 2010-11**



**Base: all owner occupied households**

**Notes:**

1) underlying data are presented in Annex Table 4.2

2) this chart should be treated with caution as it is based on small sample sizes

3) a small number of cases classified as first time buyers acquired their property as part of a divorce settlement, inherited it or had it as a gift.

Source: three year average based on DCLG English Housing Survey data 2008-09 to 2010-11, full household sample

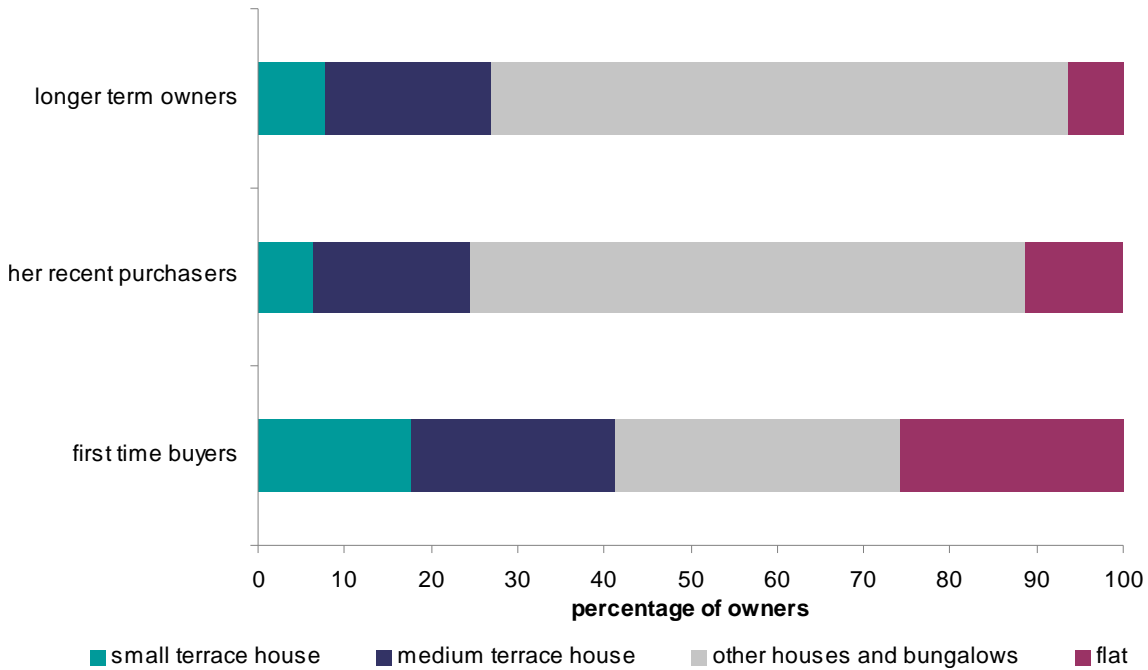
## Type, size and age of dwellings

4.8 The type, size and age of dwellings occupied by first time buyers also differed from other ownership types. The following analysis uses three years of survey data for the household sub-sample instead of the usual two<sup>3</sup>.

4.9 First time buyers were far more likely to occupy flats and less likely to occupy bungalows, detached or semi-detached houses than all other owners (irrespective of length of ownership). Some 26% of first time buyers lived in flats compared with 11% of other recent purchasers and 6% of other owners. A third of first time buyers lived in semi-detached or detached houses or bungalows, compared with 64% of other recent owners and 66% of longer term owners, Figure 4.4.

<sup>3</sup> The three most recent years of data where the household also had a physical inspection have been combined to produce a three year dataset for estimates. Estimates are based on an average from the 2008-09 to 2010-11 EHS Household Survey data.

**Figure 4.4: Types of dwellings occupied by type of ownership**



**Base: all owner occupied households**

**Notes:**

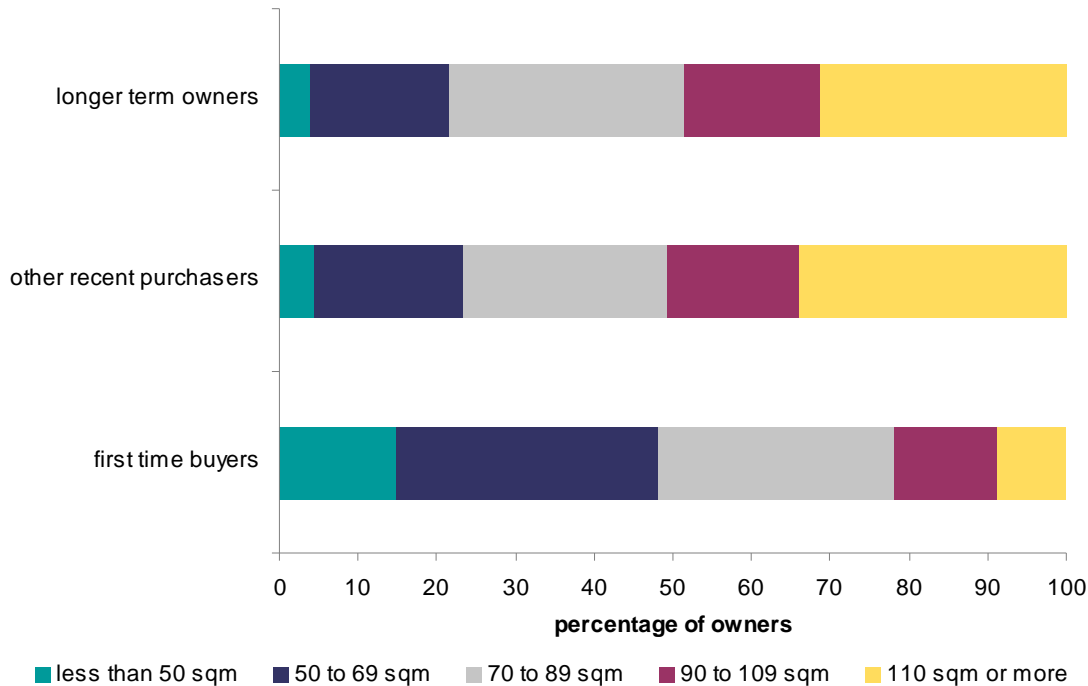
1) underlying data are presented in Annex Table 4.3

2) a small number of cases classified as first time buyers acquired their property as part of a divorce settlement, inherited it or had it as a gift.

Source: DCLG English Housing Survey, 2008-09 to 2010-11, household sub-sample

4.10 It is perhaps not surprising that first time buyers were more likely to occupy very small homes (less than 50m<sup>2</sup> in area) than other owners (15% compared with 4%). Only 9% of first time buyers owned homes at least 110m<sup>2</sup> in area, compared with 34% of other recent purchasers and 31% of longer term owners, Figure 4.5.

**Figure 4.5: Banded size of dwellings occupied by type of ownership**



**Base: all owner occupied households**

**Notes:**

1) underlying data are presented in Annex Table 4.4

2) a small number of cases classified as first time buyers acquired their property as part of a divorce settlement, inherited it or had it as a gift.

Source: DCLG English Housing Survey, 2008-09 to 2010-11, household sub-sample

4.11 The age profile of homes occupied by first time buyers was broadly similar to that of the other two groups of owners. However, both first time buyers and other recent purchasers were around twice as likely to live in the newest homes (built after 1990) than other owners (21-22% compared with 10%), Annex table 4.5

### Dwelling condition and dwelling safety

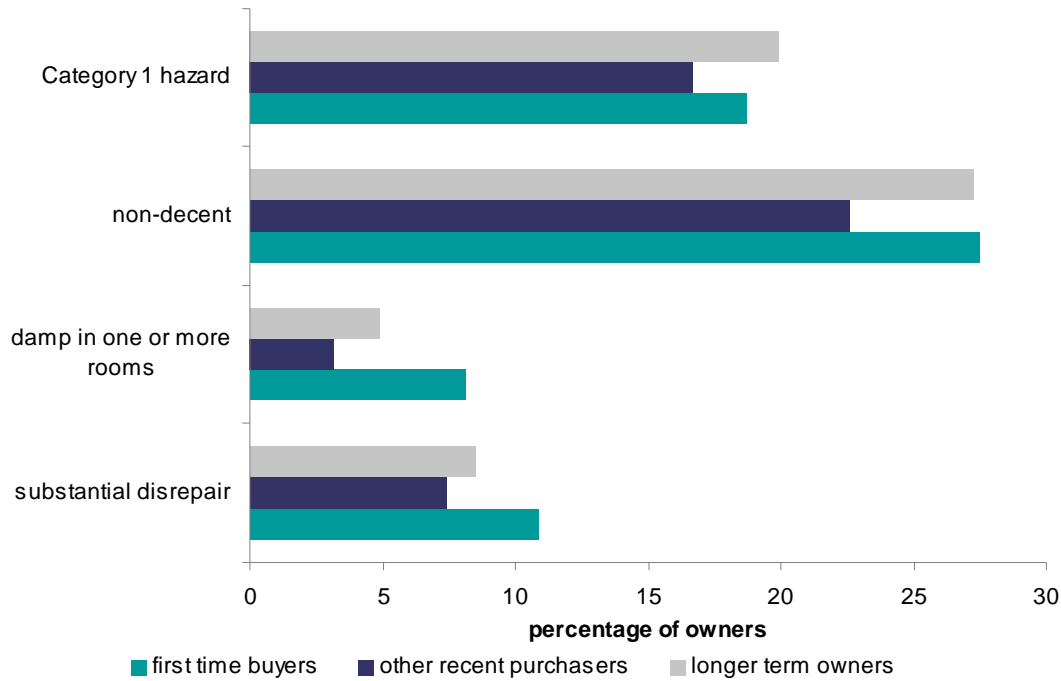
4.12 First time buyers were no more likely to live in a home that failed to meet the decent homes standard<sup>4</sup> or had any Category 1 HHSRS hazards<sup>5</sup> than other groups of owners. However, they were more likely to live in homes that had a high level of disrepair<sup>6</sup> or problems with dampness than other recent purchasers. Some 11% of homes owned by first time buyers had a high level of disrepair and 8% had damp problems compared with 6% and 3% respectively for other recent purchasers, Figure 4.6.

<sup>4</sup> See Glossary for definition of the Decent Homes standard

<sup>5</sup> See Glossary for definition, and EHS Home Report, 2010 chapter 5 for examples of HHSRS Category 1 hazards

<sup>6</sup> This analysis used basic standardised repair costs-see EHS Home Report 2010, Chapter 3 for definition

**Figure 4.6: Condition of dwellings by type of ownership**



**Base: all owner occupied households**

**Notes:**

1) underlying data are presented in Annex Table 4.6

2) a small number of cases classified as first time acquired their property as part of a divorce settlement, inherited it or had it as a gift.

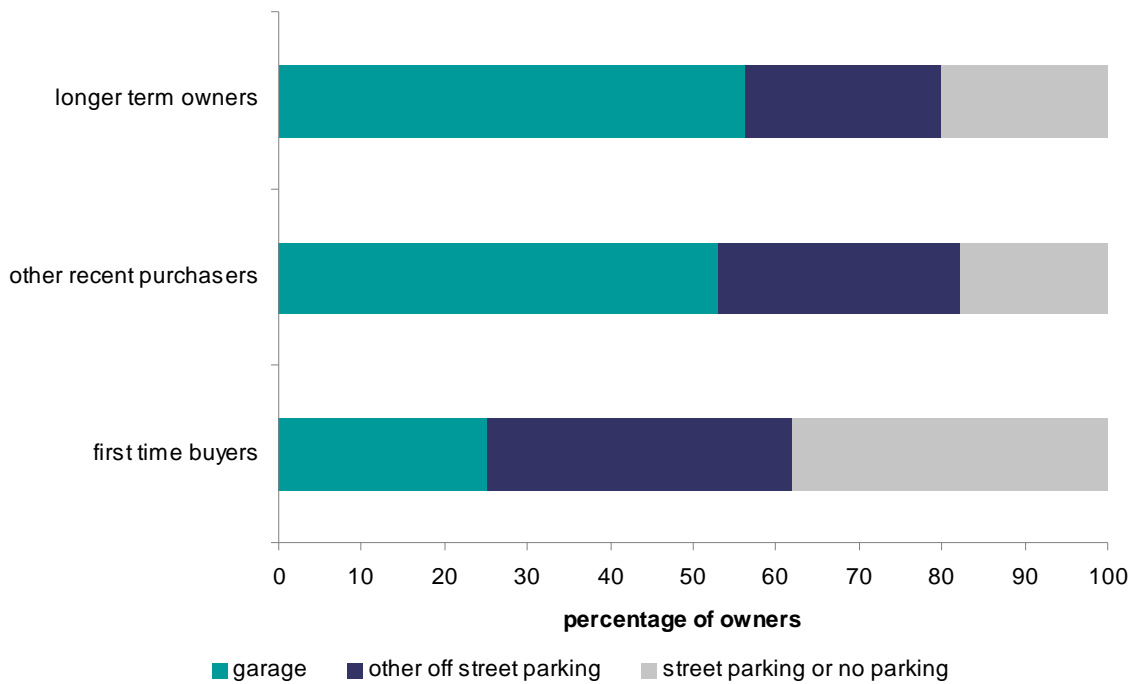
Source: DCLG English Housing Survey, 2008-09 to 2010-11, household sub-sample

## Parking provision

4.13 First time buyers were less likely to have a garage than both other groups (25% compared with 53-56%). Some 38% of first time buyers relied on street parking or had no parking provision, compared with 20% of longer term owners and 18% of other recent purchasers.



**Figure 4.7: Parking provision by type of ownership**



**Base: all owner occupied households**

**Notes:**

1) underlying data are presented in Annex Table 4.7

2) a small number of cases classified as first time acquired their property as part of a divorce settlement, inherited it or had it as a gift.

Source: DCLG English Housing Survey, 2008-09 to 2010-11, household sub-sample

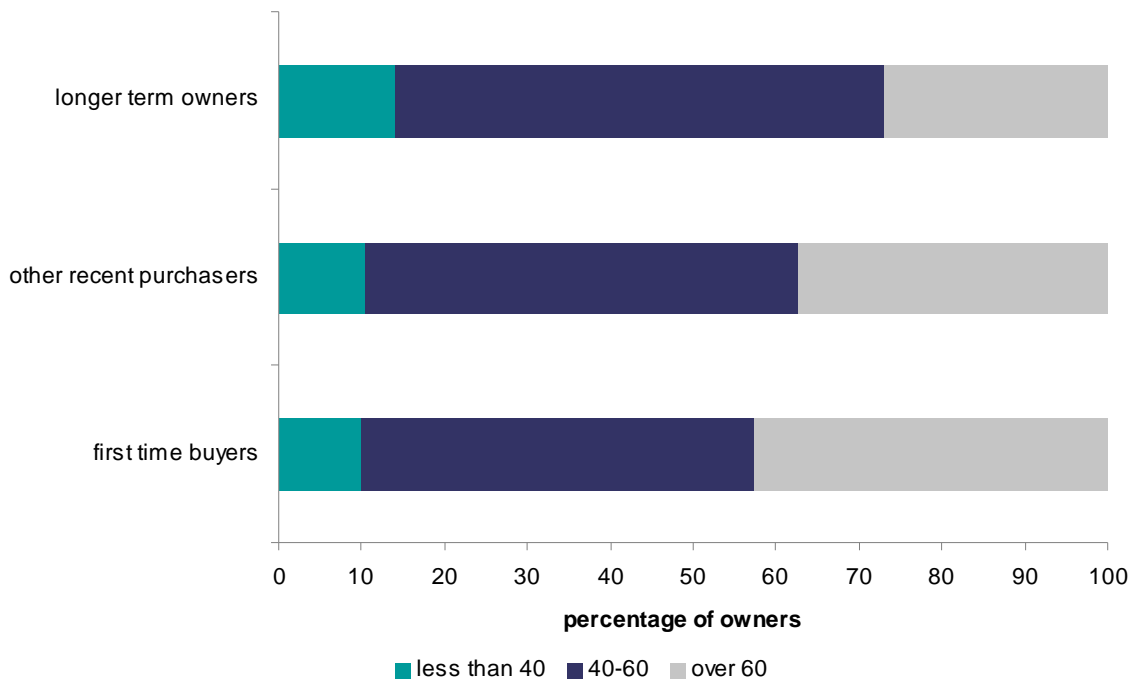
## Energy efficiency<sup>7</sup>

4.14 Because first time buyers and other recent purchasers were more likely to live in homes built after 1990, it is perhaps not surprising that their homes performed significantly better in terms of energy efficiency (SAP) ratings than those of longer term owners<sup>8</sup>. Some 43% of first time buyers and 37% of other recent purchasers lived in a home with a SAP rating of over 60 (lower energy costs), compared with 27% of longer term owners, Figure 4.8.

<sup>7</sup> The analysis uses SAP09 for the three year data, 2008-09 to 2010-11

<sup>8</sup> See Glossary for more information on SAP ratings. Further information about the energy efficiency of different dwelling types is given in the EHS 2010 Homes Report

**Figure 4.8: Banded energy efficiency (SAP) rating by type of ownership**



**Base: all owner occupied households**

**Notes:**

1) underlying data are presented in Annex Table 4.8

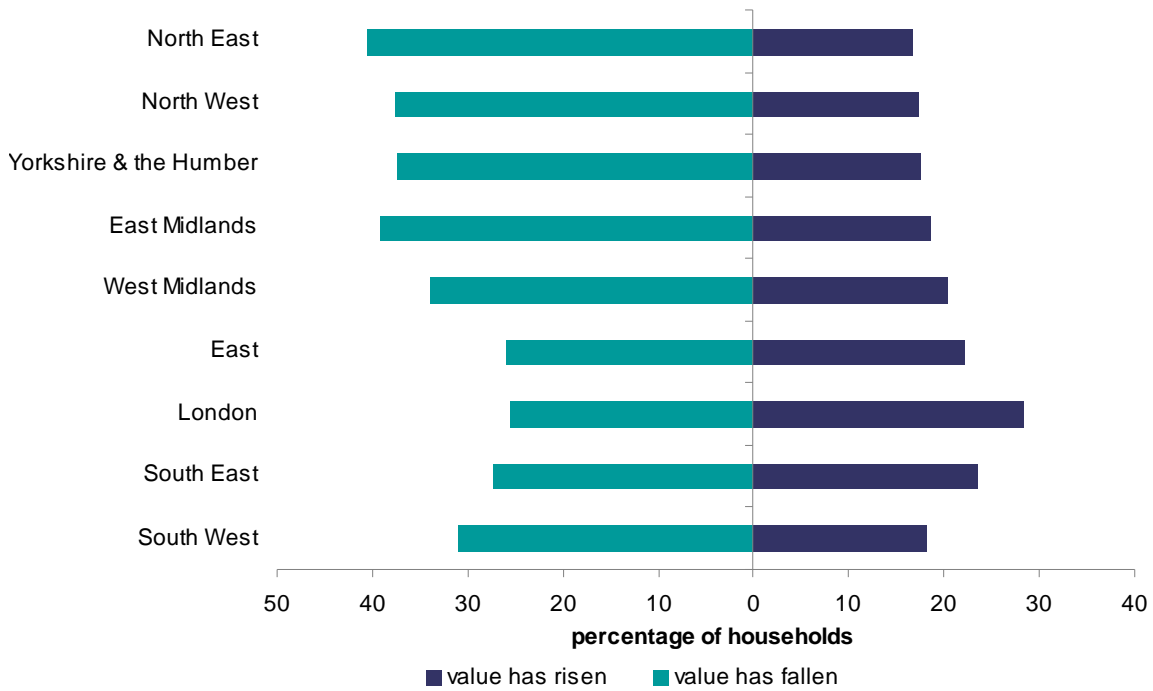
2) a small number of cases classified as first time acquired their property as part of a divorce settlement, inherited it or had it as a gift.

Source: DCLG English Housing Survey, 2008-09 to 2010-11, household sub-sample

## Perceptions of property value

- 4.15 The perception of property value was measured by asking owner occupier HRPs if they thought the value of their home had changed over the previous 12 months, and whether they felt their homes would increase or decrease in value over the subsequent 12 months.
- 4.16 Across England, with the exception of London, a larger proportion of households thought their home had decreased, rather than increased, in value, over the previous 12 months, Figure 4.9.
- 4.17 Households in the North of England were the most pessimistic in the perception of their property value; 40% of households in the North East, 38% in North West and 37% in Yorkshire and the Humber felt their property had decreased in price.
- 4.18 Homeowners in London and the South East appeared to show greater levels of optimism, with 28% of homeowners in London and 24% in the South East believing that their property had increased in value.

**Figure 4.9: Perception of property value – 12 months prior to interview**



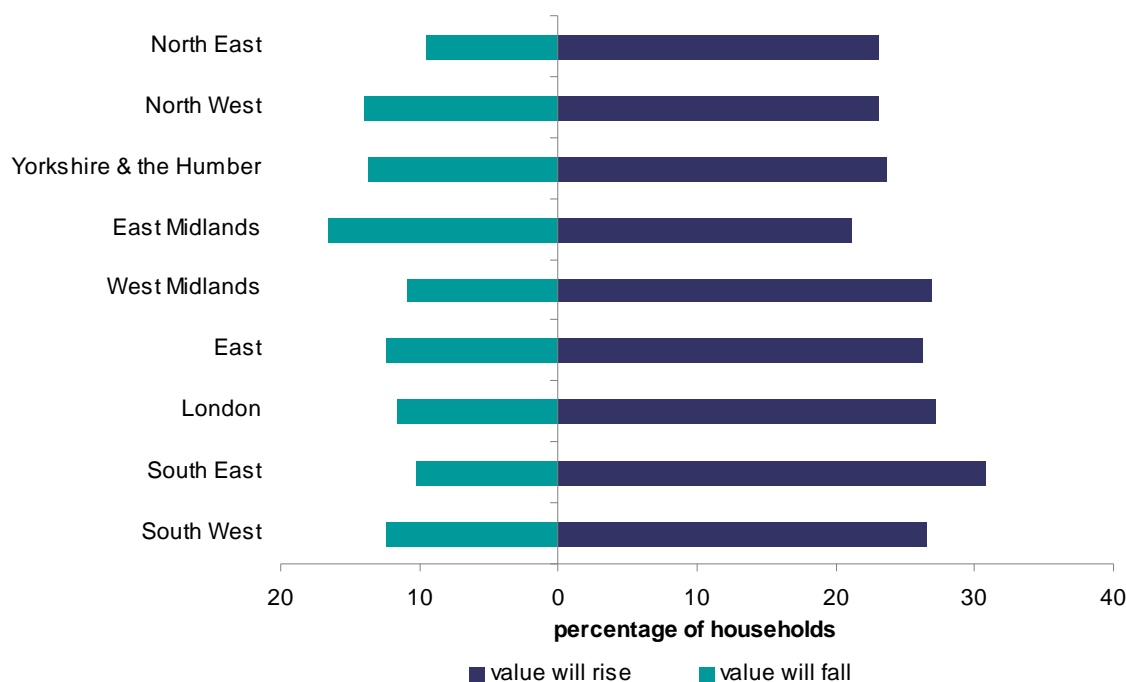
**Base: all owner occupied households**

**Note: underlying data are presented in Annex Table 4.9**

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

4.19 Looking at homeowners' views on how their property value would change during the 12 months after the interview, perceptions were more positive across all regions, with a larger proportion of all households believing their home would increase in value rather than decrease, Figure 4.10.

**Figure 4.10: Perception of property value – 12 months subsequent to interview**



**Base: all owner occupied households**

**Note: underlying data are presented in Annex Table 4.9**

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

4.20 The South East showed the greatest levels of optimism, with 31% of households believing their homes would increase in value. Areas that seemed less optimistic about their house price rising included the East Midlands (21%).

4.21 In all the regions, respondents were more positive in their perceptions of property values in the 12 months after interview than in the 12 months before interview. For example, in the North East, 17% thought that the value of their home had increased in the last 12 months and 40% thought it had decreased, whereas 23% believed their home would increase in value over the next 12 months, and just 10% thought the value would decrease.

### Equity in the home

4.22 Another aspect of housing aspirations considered was the amount of equity a homeowner perceived they had in their property. Due to small sample sizes, the last three years' worth of data was used in this section of the report<sup>9</sup>, Table 4.1.

4.23 Generally, the longer households had lived in their property the higher the perceived level of equity. 54% of households that had been resident for more than 30 years believed they had over £180,000 of equity, compared

<sup>9</sup> The three most recent years of data have been combined to produce a three year average for estimates. Estimates are based on an average from the 2008-09 to 2010-11 EHS Household Survey data.

to 24% of households who had been resident for less than one year. 1% of all owner occupiers perceived their homes to be in negative equity.

