



Ministry of Housing,
Communities &
Local Government



English Housing Survey

Housing Costs and Affordability, 2018-19



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Introduction and main findings

1. The English Housing Survey (EHS) is a national survey of people's housing circumstances and the condition and energy efficiency of housing in England. It is one of the longest standing government surveys and was first run in 1967. This report provides the findings from the 2018-19 survey.
2. This report focuses on housing costs and affordability in England. Chapter 1 examines average housing costs, drawing out key differences between the tenures, demographic characteristics, and regional differences. It also looks more closely at the costs associated with renting a home (fees and deposits) and the costs associated with owning a home (deposits and length of mortgage).
3. Chapter 2 focuses on income and savings, comparing these across tenures and within key demographic characteristics.
4. Chapter 3 looks more closely at housing affordability and how this varies by tenure. This is done by examining the proportion of income that is spent on housing costs.
5. Chapter 4 explores attitudes and affordability concerns, and how these might vary by tenure. It details how easy or difficult renters and mortgagors find paying their housing costs, recent mortgage applications, second mortgages and mortgage arrears.

Main findings

Private renters have the highest housing costs, followed by mortgagors, then social renters. Housing costs were highest in London for all tenures.

- The mean weekly housing costs for private renters was £200. This was a mean of £172 per week for mortgagors, £96 per week for local authority tenants and £106 for housing association tenants.
- The average private rent in London was £341 per week (71% higher than the national average). Weekly mortgage payments were also highest in London, at an average of £242. Average London weekly social rents were £124 per week for local authority tenants and £139 for housing association tenants.

Similarly, private renters spent a larger proportion of their gross income on housing costs than either mortgagors or social renters. This proportion was higher across all tenures for those in London.

- Private renters spent 33% of household income (including Housing Benefit) on rent. Those buying with a mortgage spent an average of 18% of their household income on their mortgage, and those in local authority and housing association spent 26% and 27% respectively.

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- Private renters in London spent 40% of their income on average on their rent. For mortgagors this was 22% of their income. Social renters in London spent 31% and 30% for local authority and housing association tenants respectively.

The proportion of private renters paying a deposit at the beginning of a tenancy has increased in the last 10 years.

- In 2018-19, 77% of private renters paid a deposit when moving into a private rented property. In 2008-09, 70% of private renters paid a deposit.

In the last decade, the proportion of home buyers with mortgages 30 years or longer has increased.

- In 2018-19, nearly one in five mortgages (19%) were for 30 years or longer, this has increased since 2008-09 when 7% of all mortgages were 30 years or longer.
- This difference is most apparent for first time buyers: 45% in 2018-19 had a mortgage of 30 years or greater, compared to 33% in 2008-09.

Owner occupied households were most likely to be in the top two income quintiles, social renters were most likely to be in the bottom two quintiles. Private renters were more evenly distributed across quintiles.

- About 70% of social renters were in the bottom two income quintiles, with 40% in the lowest quintile. Almost half (49%) of homeowners were in the highest and second highest household income quintiles. Private renters' incomes were more evenly distributed.

In 2018-19, nearly half of households in England report not having any savings. This varies across tenures and with age.

- 47% of households in England had no savings. Social renters were least likely to report having savings (82%), followed by private renters (61%) and owner occupiers (33%).
- Households with an older HRP¹ (55-64 and 65 and over) were more likely to have higher levels of savings (20% had more than £50,000 in savings) than other age groups. For younger age groups, 10% or fewer report having higher levels of savings. Still, there are nearly 3.8 million households with a HRP over 55 who report having no savings at all.

In 2018-19, nearly two in five renters had someone in the household who received Housing Benefit. Of those who received Housing Benefit, more than half report it covered part of their rent.

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

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- Approximately 38% of renting households received Housing Benefit. This was 57% of social renters and 20% of private renters.
 - Approximately 46% of social renters say Housing Benefit covered part (rather than all) of their rent. This figure is 82% for private renters.

The majority of households did not report difficulty paying housing costs. However, renters were much more likely to report difficulties than mortgagors.

- Approximately 28% of renting households reported some difficulty in paying their housing costs. Comparatively, 5% reported some difficulty in paying their mortgage.
- The prevalence of difficulty was highest for those who lived in London. Among those in London, 36% of renters reported some difficulty in paying their rent compared to 25% of those in all other regions. For mortgagors, those in London reported difficulties at 7% compared to 4% across all other regions.

Acknowledgements and further queries

6. Each year the English Housing Survey relies on the contributions of a large number of people and organisations. The Ministry of Housing, Communities and Local Government (MHCLG) would particularly like to thank the following people and organisations, without whom the 2018-19 survey and this report, would not have been possible: all the households who gave up their time to take part in the survey, NatCen Social Research, the Building Research Establishment (BRE) and CADS Housing Surveys.
7. This report was produced by Shane Howe, Alun Humphrey, and Joseph Cant at NatCen Social Research in collaboration with MHCLG.
8. If you have any queries about this report, would like any further information or have suggestions for analyses you would like to see included in future EHS reports, please contact ehs@communities.gov.uk.
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English Housing Survey 2018-19: Housing costs and affordability



Private renters have the highest **weekly housing costs**.



Similarly, private renters spend the highest average **proportion of their household income** (including Housing Benefit) on housing costs.



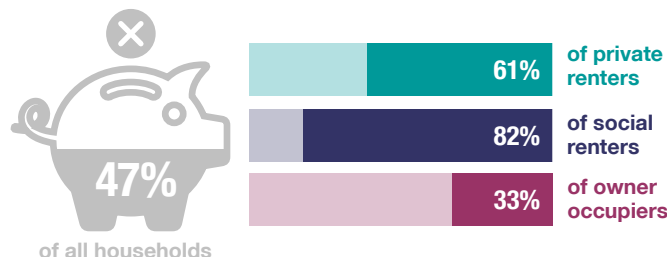
This is higher for **those who live in London**.



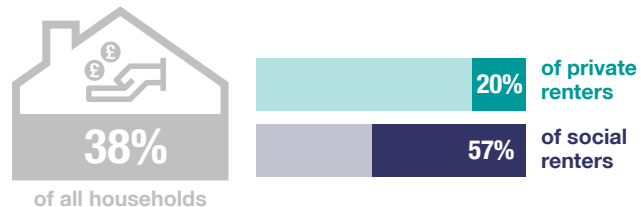
Most households do not report difficulty paying their housing costs.



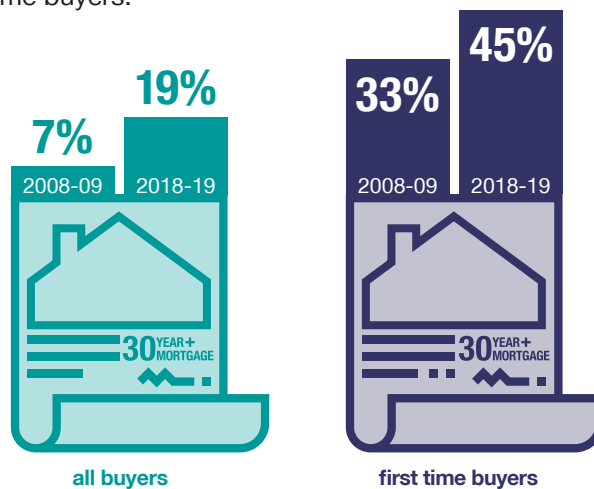
Nearly half of households report **not having any savings** – this is particularly apparent for renters.



Nearly 2/5 of all rented households have **someone who receives Housing Benefit**. Social renters were more likely to receive Housing Benefit than private renters.



Mortgages of 30 years or longer are more common now than they were 10 years ago, especially for first time buyers.



See English Housing Survey *Housing costs and affordability, 2018-19* for more information.



