



Ministry of Housing,  
Communities &  
Local Government



# English Housing Survey

Home ownership, 2017-18



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# Introduction and main findings

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1. The English Housing Survey (EHS) is a national survey of people's housing circumstances and the condition and energy efficiency of housing in England. It is one of the longest standing government surveys, and was first run in 1967.
2. This report focuses on home owners, both those who own their home outright and those who are buying their home with a mortgage, referred to throughout this report as 'mortgagors'. While focusing on home owners, where appropriate, comparisons are also made to the social and private rented sectors. This report is split into four chapters.
3. The first chapter presents an overview of the demographic characteristics of home owners, comparing outright owners and mortgagors. The second chapter presents findings on the housing costs of owner occupiers and examines both mortgage payments and deposits. The third chapter analyses housing flows, including length of time in current accommodation and expectations to move in the near future. The fourth and final chapter examines the condition and energy efficiency of the owner occupied housing stock.

## Main findings

**Owner occupation is the most prevalent tenure in England. Among owner occupiers, there are more households who own their home outright than who own with a mortgage.**

- In 2017-18, there were an estimated 14.8 million households who either owned their home outright or were buying with a mortgage. This represents 64% of all households. More than half (53%) of owner occupiers (and 34% of all households) own their home outright.

**Home owners are, on average, older than renters. Among home owners, outright owners are older than mortgagors.**

- In 2017-18, home owners were, on average, 57 years of age, older than both social renters at 53 years of age and private renters at 40 years of age.
- Outright owners tend to be older than mortgagors. The average age of outright owners was 68 years, with 64% of outright owners aged 65 or over. Among mortgagors, the average age was 46, with 62% aged 35-54.

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**Partly explained by their different age profiles, outright owners and mortgagors also have different profiles in terms of household type: mortgagors are more likely to be couples with dependent children; outright owners are more likely to be couples without children.**

- In 2017-18, 36% of mortgagors were couples with dependent children (compared with 5% of outright owners). Meanwhile, 44% of outright owners were couples with no children, compared with 27% of mortgagors.

**Over half of owner occupied homes are under-occupied (i.e. have two or more spare bedrooms). Two thirds of home owners aged 65+ live in an under-occupied home.**

- Of the 9.0 million under-occupied homes in England in 2017-18, 7.9 million of these were owner occupied, accounting for 54% of all owner occupied households.
- Overcrowding is less common among owner occupied households, with 1% living in overcrowded accommodation, compared to 6% of homes in the private rented sector and 8% of homes in the social rented sector.

**In the last 12 months, about one in ten owner occupiers report they had rented part or all of their home out using home sharing organisations.**

- In 2017-18, 11% of owner occupied households rented out their whole home and 1% rented out part of their home using home sharing organisations. We do not know how frequently they had done this, or for how long they had rented it out for.
- Renting out their home in this way was most common for owner occupiers in the West Midlands (21%) and London (20%).

**Home owners had lived in their current home for longer and were less likely to expect to move in the next six months than renters. Older home owners were less likely to say that they expected to move than younger home owners.**

- In 2017-18, home owners had, on average, lived in their current home for 17.8 years. By comparison, social renters had lived in their current home for 11.9 years, and private renters for 4.1 years.
- 4% of owner occupiers expected to move home within the next six months, compared to 6% of social renters and 20% of private renters. Older home owners were less likely to say they expected to move: 2% of home owners aged 65 and over expected to move compared to 7% of those aged 25-34.
- The reasons for wanting to move home also varied by age. Younger home owners generally wanted larger homes (e.g. 77% of those aged 25-34 expecting to move wanted a larger house or flat). On the other hand, older home owners were more likely to say they expected to move in order to downsize (e.g. 37% of those aged 55-64 and 32% of those aged 65 and over wanted a smaller house or flat).