**Table 4.1: Households' equity by length of ownership**

*all owner occupied households*

	negative equity	£0 to £49,999	£50,000 to £80,000	£80,001 to £120,000	£120,001 to £180,000	over £180,000	total	sample size
<i>thousands of households</i>								
<b>length of ownership</b>								
less than 1 year	*	153	58	56	59	105	<b>440</b>	1,018
one year	*	87	39	29	37	74	<b>277</b>	626
two years	25	259	83	85	104	182	<b>738</b>	1,669
3-4 years	40	369	194	199	215	382	<b>1,398</b>	3,279
5-9 years	30	340	375	438	544	902	<b>2,628</b>	6,410
10-19 years	*	116	269	488	715	1,416	<b>3,015</b>	7,575
20-29 years	*	45	123	333	652	1,186	<b>2,344</b>	6,028
30+ years	*	13	68	257	644	1,142	<b>2,125</b>	5,552
<b>Total</b>	<b>131</b>	<b>1,382</b>	<b>1,208</b>	<b>1,886</b>	<b>2,969</b>	<b>5,389</b>	<b>12,965</b>	32,157
<i>percentages</i>								
<b>length of ownership</b>								
less than 1 year	2.1	34.9	13.2	12.8	13.3	23.8	<b>100.0</b>	
one year	4.2	31.3	14.1	10.6	13.3	26.6	<b>100.0</b>	
two years	3.4	35.1	11.2	11.6	14.1	24.6	<b>100.0</b>	
3-4 years	2.8	26.4	13.9	14.2	15.4	27.4	<b>100.0</b>	
5-9 years	1.1	12.9	14.3	16.7	20.7	34.3	<b>100.0</b>	
10-19 years	0.3	3.9	8.9	16.2	23.7	47.0	<b>100.0</b>	
20-29 years	0.2	1.9	5.2	14.2	27.8	50.6	<b>100.0</b>	
30+ years	0.0	0.6	3.2	12.1	30.3	53.8	<b>100.0</b>	
<b>Total</b>	<b>1.0</b>	<b>10.7</b>	<b>9.3</b>	<b>14.5</b>	<b>22.9</b>	<b>41.6</b>	<b>100.0</b>	

**Notes:**

1) \* indicates sample size too small for reliable estimates

2) figures in italics are based on small sample and should be treated with caution.

Source: three year average based on DCLG English Housing Survey data 2008-09 to 2010-11, full household sample

## Second homes

- 4.24 This final section considers second home ownership. Firstly it looks at the number of second homes and then explores the economic and age profile of households who owned second homes.
- 4.25 A 'second home' is defined in this report as privately-owned habitable accommodation that is not occupied by anyone as their main residence. It may be occupied occasionally, for example as a holiday home or when working away from the household's main home. Please refer to the glossary for more information on what constitutes a second home.
- 4.26 Over 1.9 million households in England stated they owned at least one additional property (including properties outside of England), representing ownership of over 3 million properties overall. Just under a quarter of these properties (711,000) met the EHS definition of a second home, since the majority were being used as someone else's main residence, Table 4.2.
- 4.27 Table 4.2 shows these second homes were owned or rented by 619,000 households in England.

**Table 4.2: The EHS definition of a second home, 2010-11**

	<i>thousands of households</i>
total number of households reporting a second property	1,928
of which, number of households with a second home(s)	619
	<i>thousands of properties</i>
total number of owned or rented second properties reported <sup>1</sup>	3,077
of which,	
second properties that are main residence of someone else <sup>2</sup>	2,206
second properties intended to be sold or moved into shortly <sup>2</sup>	149
second properties occupied by student children at college/university <sup>2</sup>	10
second homes <sup>2</sup>	711

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

<sup>2</sup> adjusts for a small number of households who did not answer

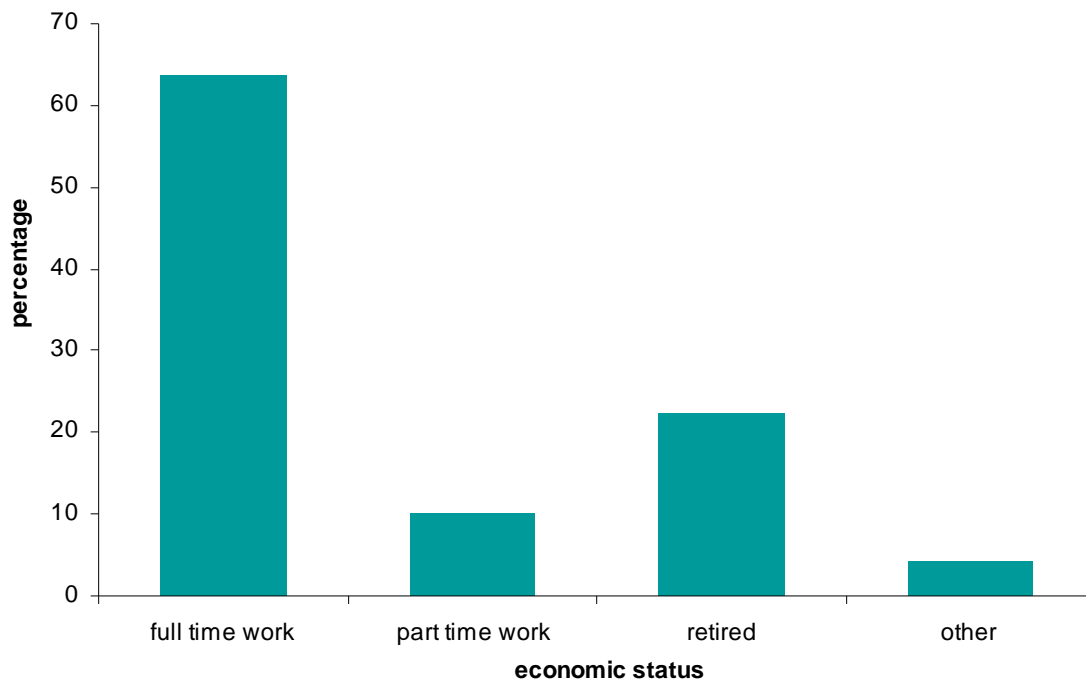
**Base: all households reporting a second property**

**Note: The definition of second homes excludes properties owned elsewhere that are let out as someone else's main residence - a more detailed explanation of a second home can be found in the glossary.**

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

4.28 Of the 711,000 second homes, the majority were outside England (57%), Annex Table 4.10. The characteristics of second home owners broadly followed that of owner occupiers in general, as described in chapter 1. In terms of economic status, second homes were most likely to be owned by an HRP working full time (64%). A further 22% of second home owners were retired HRPs, Figure 4.11.

**Figure 4.11: Economic status of the HRP of households with a second home**



**Base: households with a second home**

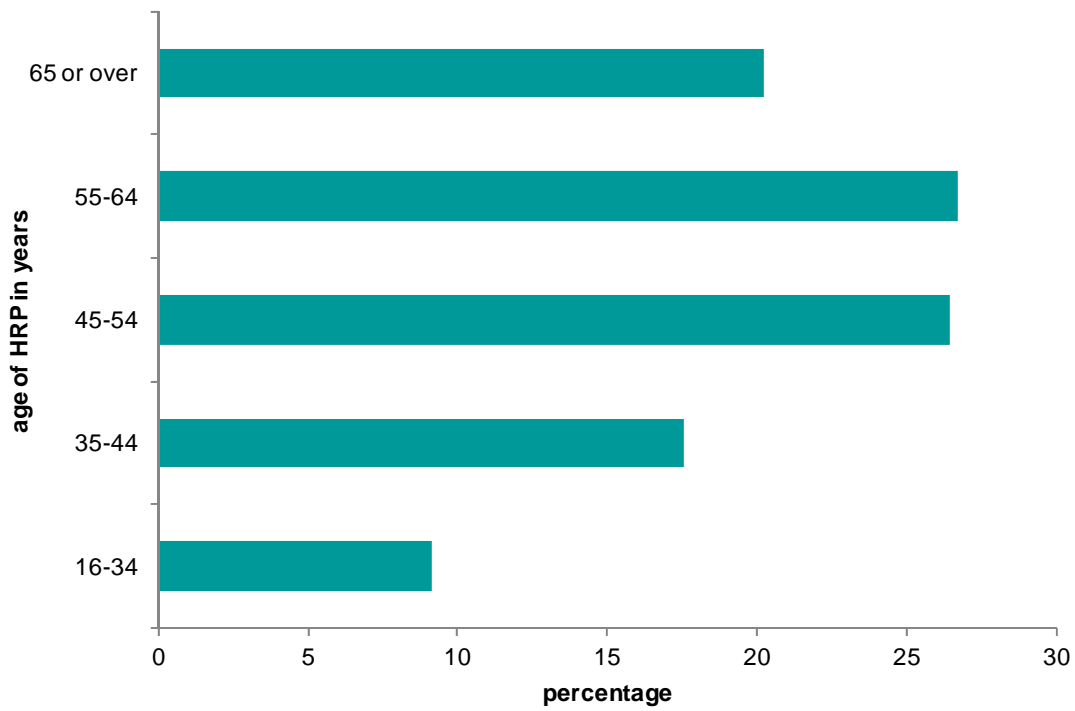
**Notes:**

- 1) there are a small number of households who did not respond
- 2) some categories contain small sample sizes and should be treated with caution
- 3) underlying data are presented in Annex Table 4.10.

**Source: DCLG English Housing Survey 2010-11, full household sample**

4.29 Around three quarters of second homes were owned by HRPs aged over 45. Only 9% of second homes were owned by an HRP aged 16-34, Figure 4.12.

**Figure 4.12 Age of the HRP of households with a second home**



**Base:** households with a second home

**Notes:**

- 1) there are a small number of households who did not respond
- 2) some categories contain small sample sizes and should be treated with caution
- 3) underlying data are presented in Annex Table 4.10.

**Source:** DCLG English Housing Survey 2010-11, full household sample



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# Chapter 5

## Household moves

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This chapter reports on the length of residence of households, focussing on trends in recent moves, household creation, and movement between and within sectors. Reasons for moving are explored and, for private tenancies which ended, the reasons provided by landlords and letting agents.

### Key findings

- The survey found that 59% of owner occupiers had resided at their current home for more than 10 years. The most common duration of residence for social renters was between 2 and 10 years (42%), whereas for private renters it was less than one year (35%).
- There were two million recently moving households in 2010-11, compared to 1.8 million in 2009-10. Of these movers, 62% were private renters, 22% were owner occupiers and 16% were social renters.
- There were 390,000 new households created in 2010-11. Some 52% of new households had an HRP aged between 16 and 24, and most were in the private rented sector (68%).
- The private rented sector was by far the least stable sector. Recently moving households represented 35% of all private renters, compared to 8% of social renters and 3% of owner occupiers.
- The most commonly cited reason for moving home in the 12 months prior to interview for owner occupiers was to own a home, to buy, or to live independently (25%). Around a quarter of social renters (27%) and private renters (26%) cited family or personal reasons as a reason for moving home, also cited by 22% of owner occupiers.

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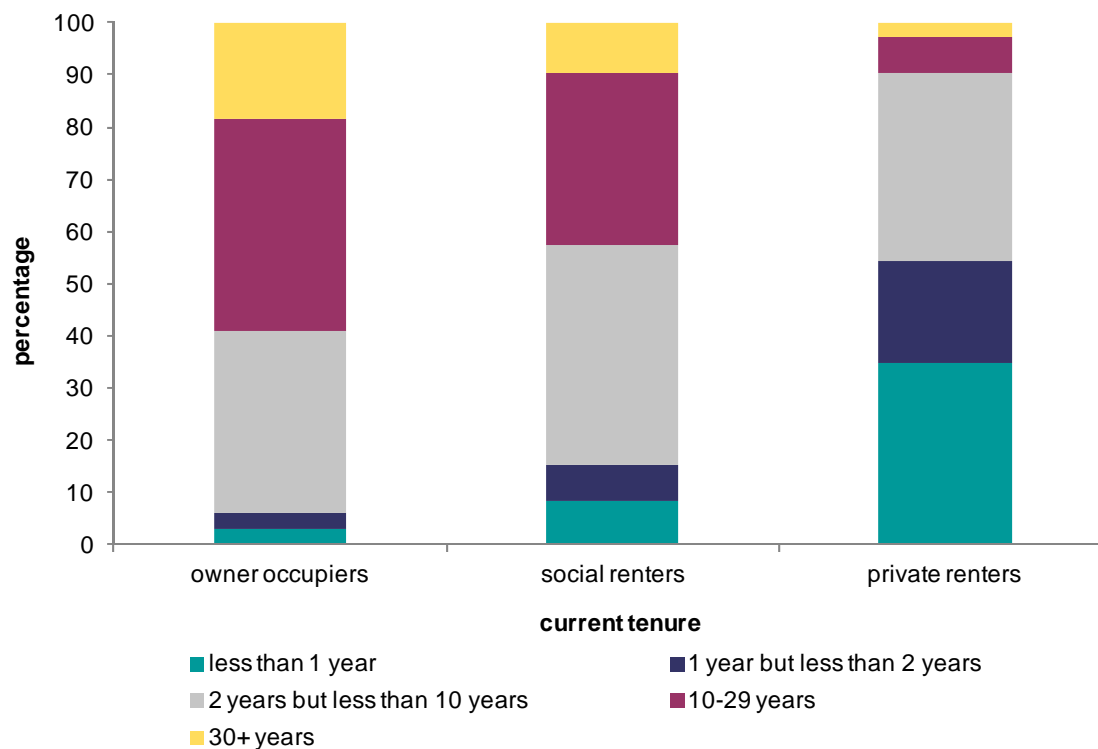
## Definitions: new and continuing households, and recent movers

- 5.1 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.
- 5.2 'Continuing households' are those where the HRP or their spouse/partner occupied their previous permanent accommodation in either or both of their names.
- 5.3 'Recent movers' are households which moved into their current home in the last 12 months. They include both new and continuing households, but do not include sitting tenant purchasers.

## Recent moves and trends in moving households

- 5.4 Figure 5.1 shows the length of time that households were resident at their current home, by tenure. There was a clear pattern across tenure, as in previous years. More than half (59%) of owner occupiers had resided at their current home for more than 10 years compared to 43% of social renters and just 10% of private renters. On the other hand, more than half (54%) of private renters had lived at their current home for less than two years, compared to just 6% of owner occupiers and 15% of social renters, Annex Table 5.1.
- 5.5 35% of private renters had lived in their current home for less than one year, compared to 3% of owner occupiers and 8% of social renters.

**Figure 5.1: Length of residence in current home by tenure, 2010-11**



**Base: all households**

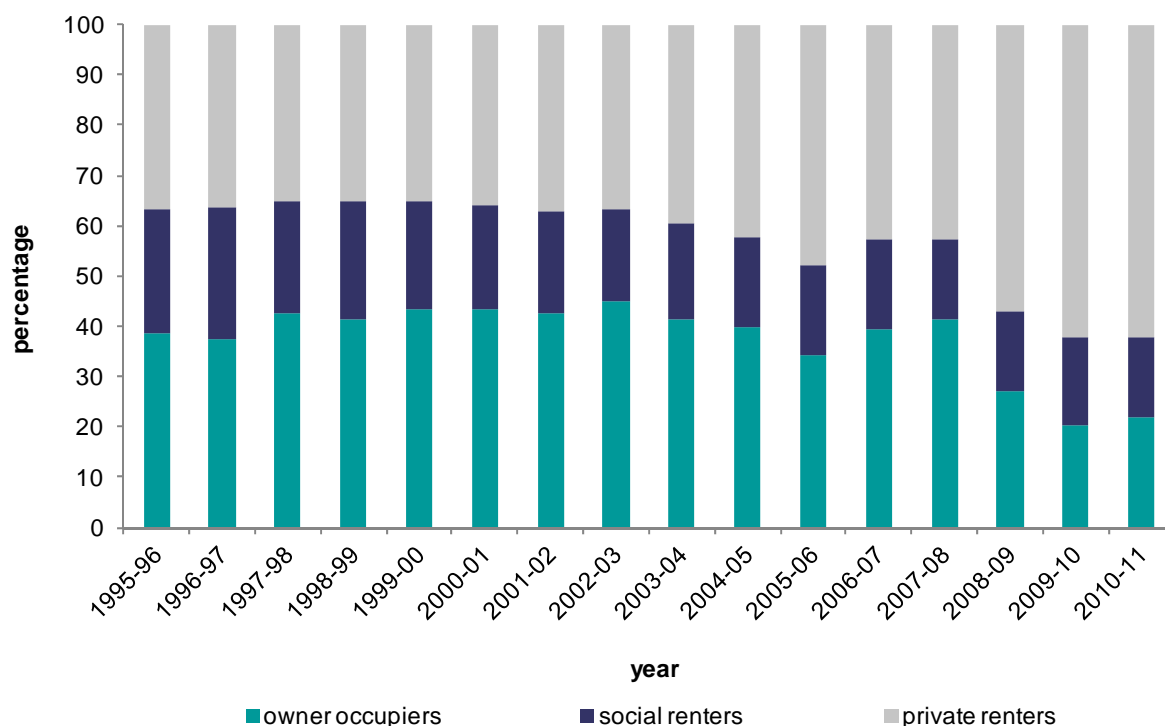
**Note: Underlying data are presented in Annex Table 5.1**

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

- 5.6 Figure 5.2 and Annex Table 5.2 show trends in recent movers from 1995-96 to 2010-11 by their current tenure. Recent movers are defined as households who moved into their current home in the last 12 months, and include both new and continuing households, as defined above.
- 5.7 In 2010-11 there were 2 million households who were recent movers, compared to just under 1.8 million in 2009-10. As might be expected given typical lengths of stay illustrated above, by far the largest group of recent movers were private renters, who represented 62% of this group. Some 22% of recent movers were owner occupiers, and just 16% were social renters.
- 5.8 Private renters have not always comprised the majority of recent movers however: in 1995-96, almost equal proportions of recently moving households were owner occupiers (39%) and private renters (37%), Annex Table 5.2. Over the last 10 years especially, there has been an increase in the proportion of private renters amongst recently moving households, accompanied by a similar decrease in the proportion of owner occupiers within this group.
- 5.9 In 2010-11, 440,000 owner occupiers had moved into their current home in the last 12 months, representing a notable decrease on the 1 million such movers in 1999-2000. On the other hand, the number of private renter movers increased from 800,000 in 2002-03 to a peak of 1.3 million in 2010-11

5.10 This shift has also been accompanied by a decline in the proportion of social renters who were recent movers, from a peak of 26% in 1996-97 to 16% in 2010-11.

**Figure 5.2: Trends in moving households by current tenure, 1995-96 to 2010-11**



**Base: households resident less than a year**

**Note: underlying data are presented in Annex Table 5.2**

**Sources:**

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

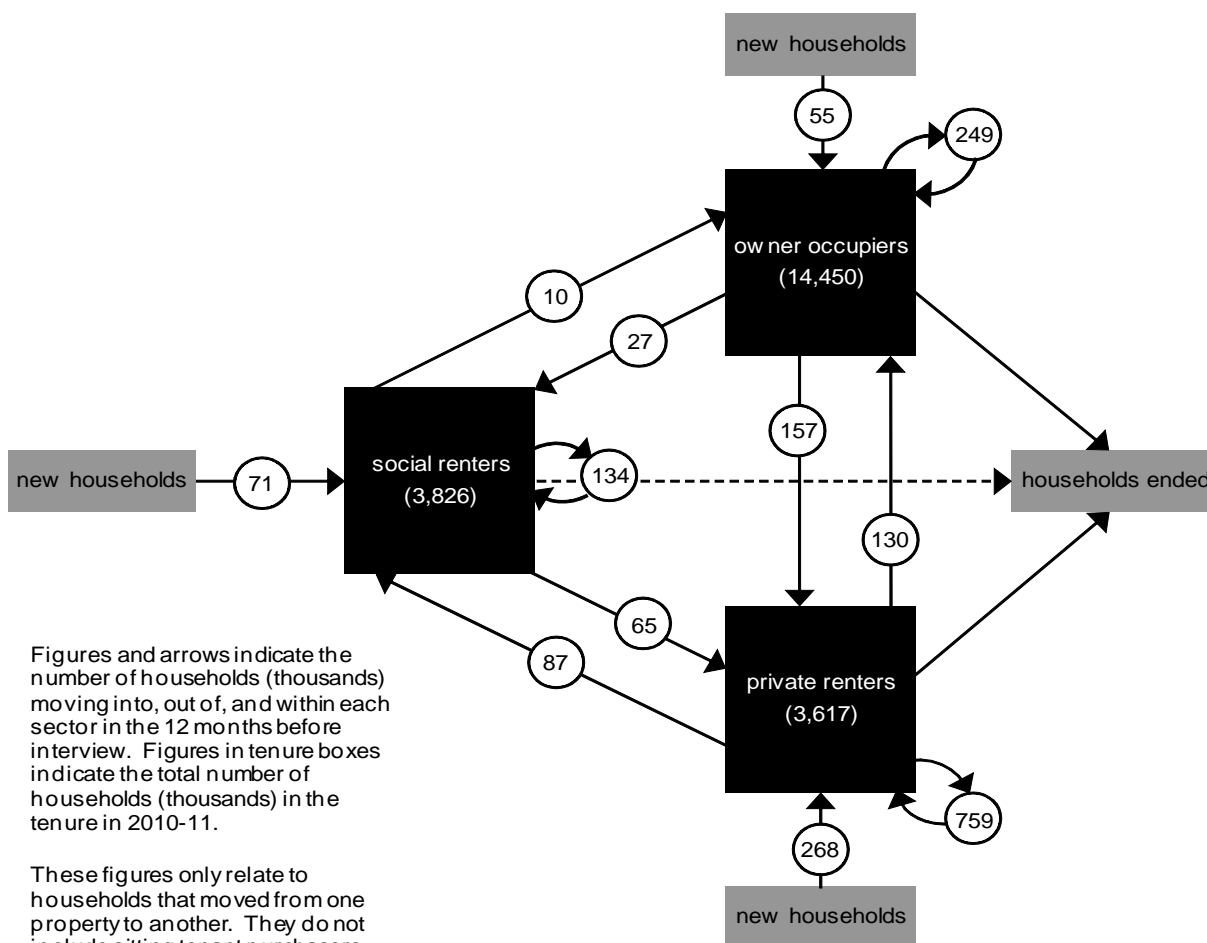
2008-09 onwards: DCLG English Housing Survey, full household sample

## Movement between and within sectors

5.11 Figure 5.3 illustrates the movement of households between and within tenure, for both new and continuing households, in the 12 months before interview. Note that this only shows movement of households into and within the housing stock, and does not show numbers where households have ceased to exist. Households may cease to exist for a number of reasons, including becoming part of another household, moving into institutional accommodation, or death.

5.12 In this analysis the private rented sector has been treated as households who rent their property from someone other than a local authority or housing association. This includes those whose accommodation is tied to their job, those living rent-free (for example, people living in a flat belonging to a relative) and squatters.

**Figure 5.3: Number of households moving into and out of sectors, 2010-11**



**Base: all households resident less than 1 year**

**Notes:**

- 1) underlying data are presented in Annex Table 5.3
- 2) excludes a small number of cases where previous landlord type was unknown

Source: DCLG English Housing Survey, full household sample

5.13 Given figures on recent movers discussed in the previous section, it is perhaps not surprising that the tenure type with the most movement overall was the private rented sector, which saw 760,000 households moving from one privately rented property to another during 2010-11, a further 220,000 moving into the sector from other tenures, and 268,000 new households being created. Relative to the size of the sector, this is particularly striking. Of the 3.6 million households resident in the private rented sector in 2010-11, 35% had moved into their current home during the last year.

5.14 There was much less movement within the social rented sector, with 134,000 households moving from one social rented property to another, and 114,000 households moving into the social rented sector from other sectors. There were 71,000 new households created in this sector, bringing the total number of moving households in the social rented sector to

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318,000, representing 8% of the 3.8 million households in the social rented sector.

- 5.15 Despite being the largest sector at 14.4 million households, the owner occupied sector saw the smallest number of new households created (55,000). There were 140,000 households which moved into the owner occupier sector from predominantly the private rented sector, and 249,000 households which moved from one owner occupied property to another. The total number of moving households in this sector was 440,000, or, 3% of all owner occupiers. As a result of this minimal change, the owner occupier sector can be considered the most 'stable' of the three sectors.
- 5.16 Movement between sectors was most common between owner occupiers and private renters. There were 157,000 households which moved from being owner occupiers to private renters, and 130,000 households moving the other way from private renters to owner occupiers. More households moved from private renting to social renting (87,000) than moved from social renting to private renting (65,000).