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Chapter 1

Housing costs

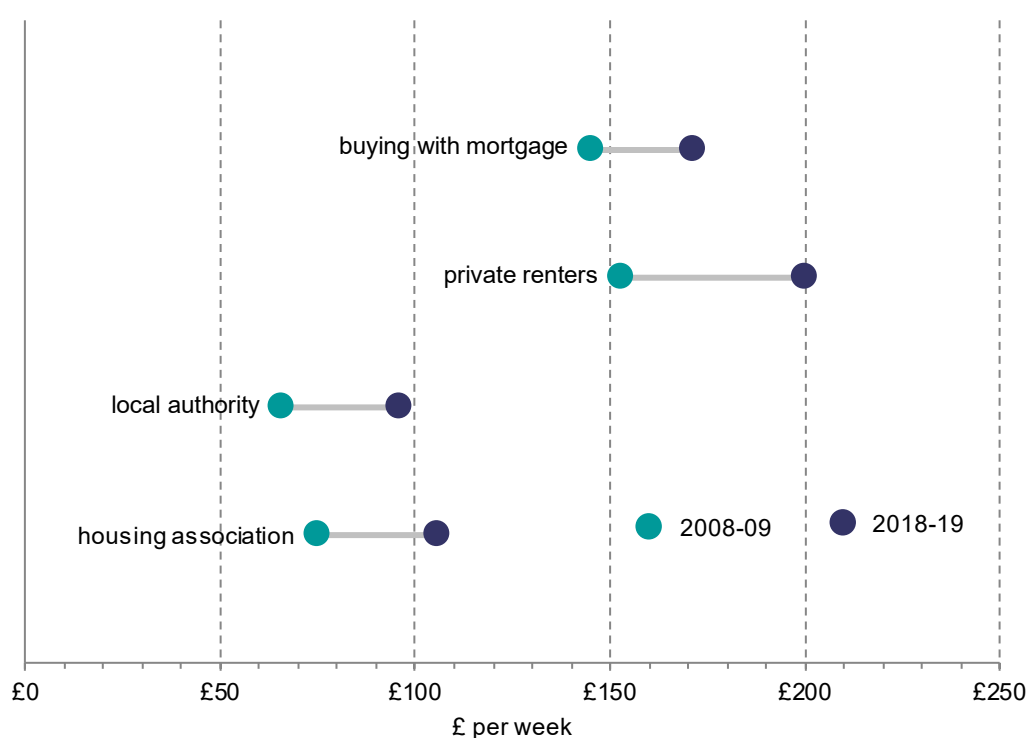
- 1.1 This section compares the housing costs of households by tenure. It considers how costs vary by demographic characteristics of households, and how this has changed over time. It also examines costs associated with renting – tenancy deposits, service charges and fees – and costs associated with purchasing a home – deposits, the source of these deposits and length of mortgages.
- 1.2 Where applicable and where possible, comparisons are made with data collected a decade ago, in 2008-09. The context of this comparison year is important to note. The fieldwork for that wave of the EHS was conducted in the wake of the global financial crisis that saw many in the UK lose their jobs and/or experience reductions in real incomes. Given the focus of this report is housing costs and affordability, comparisons with 2008-09 provide an interesting perspective on what has happened to English housing affordability in the decade since.

Mortgage and rent

- 1.3 In 2018-19, households who were buying their home with a mortgage paid an average (mean) of £172 per week (median of £142) for their mortgage. This was lower than for private renters but higher than what social sector tenants paid for their accommodation. The mean weekly private rent (excluding services but including Housing Benefit) was £200 (median of £160). This compares with £96 per week for local authority tenants and £106 for housing association tenants, Annex Table 1.1.
- 1.4 In terms of demographics, housing costs are, to some extent, reflective of what households can afford, or the size of home they might require. For example, housing costs tend to be higher for households with larger families or more people, and higher for those who are more likely to afford more. However, for some tenures, the differences between groups are not statistically significant.
- 1.5 Mean weekly mortgage payments were highest for households with a HRP aged between 35 and 44 (£191) and couples with dependent children (£198), as well as households where the HRP was working full-time (£179), Annex Table 1.2.

- 1.6 Among social renters, mean weekly rent was also highest for households with a HRP aged between 35 and 44 (£111) and couples with dependent children (£113).
- 1.7 Mean weekly rent in the private rented sector was similar for couples with dependent children (£217) and those with a HRP in full-time work (£207). In the private rented sector, weekly rents were also higher for households with two or more families (£250), Annex Table 1.3.
- 1.8 For both mortgagors and privately renting households, housing costs were lower for those with someone in the household with a long-term limiting illness or disability. Mean mortgage payments were £144 per week for those with someone in the household with an illness or disability compared with £179 per week for those without. For private renters, mean weekly rents were £166 and £211 respectively, Annex Tables 1.2 and 1.3.
- 1.9 In 2008-09, the mean weekly mortgage payment was £145. The 2018-19 mean (£172) represents an increase of 18% over 10 years, Figure 1.1.

Figure 1.1: Mean weekly housing costs, 2008-09 & 2018-19

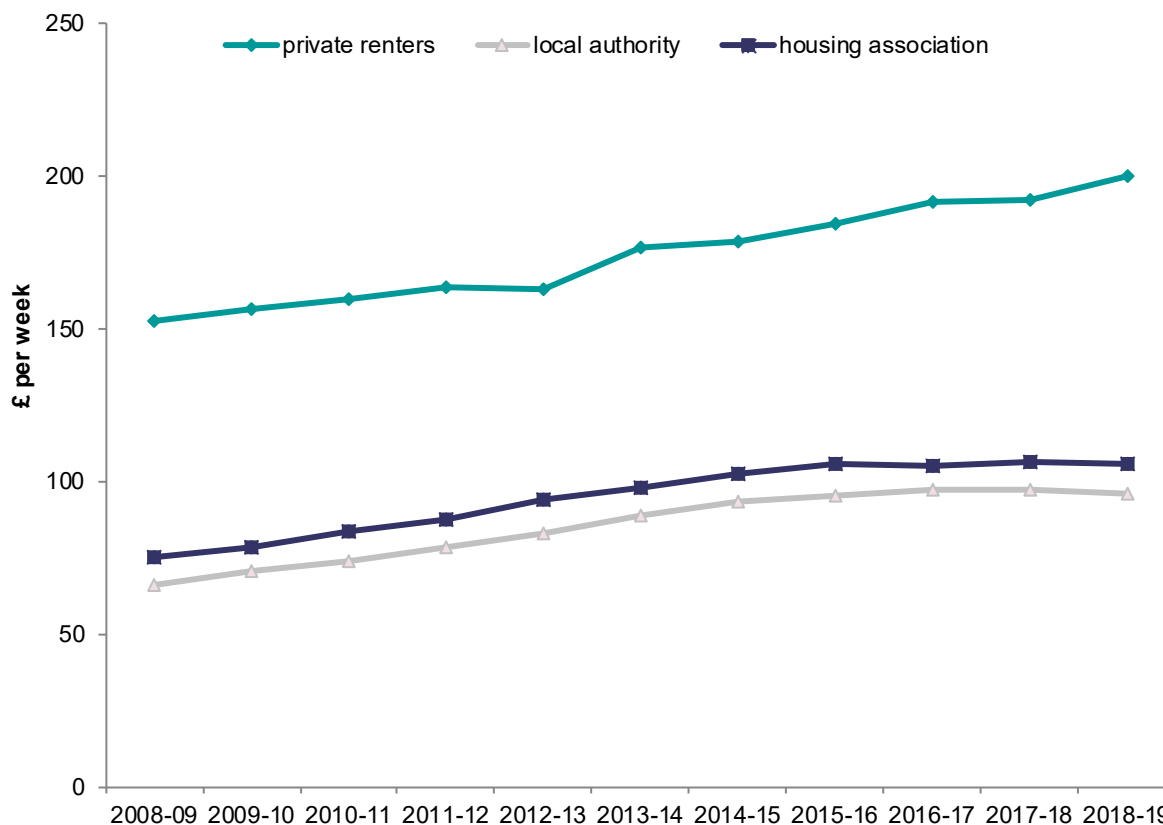


Base: all households paying rent or mortgage
Note: underlying data are presented in Live Table FA3601
Source: English Housing Survey, full household sample

- 1.10 Private rented sector weekly rent increased 31% (from £153 per week in 2008-09 to £200 per week in 2018-19). The biggest proportional increase in mean housing costs across this ten-year period was seen in the social rented

sector, with mean weekly rent increasing by 45% (£66 to £96 per week) for local authority tenants and 41% (£75 to £106 per week) for housing association tenants. From 2012, data on social rents will include households who pay Affordable Rent, as well as households who pay rent set according to rent restructuring policy², Live Table FA3601 and Figure 1.2.

Figure 1.2: Mean weekly rent, 2008-09 to 2018-19



Base: all households paying rent
Note: underlying data are presented in Live Table FA3601
Source: English Housing Survey, full household sample

Region

- 1.11 Weekly mortgage payments were highest in London (£242). The next highest was the South East, with a mean of £197. In the North East, the mean mortgage was lowest at £121.
- 1.12 There was more variation in private rented sector rents than in mortgage costs by region. Mean weekly rent in London was £341 per week, approximately 71% higher than the national average. Comparatively, mortgage costs were 41% higher in London than in the country as a whole, Annex Table 1.2.

² See the Glossary at the end of this report for more information on social housing rents.

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- 1.13 Over the past decade, private rented sector rent has also increased more rapidly in London than in the rest of the country. The mean weekly rent (of £341) is 46% higher than it was in 2008-09, when it was £233 per week. As noted above, the increase for England as a whole since 2008-09 was 31%.
- 1.14 Both local authority rent (£124 per week) and housing association rent (£139 per week) were highest in London, Annex Table 1.3.