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**While owner occupied homes were less likely to have poor housing conditions than homes in the private rented sector, the social rented sector had the lowest prevalence of poor housing conditions.**

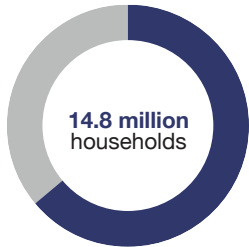
- In 2017 around 2.8 million (19%) owner occupied homes failed to meet the Decent Homes Standard. Owner occupied homes were more likely to be non-decent than those in the social rented sector (13%), but less likely to be non-decent than homes in the private rented sector (25%).
- Around 1.7 million (11%) owner occupied homes had a Category 1 HHSRS hazard. Owner occupied homes were more likely to have a Category 1 hazard than social rented homes (6%), but less likely than private rented homes (14%).

## Acknowledgements and further queries

1. 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 2017-18 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.
2. This report was produced by Shane Howe at Natcen Social Research and Helen Garrett at BRE in collaboration with MHCLG
3. 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](mailto:ehs@communities.gov.uk).
4. The responsible analyst for this report is: Reannan Rottier, Housing and Planning Analysis Division, MHCLG. Contact via [ehs@communities.gsi.gov.uk](mailto:ehs@communities.gsi.gov.uk).

## Home ownership

**64%** of households are **owner occupiers**



Among **owner occupiers**, there are more outright owners than those buying with a mortgage



**53%**  
outright owners



**47%**  
mortgagors

**Outright owners** are older than those buying with a mortgage



**68**

average age outright owners

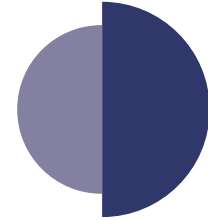


**46**

average age mortgagors

Couples without **children**

**27%**  
mortgagors



**44%**  
outright owners

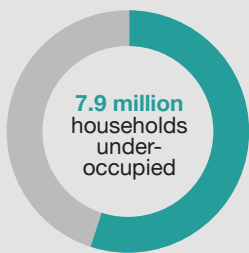
Couples **with dependent children**

**36%**  
mortgagors



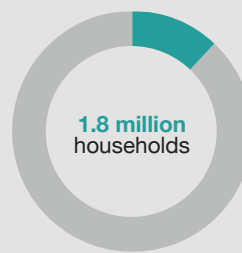
**5%**  
outright owners

### Under-occupation



**54%** of owner occupiers have two or more spare bedrooms

### Casual letting



In the last 12 months, **12%** of owner occupied households rented part or all of their home out using home sharing organisations

## Moving house

Owner occupiers had lived in their current home for longer than renters and were less likely to move

### Average time living in their home

**17.8 years**

owner occupiers

**11.9 years**

social renters

**4.1 years**

private renters

### Expect to move in the next 6 months

**4%**



**6%**



**20%**



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# Chapter 1

## Profile of owner occupiers

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- 1.1 This chapter provides an overview of the demographic characteristics of home owners. While focusing on home owners, where appropriate comparisons are made to other tenures. Comparisons are also made between outright owners and those who are buying their home with a mortgage, referred to throughout this report as ‘mortgagors’.
- 1.2 Owner occupation remains the most common form of tenure in England<sup>1</sup>. In 2017-18, there were an estimated 14.8 million households who either owned their home outright or were buying with a mortgage. This represents 64% of all households.
- 1.3 In 2017-18, more home owners owned their property outright than were buying with a mortgage; 53% owned outright, and 47% were buying with a mortgage, Annex Table 1.1.
- 1.4 Owner occupation also includes shared owners: home owners who pay a mortgage on a share of their home and rent the remaining share. These make up a very small proportion of all owners (1% or 157,000 households). Owing to the small number, shared owners are not covered in detail within this report. They are either excluded or grouped together with mortgagors.
- 1.5 Of all home owners, 5% were recent first time buyers in 2017-18. Recent first time buyers are buyers who had bought for the first time in the last three years, and had not owned a property previously<sup>2</sup>. Recent first time buyers made up 10% of mortgagors and only 1% of outright owners, Annex Table 1.2.