## Characteristics of recent movers

- 5.17 As noted above, recent movers are those who moved within the last 12 months, and include both new and continuing households.
- 5.18 A total of 390,000 new households were created in 2010-11. Table 5.1 shows their characteristics. These new households were, on the whole, young: 89% had an HRP aged under 35, with 52% having an HRP aged between 16 and 24. Just over two thirds (68%) of these new households were private renters, and the single largest household type was couples with no dependent children (35%).

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5.19 Amongst recent movers, there were also 1.6 million continuing households in 2010-11. These households were generally older than new households, with 49% of HRPs aged 35 or above. As with new households, the majority of recently moving continuous households were private renters (61%). Given levels of movement within the private rented sector described above, this is perhaps not surprising. These recent movers were most likely to be either one person households or couples with no dependent children (both 27%).

**Table 5.1: Characteristics of recent movers<sup>1</sup>, 2010-11**

*all new and recently moving households*

	<b>new households</b>	<b>continuing households</b>
<b>age of HRP</b>		<i>thousands of households</i>
16 to 24	205	226
25 to 34	145	611
35 or older	44	797
<b>tenure type</b>		
owner occupiers	55	389
social renters	71	251
private renters	268	994
<b>household type</b>		
couple, no dependent children	137	440
couple with dependent child(ren)	*	351
lone parent and dependent child(ren)	39	180
other multi-person households	62	219
one person	119	444
<b>total</b>	<b>394</b>	<b>1,634</b>
<b>age of HRP</b>		<i>percentages</i>
16 to 24	52.1	13.8
25 to 34	36.8	37.4
35 or older	11.1	48.8
<b>tenure type</b>		
owner occupiers	14.0	23.8
social renters	18.0	15.4
private renters	68.0	60.8
<b>household type</b>		
couple, no dependent children	34.9	26.9
couple with dependent child(ren)	*	21.5
lone parent and dependent child(ren)	9.9	11.0
other multi-person households	15.9	13.4
one person	30.2	27.2
<b>total</b>	<b>100.0</b>	<b>100.0</b>
<b>sample size</b>	<b>243</b>	<b>1,157</b>

<sup>†</sup> new and continuing households are separated for the purposes of this comparison; in other tables and figures new households and continuing households who moved within the last year are grouped together as 'recent movers'

Notes:

1) \* indicates sample size too small for a reliable estimate

2) figures in italics are based on small sample sizes and should be treated with caution

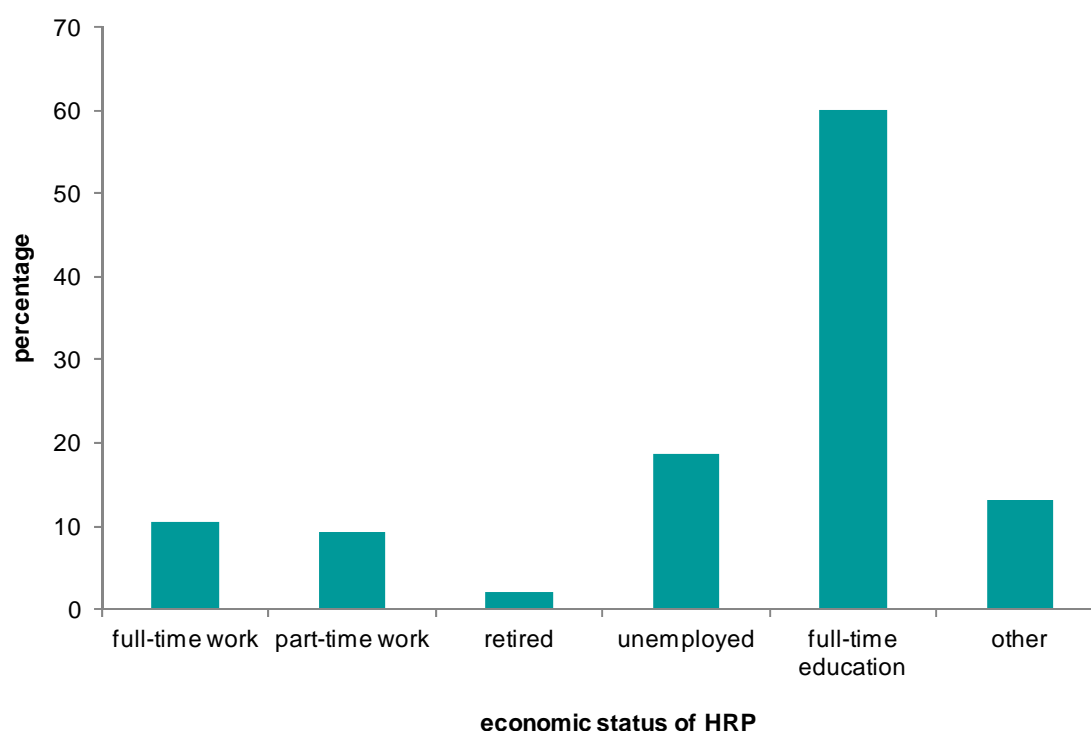
Source: DCLG English Housing Survey, full household sample



## Recent movers and economic status

5.20 This section examines the extent of movement amongst households with HRPs of differing economic status. The majority of HRPs in full time education were recent movers (60%). This is unsurprising as many students move annually whilst studying at university or college. As would be expected, the proportion of retired HRPs who were recent movers was very small at 2%. Interestingly, unemployed HRPs were more likely to have moved (19%) than HRPs in full time work (11%) or part time work (9%).

**Figure 5.4: Proportion of HRPs of differing economic status who were recent movers, 2010-11**



**Base:** households resident less than one year

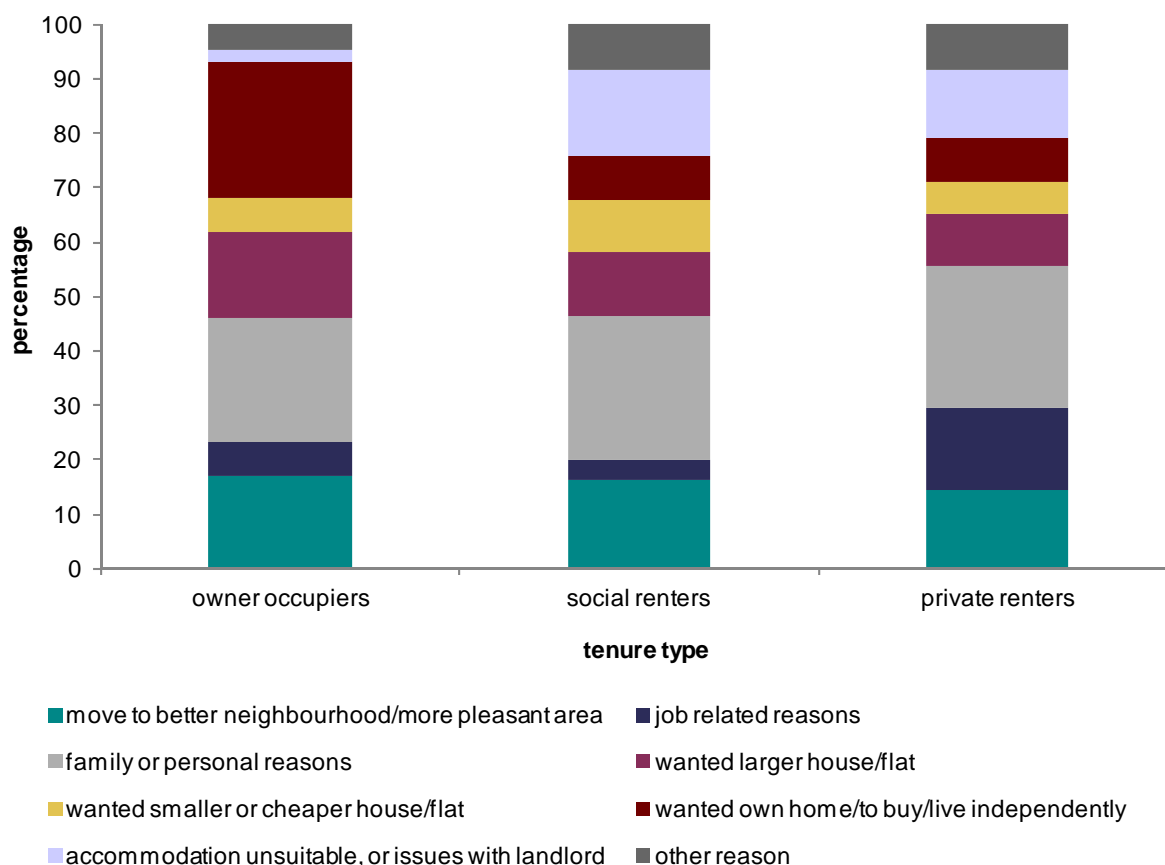
**Note:** underlying data are presented in Annex Table 5.4

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

## Reasons for moving

5.21 Households who had moved within the previous year were asked the main reason for that move, with Figure 5.5 showing reasons for recent moves by tenure.

**Figure 5.5: Main reason given for recently moving by tenure type, 2010-11**



**Base: continuing households resident less than one year**

**Note: Underlying data are presented in Annex Table 5.5**

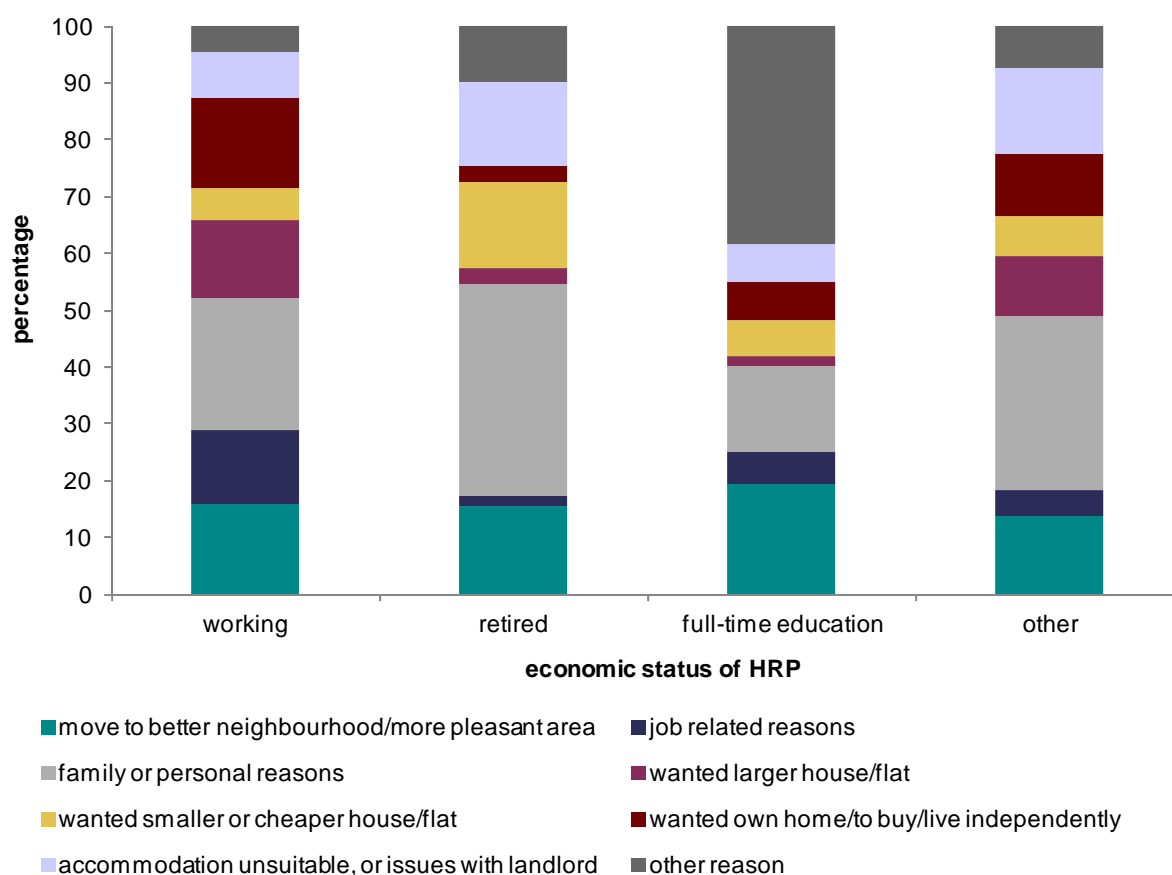
**Source: DCLG English Housing Survey, full household sample**

- 5.22 For owner occupiers, the most common reason cited for moving was to own or buy a home or to live independently (25%).
- 5.23 For both social renters and private renters, the most commonly cited reason for moving was for family or personal reasons (27% of social renters, 26% of private renters). This reason was also cited by a similar proportion of owner occupiers (23%). Similar proportions of all tenures stated that they wanted to move to a better neighbourhood or a more pleasant area.
- 5.24 Relatively small proportions of renters cited that their reason for moving was because their previous accommodation was unsuitable or there were issues with their landlord (16% of social renters, and 12% of private renters).

5.25 Some 15% of private renters moved for job related reasons, compared to 7% of owner occupiers. This may be because the nature of private renting affords more freedom to move, meaning private renters can move to a location closer to employment rather than commuting from further away.

5.26 Figure 5.6 shows the main reasons for moving home given by households who moved in the last year, by the economic status of the HRP. The most commonly cited reason for moving across all economic groups was family or personal reasons, ranging from 23% of working HRPs to 37% of retired HRPs.

**Figure 5.6: Main reason given for moving by employment status of the HRP, 2010-11**



**Base: continuing households resident less than one year**

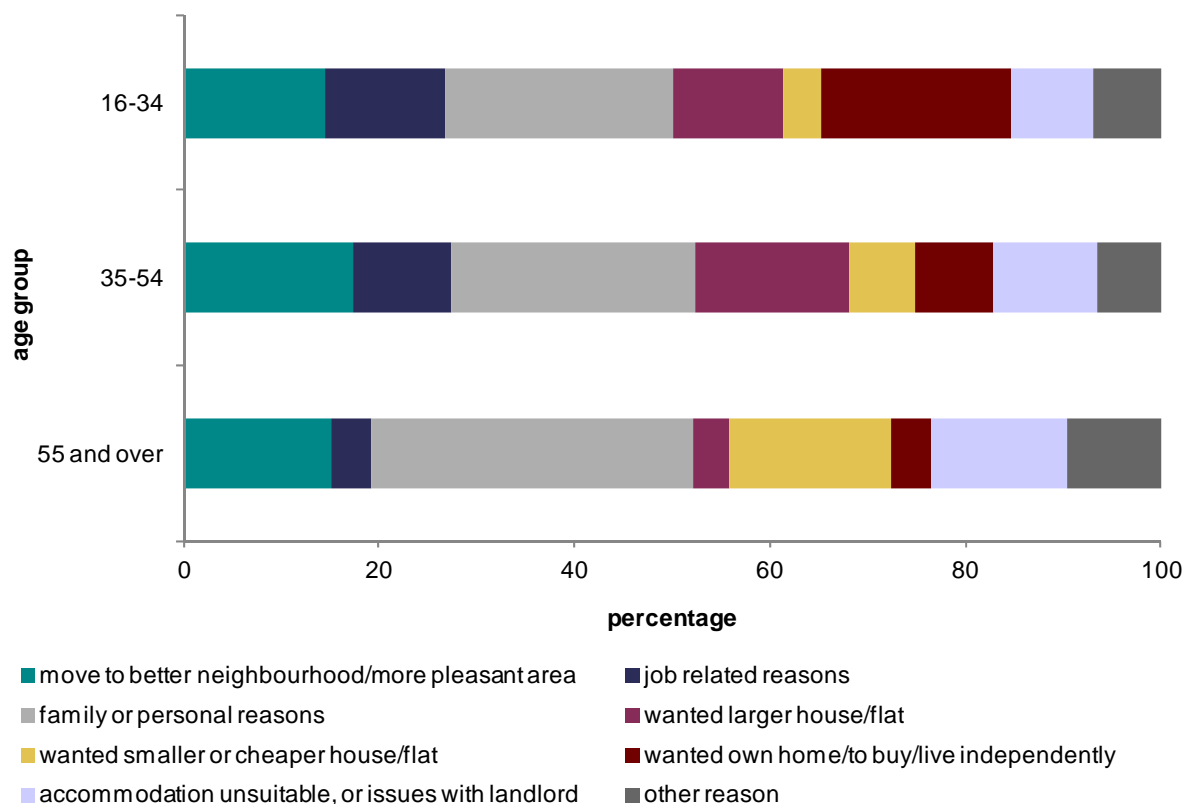
**Note: Underlying data are presented in Annex Table 5.5**

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

5.27 More working HRPs moved because they wanted a larger house or flat (14%) than moved due to wanting a smaller or cheaper house or flat (6%).

5.28 Reasons for recent moves by age can be seen in Figure 5.7. 'Family or personal reasons' was the most common answer cited by all age groups, though it was cited more often by HRPs aged over 55 than by younger HRPs.

**Figure 5.7: Main reason given for moving by age of the HRP, 2010-11**



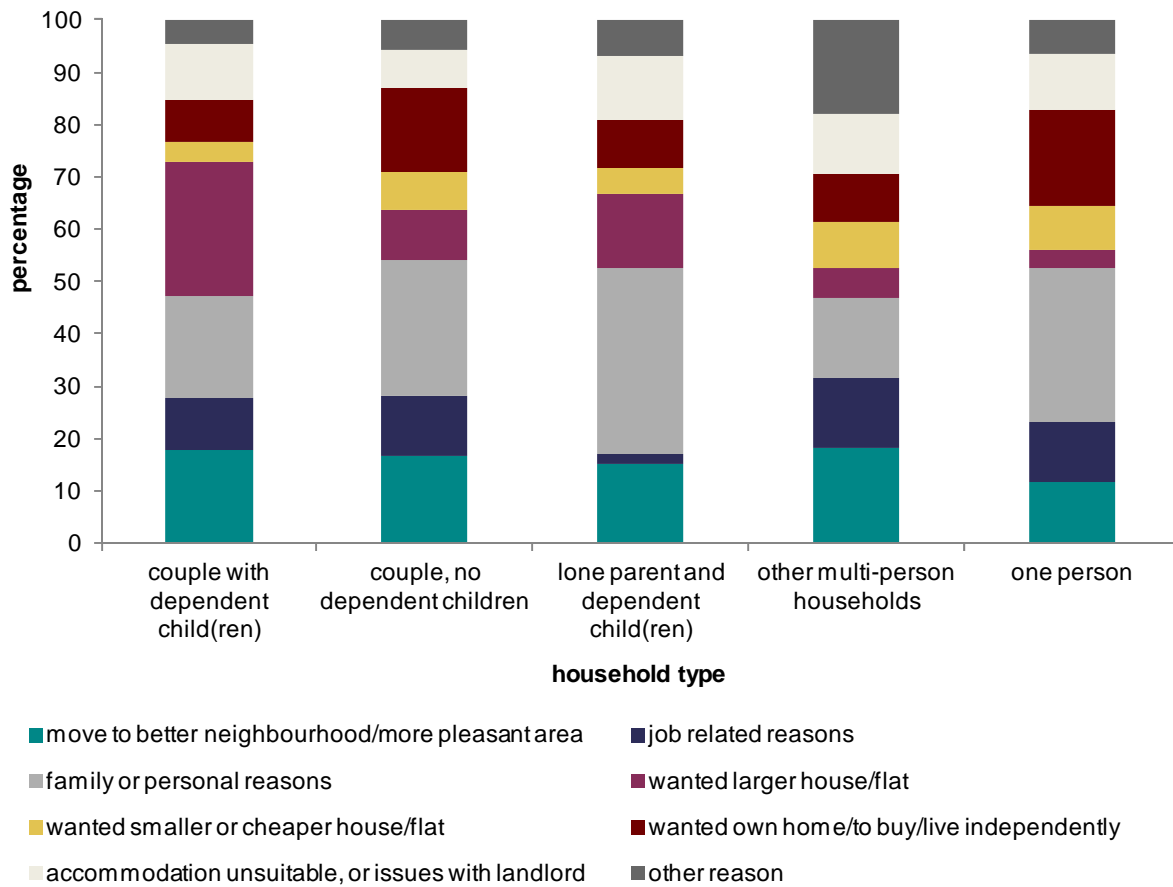
**Base: continuing households resident less than one year**  
**Note: underlying data are presented in Annex Table 5.5**  
**Source: DCLG English Housing Survey, full household sample**

5.29 A noticeably larger percentage of 16-34 year olds than older age groups cited wanting to own their own home or live independently as a reason for their recent move, which is what we might expect to observe amongst this age group.

5.30 HRPs aged over 55 were more likely than younger age groups to state they wanted to move to a smaller or cheaper house or flat (17% and 4% respectively).

- 
- 5.31 Figure 5.8 shows reasons for recent moves by household type. For most household types, 'family or personal reasons' was the most cited answer for moving, with 36% of lone parents with dependent children, 29% of one person households, and 26% of couples with no dependent children stating this reason.
- 5.32 Couples with dependent children were most likely to have moved because they wanted a larger house or flat (26%) which is to be expected as these household types are likely to require more space to accommodate their family. In comparison, 14% of lone parents with dependent children cited this reason.
- 5.33 Other multi-person households include flat sharers and students sharing accommodation. Of these, 18% stated their move was due to wanting to live in a better area or neighbourhood. Some 15% cited family or personal reasons, with a further 18% providing some other, unlisted reason for their move.
- 5.34 Wanting to own their own home, to buy, or to live independently was the main reason for moving for 18% of one person households and 16% of households comprising of couples with no dependent children. This reason was cited less frequently by households with dependent children (8%).

**Figure 5.8: Main reason given for moving by household composition, 2010-11**



Base: continuing households resident less than one year

Note: underlying data are presented in Annex Table 5.5

Source: DCLG English Housing Survey, full household sample

## Reasons for previous tenancies ending

- 5.35 Households resident for less than three years whose previous accommodation was in the private rented sector were asked the reasons for the tenancy ending. Three quarters (75%) of tenancies ended because the renter wanted to move, and 9% of households were asked to leave by their landlord or agent, Table 5.2
- 5.36 Of those households who were asked to leave by their landlord or agent, 60% were asked to leave because the landlord or agent wanted to sell the property or use it themselves. The other 40% of households cited a variety of reasons including non-payment of rent, or difficulties with payment of housing benefit or local housing allowance.

**Table 5.2: Reasons for tenancy ending and reason asked to leave by landlord/agent, 2010-11**

*households whose previous accommodation was privately rented<sup>1</sup>*

<b>reason for tenancy ending<sup>2</sup></b>	<b>thousands of households</b>	<b>percentage</b>	<b>sample size</b>
wanted to move	1,571	74.8	1,049
asked to leave by landlord/agent	194	9.2	132
accommodation tied to job which ended	68	3.2	44
mutual agreement	294	14.0	197
<b>households with previous private rented accommodation</b>	<b>2,101</b>	<b>101.2</b>	<b>1,404</b>
<b>reason landlord/agent asked household to leave<sup>2</sup></b>	<b>thousands of households</b>	<b>percentage</b>	<b>sample size</b>
landlord wanted to sell property/use it themselves	116	60.0	75
other	77	40.0	56
<b>households asked to leave by landlord/agent</b>	<b>193</b>	<b>100.0</b>	<b>131</b>

<sup>1</sup> households resident less than three years in their current home, whose previous permanent accommodation was private rented

<sup>2</sup> more than one reason could be given

Note: figures in *italics* are based on small samples and should be treated with caution

Source: DCLG English Housing Survey, full household sample

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# Chapter 6

## The circumstances of vulnerable and disadvantaged groups

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This chapter reports on a range of housing indicators examined in the 2010 EHS Homes Report, along with overcrowding, to examine any disparity in housing circumstances experienced by particular groups of households. The analysis focuses on households that include people who may be considered vulnerable on account of their age, long term illness or disability, or groups which tend to be disadvantaged such as ethnic minorities<sup>1</sup>. For the purposes of this report the ethnic minority group contains all people who did not identify themselves as 'white' in the interview.

The analysis also examines households in poverty and larger sized households as they tend to have more limited opportunities and capacities to improve their own housing conditions. The analysis in this chapter uses the household sub-sample which is described in the introduction, except for overcrowding which uses a 3 year average.

Chapter 1 of the 2010 EHS Homes Report, provides complementary information on the tenure, type and age profiles of dwellings occupied by these groups of households, rather than the circumstances, which are examined here. The web tables (numbers) also provide supplementary information on the housing conditions experienced by different types of households.