Deposits and other fees

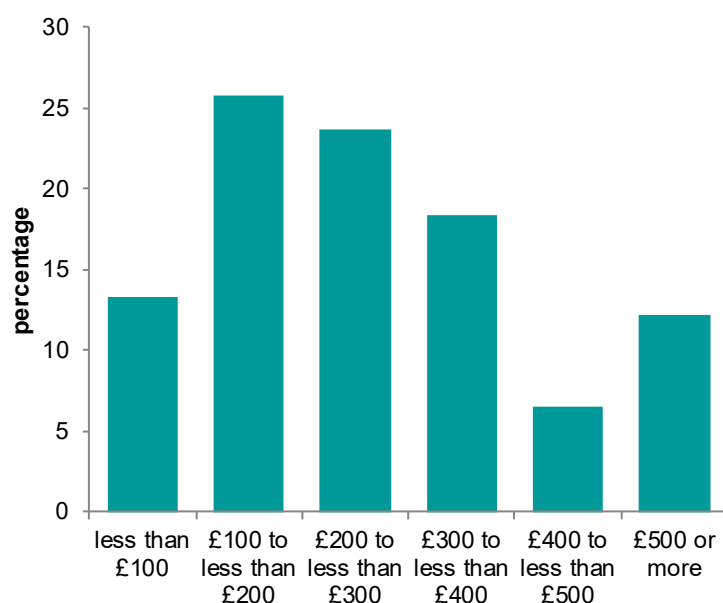
- 1.15 In 2018-19, 77% of private renters paid a deposit before moving into a private rented property. The proportion of private renters paying a deposit has increased over the last decade, with 70% paying a deposit in 2008-09. There was no change in the proportion of private rented households paying a deposit between 1998-99 and 2008-09, Annex Table 1.4.
- 1.16 In 2018-19, the majority (88%) of deposits were for four weeks rent or more. This was split between those who pay four weeks (49%) and those who pay more than four weeks (39%). In 2008-09, 87% paid a deposit of four weeks rent or more (50% four weeks, 37% more than four weeks), Annex Table 1.5.
- 1.17 In 2018-19, the proportion of private renters who paid landlord or agency fees at the beginning of their tenancy was 45%. The majority of these fees were non-refundable: administration fees for reference (61%), finders fee (33%), holding fee (non-returnable 9%, returnable 4%) and other fees (4%), Annex Table 1.6.
- 1.18 The Tenant Fees Act came into force in 1 June 2019³. The Act bans most letting fees and caps tenancy deposits paid by private rented sector tenants at the equivalent of five weeks' rent. The introduction of legislation took place half-way through the year during which interviews were conducted, and would have come into force just after the fieldwork period. Interestingly, those who had been resident less than a year (who would therefore have moved shortly before the new rules applied) were more likely to have paid landlord/agency fees (56%) compared to those who had been resident for a year or longer (41%).
- 1.19 There was limited change in the type of fee for those who were resident less than a year compared to those who were resident for a year or longer. There was no significant difference in the proportion who paid admin fees and finders fees.

³ See <https://www.gov.uk/government/publications/tenant-fees-act-2019-guidance> for guidance on the Act issued to Local Authorities, landlords and letting agents.

1.20 The proportion who paid holdings fees, both returnable and non-returnable, was larger for those who moved within in the last year.

1.21 About half of fees (49%) were between £100 and £300 (£100 - £200 26%, £200-£300, 24%), Figure 1.3.

Figure 1.3: Amount of fees paid by private renters at start of tenancy, 2018-19



Base: all private renters who paid letting fees

Note: underlying data are presented in Annex Table 1.6

Source: English Housing Survey, full household sample

1.22 Those who were resident for less than a year paid higher mean fees (£298.24) than those who had been resident for a year or longer (£254.05), Annex Table 1.7.

Costs associated with purchasing a home

1.23 This section presents analysis of deposit amounts for those with a current mortgage (excluding shared owners). It also includes analysis of deposit amounts as a proportion of overall property costs⁴.

1.24 In 2018-19, 73% of first time buyers⁵ had a deposit between 1% and 19% of the property value at time of purchase. This figure was 50% for those who had

⁴ This is limited to those who paid a deposit which was less than the total value of the home at time of purchase.

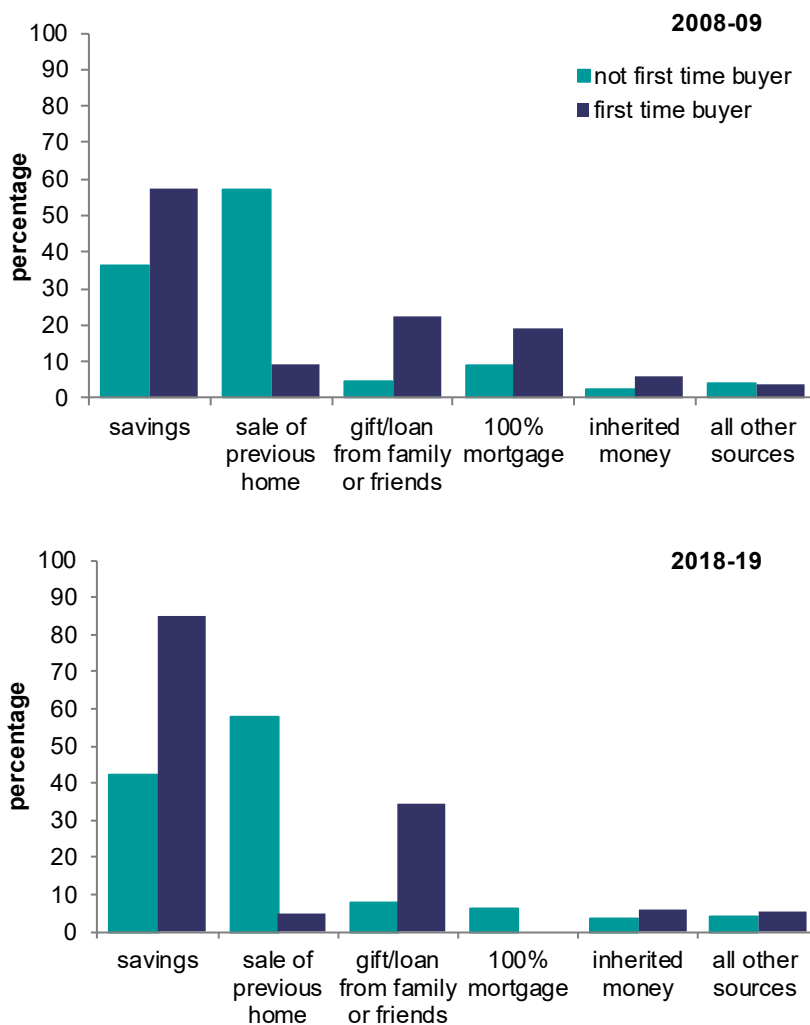
⁵ First time buyers are households that have purchased a property that is their main home in the last three years. A three year threshold is used to ensure that the sample is large enough for analysis.

previously purchased a property. This is unsurprising as previous purchasers would be able to use money generated from the sale of their first house to pay a greater deposit. This proportion remains fairly static across a ten year period. In 2008-09, 78% of deposits for first time buyers were between 1% and 19%, with the percentage for previous purchasers having remained at 50%. Although the overall proportion of mortgagors with a deposit between 1-9% has fallen by 5% in the last decade (33% in 2008-09 and 28% in 2018-19), Annex Table 1.13.

- 1.25 The median deposit for previous purchasers in 2018-19 was £38,500 compared to £25,000 for those buying their first home. The value of the median deposit has risen since 2008-09. A median deposit for previous purchasers was £22,000 and £16,000 for first time buyers in 2008-09. This is an increase of £16,500 for previous purchasers and £9,000 for first time buyers in the last 10 years, Annex Table 1.14.
- 1.26 For first time buyers in 2018-19 the highest proportion funded their deposit with savings (85%). For previous purchases, less than half (42%) used savings for their deposit. Furthermore, 34% of first time buyers reported that some of their deposit was sourced from their parents or family, compared to just 8% of previous purchasers. The reliance on familial financial support for first time buyers has increased across the 10 years: with 22% reporting a family loan or gift to help with deposit in 2008-09⁶.
- 1.27 The proportion of households purchasing a property with a 100% mortgage has dropped in the last decade: 10% of all buyers in 2008-09 compared to 6% in 2018-19 of all buyers, Annex Table 1.15 and Figure 1.4

⁶ Within 2008-09 familial loans or gifts included loans or gifts from friends. This is a separate category in 2018-19.