### Age

- 1.6 In 2017-18, home owners had an average age of 57 years. Owner occupiers had the oldest average age compared to other tenures, followed by social renters at 53 years. Private renters were the youngest with an average age of 40, Annex Table 1.3.
- 1.7 Outright owners tended to be older than mortgagors. The average age of outright owners was 68 years, with 64% of outright owners aged 65 or over.

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<sup>1</sup> English Housing Survey, 2017-18 Headline Report, Annex Table 1.1

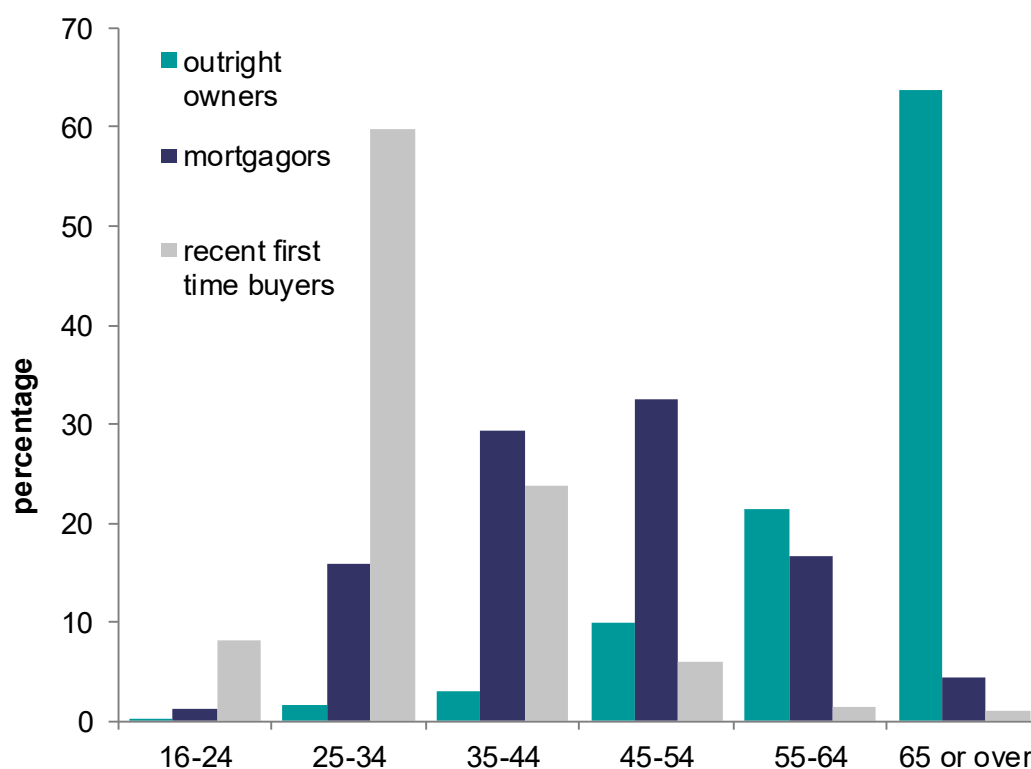
<sup>2</sup> First time buyers are households that have purchased a property that is their main home in the last three years. A three year threshold is used to ensure that the sample is large enough for analysis.

Among mortgagors, the average age was 46, with 62% aged 35-54, Annex Table 1.4.

1.8 Many of the differences between outright owners and mortgagors noted throughout this report can largely be explained by the differences in age profile between these two groups. Examples include household type and economic status, which are strongly associated with the two groups' different age profiles.

1.9 Recent first time buyers were younger than other home owners, with an average age of 33 years; 60% were aged 25-34, Figure 1.1 and Annex Table 1.5.