### Key findings

- Households containing one or more people aged 85 or over were more likely to live in homes with poor energy efficiency and that lacked secure windows and doors.
- Households containing someone with a long term illness or disability were more likely to live in a home with key rooms at entrance level, a flush threshold and level access into the building than other households. However, they were less likely to have access to a garage or other off-street parking.

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<sup>1</sup> Note that vulnerable groups are defined differently from the 2009-10 Headline report. In that report the basis for definition was state benefit entitlement. Here it is economic and demographic characteristics.

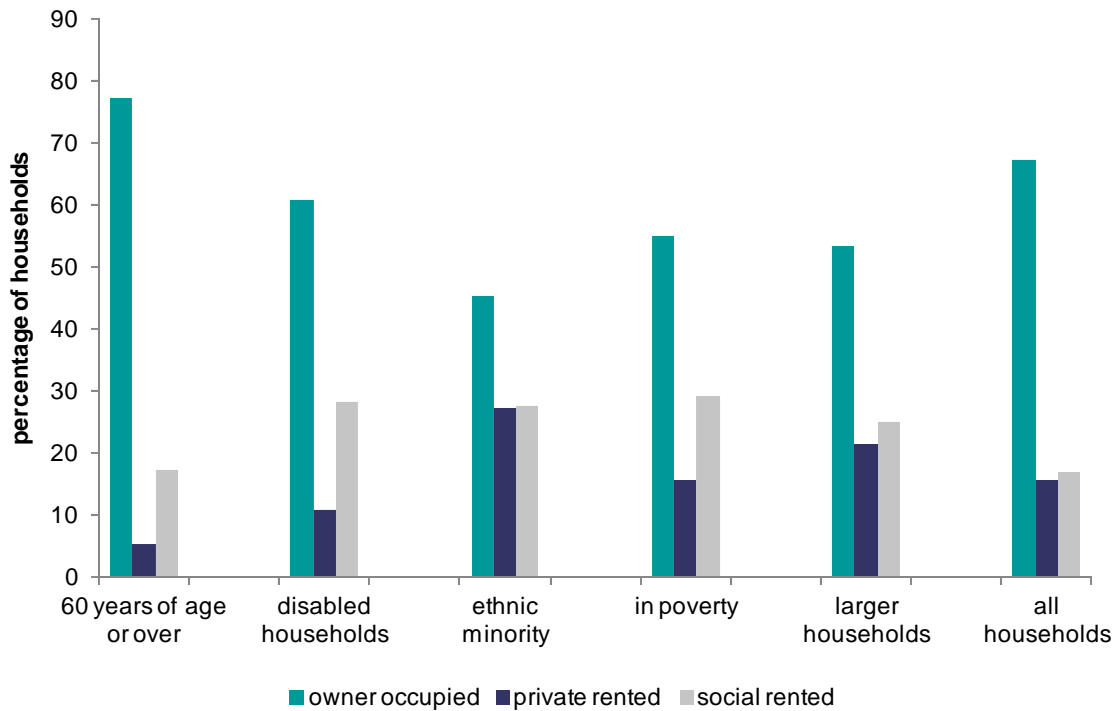


- 
- Households with an HRP from an ethnic minority were more likely to live in homes with problems related to damp and disrepair, to live in areas with problems in the local environment, and to live in overcrowded conditions.
  - Households living in poverty were more likely to live in homes that had significant outstanding repairs and damp problems than households not in poverty. These disparities were evident in both the private and social sectors.
  - In the private sector, those in poverty were more likely to live in a home with poor energy efficiency or that failed the Decent Homes standard than other households. These disparities were not evident in the social sector.
  - Larger households with six or more people were more likely to live in homes with significant outstanding repairs.

## Tenure analysis

- 6.1 This section provides brief background analysis on the distribution within tenure of each vulnerable household group. Most notably, households with at least one person aged over 60 were less likely to reside in privately rented homes (5%) compared to all other households (16%), Figure 6.1. Similar proportions of households in poverty, with a disability or from ethnic minorities were living in the social rented sector, significantly higher than those households not in poverty, without a disability and with a white household reference person (HRP).

**Figure 6.1: Vulnerable and disadvantaged household groups by tenure, 2010**



Base: all households

Note: underlying data are presented in Annex Table 6.1

Source: DCLG English Housing Survey, household sub-sample

## Older households

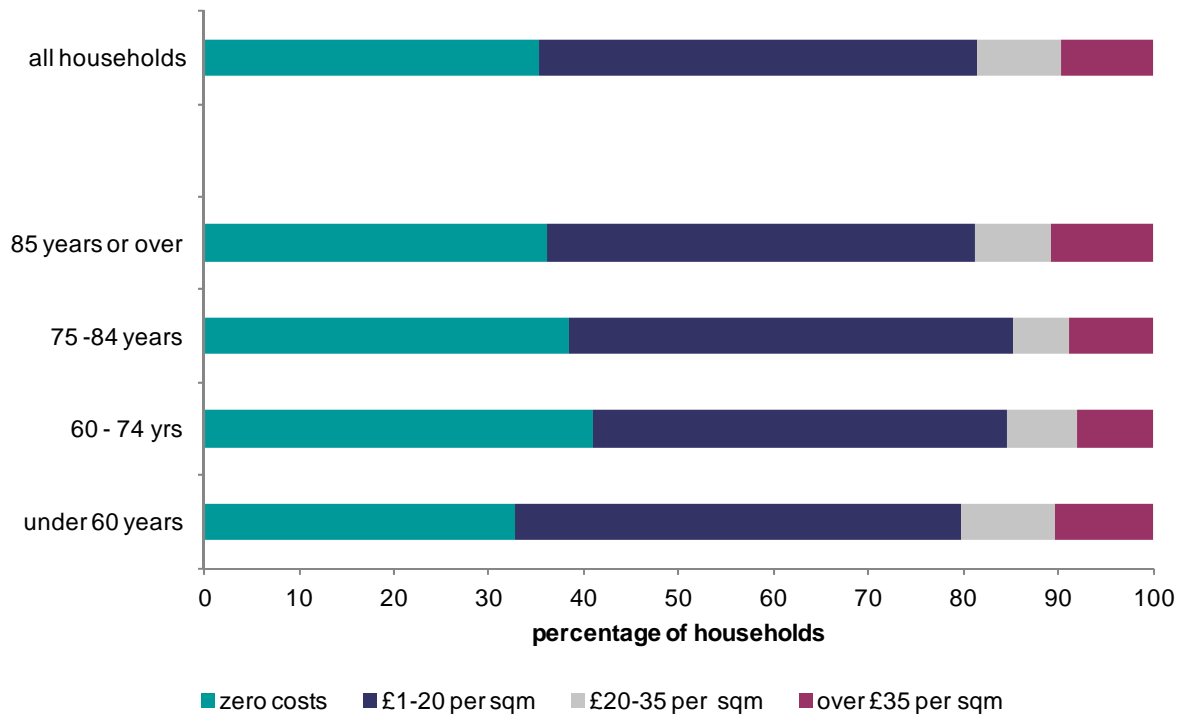
6.2 Older households (those containing one or more people aged 60 or over), make up 37% of all households. As the incidence of some dwelling characteristics varied among these older households, comparisons are made within three older household age groups: 60-74 years (24% of all households); 75-84 years (10% of all households); and 85 years or more (3% of all households). Comparative information is also presented about homes occupied by younger households; those where all people are aged under 60, Annex Table 6.1.

## Housing conditions

6.3 Similar proportions (26-29%) of all age groups lived in homes that failed to meet decent homes standards, Annex Table 6.2.

6.4 Households where the oldest person was aged between 60 and 84 were more likely to live in homes requiring no repairs than younger households. Some 41% of those where the oldest person was aged 60-74 and 38% aged 75-84 lived in a home with no outstanding repairs needed, compared with 33% of younger households, Figure 6.2.

**Figure 6.2: Banded standardised basic repair costs by household age group, 2010**



**Base: all households**

**Note: underlying data are presented in Annex Table 6.3**

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

6.5 Households containing older people were less likely to live in homes with any damp problems than younger households (5% of those where the oldest person was aged 60 or over compared with 8% of those under 60), Annex Table 6.4.

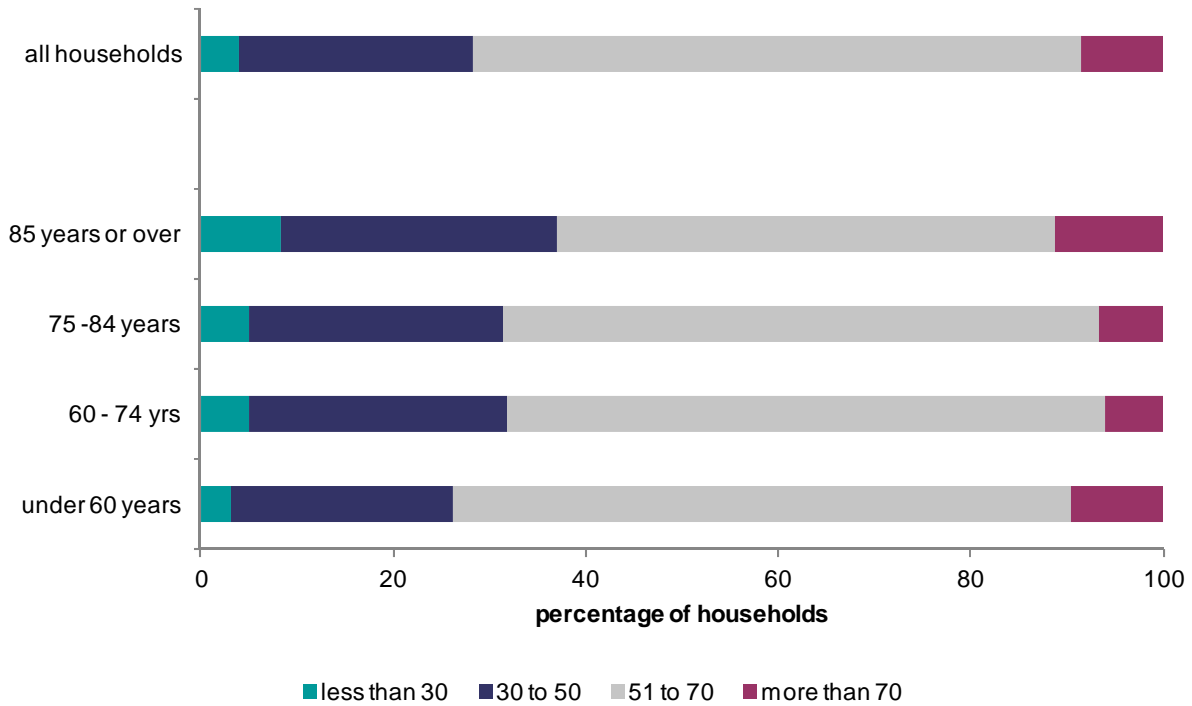
### Energy efficiency

6.6 Households containing one or more people aged 85 or over were the most likely to live in homes with poor energy efficiency<sup>2</sup> (8%), whereas households where everyone was aged under 60 were least likely to live in a home with poor energy efficiency (3%). However, the oldest households were just as likely (11%) to occupy homes with the highest energy efficiency rating<sup>3</sup> as the youngest households (10%), Figure 6.3.

<sup>2</sup> A SAP rating of less than 30

<sup>3</sup> SAP greater than 70. See Glossary for more information on SAP

**Figure 6.3 Banded SAP rating of homes by household age group, 2010**



**Base: all households**

**Note: underlying data are presented in Annex Table 6.5**

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

## Accessibility

6.7 Generally speaking, older people are more likely to have mobility problems and so benefit from any features of their home that make it more accessible both inside and outside. This section examines some key features which are assessed by the EHS that enable homes to be more accessible to occupants (and their visitors).

6.8 In general the older the household, the more likely they were to live in a home with a bathroom, WC or room suitable for a bedroom at entrance level, Table 6.1. This is largely because a high proportion of older households live in bungalows. However, the trends for other features were less clear. For example, households with people aged 60-74 were less likely to live in homes with either a flush threshold<sup>4</sup> or level access<sup>5</sup> to the main entrance of the building than all other groups, both younger and older. Only 22% of this group had a flush threshold and 14% had level access into the building.

<sup>4</sup> A flush threshold is where there is no obstruction greater than 15mm

<sup>5</sup> Level access is defined as no steps between the gate/pavement and the entrance door for a wheelchair to negotiate. The path also has a gradient of less than 1 in 20.

**Table 6.1: Percentage of households with different accessibility features, by household age group, 2010**

*all households*

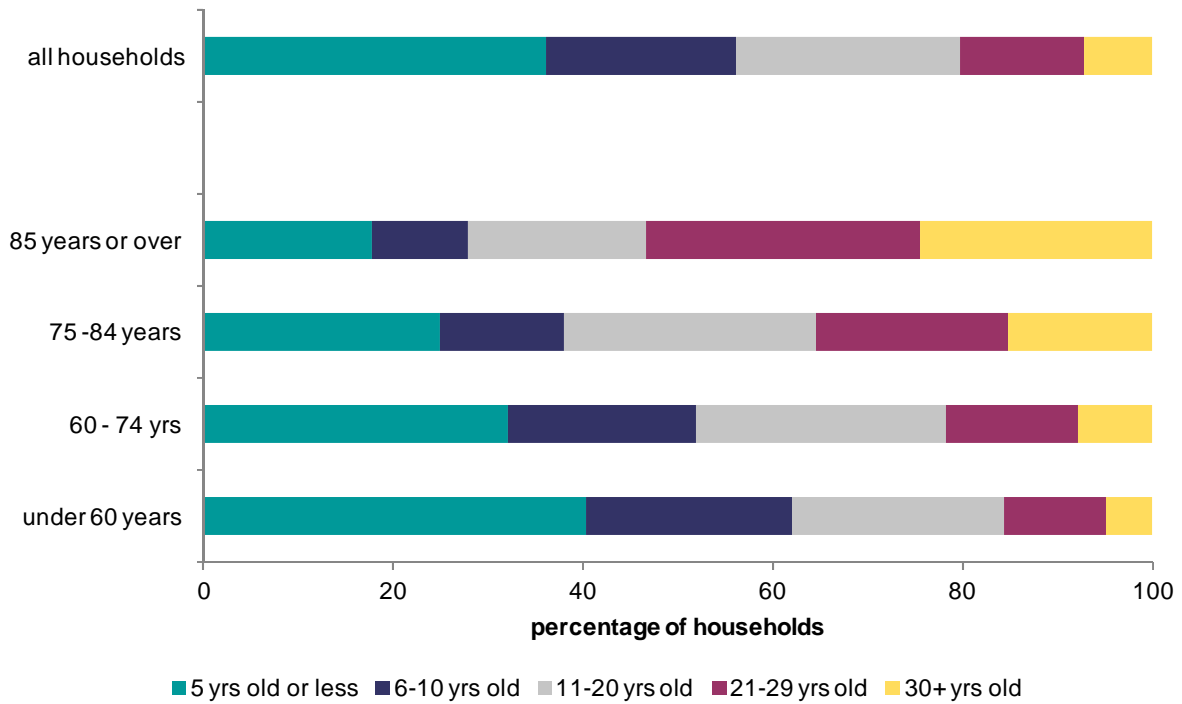
	Flush threshold < 15mm	entrance level suitable for bedroom	Bathroom at entrance level	WC at entrance level	level access to main entrance	<i>sample size</i>
	<i>thousands of households</i>					
under 60 years	3,334	6,905	4,451	7,806	2,256	9,915
60 - 74 yrs	1,112	3,190	2,162	3,480	706	3,879
75 -84 years	562	1,519	1,100	1,552	384	1,726
85 years or over	173	509	396	508	143	527
<b>all households</b>	<b>5,181</b>	<b>12,123</b>	<b>8,109</b>	<b>13,345</b>	<b>3,489</b>	<b>16,047</b>
	<i>percentage of households</i>					
under 60 years	24.5	50.7	32.6	57.3	16.6	
60 - 74 yrs	21.8	62.7	42.5	68.4	13.9	
75 -84 years	25.4	68.6	49.6	70.0	17.3	
85 years or over	26.1	76.7	59.8	76.6	21.5	
<b>all households</b>	<b>24.0</b>	<b>56.1</b>	<b>37.5</b>	<b>61.8</b>	<b>16.2</b>	

Source: DCLG English Housing Survey, household sub-sample

## Age of kitchens and bathrooms

- 6.9 Generally speaking the older the household, the older the kitchen or bathroom amenities. Some 53% of households where the oldest person was aged 85 years or more had a kitchen over 20 years of age and 18% had a bathroom that was over 40 years old, compared with 16% and 5% respectively for households where all people were aged under 60, Figure 6.4 and Figure 6.5.
- 6.10 The reason for increased evidence of older amenities in older households is not clear. Two possibilities are the cost of replacement, and the advantages of familiarity with a particular arrangement.

**Figure 6.4: Banded age of kitchen by household age group, 2010**

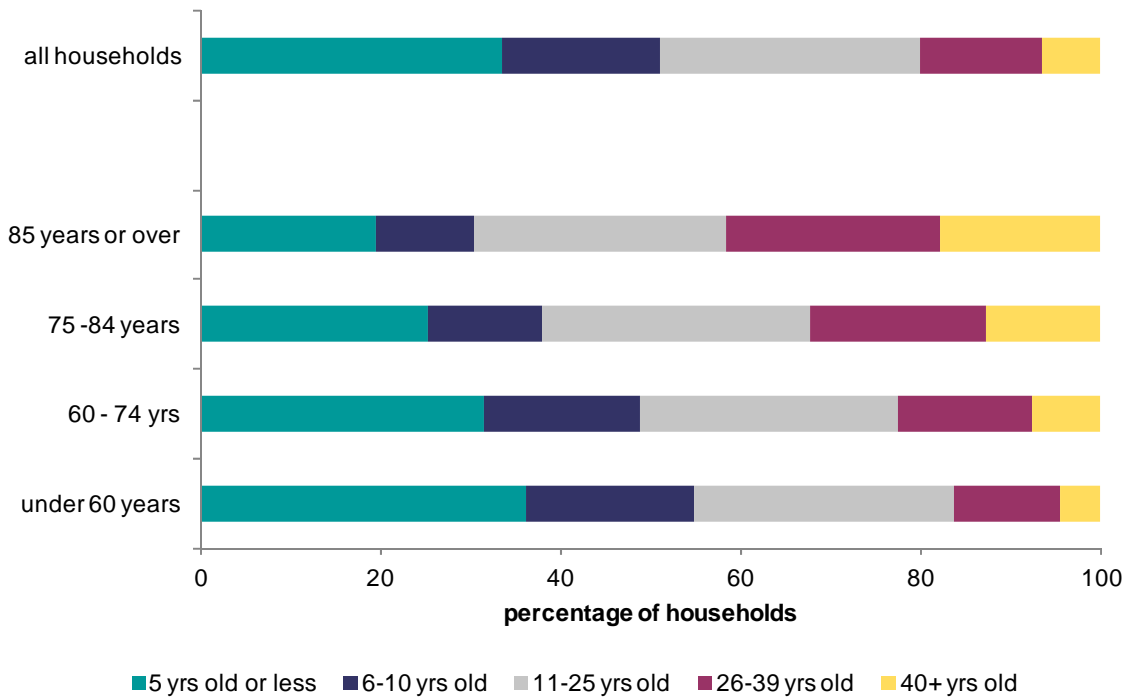


Base: all households

Note: underlying data are presented in Annex Table 6.7

Source: DCLG English Housing Survey, household sub-sample

**Figure 6.5: Banded age of bathroom by household age group, 2010**



Base: all households

Note: underlying data are presented in Annex Table 6.8

Source: DCLG English Housing Survey, household sub-sample

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## Safety and security

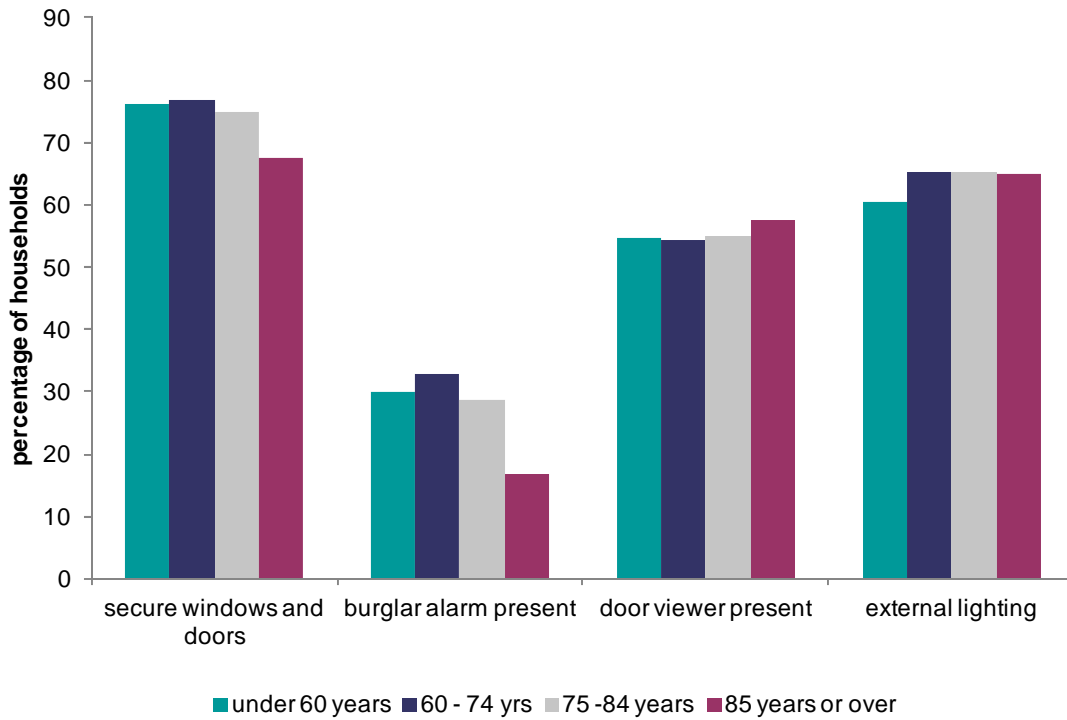
- 6.11 Older households were no more likely to live in homes with Category 1 hazards<sup>6</sup> than their younger counterparts. Around 20% of the oldest households (oldest person aged 85 or more), 18% of households where the oldest person was aged between 60 and 84 years and 17% of households where all people were aged under 60 occupied a home with such hazards, but these differences were not statistically significant.
- 6.12 However, older households were less likely to live in homes with any Category 1 falls hazard<sup>7</sup>: some 7% of the oldest households (oldest person aged 85 or more), and 8-9% of households where the oldest person was aged between 60 and 84 years lived in homes with these hazards compared with 10% of households where everyone was aged under 60, Annex Table 6.9.
- 6.13 Households containing one or more people aged 85 or over were less likely to live in homes with either burglar alarms or secure windows and doors than all other age groups. Over two-thirds (68%) had secure windows and doors and 17% had a burglar alarm compared with 76% and 30% respectively for households where everyone was less than 60 years of age, Figure 6.6.

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<sup>6</sup> See HHSRS within the Glossary for further information

<sup>7</sup> See HHSRS within the Glossary and EHS Homes Report chapter 5 for further information on these hazards

**Figure 6.6: Security features by household age group, 2010**



**Base: all households**

**Note: underlying data are presented in Annex Table 6.10**

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

## Long term sick/disabled groups

6.14 This section examines the types of dwellings occupied by those 29% of households which included one or more people with a long standing illness or disability. It compares the condition and performance of their homes with households without these health problems.

### Housing conditions and energy efficiency

6.15 Households which included a disabled person were no more likely to live in homes which failed to meet the Decent Homes standard (Annex Table 6.2) or which had serious damp than other households, Annex Table 6.4. However, they were more likely to live in homes with substantial<sup>8</sup> disrepair. Some 11% of these households lived in a home with standardised basic repair costs of over £35/m<sup>2</sup> compared with 9% of other households, Annex Table 6.11.

6.16 Households including a disabled person were just as likely to live in homes with the lowest energy efficiency ratings (bands F or G) as other households, Annex table 6.12.

<sup>8</sup> Basic standardised repair costs of over £35m<sup>2</sup>



## Accessibility and secondary amenities

6.17 Households with a disabled person were more likely to live in a home with key accessibility features than other households (Table 6.2). This is not surprising given the overlap with older households, which were generally more likely to have accessible features at their home (see Table 6.1). Around 65% of these households had a WC at entrance level and around 44% had a bathroom at entrance level.