Figure 1.4: Source of deposit, 2008-09 and 2018-19



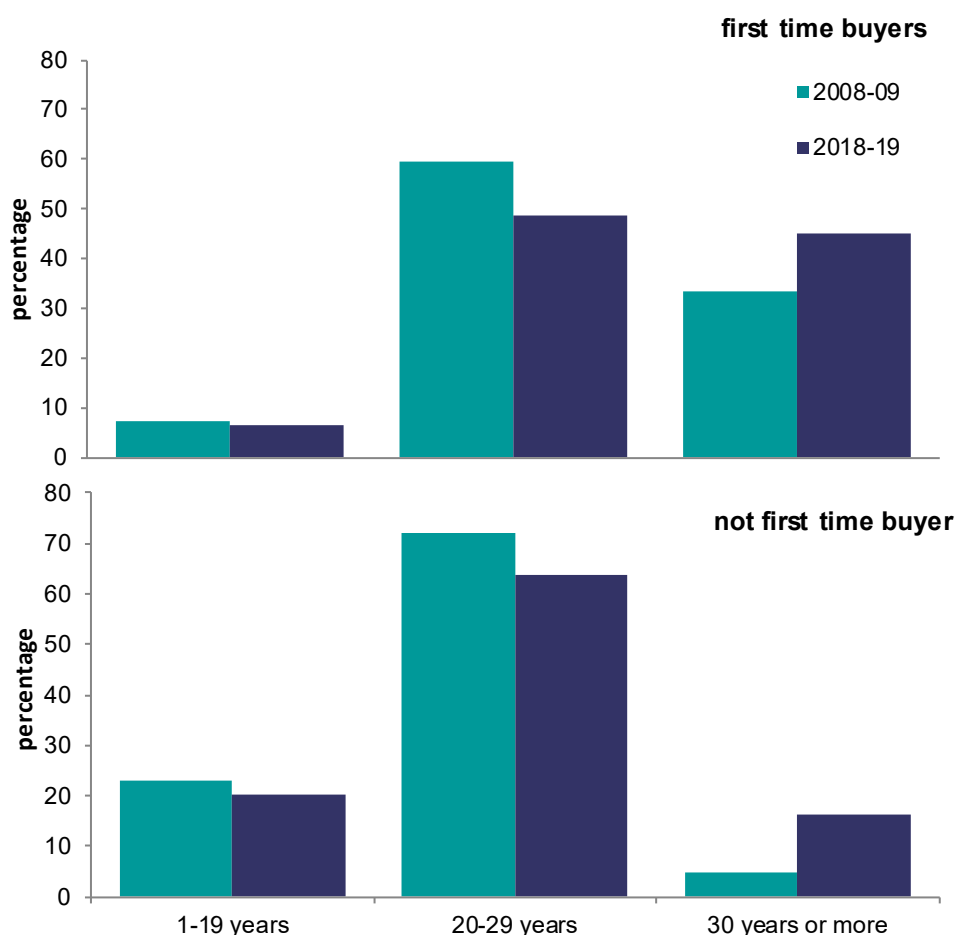
Base: all mortgagors or outright owners
Note: underlying data are presented in Annex Table 1.15
Source: English Housing Survey, full household sample

Mortgage length

- 1.28 Almost one in five (19%) of all mortgages in 2018-19 were for 30 years or longer. This increased since 2008-09 where just 7% of all mortgagors were 30 years or longer. This difference is most apparent for first time buyers: 45% in 2018-19 had a mortgage of 30 years or greater, compared to 33% in 2008-09.
- 1.29 Mortgage length for first time buyers was longer than for previous purchasers. In 2018-19, 45% of first time buyers had a mortgage length of 30 years or more compared with 16% of those who were not first time buyers, Annex Table 1.16.
- 1.30 The changes over the previous 10 years could suggest affordability changes for owner occupiers, which are not reflected in their monthly amounts or the

proportion of income spent on housing. Mortgagors – unlike renters – have the capacity to negotiate, amend or tailor their monthly cost by lengthening the period over which they pay: purchasers may opt for longer mortgage lengths to reduce the monthly payments.

Figure 1.5: Mortgage length, 2008-09 and 2018-19



Base: all mortgagors

Note: underlying data are presented in Annex Table 1.17

Source: English Housing Survey, full household sample

1.31 While the difference between years was more substantial, there were some regional differences between mortgagors inside London and mortgagors outside London. In 2018-19, no first time buyers in London had a mortgage length of 1-19 years compared to 8% of those outside London. London mortgage lengths have increased from just 11% of first time buyers having a mortgage length of 30 years or more in 2008-09, compared to 58% in 2018-19, Annex Table 1.17.

Chapter 2

Income and savings

- 2.1 This chapter focuses on the income and savings of households, beginning with measures of weekly income. This is followed by analysis of recipients of Housing Benefit and any shortfall in Housing Benefit, savings and households with more than one benefit unit. Where appropriate, these topics are explored further based on various characteristics: age, household type, economic status, ethnicity and presence of a long-term illness or disability and against data from 2008-09.
- 2.2 The EHS has two different income measures: one based on the household income (i.e. the income of all the members of the household), and another based on HRP and partner income only (irrespective of whether there are other adults in the household). We refer to the HRP and partner measure here as 'joint' income. For both measures it is not known what members of the household contribute to the rent or mortgage. For the household measure, it is assumed all household members contribute to the rent or mortgage, for joint income, it is assumed only the HRP and partner contribute. For the majority of this report, the household measure is commented upon, but any deviations between the results for the two measures are noted.
- 2.3 For renters, the income measures can take into account Housing Benefit amounts depending on whether the household is in receipt of Housing Benefit. For mortgagors, there is no difference between the measures including or excluding Housing Benefit because they do not receive it.
- 2.4 In 2018-19, the average (mean) household income inclusive of benefits was £827 per week. The median was lower at £648.
- 2.5 There was considerable variation in income across tenures. Owner occupiers have highest average weekly income at £945, compared to social renters at £472. This higher average found among owner occupiers is due to the presence of mortgagors, who have an average weekly income of £1,199. Additionally, there is no statistically significant difference between private renters' average of £727 and outright owners at £749 per week.
- 2.6 Household types with the highest average weekly household income are couples with non dependent children only (£1,290), couples with dependent children (£1,159) and households with two or more families at £1,186. Households with the lowest average weekly incomes were one person households at £446. This notable difference is partly due to the household level measure of income being used, whereby larger households will have

higher income due to including additional members' income. However, this could also be driven by unobserved characteristics of different household types that impact income – households with dependent children may have older income-earners, later in their careers, whereas one person households may be younger and earlier in their careers, or older and retired.

- 2.7 For all tenures, household income varied according to the size of the household, from £446 per week in one person households up to £1,165 in four or more person households.
- 2.8 Mean weekly household income increases gradually with the age of the HRP, up to households with a household reference person (HRP)⁷ aged 45-54, before declining. This is true for social renters and owner occupiers but not for private renters, where 25-34 year olds had the highest mean income. This difference is likely explained by change in tenure over the life course – higher earners in the private rented sector may buy homes and become owner occupiers. For owner occupiers and social renters, the patterns of general increase and decline are likely due to retirement.
- 2.9 Across all households, the highest weekly household income was among households with a HRP aged 45-54 with £1,035, and the lowest was HRP's aged 16-24 at £540 per week.
- 2.10 Households with a HRP in full-time employment had the highest levels of weekly household income at £1,101 and those with an unemployed HRP had the lowest at £380. This pattern is consistent across all tenures.
- 2.11 Overall, there are some notable differences in mean weekly household income based on the ethnicity of the HRP. Households with an Indian HRP had the highest mean income at £1,023 per week, while households with a Pakistani or Bangladeshi or a Black HRP had the lowest at £746 and £757 per week respectively. This observed difference does not control for any other characteristics such as age, region or economic status.
- 2.12 Households including someone with a long-term illness or disability had an average weekly household income of £670 compared to those without a disability at £908, those with a disability or long-term illness maintain a lower household income across all tenure types.
- 2.13 Regionally, there were some clear differences in household weekly incomes. London was the highest at £1,072, with those outside London at £784. The lowest average weekly household income was observed in West Midlands at

⁷ The HRP is the person in whose name the accommodation is owned or rented. See Glossary for more information.

£688 and North West at £701, though the West Midlands and North West are not statistically significantly different from each other, Annex Table 2.1.

2.14 To more easily compare income levels and other demographic characteristics, all households in the EHS sample were divided into five equal groups based on their income (i.e. those in the bottom 20%, the next 20% and so on). These groups are known as quintiles.

2.15 Social renters were most likely to be in the two lowest household income quintiles. Approximately 70% of social renters were in the bottom two quintiles, with 40% in the lowest quintile and 30% in second lowest quintile. Almost half (49%) of homeowners were in the highest and second highest household income quintiles. For owner occupiers, those buying with a mortgage had higher incomes than did outright owners: 67% were in the highest or second highest quintile compared with 34% of outright owners. Private renters' incomes were more evenly distributed, Annex Table 2.4 and Figure 2.1⁸.