**Figure 1.1: Age of HRP, all owner occupiers, 2017-18**



Base: all owner occupiers

Note:

1) mortgagors includes shared owners

2) first time buyers are also included in the outright owners and mortgagors categories

3) underlying data are presented in Annex Table 1.4 and Annex Table 1.5

Source: English Housing Survey, full household sample

## Long-term illness and disability

1.10 In 2017-18, 31% of home owners reported having someone in the household as having a long-term illness or disability. This is in comparison to over half of social renters (54%) and 23% of private renters, Annex Table 1.6.



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- 1.11 Households that owned outright were more likely to include someone with a long-term illness or disability than those owning with a mortgage, 39% compared to 22%. This is likely a consequence of the age difference between these groups.

## Household type

- 1.12 Among home owners, the most common type of household were couples without children, constituting 36% of owner occupying households, compared to 12% of social renters and 24% of private renters. Couples with dependent children were also more common amongst owner occupiers than social renters (19% compared with 13%).
- 1.13 Mortgagors and outright owners had differing household types; 44% of outright owners were couples with no children, compared to just over a quarter (27%) of mortgagors. Conversely, the most prevalent household type among mortgagors was couples with dependent children, at 36% compared to 5% of outright owners<sup>3</sup>. Again, this can be partially explained by the differing age profiles amongst these two groups.

## Household size

- 1.14 Among all owner occupiers, 40% were living in two-person households. In comparison, among renters two-person households were less common. A quarter (25%) of social rented and about a third 35% of all private rented households were two-person households, Annex Table 1.7.
- 1.15 A quarter (25%) of home owners were one-person households; the same as the proportion of private renters but lower than the 41% of social renters who live in one-person households.
- 1.16 Mortgagors were more likely to live in larger households than outright owners. Over half (54%) of mortgagors lived in households with three or more people, compared to just 18% of outright owners.

## Ethnicity

- 1.17 Ethnicity profiles among home owners largely reflected the general population and was predominately white<sup>4</sup>. Owner occupiers were less likely to be from a minority ethnic background than either social or private renters. Amongst

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<sup>3</sup> English Housing Survey, 2017-18 Headline Report, Annex Table 1.3.

<sup>4</sup> Ethnicity and National Identity in England and Wales: 2011 census data

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home owners, 91% of HRP identified as white, in comparison to 83% of social renters and 81% of private renters<sup>5,6</sup>.

- 1.18 Mortgagors were more diverse than outright owners: 11% of mortgagors had an HRP from an ethnic minority background, compared with 7% of outright owners. This difference, like many others, is likely to be a consequence of the generational differences between mortgagors and outright owners<sup>7</sup>.

## Nationality

- 1.19 Reflecting the general population, the majority (96%) of owner occupier households had an HRP from the UK or Republic of Ireland<sup>8</sup>. The remaining 4% were equally split between the residents of the European Union and the rest of the world Annex Table 1.8.
- 1.20 Home owners were more likely to be from UK and Republic of Ireland than other tenures. Other nationalities were more prevalent amongst renters, as 26% of privately renting households and 8% of social renting households compared to 4% of home owners, had an HRP from the EU or the rest of the world.
- 1.21 Those buying with a mortgage were more likely to be from nations outside UK or Republic of Ireland at 5%, compared to 2% of outright owners.

## Religion

- 1.22 Almost two thirds (65%) of owner occupiers identified as Christian, higher than the proportion of social (60%) and private renters (52%) that reported being Christian, Annex Table 1.9.
- 1.23 Owner occupiers had the lowest levels of reporting no religious belief at 28%, compared to 31% of social renters and 38% of those in the private rented sector. Meanwhile, 6% of home owners identified with another religion, of which, Islam was the most common (3% of all home owners).
- 1.24 Amongst owner occupiers, there were differences between outright owners and mortgagors in the proportions reporting being Christian and having no religion. Almost three quarters (74%) of outright owners identified as Christian, compared to 56% of mortgagors. Mortgagors were more likely to

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<sup>5</sup> English Housing Survey 2017-18 Headline Report, Annex Table 1.3.

<sup>6</sup> In the owner occupied sector, the HRP is the 'householder' in whose name the accommodation is owned. See the glossary for further information.