**Table 6.2: Accessibility features by disability of households, 2010**

*all households*

	Flush threshold < 15mm	Room at entrance level suitable for bedroom	Bathroom at entrance level	WC at entrance level	level access to main entrance	<i>sample size</i>
long term illness or disability	1,644	3,804	2,806	4,147	1,143	5,459
no long term illness	3,537	8,319	5,303	9,198	2,346	10,588
<b>all households</b>	<b>5,181</b>	<b>12,123</b>	<b>8,109</b>	<b>13,345</b>	<b>3,489</b>	<b>16,047</b>
long term illness or disability	25.8	59.8	44.1	65.3	18.0	
no long term illness or disability	23.1	54.5	34.8	60.4	15.4	
<b>all households</b>	<b>24.0</b>	<b>56.1</b>	<b>37.5</b>	<b>61.8</b>	<b>16.0</b>	

Source: DCLG English Housing Survey, household sub-sample

6.18 In terms of secondary amenities, households including a disabled person were less likely to have a second WC (37%) and a second bath/shower room (17%) than households without a long term illness or disability (44% and 25% respectively), Annex Table 6.14. This could be related to this group being more likely to be in social housing or tending to form smaller households.

6.19 Where adaptations were required as a result of a disabled household member, the interview survey asked whether the accommodation was

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suitable for that person<sup>9</sup>. Among these households, 80% said that their current accommodation was suitable<sup>10</sup>, Annex Table 6.15.

## Safety and security

6.20 Households containing a person with a disability were no more likely to live in homes with any Category 1 hazard including any Category 1 falls hazards than other households, Annex Table 6.9. Homes occupied by households with a disabled person were also just as likely to have secure windows and doors, door viewers and external lighting as homes occupied by other households. However, only 26% of such households had a burglar alarm compared with 32% of other households, Annex Table 6.16.

## Parking

6.21 Parking provision is also important in making homes more accessible and households with a disabled member were less likely to have a garage or other off-street parking than other households. Findings show that 63% of such households had either a garage or other off street parking available to them compared with 68% of other households, Annex Table 6.17.

## Ethnic Minority groups

### Housing conditions

6.22 Households with an ethnic minority HRP were more likely to live in homes with any damp (11%) than households with a white HRP (6%), Annex Table 6.4. A similar proportion of households where the HRP was from an ethnic minority or was white lived in non-decent homes (24% and 26% respectively, but this difference was not significant), Annex Table 6.2.

6.23 However, ethnic minority HRP households were more likely to live in homes with significant levels of disrepair. Some 13% of ethnic minority HRP households lived in a home with basic standardised repair costs in excess of £35/m<sup>2</sup> compared with 9% of white HRP households. Similarly a lower proportion of homes occupied by ethnic minority HRP households had no repairs needed (27%), than for white HRP households (36%), Annex Table 6.11.

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<sup>9</sup> Where there was more than one disabled person in the household, the survey asked respondents to identify which person had the greatest disability, and whether the accommodation was suitable for that particular household member.

<sup>10</sup> The question on suitability of accommodation was included in the 2010 EHS Interview survey only, and this analysis has been undertaken using the 2010 full household sample.

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## Energy efficiency

6.24 Some 5% of ethnic minority HRP households lived in homes with poor energy efficiency (bands F or G) compared to white HRP households (10%), Annex Table 6.18. These findings are perhaps not surprising given that ethnic minority HRP households were more likely to live in flats (see EHS Homes report, Chapter 1) and in the social rented sector (see Figure 6.1), where energy efficiency ratings are generally higher.

## Secondary amenities

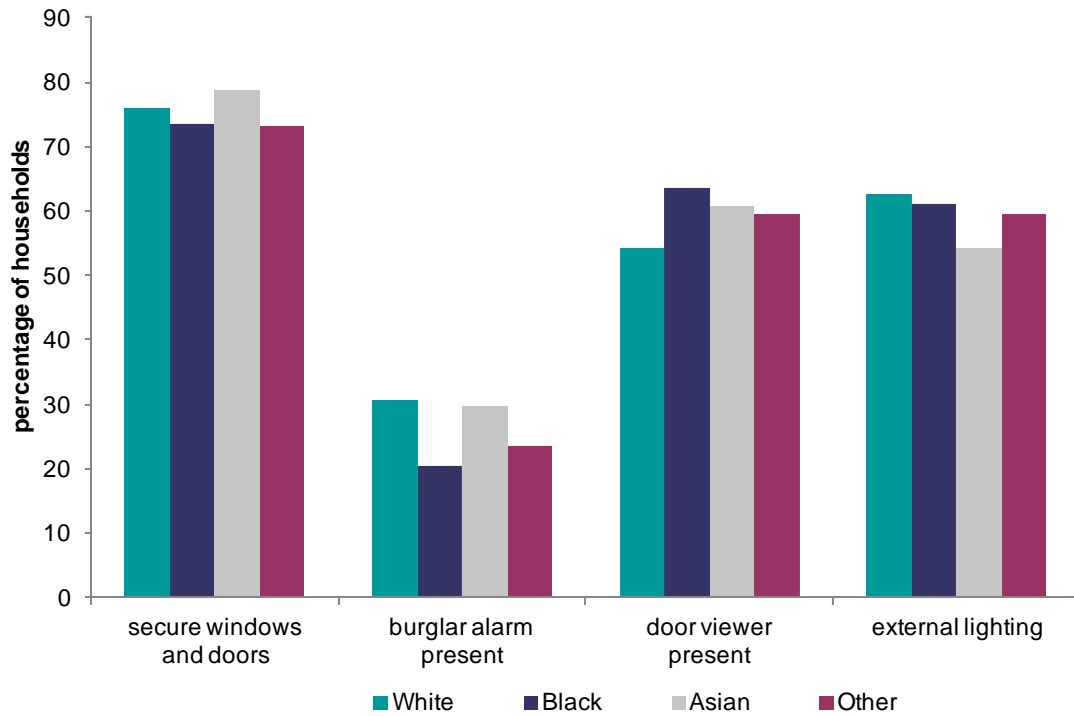
6.25 Around 34% of ethnic minority HRP households had a second WC in their home, and 17% had a second bath/shower room, significantly lower than the proportions of white HRP households with these amenities (43% had a second WC and 23% had a second bath or shower, Annex Table 6.19).

6.26 However, these disparities were only evident for households in the private sector. Whilst there was no difference in the proportion of ethnic minority and white households (17% and 18%) living in social housing who had a second WC, in the private sector, 40% of ethnic minority HRP households had this amenity compared with 47% of their white counterparts, Annex Table, 6.19.

## Safety and security

6.27 The prevalence of security features for households with HRPs from different ethnic groups varied. Ethnic minority HRP households were more likely to live in a home with a door viewer (60-63%) compared with white households (54%). Households headed by a black HRP (20%) and other ethnic minority HRP households (24%) were less likely to occupy homes with a burglar alarm than households with a white HRP (31%) or those with an Asian HRP (30%), Figure 6.7.

**Figure 6.7: Security features by ethnicity of HRP, 2010**



**Base: all households**

**Note: underlying data are presented in Annex Table 6.20**

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

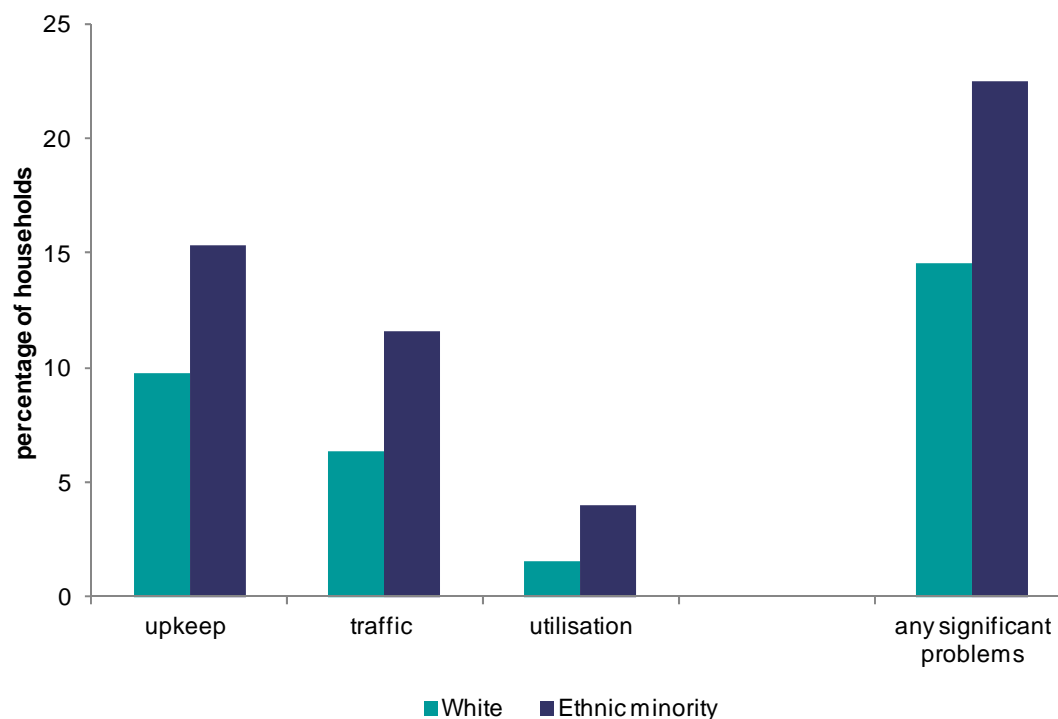
## Local environment

6.28 Environmental problems can have a significant impact on how residents feel about their home and neighbourhood. This sub-section analyses information on problems in the local environment from the surveyors' assessments and observations rather than the occupants' assessments or opinions. The surveyors' assessments will miss some problems because they represent a snapshot at the time of survey. However, they are impartial and made according to specified guidelines. More general analysis on the local environment can be found in the Homes report, chapter 4. The problems can be grouped into three main types:

- **Utilisation** – vacant sites; vacant or boarded-up buildings, non-conforming uses and intrusive industry
- **Traffic and transport** – heavy traffic, intrusion from motorways or arterial roads, railway/aircraft noise and ambient air quality
- **Upkeep and misuse** – litter/rubbish, graffiti, dog/other excrement, condition of dwellings, vandalism, scruffy gardens/landscaping, scruffy/neglected buildings, condition of roads/pavements and street furniture and nuisance from street parking

6.29 Households with HRPs from ethnic minorities were more likely to experience all of the three types of problems than other households. Overall some 23% of ethnic minority HRP households lived in a home with a significant environmental problem, compared with 15% of other households, Figure 6.8.

**Figure 6.8: Proportion of households with significant problems in the local environment by ethnicity of HRP, 2010**



Base: all households

Note: underlying data are presented in Annex Table 6.21

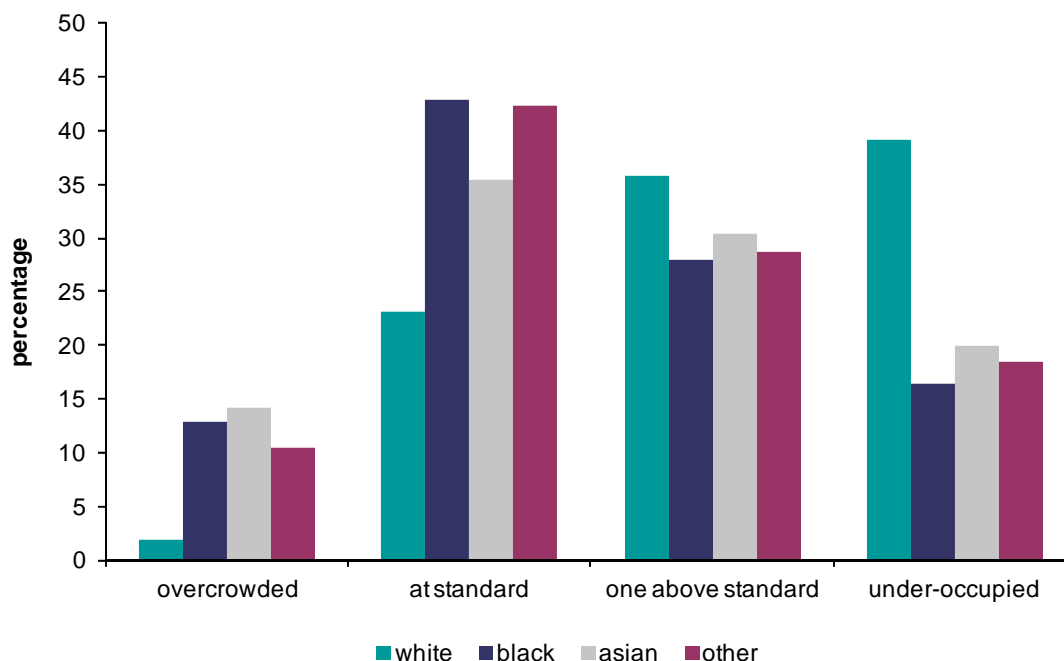
Source: DCLG English Housing Survey, household sub-sample

## Overcrowding

6.30 Levels of overcrowding and under-occupation are measured using the 'bedroom standard'. This is the difference between the number of bedrooms needed to avoid undesirable sharing (given the number, ages and relationships of the household members) and the number of bedrooms actually available to the household. The Glossary gives more information this and Chapter 3 of this report explains how overcrowding data is analysed.

6.31 Households with an ethnic minority HRP were over six times more likely to be overcrowded (13%) than white HRP households (2%), Annex Table 6.29. The ethnic group most likely to live in overcrowded conditions was Asian (14%) however this was found not to be statistically significant when compared with other ethnic groups, Figure 6.9.

**Figure 6.9: Difference from the bedroom standard by ethnicity of HRP, three year average 2008-09 to 2010-11**



**Base: all households**

**Note: underlying data are presented in Annex table 6.29**

**Source: three year average based on DCLG English Housing Survey data 2008-09 to 2010-11, full household sample**

## Households in poverty

6.32 It is estimated that 17% of households were living in poverty (below the threshold of 60% of median income levels) in 2010<sup>11</sup>. This section examines the circumstances of this group of households compared to households who were not living in poverty.

### Housing conditions

6.33 Households living in poverty were more likely than other households to live in homes that failed the Decent Homes standard and were damp. Some 29% of households in poverty lived in a home that failed to meet the Decent Homes standard (Annex Table 6.22) and around 9% of these households lived in a home that had damp compared with 25% and 6% respectively for those households not in poverty, Annex Table 6.4.

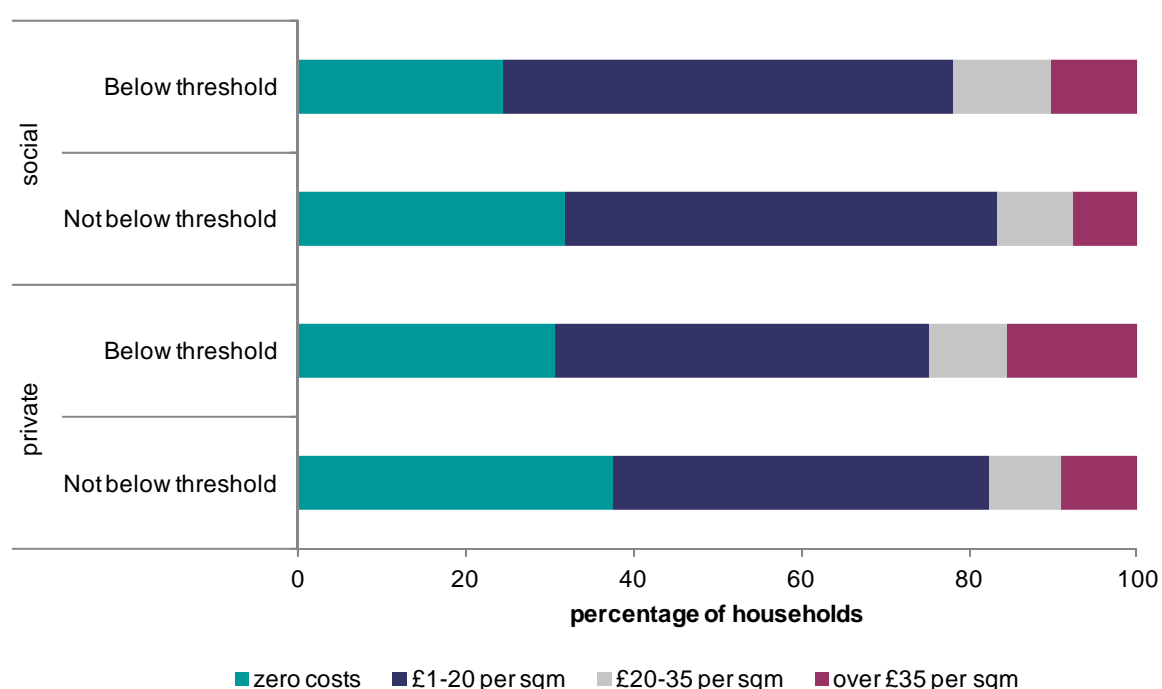
6.34 Disparities in relation to Decent Homes were only evident in the private sector where some 33% of those in poverty lived in a home that failed to meet the Decent Homes standard compared with 26% of households who were not in poverty, Annex Table 6.22. In the social sector there were no

<sup>11</sup> See Glossary for further details

significant differences between households who were and were not living in poverty.

- 6.35 Households living in poverty were more likely to live in homes with significant disrepair. Around 14% of households in poverty resided in homes with basic repair costs in excess of £35/m<sup>2</sup> compared with 9% of households not in poverty. Additionally, a smaller proportion of households living in poverty had no outstanding repairs (29%) compared with households not living in poverty (37%). These disparities were evident in both the social and private sectors, Figure 6.10.

**Figure 6.10: Banded repair costs by whether household in poverty and by tenure, 2010**



**Base: all households**

**Note: underlying data are presented in Annex Table 6.23**

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

## Energy efficiency

- 6.36 Households living in poverty were no more likely to live in a home with the lowest energy efficiency rating (band F or G) compared with other households. However, this varied considerably by sector. Some 13% of private sector households who were living in poverty occupied homes with the lowest energy efficiency rating (band F or G), compared with 10% of private sector households not in poverty. In contrast just 3% of all social sector households lived in such a home irrespective of whether they were living in poverty, Annex Table 6.24.

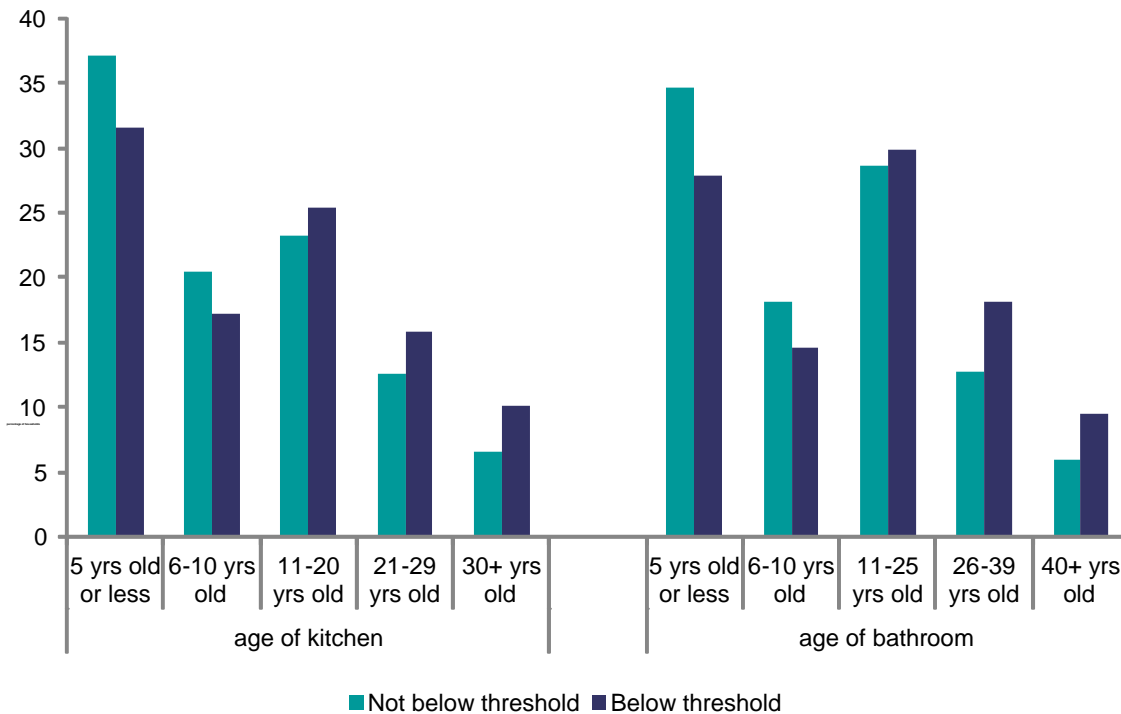
## Secondary amenities

6.37 Households living in poverty were far less likely to live in homes with secondary amenities. This is mainly because a higher proportion of such households resided in the social sector and in flats (see Figure 6.1), where the prevalence of these amenities was relatively low compared to the private sector and other dwelling types (see web tables DA2101-DA2103). Around 31% of these households had a second WC and just 13% had a second bath/shower. In contrast some 44% of households who were not living in poverty had a second WC and 24% had a second bath or shower, Annex Table 6.25.

## Age of kitchens and bathrooms

6.38 Households living in poverty were more likely to occupy homes with the oldest kitchens and bathrooms than other households. Just over one quarter of households in poverty had a kitchen over 20 years old or a bathroom over 25 years old, Figure 6.11. These findings are likely to be related to the kitchen and bathroom age profile within different tenures: poorer households were more likely to reside in the social sector which had a higher proportion of the oldest amenities (see web tables DA2101-DA2103 and EHS Homes Report, Chapter 2).

**Figure 6.11: Banded age of kitchens and bathrooms by whether household in poverty, 2010**



Base: all households

Note: underlying data are presented in Annex Table 6.26

Source: DCLG English Housing Survey, household sub-sample



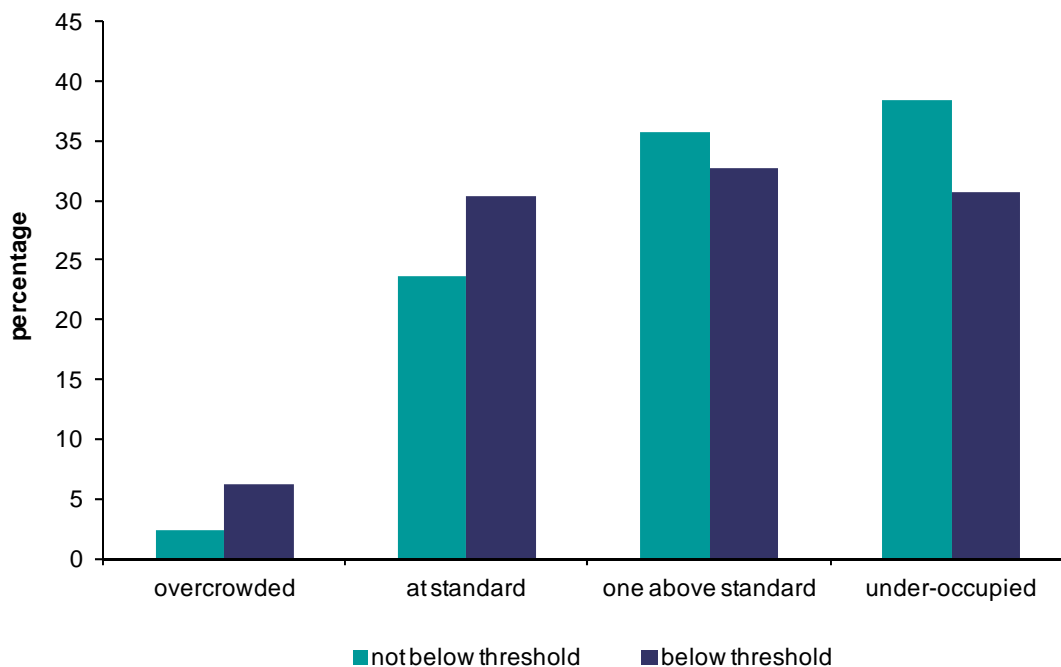
## Local environment

6.39 Some 17% of households living in poverty were living in areas with a significant problem in the local environment (see paragraph 6.28 for the three main groups of problems) compared to 15% of other households, Annex Table 6.27.

## Overcrowding

6.40 Figure 6.12 shows that households living in poverty were more likely to be overcrowded (6%) than households not in poverty (2%).