Figure 2.1: Household income quintiles by tenure, 2018-19 and 2008-09



Base: all respondents

Note: underlying data are presented in Annex Table 2.4

Source: English Housing Survey, full household sample

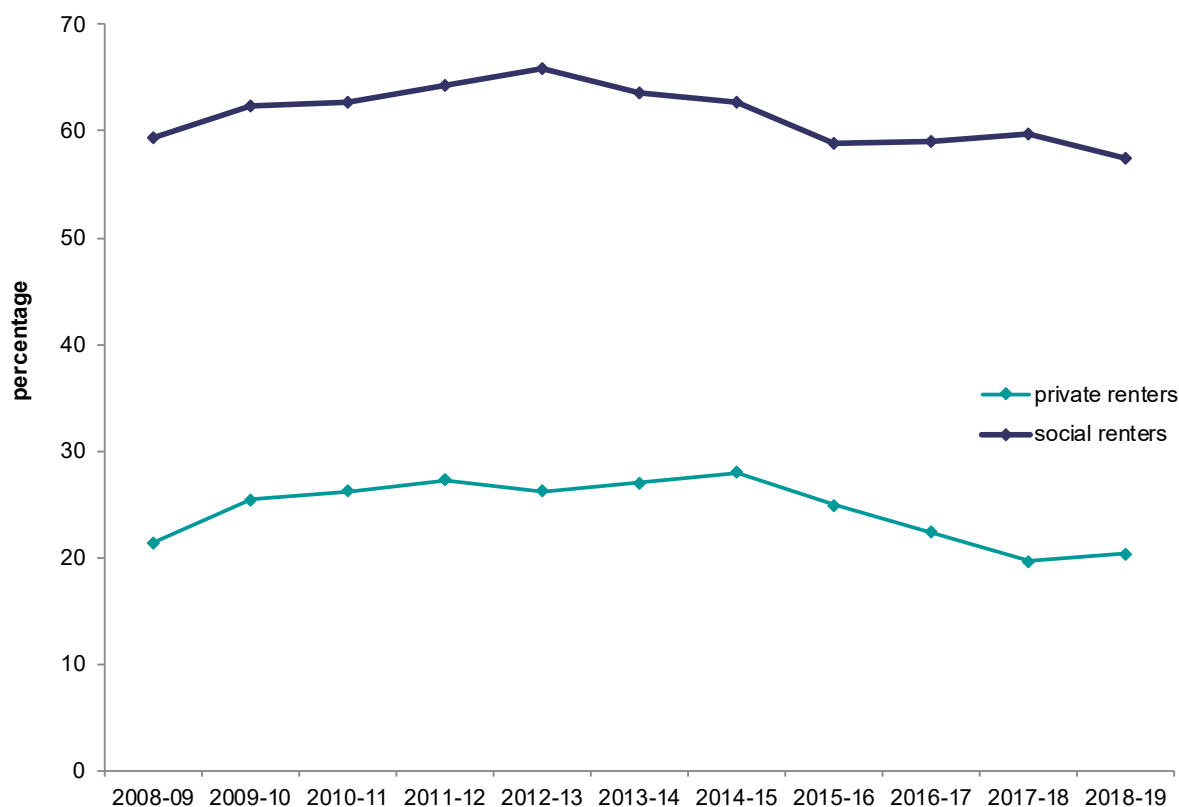
⁸ Figures presented are inclusive of benefits

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- 2.16 When reporting on joint, rather than household, income it is possible to compare incomes to the 1998-99 survey year, as the measure is present in both the 2018-19 and 1998-99 surveys. Joint HRP and partner income has risen substantially since 1998-99, when just 19% of all households earned £600 or more per week, compared to 39% in 2008-09 and 48% in 2018-19, excluding benefits.
- 2.17 This increase is also reflected in the average (mean) incomes at £396 per week in 1998-99, £636 in 2008-09 and £747 in 2018-19. In absolute terms, there was a greater rise in the 10 years between 1998-99 and 2008-09, with smaller gains between the 10 years from 2008-09 and 2018-19.
- 2.18 Social renters have seen a modest rise in income compared to their private renting counterparts: 3% of social renters reported a joint income of £500 or more per week in the 1998-99 survey, rising to 22% in 2018-19, compared to 17% of private renters in 1998-99 and 53% in 2018-19. When expressed as a percentage there was a 19% increase among social renters and a 31% increase for private renters who reported a weekly income greater than £500 from 1998-99 to 2018-19. These figures exclude benefits, due to changes in how benefits amounts were asked in 1998-99 survey they are not directly comparable, Annex Table 2.5.

Housing Benefit

- 2.19 In 2018-19, there were an estimated 3.2 million households in England in receipt of Housing Benefit, representing 38% of all households in the rented sector, Annex Table 2.7.
- 2.20 There was a difference in the proportion of social renting households receiving Housing Benefit compared to 2008-09, Figure 2.2.

Figure 2.2: Renting households receiving Housing Benefit, 2008-09 to 2018-19



Base: all renters

Note: underlying data are presented in live table FA3241.

Sources: English Housing Survey, full household sample

- 2.21 A larger proportion of social renting households received Housing Benefit in 1998-99 compared 2018-19⁹. In 2018-19, 57% of social renting households were in receipt of Housing Benefit. This represents a decline from 1998-99 when 64% of renting households were in receipt of Housing Benefit, Annex Table 2.7.
- 2.22 In 2018-19, as with previous years, social rented households (57%) were more likely to receive Housing Benefit than private renters (20%), with no difference between households within the social rented sector who rent from local authorities and those who rent from housing associations.
- 2.23 In many cases, Housing Benefit does not cover renters' full rent. This is especially true for private renters. Overall, 56% of renting households in receipt of Housing Benefit in 2018-19 had their rent partly covered. Among private renters, 82% of those in receipt of Housing Benefit had their rent partly covered. Among social renters, 46% had their rent partly covered.

⁹ The EHS did not collect information on private renters in receipt of Housing Benefit in the 1998-99 wave, and so we are unable to include a comparison of private renters for this period.

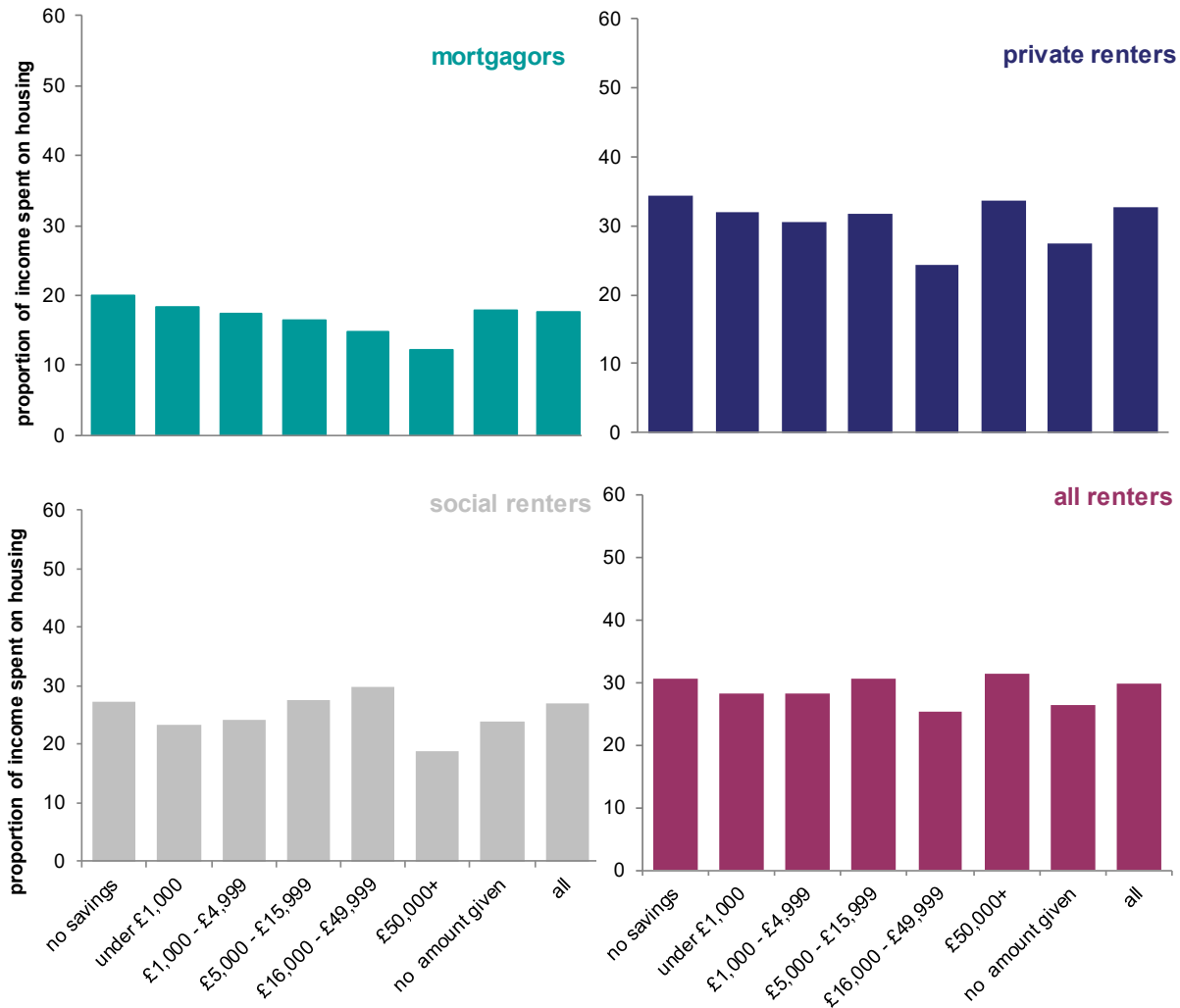
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- 2.24 In London, housing benefit recipients were more likely to receive benefits that covered part of their rent than were those in the rest of the country. About two thirds (64%) of those who received Housing Benefit in London received an amount which covered part of their rent, compared to just over half (54%) for the rest of the country.
- 2.25 The difference between London and the rest of England appears to be driven by an increase in the number of social renters who receive benefit that covers part of their rent. In total 57% of social renters who received Housing Benefit in London received an amount which did not cover all rent, compared to 43% for the rest of the country, Annex Table 2.8.