<sup>7</sup> Ethnicity and National Identity in England and Wales: 2011 census data, page 4

<sup>8</sup> Ethnicity and National Identity in England and Wales: 2011 census data, page 4

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identify as having no religion (37%) identified, than outright owners (20%). This might be explained by the differing age profiles: home owners are generally older and the decline in religious belief is often concentrated amongst younger people<sup>9</sup>.

## Economic status

- 1.25 In 2017-18, 60% of home owners were in work (8% in part-time work and 52% full-time work). By comparison, 76% of private renters and 41% of social renters were in work<sup>10</sup>.
- 1.26 Owner occupiers were more likely to be retired, with 36% being retired, compared to 28% of social renters and 8% of private renters.
- 1.27 The economic profile of mortgagors and outright owners was quite different, in line with the differing age profiles of each group. Of mortgagor households 84% were in full-time work, and 4% were retired. Among outright owners, 23% were in full-time work, and 64% were retired. There was no difference in the proportion of households in part-time work amongst outright owners and mortgagors, both at 8%.

## Income

- 1.28 All households in the EHS sample 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. This division more easily allows us to compare the relationship between income and other characteristics of home owners.
- 1.29 There are two income measures used in the EHS – joint HRP and partner income, which considers the income of the HRP and their partner, and household income, which takes into account the income of all adults in the household.
- 1.30 Regardless of the measure used, joint income or household income, home owners were more likely to be in the higher income quintiles than either private or social renters. In 2017-18, over a quarter (26%) of home owners were in the highest quintile for household income, compared to 14% of private renters and 2% of social renters. While mortgagors were clustered heavily in the highest quintiles, and social renters in the lowest quintiles, private renters were distributed evenly across income quintiles, as were outright owners. The

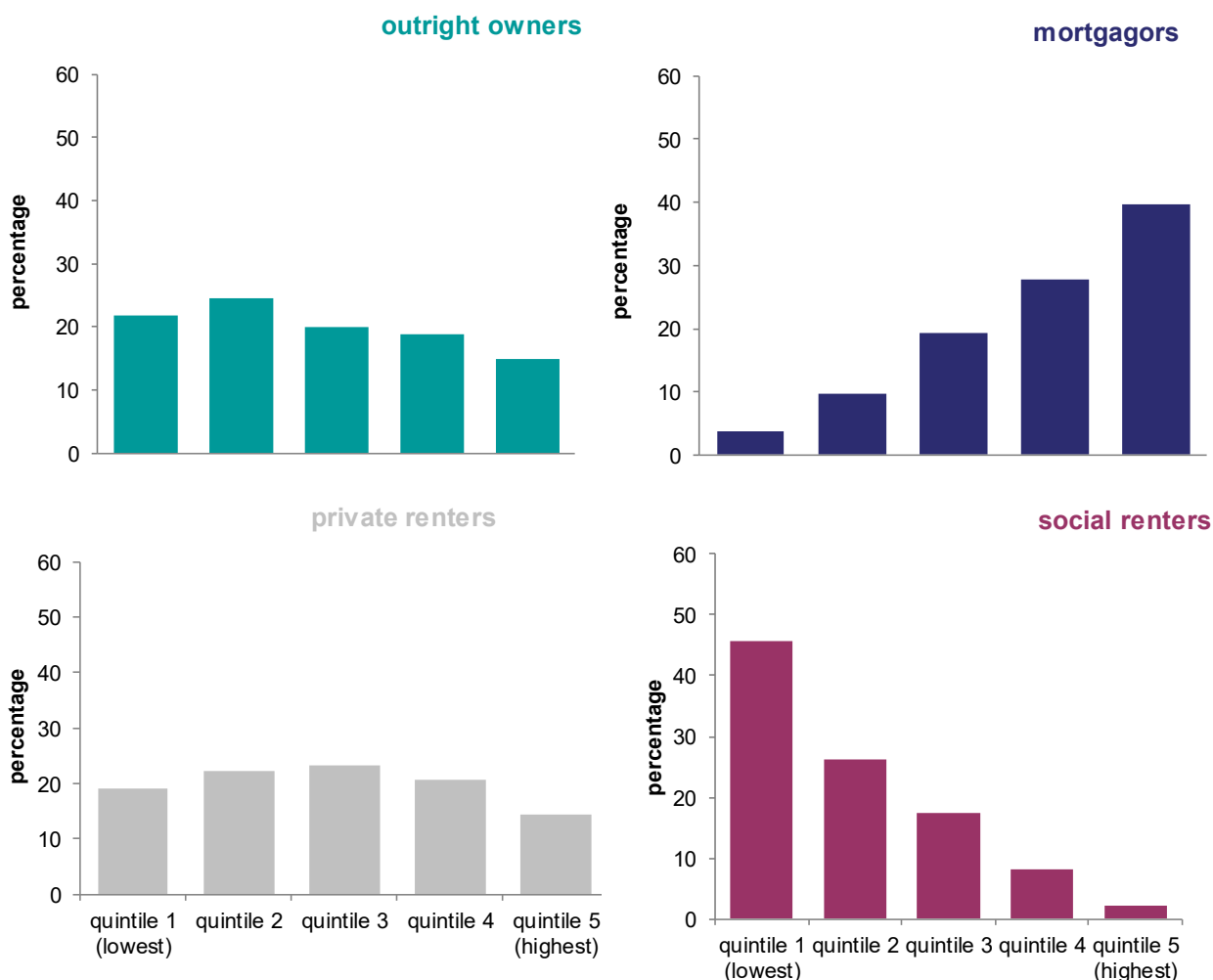
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<sup>9</sup> Census data 2011, available at <https://www.ons.gov.uk/peoplepopulationandcommunity/culturalidentity/religion/articles/fullstorywhatdoesthecensusstellusaboutreligionin2011/2013-05-16>