**Figure 6.12: Difference from the bedroom standard by poverty, three year average 2008-09 to 2010-11**



**Base: all households**

**Note: underlying data are presented in Annex table 6.29**

**Source: three year average based on DCLG English Housing Survey data 2008-09 to 2010-11, full household sample**

## Larger Households

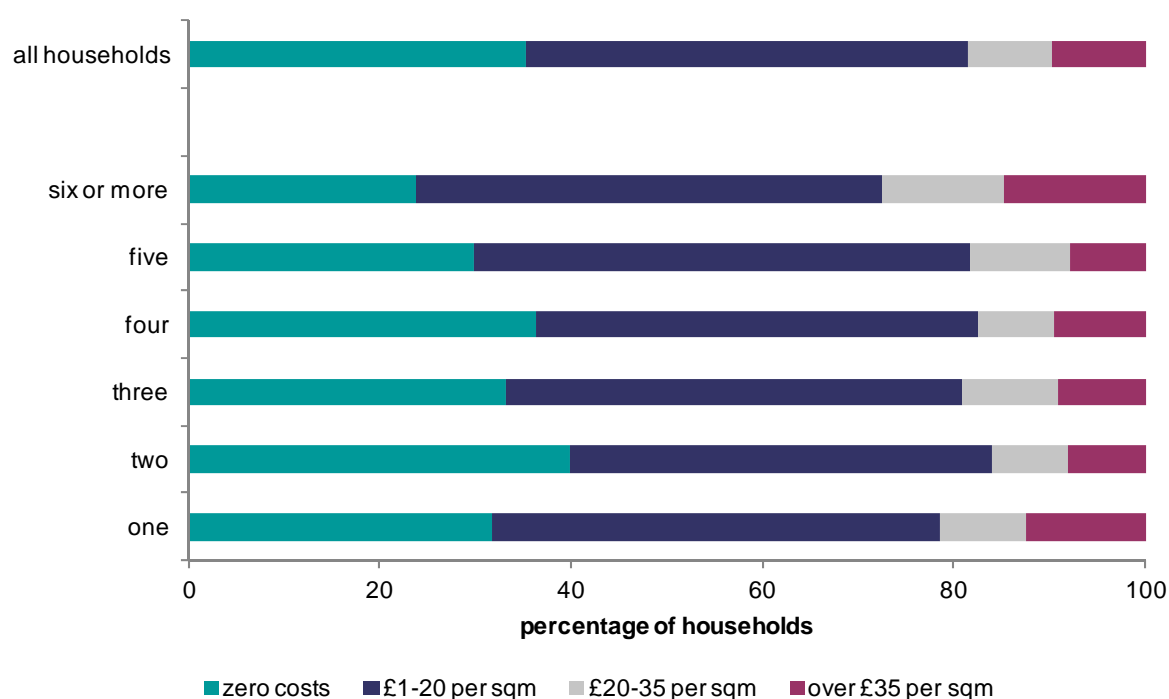
6.41 This section examines the housing circumstances of households with six or more people (termed larger households for the purposes of this analysis). Owing to small sample sizes it is not possible to provide information on the same range of dwelling indicators as for the other household groups featured in this chapter.

## Housing conditions

6.42 Some 30% of larger households lived in a home that did not meet the Decent Homes standard (Annex Table 6.2), and 9% lived in damp conditions, Annex Table 6.4. However, these figures are not significantly different from other households.

6.43 Larger households were more likely to live in homes with significant levels of disrepair than all other household sizes (apart from one-person households). Some 15% of large households lived in a home with significant disrepair compared with 10% of other households. Similarly just under one quarter (24%) of larger households lived in homes with no disrepair compared with 35% of other households, Figure 6.13.

**Figure 6.13: Banded repair costs by size of household, 2010**



**Base: all households**

**Note: underlying data are presented in Annex Table 6.28**

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

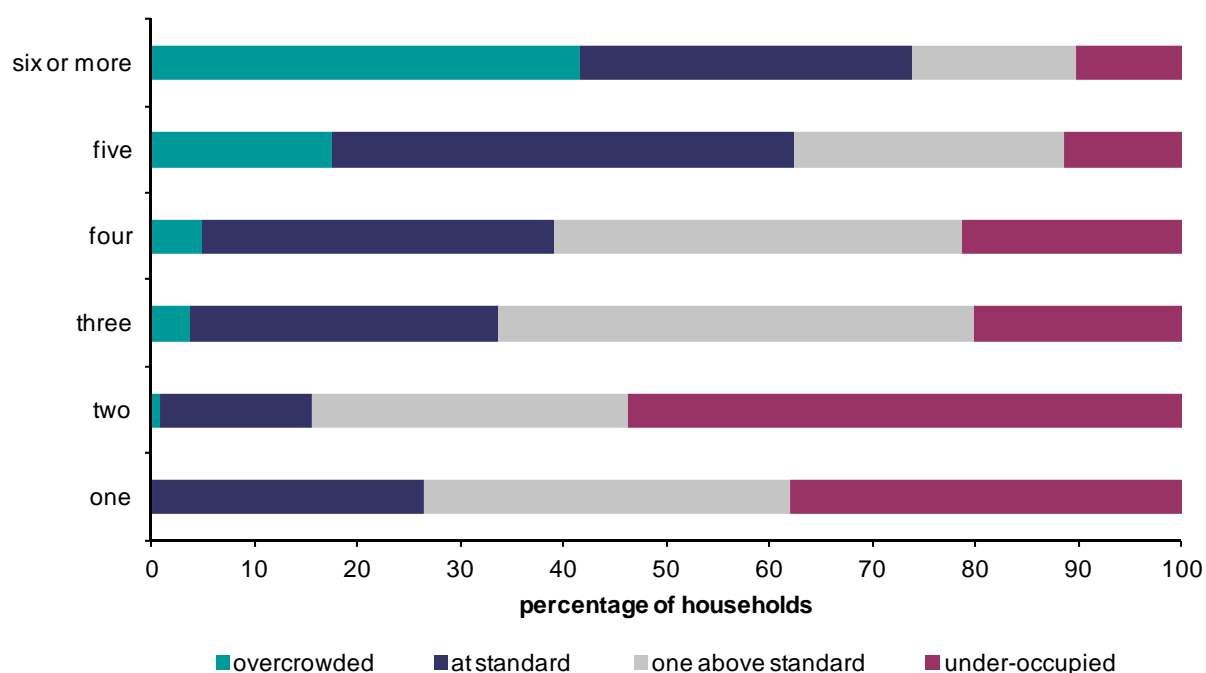
## Secondary amenities

6.44 Some 61% of larger households had a second WC. This was very similar to the proportion with 4 or 5 people (57-60%) but significantly higher than the 25% for single person households. While less than one quarter (22%) of all households had a second bath/shower room, a significantly higher percentage of larger households had this amenity (32%) as did households with 4 or 5 people (33% and 36% respectively), Annex Table 6.14.

## Overcrowding

6.45 As might be expected, the larger the household size the more likely the household is to be living in overcrowded conditions. Around two-fifths (42%) of households with six or more people were found to be overcrowded. This compared with 17% of households containing five people. The rate of overcrowding was significantly lower for households containing three or four people, 4% and 5% respectively, Figure 6.14.

**Figure 6.14: Difference from bedroom standard by household size, three year average 2008-09 to 2010-11**



**Base: all households**

**Note: underlying data are presented in Annex Table 6.29.**

**Source: three year average based on DCLG English Housing Survey data 2008-09 to 2010-11, full household sample**

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# Chapter 7

## Satisfaction and attitudes

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This chapter examines levels of satisfaction experienced by households with their local area, accommodation and, where applicable, landlord. It looks at any perceived problems in local areas, and problems with noise. Safety levels felt by households are also described. For those households with a landlord or freeholder, satisfaction with services provided is reported.

### Key findings

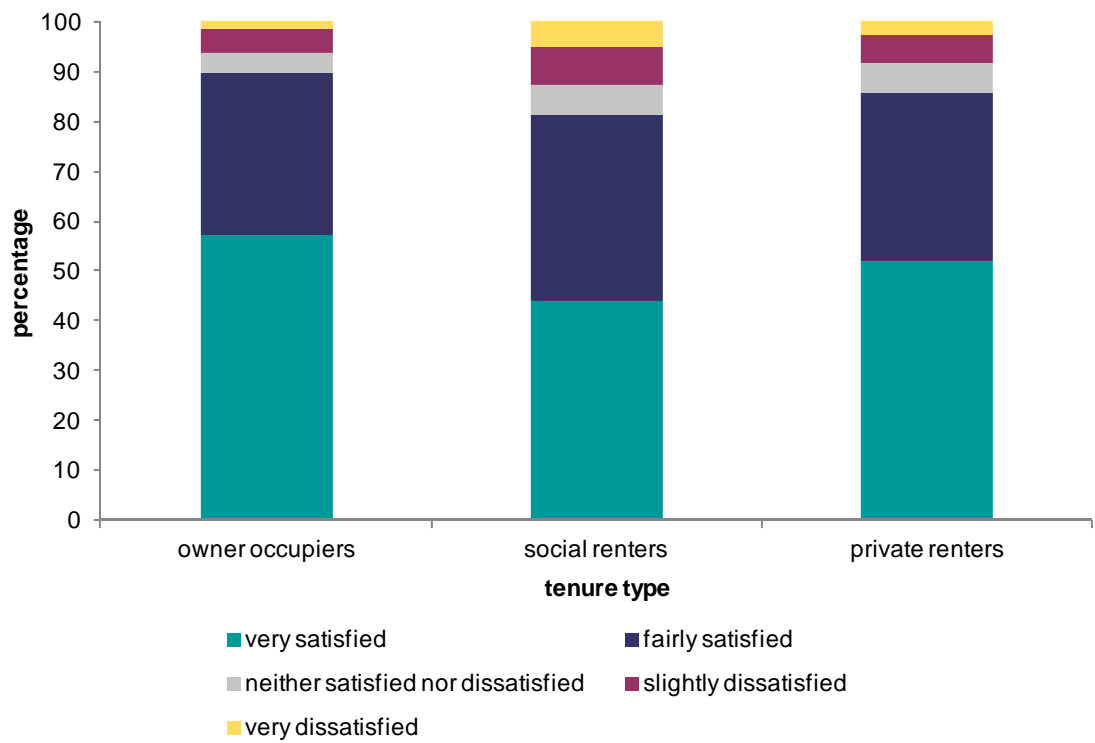
- The majority of households in all tenure types were satisfied with their local area to some extent, although more owner occupiers (90%) and private renters (86%) were satisfied than social renters (81%).
- Social renters were, in general, more likely state that there were problems in their local area than owner occupiers or private renters
- The most common problem (serious or otherwise) cited by households in their local area was the fear of being burgled (41%).
- Road traffic was the most commonly cited noise problem; this was experienced by 19% of all households, and 24% of households in London.
- Social and private renters were more likely than owner occupiers to say they felt unsafe at night in their neighbourhoods.
- Young people were more likely than older people to say they felt unsafe in their neighbourhoods at night.
- Some 26% of social renters thought their local area had changed for the worse over the previous two years. 24% of owner occupiers also thought this, but fewer private renters (17%) felt that their local area had got worse.
- The vast majority (91%) of households were satisfied with their accommodation.
- Some 73% of housing association renters were satisfied with the way their landlord carried out repairs and maintenance, compared with 66% of local authority renters.

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## Satisfaction with the local area

- 7.1 Households were asked to rate their levels of satisfaction with their local area as a place to live using a five-point scale where 1 = 'very satisfied' and 5 = 'very dissatisfied'. The definition of the 'local area' was left open for the respondent to determine as they wished. These questions, and subsequent sections on satisfaction and attitudes, were asked of the Household Reference Person (HRP) for each household, or the HRP's partner if the HRP was not present.
- 7.2 A higher proportion of owner occupiers were very satisfied (57%) with their local area compared to other tenure types. Similarly, households where the HRP was white or retired were more likely to be very satisfied (55% and 64% respectively) than other households, Annex Table 7.1
- 7.3 The majority of households in all tenure types were satisfied with their local area to some extent, although more owner occupiers (90%) and private renters (86%) were satisfied than social renters (81%). In addition, more social renters expressed dissatisfaction (12%) than owner occupiers (6%) and private renters (8%), Figure 7.1.
- 7.4 A contributing factor to this difference may be that owner occupiers and private renters have more freedom to choose the location in which they live, whereas social renters may have a more limited choice.

**Figure 7.1: Satisfaction with the local area by tenure, 2010-11**



Base: all households

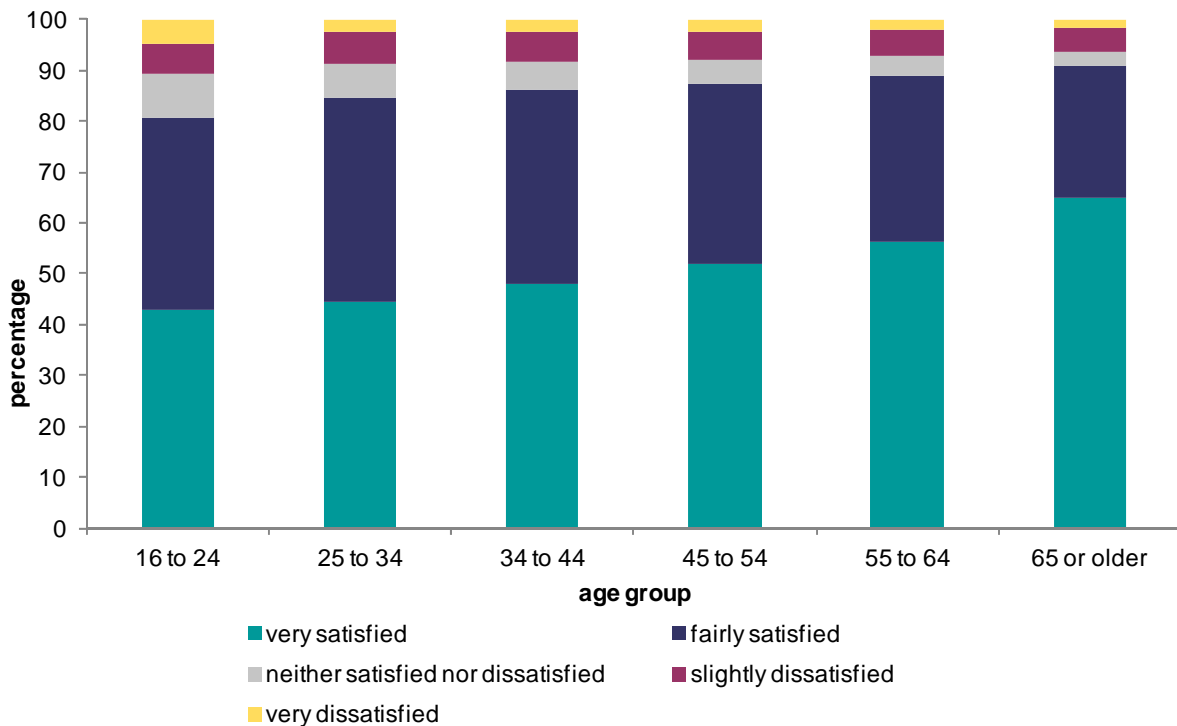
Note: underlying data are presented in Annex Table 7.1

Source: DCLG English Housing Survey, full household sample

## Age of HRP

7.5 Figure 7.2 shows a potential relationship between the age of the HRP and satisfaction with local area; as HRP age increased the satisfaction of the HRP with their local area increased. A higher proportion of HRPs aged 65 or older (65%) than HRPs aged 16 to 24 (43%) were very satisfied with their local area. This correlates with older HRPs being more likely to be owner occupiers (Chapter 1, Figure 1.3 and Annex Table 1.3).

**Figure 7.2: Satisfaction with the local area by age group, 2010-11**



Base: all households

Note: underlying data are presented in Annex Table 7.1

Source: DCLG English Housing Survey, full household sample

## Geographic Region

7.6 Despite the majority of households in all regions of England expressing satisfaction with their local area, there were significant differences in satisfaction levels between regions. Nationally, more than half of households stated they were very satisfied (54%). This level of satisfaction was lower in London (44%) than all other regions. In contrast, for example, 63% of households in the South West were very satisfied, Annex Table 7.1

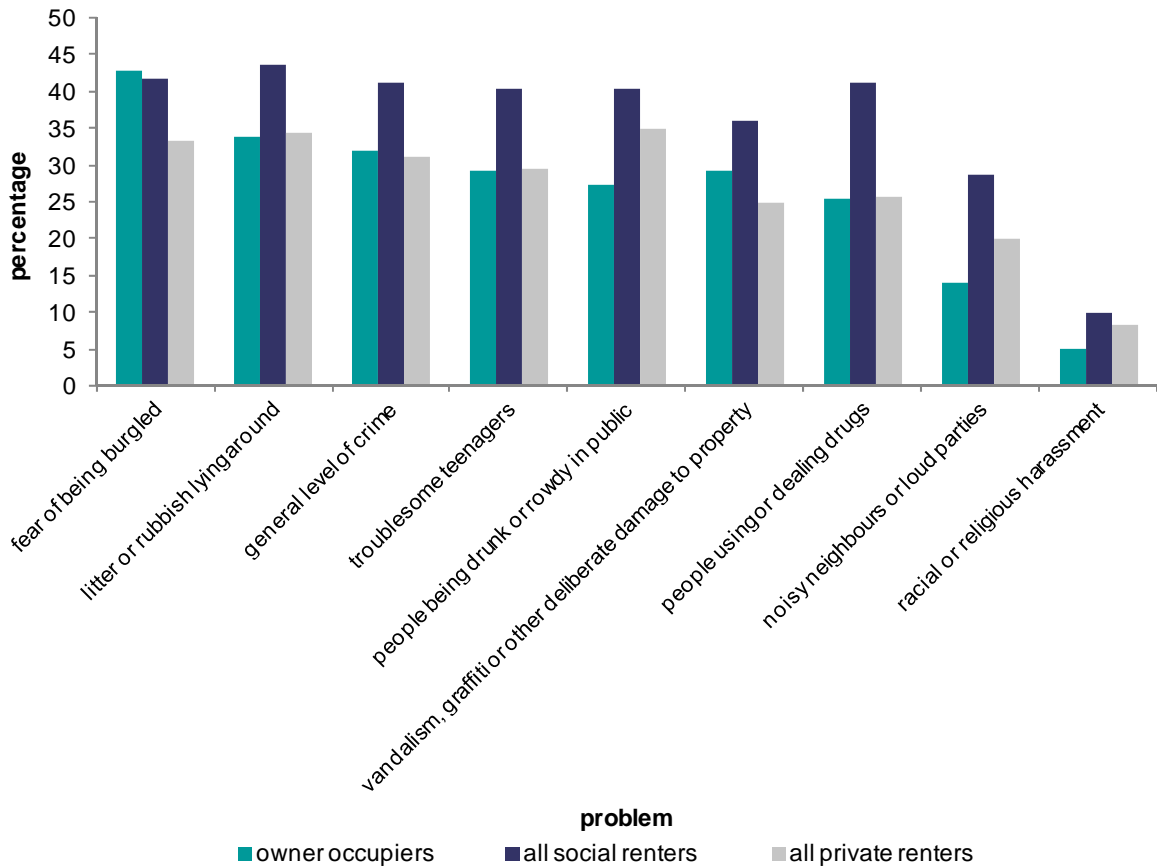
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## Problems in the local area

- 7.7 Households were presented with a list of nine issues and asked if, in relation to their local area, each issue was ‘a serious problem’, ‘a problem but not serious’, or ‘not a problem’. For the purposes of this section, the first two of these categories have been combined to produce an overall measure of the extent of different problems. The most commonly reported problem was the fear of being burgled (41%), Annex Table 7.2.
- 7.8 The results suggest that different problems are experienced by different tenure types. Figure 7.3 and Annex Table 7.2 show that, across eight of the nine issues listed, a higher proportion of social renters reported problems in their local area than owner occupiers and private renters. The exception was the fear of being burgled where similar proportions of owner occupiers (43%) and social renters (42%) said this was a problem. This was the most commonly perceived problem for owner occupiers.
- 7.9 The most common problem for social renters was litter or rubbish lying around (43%), with people being drunk or rowdy in public the most cited problem for private renters (35%).
- 7.10 The proportions of owner occupiers and private renters who reported most of the problems listed were, in general, fairly similar. The notable exceptions were the fear of being burgled (43% of owner occupiers, 33% of private renters) and people being drunk or rowdy in public (27% of owner occupiers, 35% of private renters).



**Figure 7.3: Percentage of HRPs who reported problems in their local area by tenure, 2010-11**



Base: all households

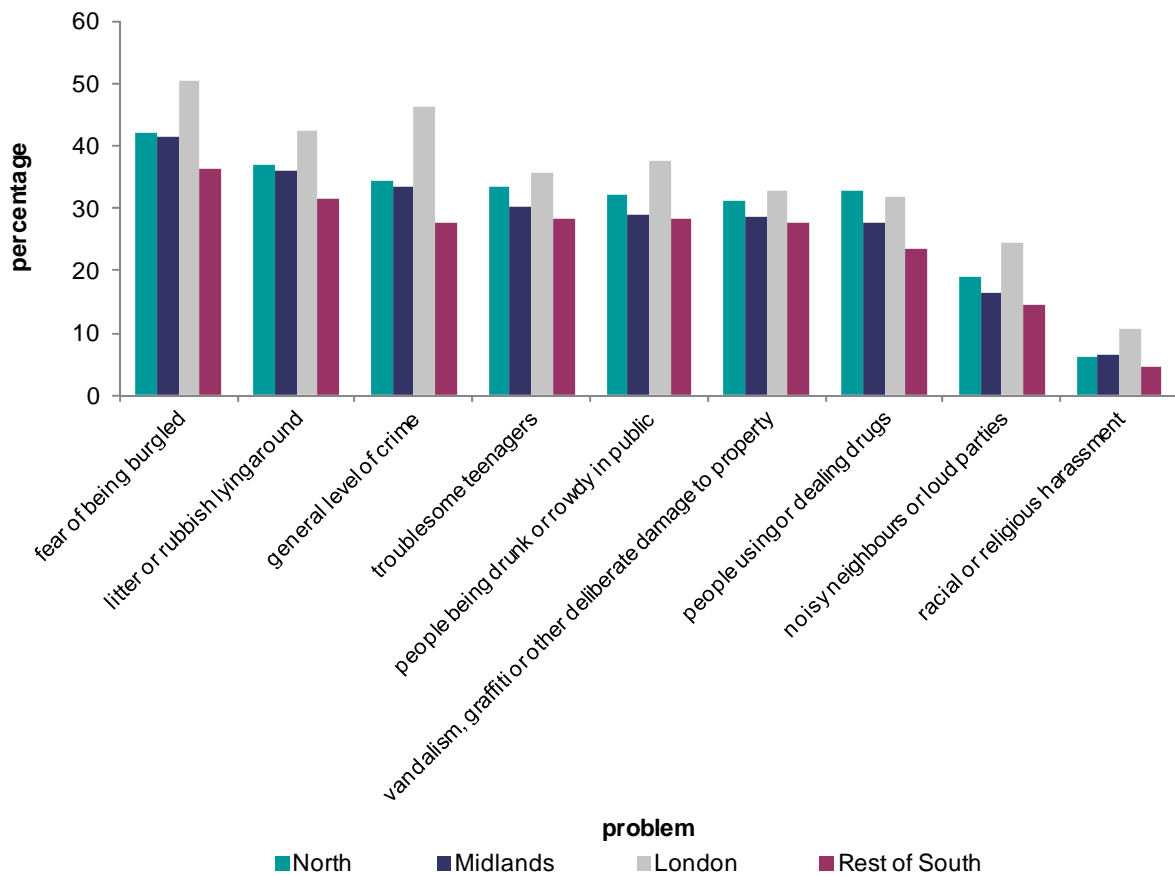
Note: underlying data are presented in Annex Table 7.2

Source: DCLG English Housing Survey, full household sample

## Geographic Region

- 7.11 For eight of the nine issues presented in Figure 7.4, London was the area in which the highest percentage of households reported problems, with the exception being the problem of people using or dealing drugs, which was cited by 33% of households in the North and 32% in London, Annex Table 7.2.
- 7.12 The higher proportion of households in London reporting problems may explain why households in London also had the lowest reported levels of satisfaction (see paragraph 7.6).
- 7.13 Vandalism, graffiti or other deliberate damage to property was a problem for relatively similar proportions of households in all regions; 31% in the North, 28% in the Midlands, 33% in London, and 28% in the South. However, the general level of crime varied more by region. This was a problem for 46% of households in London compared with 28% of households in the South, Annex Table 7.2.