Savings

- 2.26 In 2018-19, 47% of households in England had no savings. Across tenures, social renters were most likely to report having no savings (82%), followed by private renters (61%) and owners (33%). Among owner occupiers, 58% of mortgagors had savings compared with 75% of outright owners, Annex Table 2.9.
- 2.27 Owner occupiers (18%) were more likely than other tenures to have higher levels of savings (£50,000 or more) compared to private renters (4%) and social renters (1%). Within the group of home owners, just over a quarter (26%) of outright owners had a higher level of savings, compared to those who were buying their home with a mortgage (9%). This is expected, as outright owners are likely to be older, Annex Table 2.10.
- 2.28 Households with an older HRP (55-64 and 65 and over) were more likely to have savings over £50,000 (both 20%) than other age groups. In households with a HRP under 55, 10% or fewer had savings over £50,000.
- 2.29 Those under 55 were more likely to have no savings compared to those aged 55 and over. For households with a HRP aged under 55, more than half of each cohort reported having no savings at all. Still, 40% of households with a HRP 55-64, and a third of those with a HRP 65 or older, have no savings, Annex Table 2.11.
- 2.30 Lone parents with dependent children were the household type most likely to have no savings (80%), while couples with no children were most likely to have a higher level of savings (20%), Annex Table 2.12.
- 2.31 Households with a retired HRP were most likely to have a higher level of savings (21%). The unemployed were the most likely to have no savings (86%), followed by those who were 'other' economically inactive (80%), Annex Table 2.13.

2.32 For renters there was no difference between the proportion of income spent on housing for each level of savings. For households who own their home, but with a mortgage, those with a higher level of savings tend to spend a lower proportion of their income on housing, Figure 2.3.

Figure 2.3: Mean proportion of income spent on housing costs, by amount of savings, 2018-19



Base: all households who rent or mortgage

Note: underlying data are presented in Annex Table 2.14

Source: English Housing Survey, full household sample

2.33 Renters with no savings were less likely to expect they would eventually buy a home (37%) than those who had some savings. Of those with savings, there was no significant difference between the level of savings and buying expectations, apart from between those who had savings but did not say how much (50%) and those with between £16,000 to £49,999 in savings (62%), Annex Table 2.15.

Benefit units

- 2.34 Most of the analysis in this report is based on households. However, it is also possible to break down the data by number of benefit units in the household. A benefit unit is a single adult or a couple living as married and any dependent children. It is not the same as a household. For example a couple living with their young children and an elderly parent would be one household but two benefit units¹⁰. Looking more closely at households that contain one or more than one benefit unit can give us further insight into household costs and affordability.
- 2.35 In 2018-19, there were 4.9 million households with more than one benefit unit (21%). There were similar levels in 2008-09 (19% or 4.1 million households). This did not differ by tenure, Annex Table 2.16.
- 2.36 Not surprisingly, households with more than one benefit unit had a higher average weekly household income compared to households with only one benefit unit. This was true across all tenures. In 2018-19, the average (mean) weekly income for households with more than one benefit unit was £1,071 compared to single benefit unit households at £764 per week, Annex Table 2.1.
- 2.37 In terms of savings, 47% of households with more than one benefit unit had savings, compared to 55% of households with one benefit unit, Annex Table 2.17.
- 2.38 For those who had savings, there was no significant difference in amount between those with one, or more than one benefit unit in their household, Annex Table 2.18.

¹⁰ See the glossary for more information.

Chapter 3

Housing affordability

- 3.1 This chapter explores the affordability of housing in England.
- 3.2 A simple measure of housing affordability was calculated using the average proportion of income spent on housing. The proportion of income spent on mortgage payments is compared with the proportion spent on rents in the social and private rented sectors. Housing-related costs, such as water and fuel bills, insurance, maintenance costs and council tax are not included in the calculation. Outright owners are excluded from this analysis as they have no mortgage costs.
- 3.3 The majority of the analysis in this chapter uses a calculation of housing costs as a proportion of gross weekly *household* income (including Housing Benefit), as this is the best reflection of the income available to the household, even if not all members of the household contribute to housing costs.
- 3.4 On average, private renters spend a higher proportion of their income on their housing costs than households in other tenures. In 2018-19, private renters spent a third (33%) of household income (including Housing Benefit) on rent. Those buying with a mortgage spent an average of 18% of their household income. Those in local authority and housing association homes spent 26% and 27% respectively on rent.
- 3.5 Affordability varied by income. Those in the lowest household income quintile spent 44% on their mortgage compared with 13% among those in the highest income quintile, Annex Table 3.2.
- 3.6 For social renters, single person households spent the highest proportion of their income on rent (33% for local authority tenants and 35% among housing association tenants). Social renting households with a HRP working full-time spent a lower proportion (19%) of their household income on rent than households with a HRP working part-time or economically inactive. Social renters with unemployed HRPs spent a third or more of their household income on rent (38% for local authority, 33% for housing association tenants), Annex Table 3.3.
- 3.7 Social renting households in receipt of Housing Benefit spent a higher proportion of their income on rent than those not on Housing Benefit. Local authority tenants spent 29% of their household income (including their Housing Benefit) on rent, housing association tenants spent 31%. This

compares with 21% and 23% respectively of households in both groups who were not in receipt of Housing Benefit.

- 3.8 Private renters with a HRP aged 65 or older spent 39% of their income on rent, higher than most of the younger groups, except those in the youngest group (16-24), who spent an average of 47% of their household income on rent. Single person households (38%), lone parents with dependent children (38%) and households comprising groups of lone persons (44%) also spent comparatively higher proportions of their income on rent.
- 3.9 Similar to social renters, private renters with a HRP in full-time work spent a lower proportion of their income on rent at 26%. Affordability also varied by income. Private renters in the lowest income quintile spent half (53%) their income on rent. This decreased to 20% among those in the highest income quintile. Private renters in receipt of Housing Benefit spent 40% on rent, compared with 31% among those who did not receive any Housing Benefit, Annex Table 3.3.

Figure 3.1: Mean proportion of household income spent on housing, by age and tenure, 2018-19



Base: all households paying mortgage/rent
Note: underlying data are presented in Annex Tables 3.2 & 3.3
Source: English Housing Survey, full household sample

3.10 Overall, there has been little change in the proportion of household income (including benefits) spent on mortgage payments since 2008-09; the proportion was 19% in 2008-09 and 18% in 2008-09. Similarly, for renters there was little change. For local authority tenants the proportion was 25% in 2008-09 and 26% in 2018-19, for housing association tenants it was 26% and 27% and for private renters it was 34% and 33%, Annex Table 3.2 and Annex Table 3.3.