<sup>10</sup> English Housing Survey, 2017-18 Headline Report, Annex Table 1.3.

difference found amongst those with a mortgage and those who own outright can mostly be attributed to age and the higher proportion of retirees amongst outright owners, Figure 1.2<sup>11</sup>.

**Figure 1.2: Household income quintiles, by tenure, 2017-18**



**Base: all Households**

**Note:**

1) mortgagors include shared owners

2) underlying data are presented in English Housing Survey Headline Report 2017-18, Annex Table 1.3

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

## NS-SEC

1.31 National Statistics Socio-economic Classification (NS-SEC), is a statistical construction which enables classification into one of eight socio-economic groups or categories, based on the respondent's current occupation.

1.32 The NS-SEC profile for all tenures reflects the distribution seen in income quintiles. Home owners had the highest proportion of households with a HRP

<sup>11</sup> English Housing Survey, 2017-18 Headline Report, Annex Table 1.3.

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in higher managerial and professional occupations, or lower managerial and professional occupations with over half of all homeowners HRP (52%) in these categories. By contrast, only 16% of social renters and 38% of private renters were in these groups, Annex Table 1.10.

- 1.33 There were some differences within home owners: outright owning HRPs were less likely to be in higher managerial and professional, or lower managerial and professional occupations, with these groups accounting for 45% of outright owning HRPs, compared to 59% of HRPs buying with a mortgage.

## Overcrowding and under-occupation

- 1.34 Levels of overcrowding and under-occupation in homes are measured using the bedroom standard (see glossary). This relates to the number of bedrooms available for the people in the household, factoring in their sex and age. Overcrowding relates to those who do not have enough bedrooms, while under-occupation describes the opposite scenario where a property has two or more spare bedrooms.
- 1.35 Since the number of overcrowded households in each survey year is too small to enable reliable overcrowding estimates for any single year, data from the three most recent survey years were combined to produce the overcrowding estimates in this section.