**Figure 7.4: Percentage of HRPs who reported problems in their local area by region, 2010-11**



Base: all households

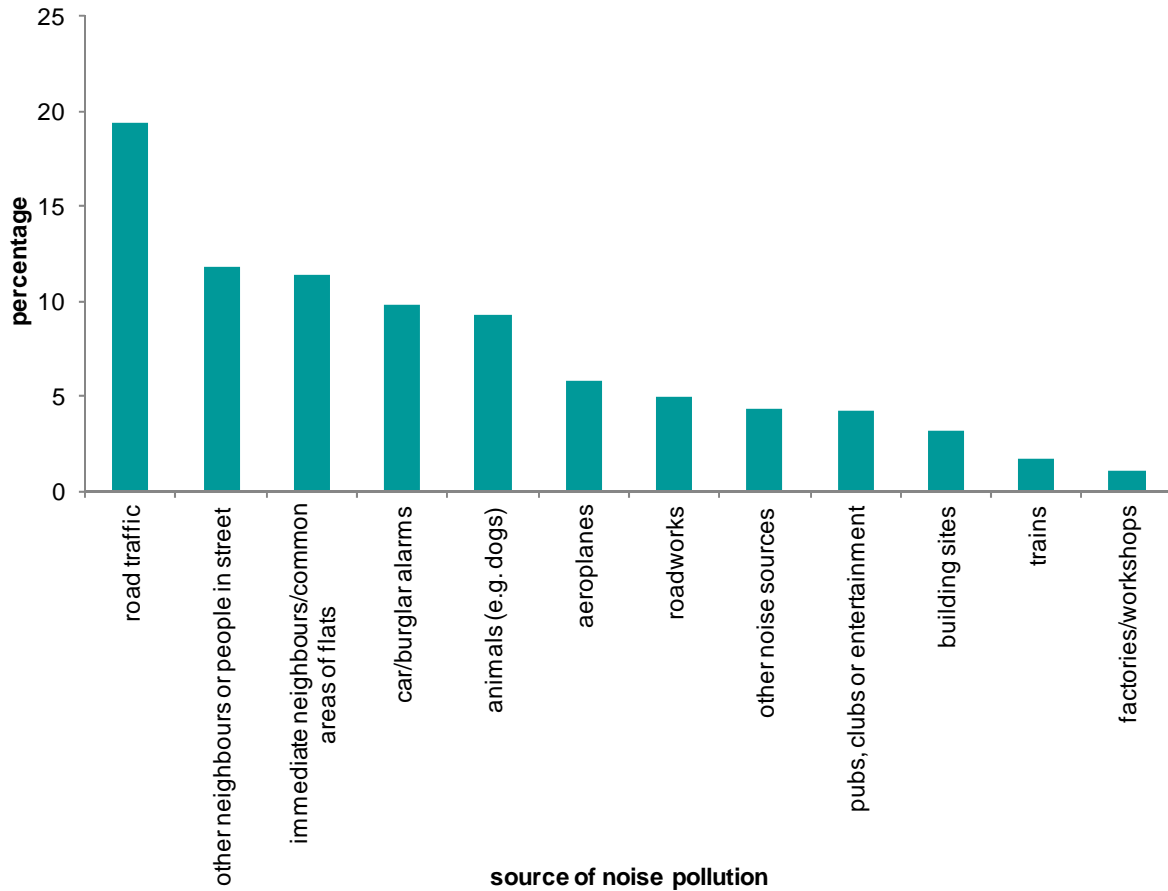
Note: underlying data are presented in Annex Table 7.2

Source: DCLG English Housing Survey, full household sample

## Problems with noise

7.14 Households were also asked if they experienced problems with noise from a range of possible sources. Figure 7.5 and Annex Table 7.3 show that the most common causes of noise problems for households were road traffic (19%), neighbours or people on the street (12%), and from immediate neighbours or common areas of flats (11%).

**Figure 7.5: Percentage of households who experienced given sources of noise pollution, 2010-11**



**Base: all households**  
**Note: underlying data are presented in Annex Table 7.3**  
**Source: DCLG English Housing Survey, full household sample**

### Tenure Type

7.15 Nearly a fifth (19%) of social renters experienced noise problems from their immediate neighbours or common areas of flats, compared with 14% of private renters and 9% of owner occupiers. Road traffic was the most common cause of noise problems for private renters (20%), and was also experienced by 19% of owner occupiers and social renters, Annex Table 7.3.

### Geographic Region

7.16 More households in London reported that road traffic noise was a problem (24%) than in the other regions. This is in comparison to 19% of households in the North, 18% in the Midlands, and 19% in the South, Annex Table 7.3.

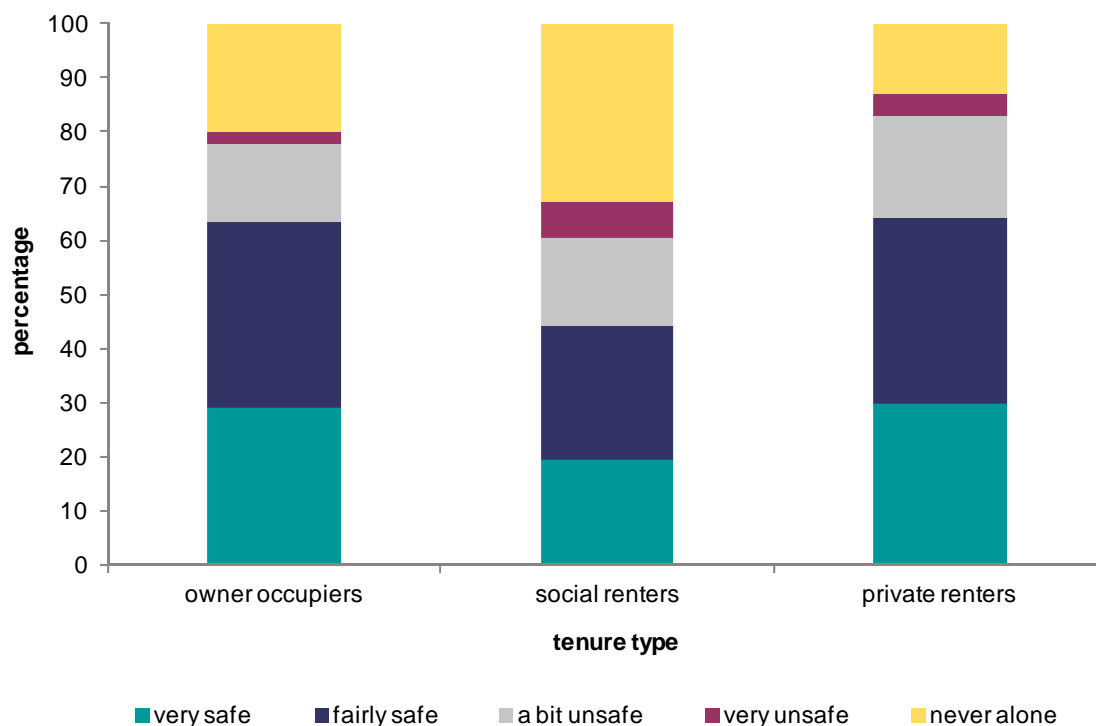
7.17 Households in London were also more likely to experience problems with noise from roadworks (11%) than households in the Midlands (2%), the North (5%) and the South (4%), Annex Table 7.3.

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- 7.18 As the capital city of England, London experiences a large volume of air traffic and is served by five airports in relatively close proximity to the city. As a result, it is no surprise that noise from aeroplanes was also a problem for more households in London (11%) than in the North (4%), Midlands (4%) or the South (6%).

## Safety levels felt outside at night

- 7.19 Each Household Reference Person, or their partner if the HRP was not interviewed, was asked how safe they felt alone in their home, and when walking alone, in their neighbourhoods, during the day and at night. These findings are presented in Annex Tables 7.4a, 7.4b and 7.4c.
- 7.20 In terms of how safe people felt at night, nearly a third (32%) of HRPs aged between 16 and 24 felt either a bit or very unsafe at night, with 10% stating that they never went out alone at night. In comparison, 13% of HRPs aged 65 or over felt either a bit or very unsafe, although a much greater proportion (44%) never went out alone at night, Annex Table 7.4c.
- 7.21 Households in both the social and private rented sector were more likely than owner occupiers to say they either felt unsafe (a bit or very unsafe) at night than owner occupiers (23% of both private and social renters compared to 17% of owner occupiers), Figure 7.6, Annex Table 7.4c. A higher proportion of social renters (41%) reported the general level of crime being a problem in their area (Annex Table 7.2) than the other tenure types. This may provide a partial explanation for these results. Much higher proportions of social renters than those in other tenures said that they never went out alone in their neighbourhoods at night.

**Figure 7.6: How safe HRPs felt alone outside at night by tenure, 2010-11**



Base: all households

Note: underlying data are presented in Annex Table 7.4c

Source: DCLG English Housing Survey, full household sample

7.22 How people felt when walking in their neighbourhoods alone at night also varied by region, with 28% of HRPs in London stating that they felt unsafe compared with 16% in the South. However, higher proportions of HRPs in the North (22%), Midlands (23%), and South (21%) did not go out alone at night, compared with just 15% of HRPs in London, Annex Table 7.4c.

## How the local area had changed over the past two years

7.23 Households who had lived in their local area for two or more years were asked if they thought their local area had changed for the better, for worse, or had not changed over the previous two years. Whilst 63% of people said their area had not changed, a larger proportion of households said that their area had changed for the worse (24%) than said their area had changed for the better (14%), Annex Table 7.5. These levels were unchanged from 2009-10<sup>1</sup>.

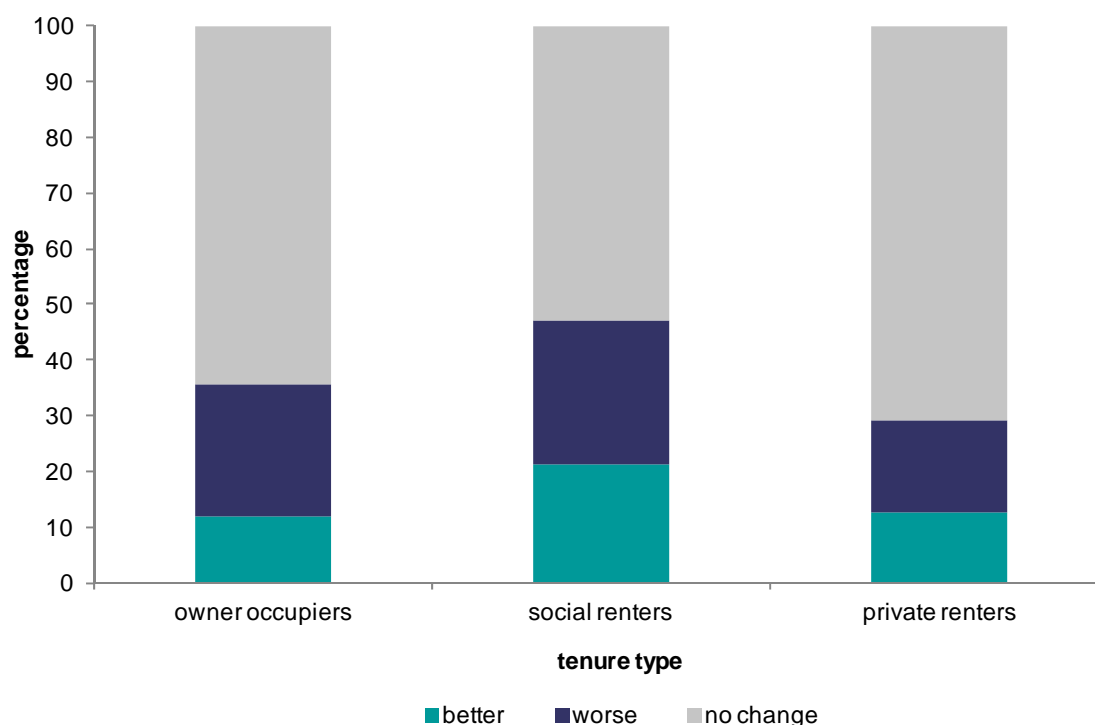
7.24 More social renters (47%) reported that they thought their local area had changed over the last two years than owner occupiers (36%) or private renters (29%).

<sup>1</sup> See English Housing Survey Live Table FA5342

7.25 Just over a quarter (26%) of social renters believed that their area had changed for the worse but 21% thought their area had improved. Similarly, more private renters believed their area had got worse than better (17% compared to 12%).

7.26 Owner occupiers were also more likely to believe their area had got worse than better – 24% thought their local area had changed for the worse with just 12% thinking their area had improved.

**Figure 7.7: Change to local area in the previous two years by tenure, 2010-11**



**Base:** all households who had lived in their local area for two or more years

**Note:** underlying data are presented in Annex Table 7.5

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

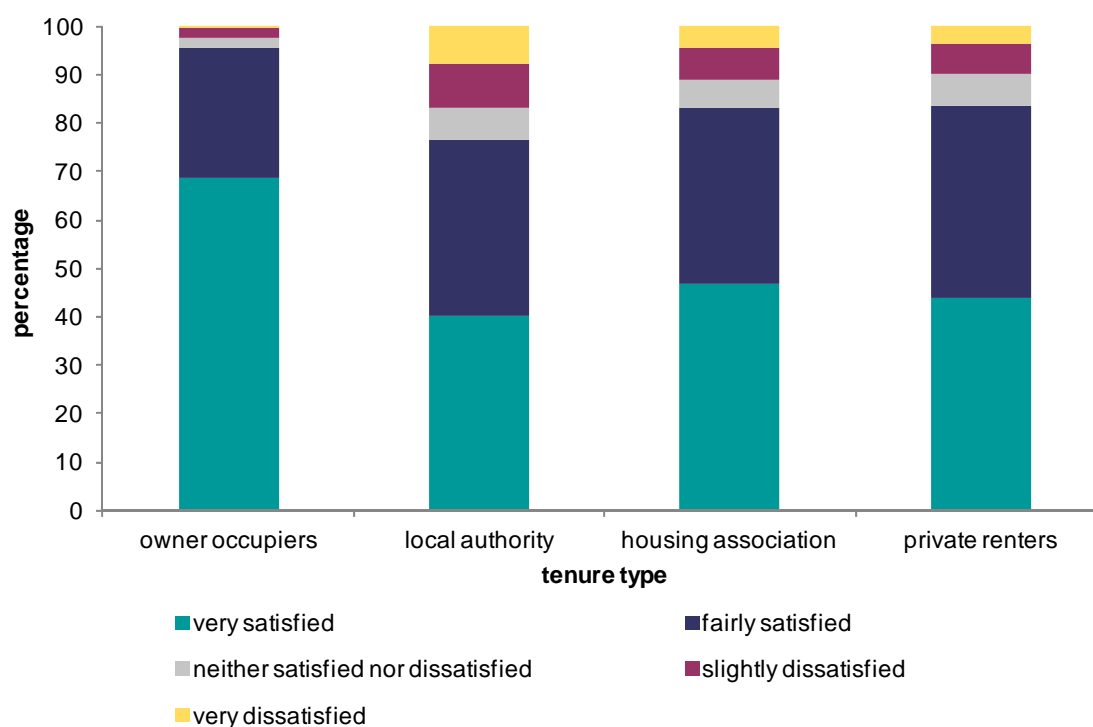
7.27 In terms of geographic region, London had the highest percentage of households who reported that their local area had improved in the previous two years (21%), although a higher percentage thought the area had declined (26%). Households in the East were least likely to think their local area had improved (9%), Annex Table 7.5.

## Satisfaction with accommodation

7.28 The satisfaction of households with their accommodation was measured using a five-point scale, where 1='very satisfied' and 5='very dissatisfied'. Overall, 91% of households said that they were very or fairly satisfied with their accommodation, with 6% of households stating they were either fairly or very dissatisfied, Annex Table 7.6.

- 7.29 Owner occupiers were the tenancy type most satisfied with their accommodation (95%), compared with 84% of private renters and 80% of all social renters, Figure 7.8 and Annex Table 7.6. It is likely that these differences are related to the choice of accommodation available for different tenure types, and the amount of freedom households have to make changes to their home.
- 7.30 There were significant differences in satisfaction levels within the social renting sector. Some 83% of housing association renters were either very or fairly satisfied, compared to 76% of local authority renters. Local authority renters were also more likely to be very dissatisfied (8%) with their accommodation than housing association renters (4%).
- 7.31 Satisfaction is not just a matter of aesthetics; it covers all aspects of the accommodation and is likely to be related to issues such as overcrowding, which is discussed in Chapter 3, and the amenities and condition of the property, which are discussed in the Homes report, chapters 2 and 3. Additionally, the earlier sections of this chapter have shown that social renters report more problems in their local area, which may influence their overall satisfaction with the accommodation.

**Figure 7.8: Satisfaction with accommodation by tenure, 2010-11**



**Base: all households**

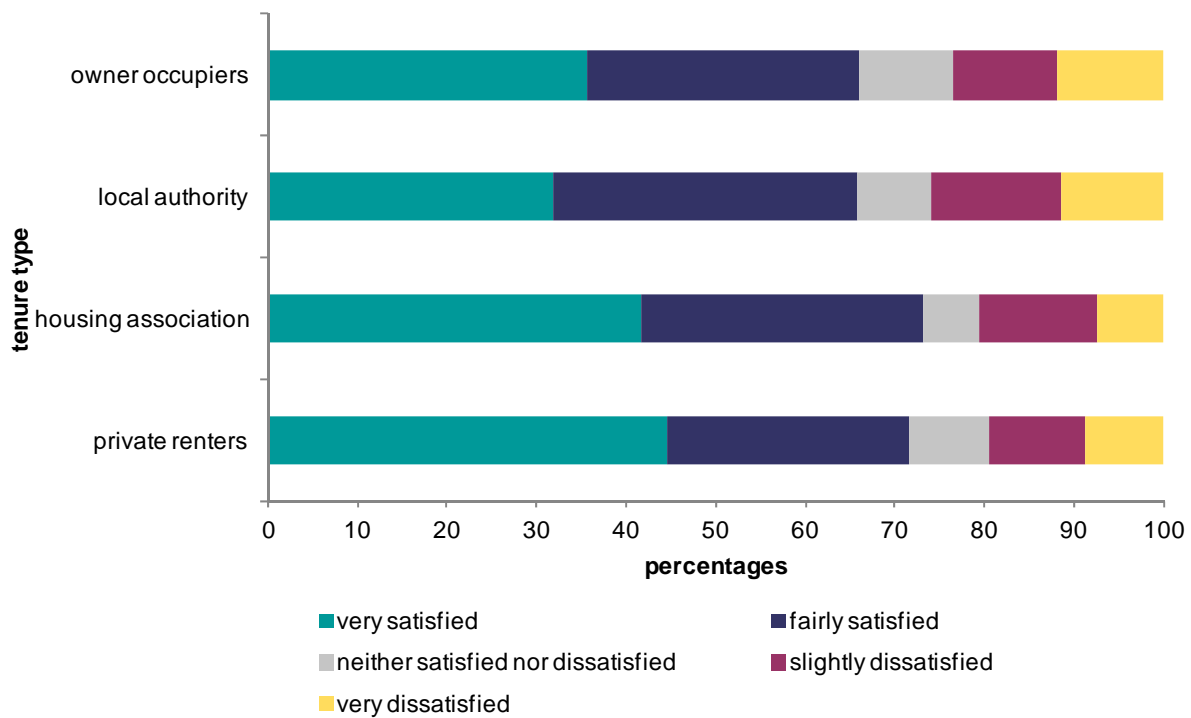
**Note: underlying data are presented in Annex Table 7.6**

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

## Satisfaction with the way the landlord carries out repairs and maintenance

- 7.32 Households with a freeholder or landlord were asked about their satisfaction with the service provided in maintaining and repairing their home.
- 7.33 There was a significant disparity in satisfaction levels within the social renting sector; 66% of local authority renters were satisfied compared to 73% of housing association renters.
- 7.34 Local authority renters and owner occupiers had the same satisfaction levels (66%), whereas satisfaction levels for housing association renters (73%) were similar to those for private renters (72%).

**Figure 7.9: Satisfaction with the way the freeholder or landlord carries out repairs and maintenance by tenure, 2010-11**



Base: all households with a freeholder or landlord who is responsible for services  
 Note: underlying data are presented in Annex Table 7.7  
 Source: DCLG English Housing Survey, full household sample

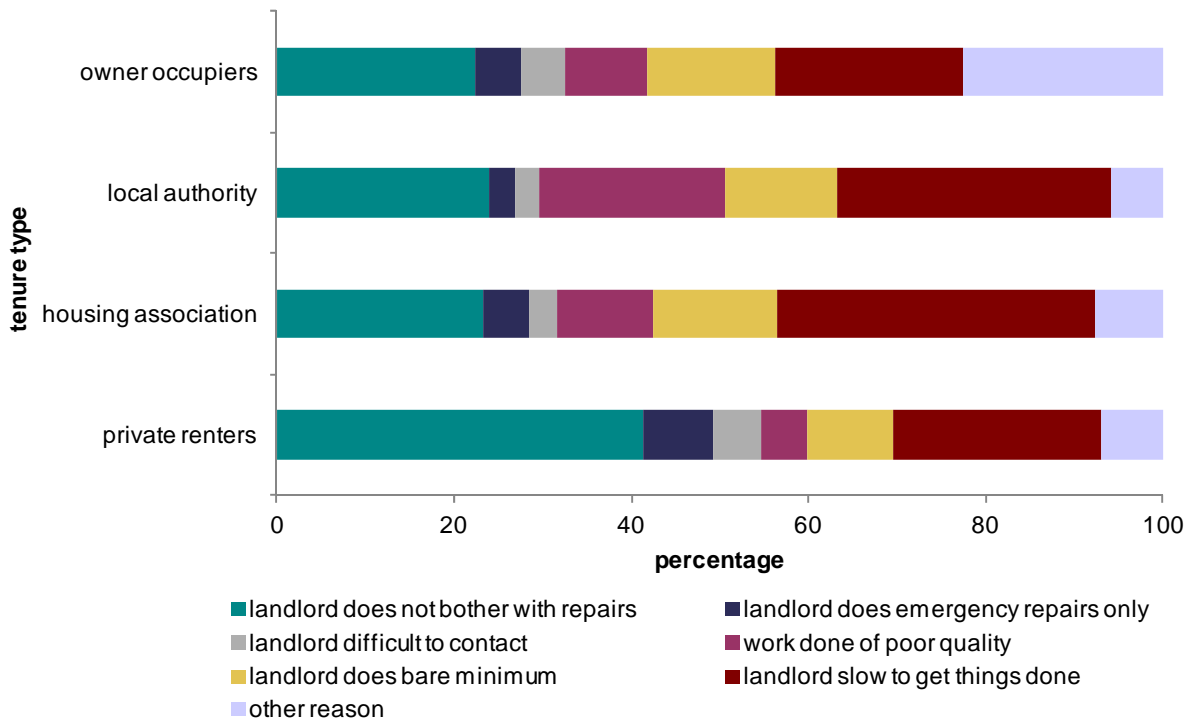


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## Reasons for dissatisfaction with the way the landlord carries out repairs and maintenance

7.35 Reasons for dissatisfaction varied according to tenure type, as demonstrated in Figure 7.10. Owner occupiers were most likely to say that the landlord did not bother with repairs (22%), were slow to get things done (21%), or provided some other, unlisted, reason (22%). The most cited reason by Local Authority renters (31%) and Housing Association renters (36%) was that their landlord was slow to get things done. The most prevalent reason for dissatisfaction amongst private renters was that the landlord did not bother with repairs or maintenance (41%). Local authority renters tended to be more dissatisfied with the quality of work done (21%) than the other tenure types, Annex Table 7.8.

**Figure 7.10: Reasons for dissatisfaction with the way the landlord repairs and maintains the home by tenure, 2010-11<sup>1</sup>**



<sup>1</sup> some results are based on small sample sizes and should be treated with caution

Base: all households with a freeholder or landlord who were dissatisfied with the services provided

Note: underlying data are presented in Annex Table 7.8

Source: DCLG English Housing Survey, full household sample

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# Appendix A: Sampling and grossing

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## General Description

The survey consists of three main elements: an initial interview survey of around 17,000 households with a follow up physical inspection of a sub-sample of about 8,000 dwellings, including vacant dwellings. The EHS previously conducted a desk based market valuation of these sub-sampled properties however this exercise was cancelled in 2010/11 as part of a cost review of the survey. Further information on this review is available at:

[www.communities.gov.uk/publications/housing/ehsreviewresponse](http://www.communities.gov.uk/publications/housing/ehsreviewresponse)

The interview survey samples for 2008-09, 2009-10 and 2010-11 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:

[www.ons.gov.uk/ons/guide-method/surveys/respondents/business/a-z-of-business-surveys/integrated-household-survey/index.html](http://www.ons.gov.uk/ons/guide-method/surveys/respondents/business/a-z-of-business-surveys/integrated-household-survey/index.html)

The EHS interview content covers the key topics included under the former SEH and EHCS. The content of the physical survey remains very largely unchanged from the former EHCS.