Benefit unit affordability

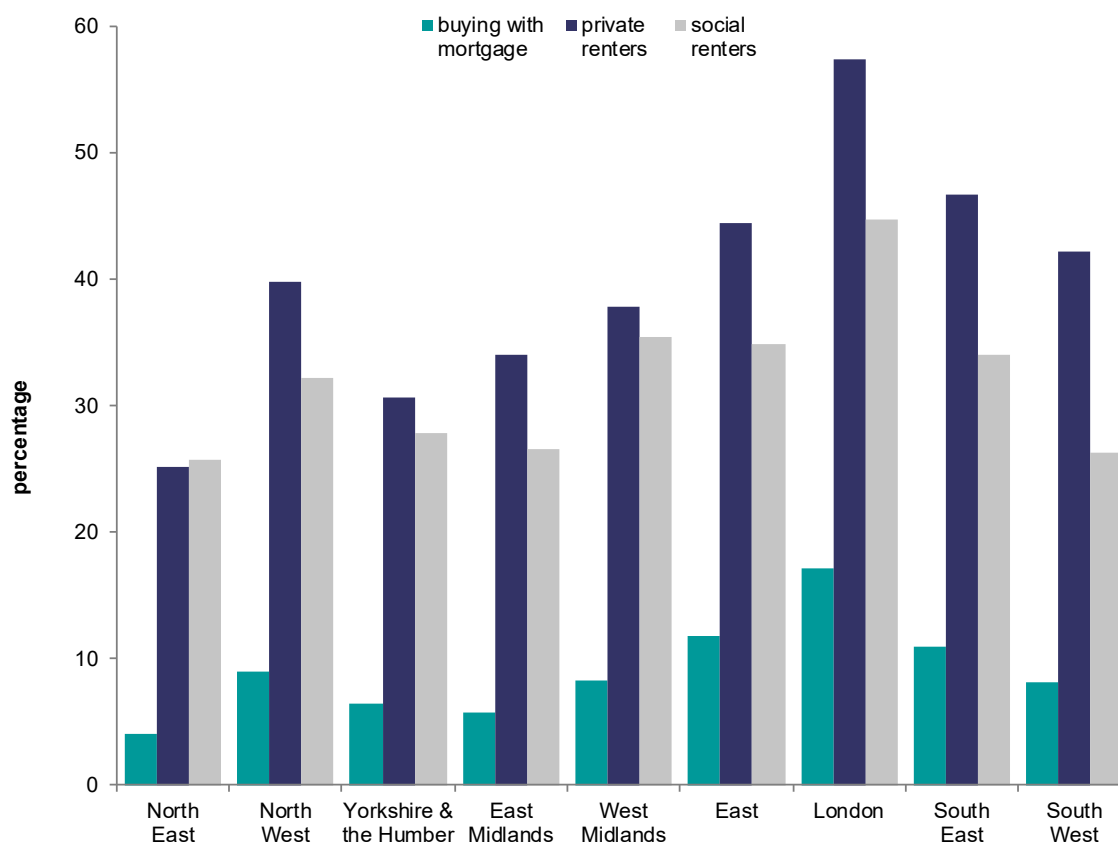
3.11 Among social renters, households containing more than one benefit unit spent a lower proportion of their total household income on their rent. Proportion of income spent was 28% for local authority tenants and 30% among housing

association tenants with one benefit unit, compared with 21% and 20% respectively among those comprising more than one benefit unit. Among mortgagors, the proportion spent on housing was 19% for those with one benefit unit and 14% for those with more than one benefit unit. Among private renters there was little difference.

Regional affordability

- 3.12 There were some differences in affordability by region. In London, mortgagors spent an average (mean) of 22% of their household income on mortgage, higher than in all other regions. Among social renters, the affordability ratio was also highest for those in London at 31% and 30% for local authority and housing association tenants respectively. Private renters in London spent 40% of their income on average on their rent. Between 2008-09 and 2018-19, there was little change in affordability between regions, Annex Table 3.4.
- 3.13 When considering affordability, we commonly look at whether households are spending more than 30% of their income on housing. Spending more than 30% of household income on housing is thought to lead to housing stress, because if households pay much more than this for housing, they could struggle to pay for other bills and necessities. Overall, private renters were more likely than those in other tenures to exceed this threshold: 43% did so in 2018-19 compared with 34% of social sector tenants and 10% of mortgagors.
- 3.14 In terms of regional differences across all tenures, households in London were most likely to spend more than 30% of income on housing and those in the North East were the least likely to. Among private renters, 57% of households in London exceeded the threshold, as did 45% of social renters and 17% of mortgagors, Annex Table 3.5.
- 3.15 Overall, the proportion of private renters spending more than 30% was similar in 2018-19 (43%) to that in 2008-09 (42%). In London, the proportion appears to have increased from 50% to 57% across the period, however this change is not statistically significant. Overall, among social renters, the proportion exceeding 30% increased from 31% to 34%.

Figure 3.2: Proportion of households spending more than 30% of income on housing by tenure and region, 2018-19



Base: all households paying mortgage/rent

Note: underlying data are presented in Annex Table 3.5

Source: English Housing Survey, full household sample

3.16 Another way of considering affordability is to look at the proportion of households in the bottom two income quintiles (or lowest 40% of income earners) spending more than 30% of their income on housing. This is sometimes referred to as the 30/40 indicator. The rationale behind looking more closely at the lowest 40% of households by income is due to the assumption that, where higher income earners spend more than 30% of income on housing, they do so by choice and, because they have a higher residual income, are more able to do so. This is not the case for households with lower incomes. Looking more closely at this portion of the population can give a better indication of the extent to which households might be in housing stress.

3.17 Private renters in the bottom two income quintiles were more likely to spend more than 30% of their income on housing than those in other tenures. In 2018-19, 72% of private renters in the bottom two income quintiles spent more than 30% of their income on housing compared with 46% of social renters and 36% of mortgagors in the lowest income groups, Annex Table 3.6.

Chapter 4

Attitudes and affordability concerns

4.1 This chapter begins with an exploration of renters' and mortgagors' assessment of their ability to pay their housing costs and how this varies according to their demographic characteristics. This is followed by an analysis of the proportion of renters who have applied for a mortgage, whether they actually applied and reasons for refusals. Mortgage arrears are investigated beginning with overall prevalence, the reasons for this and any possible remedial actions. The final section examines households who recently took out second mortgages.

Ease of paying rent or mortgage

4.2 Overall in 2018-19, 72% of households reported they found paying rent (after any benefits) easy, (22% saying very easy and 50% saying fairly easy¹¹). There was no difference in the ease of paying rent between private renters (72%) and social renters (71%), Annex Table 4.1.

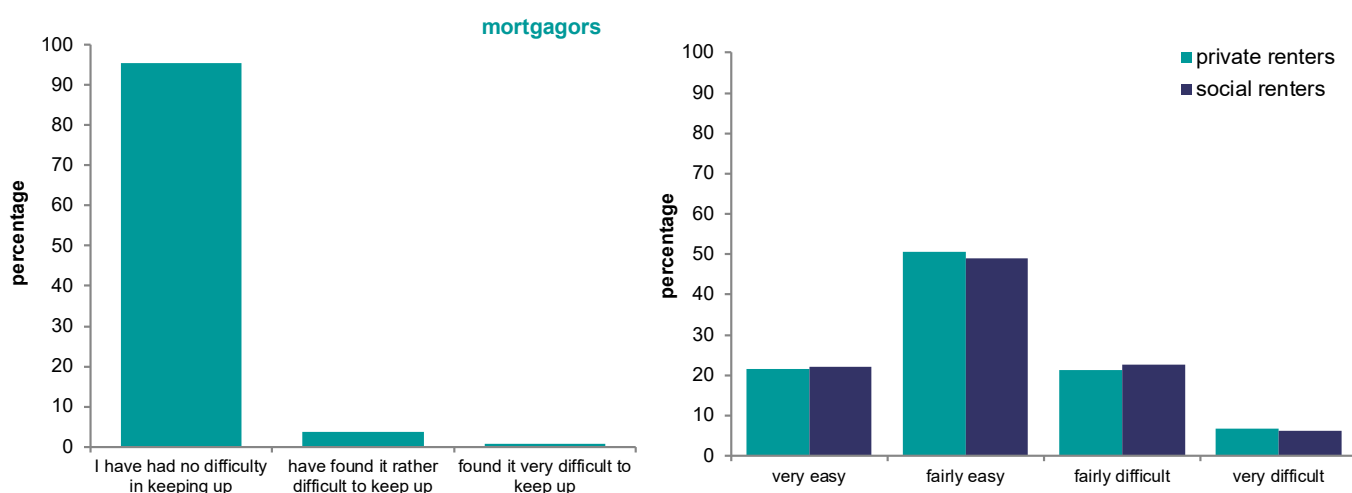
4.3 Conversely, 28% of households reported some difficulty paying their rent (21% saying fairly difficult and 7% very difficult). This varied by region. Among those in London, 36% reported some difficulty paying their rent compared to 25% of those in all other regions, Annex Table 4.2.

4.4 Renters' assessment of their ability to pay rent varied by the proportion of their total income it accounted for. While difficulties in paying rent were reported by 28% renters overall, 17% of those who spent 10% to 19% of their income on rent reported some difficulty. This increased to 44% of those paying between 40% to 59% of their income on rent, Annex Table 4.3.

4.5 Mortgagors were asked whether they had any difficulties keeping up with payments in the last 12 months. Overall, 5% reported some difficulty in paying their mortgage. While this question and the version asked of renters are not directly comparable in wording, they do measure respondent's subjective assessment of comfort in paying housing costs, suggesting mortgagors are less likely to experience difficulties than renters, Figure 4.1.

¹¹ This figure excludes a small number of shared owners, who have both mortgage and rental payments.