## Sampling

### 2010-11 Sample

1. The initial sample for 2010-11 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 2010 to March 2011. A proportion of addresses were found not to be valid residential properties (e.g. demolished properties, second / holiday homes, small businesses, and properties not yet built).
2. Of the 17,556 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

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respondent's consent was sought. A proportion of vacant properties was also sub-sampled. Physical surveys were completed in 8,492 cases, and these cases form the 'dwelling sub-sample'.

3. Findings based on data from the full household sample are mostly presented in the 2010-11 EHS Households report. Findings based on the dwelling sub-sample are mostly presented in the 2010 EHS Homes Report<sup>1</sup>. Where this is not the case the source has been indicated.
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, sex and region, and to the tenure distribution of the Labour Force Survey (LFS). This method is very similar to that used by the Survey of English Housing,

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<sup>1</sup> Previously known as the EHS Housing Stock Report

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the main difference being that much more detailed bias adjustment is carried out in the English Housing Survey.

6. As part of data validation prior to the grossing, tenure corrections are made where cases are reported as local authority tenancies but where the local authority is known to have transferred all its stock to a housing association under a Large Scale Voluntary Transfer (LSVT). Similarly, where a local authority'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 local authority tenancies. This results in a more robust split between the local authority and housing association stock, and is consistent with past practice in the English House Condition Survey but not that of the Survey of English Housing.

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# Appendix B: Sampling errors

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## Sources of error in surveys

1. 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.
2. 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.
3. 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.
4. 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 sample<sup>1</sup>. 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 2010-11 EHS effectively is a simple random sample the deft arises solely from the weighting adjustments.
5. 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.

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<sup>1</sup> 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

6. 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.
7. Tables B1 to B3 provide standard errors and 95% confidence intervals around selected key survey estimates for 2010-11.

**Table B1: Sampling errors using weighted data: means, 2010-11**

characteristic	unweighted base	mean (£ per week)	complex standard error incl design factor	design factor	95% confidence interval		
					lower	upper	
<b>joint income of HRP and partner</b>							
owner occupiers	12,037	786	8.36	0.92	769	802	
social renters	3,049	334	3.73	1.13	327	342	
private renters	2,470	558	10.68	1.06	537	579	
all tenures	17,556	669	5.91	0.90	658	681	
<b>mortgage payment</b>							
recent first time buyers	10,595	140	1.34	1.10	138	143	
other mortgagors	1,285	157	2.39	1.04	152	162	
all mortgagors	11,880	142	1.21	1.08	140	145	
<b>rent net of services</b>							
social renters	3,049	79	0.68	1.29	77	80	
<i>private renters</i>							
market rents	1,835	161	2.38	1.17	157	166	
non-market rents	426	107	6.55	1.26	94	119	
all private renters	2,470	150	2.14	1.14	146	154	

**Table B2: Sampling errors using weighted data: percentages, 2010-11**

characteristic	unweighted base percentage	complex standard error incl design factor	design factor (def)	95% confidence interval	
				lower	upper
<b>tenure</b>	17,556				
owner occupiers	66.00	0.36	1.04	65.29	66.72
social renters	17.48	0.31	1.09	16.87	18.08
private renters	16.52	0.30	1.13	15.94	17.10
<b>household type within tenure</b>					
<i>owner occupiers</i>	12,037				
couple with no dependent child(ren)	42.69	0.44	0.98	41.83	43.56
couple with dependent child(ren)	23.09	0.37	0.95	22.36	23.81
lone parent with dependent child(ren)	3.10	0.16	1.01	2.78	3.42
other multi-person	5.80	0.23	1.12	5.34	6.25
one person under 60	10.21	0.33	1.29	9.57	10.85
one person 60 or over	15.11	0.27	0.84	14.58	15.65
<i>social renters</i>	3,049				
couple with no dependent child(ren)	16.16	0.70	1.02	14.79	17.53
couple with dependent child(ren)	15.75	0.73	1.08	14.33	17.18
lone parent with dependent child(ren)	17.32	0.73	1.04	15.90	18.74
other multi-person	7.49	0.52	1.11	6.47	8.51
one person under 60	19.49	0.88	1.31	17.77	21.20
one person 60 or over	23.80	0.77	0.99	22.28	25.31
<i>private renters</i>	2,470				
couple with no dependent child(ren)	25.30	1.03	1.20	23.29	27.31
couple with dependent child(ren)	18.86	0.82	0.99	17.25	20.48
lone parent with dependent child(ren)	11.66	0.64	0.92	10.40	12.92
other multi-person	15.11	0.84	1.24	13.46	16.76
one person under 60	22.92	1.01	1.25	20.95	24.90
one person 60 or over	6.14	0.47	0.91	5.22	7.07
<i>all tenures</i>	17,556				
couple with no dependent child(ren)	35.18	0.35	0.98	34.49	35.87
couple with dependent child(ren)	21.11	0.30	0.96	20.52	21.70
lone parent with dependent child(ren)	7.00	0.19	0.97	6.63	7.37
other multi-person	7.63	0.22	1.18	7.19	8.07
one person under 60	13.93	0.31	1.29	13.33	14.54
one person 60 or over	15.15	0.18	0.67	14.79	15.51
<b>household size</b>					
<i>owner occupiers</i>	12,037				
one	25.32	0.41	1.06	24.52	26.13
two	39.20	0.45	1.01	38.32	40.09
three	15.26	0.35	1.06	14.58	15.94
four	14.66	0.33	1.02	14.02	15.31
five	3.93	0.18	0.98	3.58	4.28
six or more	1.62	0.12	0.98	1.39	1.85



characteristic	unweighted base	percentage	complex standard error incl design factor	design factor (deft)	95% confidence interval	
					lower	upper
<b>household size (cont)</b>						
<i>social renters</i>	3,049					
one		43.28	0.99	1.11	41.34	45.22
two		24.48	0.85	1.07	22.82	26.14
three		14.46	0.69	1.07	13.11	15.81
four		9.87	0.56	1.01	8.78	10.97
five		4.81	0.41	1.01	4.00	5.61
six or more		3.10	0.40	1.26	2.32	3.88
<i>private renters</i>	2,470					
one		29.06	1.05	1.18	27.00	31.13
two		34.43	1.09	1.16	32.29	36.57
three		17.81	0.87	1.12	16.11	19.52
four		12.43	0.67	0.94	11.12	13.73
five		3.55	0.39	1.03	2.78	4.32
six or more		2.72	0.35	1.01	2.04	3.40
<i>all tenures</i>	17,556					
one		29.08	0.36	1.07	28.38	29.78
two		35.84	0.37	1.02	35.11	36.57
three		15.54	0.29	1.07	14.97	16.12
four		13.45	0.26	1.00	12.94	13.97
five		4.02	0.15	0.99	3.72	4.32
six or more		2.06	0.12	1.08	1.83	2.29
<b>number of bedrooms</b>						
<i>owner occupiers</i>	12,037					
one		3.12	0.20	1.38	2.73	3.51
two		21.73	0.41	1.12	20.92	22.54
three		48.87	0.48	1.06	47.93	49.82
four		20.27	0.38	1.01	19.53	21.01
five or more		6.01	0.22	1.00	5.58	6.45
<i>social renters</i>	3,049					
one		30.12	0.95	1.18	28.25	31.99
two		35.06	0.97	1.12	33.16	36.95
three		31.66	0.91	1.06	29.88	33.43
four		2.67	0.34	1.15	2.00	3.34
five or more		0.49	0.14	1.11	0.21	0.77
<i>private renters</i>	2,470					
one		20.14	1.00	1.33	18.17	22.11
two		38.89	1.12	1.15	36.70	41.08
three		30.92	1.01	1.05	28.95	32.89
four		7.19	0.54	1.00	6.13	8.25
five or more		2.86	0.38	1.12	2.12	3.61
<i>all tenures</i>	17,556					
one		10.65	0.28	1.31	10.10	11.20
two		26.89	0.37	1.12	26.17	27.61
three		42.90	0.39	1.05	42.12	43.67
four		15.03	0.27	0.99	14.50	15.57
five or more		4.53	0.16	1.00	4.21	4.85

characteristic	unweighted base	percentage	complex standard error incl design factor	design factor (def)	95% confidence interval	
					lower	upper
<b>movers- HRP resident less than 1 year</b>						
all tenures	17,556	9.26	0.24	1.18	8.79	9.74
owner occupiers	12,037	3.07	0.17	1.14	2.73	3.41
social renters	3,049	8.42	0.59	1.19	7.26	9.57
private renters	2,470	34.89	1.09	1.16	32.74	37.03
<b>economic status of HRP within tenure</b>						
<i>owner occupiers</i>	12,037					
in employment		63.47	0.35	0.79	62.79	64.16
unemployed		1.15	0.10	1.06	0.95	1.35
economically inactive		35.38	0.34	0.77	34.71	36.04
<i>social renters</i>	3,049					
in employment		32.38	0.96	1.15	30.50	34.26
unemployed		9.55	0.62	1.19	8.34	10.77
economically inactive		58.07	0.99	1.12	56.13	60.01
<i>private renters</i>	2,470					
in employment		69.35	1.01	1.07	67.36	71.33
unemployed		6.11	0.58	1.22	4.98	7.24
economically inactive		24.54	0.92	1.02	22.75	26.34
<i>all tenures</i>	17,556					
in employment		59.01	0.31	0.83	58.40	59.62
unemployed		3.44	0.16	1.21	3.12	3.75
economically inactive		37.55	0.28	0.76	37.00	38.10
<b>nationality</b>						
<i>owner occupiers</i>	12,037					
british/irish		97.08	0.17	1.19	96.73	97.42
other		2.72	0.17	1.19	2.38	3.05
<i>social renters</i>	3,049					
british/irish		93.34	0.58	1.38	92.20	94.47
other		6.59	0.58	1.38	5.46	7.72
<i>private renters</i>	2,470					
british/irish		76.72	0.98	1.19	74.80	78.64
other		22.67	0.97	1.20	20.76	24.57
<i>all tenures</i>	17,556					
british/irish		93.06	0.22	1.25	92.63	93.49
other		6.69	0.22	1.26	6.26	7.12
<b>ethnicity group of HRP</b>						
<i>owner occupiers</i>	12,037					
white		93.07	0.25	1.10	92.58	93.55
black		1.41	0.12	1.17	1.17	1.64
indian		2.01	0.14	1.14	1.74	2.29
pakistani/bangladeshi		1.49	0.11	1.01	1.27	1.71
other		3.07	0.18	1.16	2.73	3.41
all ethnic minority		6.93	0.25	1.10	6.45	7.42

characteristic	unweighted base	percentage	complex incl design factor	standard error design factor (def)	95% confidence interval	
					lower	upper
<b>ethnicity group of HRP (cont)</b>						
<i>social renters</i>	3,049					
white		84.08	0.78	1.26	82.55	85.61
black		7.96	0.59	1.30	6.81	9.12
indian		1.03	0.21	1.17	0.62	1.43
pakistani/bangladeshi		2.35	0.35	1.38	1.67	3.03
other		10.70	0.68	1.31	9.36	12.04
all ethnic minority		15.92	0.78	1.26	14.39	17.45
<i>private renters</i>	2,470					
white		81.95	0.90	1.21	80.19	83.70
black		3.93	0.46	1.24	3.02	4.84
indian		3.10	0.40	1.18	2.32	3.89
pakistani/bangladeshi		2.34	0.39	1.34	1.58	3.11
other		11.83	0.78	1.26	10.30	13.35
all ethnic minority		18.05	0.90	1.21	16.30	19.81
<i>all tenures</i>	17,556					
white		89.66	0.24	1.12	89.18	90.14
black		2.97	0.15	1.25	2.68	3.26
indian		2.02	0.12	1.16	1.79	2.25
pakistani/bangladeshi		1.78	0.11	1.16	1.56	2.00
other		5.85	0.21	1.25	5.45	6.25
all ethnic minority		10.34	0.24	1.12	9.86	10.82
<b>age of the HRP</b>						
<i>owner occupiers</i>	12,037					
16-24		0.74	0.10	1.54	0.55	0.93
25-34		9.48	0.24	0.95	9.01	9.94
35-44		18.45	0.25	0.71	17.97	18.94
45-54		21.80	0.22	0.60	21.36	22.24
55-64		19.85	0.20	0.53	19.47	20.24
65 and over		29.68	0.24	0.55	29.22	30.14
<i>social renters</i>	3,049					
16-24		5.48	0.45	1.22	4.59	6.37
25-34		13.56	0.65	1.04	12.29	14.83
35-44		20.35	0.75	1.05	18.88	21.82
45-54		17.63	0.71	1.05	16.23	19.03
55-64		14.38	0.63	0.97	13.14	15.62
65 and over		28.60	0.78	0.94	27.06	30.13
<i>private renters</i>	2,470					
16-24		16.08	0.56	0.82	14.98	17.19
25-34		35.63	0.86	0.91	33.95	37.31
35-44		21.56	0.79	0.94	20.01	23.12
45-54		12.73	0.64	0.92	11.47	13.99
55-64		6.37	0.46	0.86	5.46	7.28
65 and over		7.62	0.50	0.86	6.64	8.60

**Table B3: Sampling errors using weighted data: percentages, three years worth of EHS data 2010-11**

characteristic	unweighted base	percentage	complex standard error incl design factor	design factor (deft)	95% confidence interval	
					lower	upper
<b>bedroom standard</b>						
<i>owner occupiers</i>	35,927					
overcrowding		1.31	0.07	1.11	1.18	1.44
at standard		13.64	0.20	1.12	13.25	14.03
one bedroom above standard		36.32	0.27	1.08	35.78	36.85
under-occupied		48.72	0.27	1.04	48.18	49.26
<i>social renters</i>	9,338					
overcrowding		7.34	0.32	1.23	6.71	7.97
at standard		52.57	0.57	1.11	51.44	53.69
one bedroom above standard		29.76	0.52	1.10	28.74	30.79
under-occupied		10.33	0.33	1.00	9.69	10.97
<i>private renters</i>	7,024					
overcrowding		5.58	0.32	1.17	4.96	6.20
at standard		41.64	0.67	1.14	40.33	42.95
one bedroom above standard		36.21	0.65	1.13	34.95	37.48
under-occupied		16.57	0.47	1.03	15.64	17.49
<i>all tenures</i>	52,289					
overcrowding		3.02	0.09	1.19	2.85	3.19
at standard		24.76	0.20	1.10	24.36	25.16
one bedroom above standard		35.16	0.23	1.09	34.71	35.60
under-occupied		37.05	0.21	0.99	36.64	37.46

**Table B3: Sampling errors using weighted data: percentages, three years worth of EHS data 2010-11 (cont)**

characteristic	unweighted base	percentage	complex standard error incl design factor	design factor (deft)	95% confidence interval	
					lower	upper
<b>recent first time buyers</b>						
ages	1,802					
16-24		10.69	0.82	1.07	9.09	12.29
25-34		16.04	0.51	1.19	15.03	17.05
35-44		4.40	0.24	1.23	3.92	4.87
45-54		1.39	0.14	1.23	1.12	1.65
55-64		0.75	0.10	1.15	0.56	0.95
65 or over		0.25	0.04	1.07	0.16	0.34
all recent first time buyers		4.11	0.10	1.27	3.92	4.31
<b>other recent purchasers</b>						
ages	3,908					
16-24		1.26	0.29	1.06	0.69	1.83
25-34		8.64	0.35	1.00	7.95	9.34
35-44		11.92	0.34	1.06	11.25	12.60
45-54		8.03	0.30	1.12	7.45	8.62
55-64		6.73	0.27	1.06	6.20	7.27
65 or over		4.26	0.18	1.05	3.92	4.61
all other recent purchasers		7.44	0.12	1.06	7.20	7.68
<b>longer term owners</b>						
ages	30,216					
16-24		1.50	0.33	1.12	0.86	2.14
25-34		22.40	0.54	1.04	21.34	23.47
35-44		49.37	0.54	1.09	48.30	50.43
45-54		64.42	0.52	1.10	63.39	65.44
55-64		71.07	0.50	1.07	70.08	72.06
65 or over		70.98	0.40	1.06	70.20	71.76
all longer term owners		55.53	0.21	0.98	55.12	55.95

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# Glossary

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

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

**Basic repair cost:** Basic repairs include urgent work required in the short term to tackle problems presenting a risk to health, safety, security or further significant deterioration plus any additional work that will become necessary within the next five years. See the Technical Advice Note on dwelling and neighbourhood conditions for more information about how these are calculated and assumptions made.

**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 respondents; bedrooms not actually in use are counted unless uninhabitable.

**Continuing households:** are those where the HRP or their spouse/partner occupied their previous permanent accommodation in either or both of their names. Note that previous accommodation refers to the HRP's previous *permanent* accommodation rather than any temporary accommodation the HRP may have lived in.

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**Damp and mould:** Damp and mould falls into three main categories:

- (a) **rising damp:** where the surveyor has noted the presence of rising damp in at least one of the rooms surveyed during the physical survey. Rising damp occurs when water from the ground rises up into the walls or floors because damp proof courses in walls or damp proof membranes in floors are either not present or faulty.
- (b) **penetrating damp:** where the surveyor has noted the presence of penetrating damp in at least one of the rooms surveyed during the physical survey. Penetrating damp is caused by leaks from faulty components of the external fabric e.g. roof covering, gutters etc. Or leaks from internal plumbing e.g. water pipes, radiators etc.
- (c) **condensation or mould:** Caused by water vapour generated by activities like cooking and bathing condensing on cold surfaces like windows and walls. Virtually all homes have some level of condensation occurring. Only serious levels of condensation or mould are considered as a problem in this report.

**Decent home:** is one that meets **all** of the following four criteria;

- (a) It meets the current **statutory minimum** standard for housing. From April 2006 the fitness standard was replaced by the Housing Health and Safety Rating System (HHSRS). Dwellings posing a Category 1 hazard are non-decent on this criterion based on an assessment of 15 hazards – see HHSRS definition for more detail.
- (b) It is in a reasonable state of repair (related to the age and condition of a range of building components including walls, roofs, windows, doors, chimneys, electrics and heating systems).
- (c) It has reasonably modern facilities and services (assessed according related to the age, size and layout/location of the kitchen, bathroom and WC and any common areas for blocks of flats, and to noise insulation).
- (d) It provides a reasonable degree of thermal comfort (related to insulation and heating efficiency).

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

Estimates from the EHS are based solely on whether a home meets the four stated requirements set out in the updated definition of decent home (see *A Decent Home: Definition and guidance for implementation*, Communities and Local Government, June 2006) and is an assessment of the property as observed by surveyors and subject to any limitations of the information they collect. These

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estimates do not take into account any practical considerations for making the home decent, the wishes of the occupants as to any necessary work being carried out, or any action the owner may have planned for the property. In not taking into account such factors, the EHS estimates differ from social landlords' own statistical returns. These differences have been evaluated and are published on the Department for Communities and Local Government website:

[www.communities.gov.uk/publications/housing/decenthomessocialsector](http://www.communities.gov.uk/publications/housing/decenthomessocialsector)

**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 situation and can give more than one answer.

- (a) **Working full-time/part-time:** Full-time work is defined as 30 or more hours per week. Part-time work is fewer than 30 hours per week. Where more than one answer is given, 'working' takes priority over other categories (with the exception that all those over State Pension Age (SPA) who regard themselves as retired are classified as such, regardless of what other answers they give).
- (b) **Unemployed:** This category covers people who were registered unemployed or not registered unemployed but seeking work.
- (c) **Retired:** This category includes all those over the state pension age who reported being retired as well as some other activity. For men the SPA is 65 and for women it is 60 if they were born before 6th April 1950. For women born on or after the 6th April 1950, the state pension age has increased incrementally since April 2010 (for further information see the [www.direct.gov.uk](http://www.direct.gov.uk) website).
- (d) **Full-time students**
- (e) **Other inactive:** All others; they include people who were permanently sick or disabled, those looking after the family or home and any other activity.

On occasions, (d) and (e) are combined and described as **other economically inactive**.

**Energy Efficiency Rating (EER) Bands:** The energy efficiency rating is presented in an A-G banding system for an Energy Performance Certificate, where Band A rating represents low energy costs (i.e. the most efficient band) and Band G rating represents high energy costs (the least efficient band). The SAP09 break points used for the EER bands are:

- Band A (92 or more)
- Band B (81-91)
- Band C (69-80)



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- Band D (55-68)
  - Band E (39-54)
  - Band F (21-38)
  - Band G (1-20).

**First-time buyers:** are defined, for the purpose of this report, as households who purchased their current home within the previous three years and have never owned a property before.

**Gross annual income:** This is the annual income of the Household Reference Person and (any) partner. This includes income from private sources (regular employment, self-employment, government schemes, occupational pensions, private pensions and other private income), state benefits/allowances and tax credits, as collected on the EHS survey (this includes housing benefit/Local Housing Allowance but excludes council tax benefit and Support for Mortgage Interest) and interest from savings. It is a gross measure i.e. income before Income Tax or National Insurance deductions.

**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 in poverty:** A household where their Before Housing Cost equivalised income is less than 60% of the overall median income. The overall median income is derived from the EHS equivalised income data using a person level weighting factor derived by multiplying the household grossing factor by the number of people in the household.

**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:

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.

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.

People who have been away from the address continuously for six months or longer are excluded.

People who have been living continuously at the address for six months or longer are included even if they have their main residence elsewhere.

Addresses used only as second homes are never counted as main residences.

**Household reference person (HRP):** The household reference person is defined

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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 or with non-dependent child(ren) only
- 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.

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

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

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

The EHS is not able to replicate the HHSRS assessment in full as part of a large

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scale survey. Its assessment employs a mix of hazards that are directly assessed by surveyors in the field and others that are indirectly assessed from detailed related information collected.

An overview and links to more detailed guidance on the HHSRS are available from: <http://www.communities.gov.uk/hhsrs>

**Longer term home owners:** Households who purchased their home more than three years ago.

### **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

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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.

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

**Other recent purchasers:** Households who purchased their home up to 3 years previously, but who were not first time buyers.

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

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

**SAP:** is the energy cost rating as determined by the Government's Standard Assessment Procedure (SAP) and is used to monitor the energy efficiency of homes. It is an index based on calculated annual space and water heating costs for a standard heating regime and is expressed on a scale of 1 (highly inefficient) to 100 (highly efficient with 100 representing zero energy cost).

The method for calculating SAP was comprehensively updated in 2005, with a further update in 2009-10. This new SAP09 methodology has been used for this report.

**Second Homes:** A ‘second home’ is defined as a privately-owned habitable accommodation that is not occupied by anyone as their main residence. It may be occupied occasionally, for example as a holiday home or when working away from the household’s main home.

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

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homes:

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

**Social housing rents:** Most social housing rents are calculated according to 'rent restructuring' policy, which was introduced in 2002 with the aim of converging housing association and local authority rents over a 10 year period. The overall effect of rent restructuring is that similar properties will have similar rents in similar areas.

In both sectors rents are moving towards a 'formula' rent. The formula calculates rents for each individual property based 30% on relative property values at 1999 levels, and 70% on relative local earnings. The rent is increased annually at the rate of Retail Price Index inflation at the previous September + 0.5%. Local authority rents move towards convergence at the maximum rate of RPI at the previous September + 0.5% + £2 per week. Housing association rents are subject to a maximum of September RPI + 0.5%, + £2 where the individual association's rents remain below the target. For various reasons the convergence date has slipped and is now scheduled to take place in 2015-16.

There are different arrangements for rents on Affordable Rent and intermediate rent properties (both of which fall within the statutory definition of social housing)."

**Substantial disrepair:** A property is classed as being in substantial disrepair if the standardised basic repair cost is over £35 per m<sup>2</sup>. See also **Basic repair cost**.

**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.

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## Tenure:

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

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

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

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

**Usable floor space:** Total usable floor area of the dwelling as measured by the surveyor, rounded to the nearest square metre. It excludes integral garages, balconies, stores accessed from the outside only and the area under partition walls.

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