Figure 4.1: Self reported ease of paying rent or mortgage by tenure, 2018-19



Base: all households paying mortgage or rent

Note: underlying data are presented in Annex Table 4.1 and 4.4

Source: English Housing Survey, full household sample

- 4.6 As with renters, ease of making mortgage payments also varied by region. Those in London were most likely to say they had difficulties, reported at 7% compared to 4% across all other regions, Annex Table 4.4.
- 4.7 Difficulties keeping-up with mortgage payments were more common among those who spent a greater proportion of their income on their mortgage. Just 2% of those who spent between 0%-19% of household income on their mortgage reported difficulty. This increased to 7% for those who spent 20%-39% of their income on their mortgage, Annex Table 4.5.

Mortgage applications

- 4.8 Overall, 11% of renters in 2018-19 considered applying for a mortgage or a secured loan. This included 17% of private renters and 6% of social renters. There was no significant difference between housing association (6%) and local authority tenants (5%), Annex Table 4.6
- 4.9 Of those who considered applying for a mortgage, 26% actually applied. This was slightly higher for those in the private rented sector (28%) and lower for those in the social rented sector (20%), Annex Table 4.7.
- 4.10 Fewer than half (40%) of those who considered but did not apply for a mortgage, said they did not think their deposit was large enough, with 27% saying they did not think their application would be approved. There was no notable difference between private renters and social renters in reasons for not applying, Annex Table 4.8.

-
- 4.11 The majority of renters who did apply for a mortgage were accepted (75%), which was slightly higher for private renters, Annex Table 4.9
- 4.12 The most often-cited reason for those who applied but were not accepted, was their income being too low (28%) followed by 19% who had a poor credit rating. A further 46% said reasons other than those listed, Annex Table 4.10.

Mortgage arrears

- 4.13 In 2018-19, 44,000 (less than 1%) of mortgagors reported being in arrears¹². Of mortgagors who reported arrears, 61% were in full-time employment and 19% reported they were otherwise economically inactive, Annex Table 4.11
- 4.14 The most commonly-reported reason for falling behind with mortgage payments were *other reasons* (26%) than those presented to the respondent¹³. A quarter of mortgagors in arrears stated that *lost earnings from sickness or injury* were a factor, with 23% reporting *redundancy or unemployment*, Annex Table 4.12.
- 4.15 Over half (51%) of mortgagors who reported arrears made no agreement with their mortgage lender, 16% agreed to interest only payments and 13% arranged for a mortgage holiday. Less frequently mentioned responses were extensions to loan period, and reduced monthly payments at 11% and 10% respectively, Annex Table 4.13.
- 4.16 Mortgagors who either reported difficulties making payments or reported being in arrears were asked whether they sought any mortgage advice. The majority (63%) reported seeking no help or advice. For those who sought advice, the most common was from their lender (29%) followed by 7% who contacted an independent advice organisation and 7% who contacted another source of help or advice to those listed, Annex Table 4.14.

Second mortgages

- 4.17 In 2018-19, there were 276,000 households (4% of mortgagors) who had a second mortgage or loan against the equity of their home. There was some regional variance: 5% of mortgagors in London and South East did so, compared with 2% in the North West, and 3% in the West Midlands Annex Table 4.15.

¹² Due to low prevalence, three years of survey data were combined to analyse those in mortgage arrears.

¹³ Reasons presented to respondents include *spouse or partner leaving home, spouse or partner death, contributor leaving home, contributor becoming pregnant or having a baby, lost earnings from sickness or injury, self-employed income reduced, redundancy or unemployment, lost overtime or working hours reduced, less pay for same hours, mortgage payments increased, other payments increased and other reasons*.

4.18 More than half (56%) of owner occupiers who took out a second mortgage used this money to *make home improvements* with 20% using the money to *pay off debts* Annex Table 4.16.

Technical notes, data quality and glossary

Technical notes

1. Results for this report are presented for '2018-19' and are based on fieldwork carried out between April 2018 and March 2019 on a sample of 13,431 households. Throughout the report, this is referred to as the 'full household sample'.
2. The reliability of the results of sample surveys, including the English Housing Survey, is positively related to the unweighted sample size. Results based on small sample sizes should therefore be treated as indicative only because inference about the national picture cannot be drawn. To alert readers to those results, percentages based on a row or column total with unweighted total sample size of less than 30 are italicised. To safeguard against data disclosure, the cell contents of cells where the cell count is less than 5 are replaced with a "u".
3. 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.
4. Additional annex tables, including the data underlying the figures and charts in this report are published on the website: <https://www.gov.uk/government/collections/english-housing-survey> alongside many supplementary live tables, which are updated each year (in the summer) but are too numerous to include in our reports. Further information on the technical details of the survey, and information and past reports on the Survey of English Housing and the English House Condition Survey, can also be accessed via this link.

Data quality

5. A full account of data quality procedures followed to collect and analyse English Housing Survey data can be found in the Quality Report, which is updated and published annually¹. A summary of the quality assurance processes for data collection and reporting are provided in the English Housing Survey Headline Report².

Glossary

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

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

Benefit unit: A benefit unit is defined as a single adult or married or cohabiting couple and any dependent children. A household could contain a single or multiple benefit units.

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

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

- **working full-time/part-time:** full-time work is defined as 30 or more hours per week. Part-time work is fewer than 30 hours per week. Where more than one answer is given, 'working' takes priority over other categories (with the exception that all those over State Pension Age (SPA) who regard themselves as retired are classified as such, regardless of what other answers they give).
- **unemployed:** this category covers people who were registered unemployed or not registered unemployed but seeking work.
- **retired:** this category includes all those over the state pension age who reported being retired as well as some other activity. For men the SPA is 65 and for women it is 60 if they were born before 6th April 1950. For women born on or after the 6th April 1950, the state pension age has increased incrementally since April 2010⁴.
- **full-time education:** education undertaken in pursuit of a course, where an average of more than 12 hours per week is spent during term time.
- **other inactive:** all others; they include people who were permanently sick or disabled, those looking after the family or home and any other activity.

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

Ethnicity: Classification according to respondents' own perceived ethnic group. **Ethnic minority background** is used throughout the report to refer to those respondents who do not identify as White.

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

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

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

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

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

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

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

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

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

Household reference person (HRP): The person in whose name the dwelling is owned or rented or who is otherwise responsible for the accommodation. In the case of joint owners and tenants, the person with the highest income is taken as the HRP. Where incomes are equal, the older is taken as the HRP. This procedure increases

the likelihood that the HRP better characterises the household's social and economic position. The EHS definition of HRP is not consistent with the Census 2011, in which the HRP is chosen on basis of their economic activity. Where economic activity is the same, the older is taken as HRP, or if they are the same age, HRP is the first listed on the questionnaire.

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

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

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

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

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

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

Mortgage type: three mortgage types are referred throughout this report:

- **repayment:** a mortgage in which the borrower repays the capital and interest together in fixed instalments over a fixed period (usually 25 years). The most common and most widely available type of mortgage.

-
- **interest only (with no linked investments):** a mortgage in which the mortgagor is only required to pay off the interest that arises from the principal that is borrowed. Because only the interest is being paid off, the interest payments remain fairly constant throughout the term of the mortgage.
 - **endowment:** a mortgage linked to an endowment insurance policy which is intended to repay the capital sum on maturity.
 - **Other mortgages:** including interest only with linked investments and combined endowment and repayment mortgages.

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

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

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

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

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

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

- North: North East, North West, and Yorkshire and the Humber
- Rest of England: East Midlands, West Midlands, East, and South West
- London and South East: London and South East

Social housing rents: Most social housing rents are calculated according to 'rent restructuring' policy, introduced in 2001. The overall intention of the policy was that

similar properties in similar areas should have similar levels of rents. The formula calculates rents for each individual property based on 30% of the relative property values at 1999 levels, 70% on relative local earnings and the size of the property. The formula rent had been increased annually at the rate of Retail Price Index inflation at the previous September + 0.5% until 2015-16 when it was increased by CPI +1%.

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

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

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

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

- Deposit Protection Scheme
- Tenancy Deposit Scheme
- mydeposits

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

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

A significant number of Housing Association tenants wrongly report that they are Local Authority tenants. The most common reason for this is that their home used to be owned by the Local Authority, and although ownership was transferred to a Housing Association, the tenant still reports that their landlord is the Local Authority.

There are also some Local Authority tenants who wrongly report that they are Housing Association tenants. Data from the EHS for 2008-09 onwards incorporate a correction for the great majority of such cases in order to provide a reasonably accurate split of the social rented category.

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

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

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

For more information, see: <https://www.gov.uk/universal-credit>.

During the 2014/15 EHS survey fieldwork period only a small number of new claimants in pilot areas were eligible for Universal Credit.

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

Designation can be broadly interpreted to mean that the statistics:

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

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

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