### Overcrowding

- 1.36 In 2017-18, 3% of households lived in overcrowded accommodation, which corresponds to 746,000 households. Among owner occupiers, 1% of households were overcrowded. Overcrowding was more prevalent in the rented sectors: 6% of homes in the private rented sector and 8% of homes in the social rented sector were overcrowded<sup>12</sup>.
- 1.37 Overcrowding was more prevalent among 35-44 year olds, with 6% of households with an HRP aged 35-44 living in an overcrowded home. Among owner occupiers aged 35-44 this was 2%, compared to 9% for private renters and 13% for social renters. The lowest levels of overcrowding were found amongst those aged 65 or over, Annex Table 1.11.
- 1.38 While uncommon among owner occupiers, mortgagors were slightly more likely to live in overcrowded homes (2% compared to 1% of outright owners) This might be partially explained by the differing age profiles, and household

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<sup>12</sup> English Housing Survey, 2017-18 Headline Report, Annex Table 1.21.

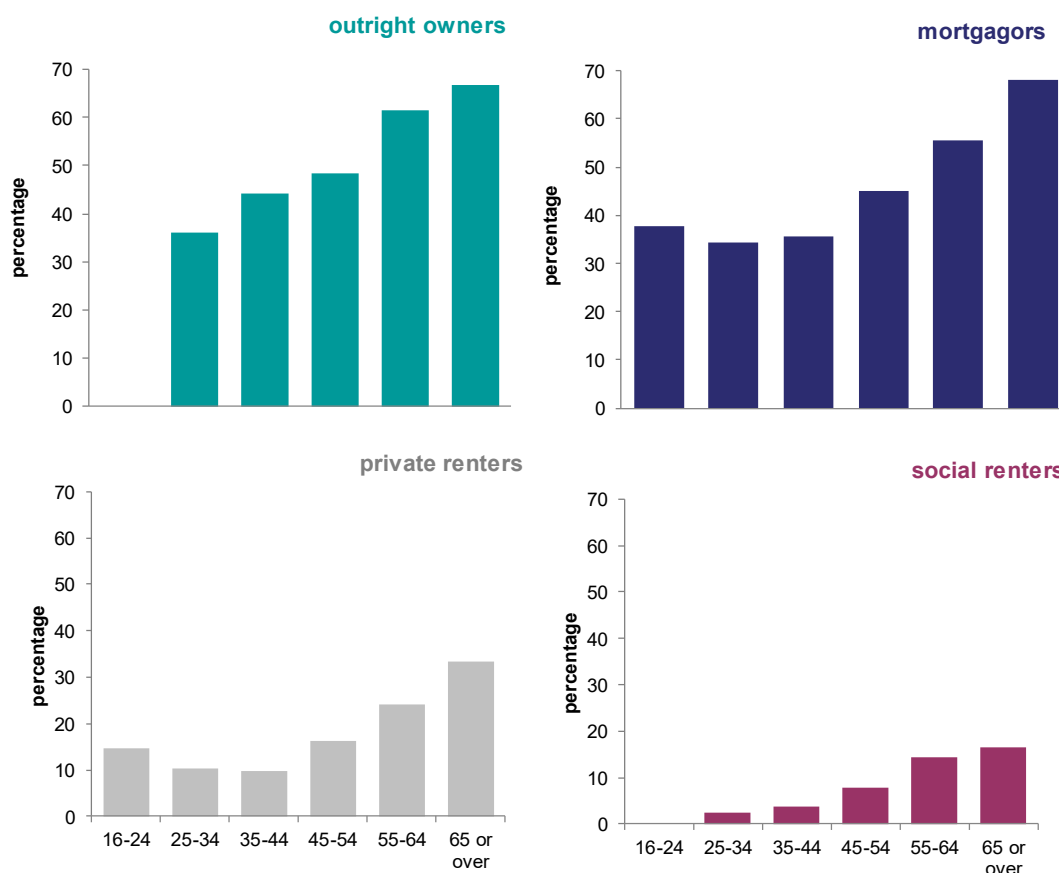
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types, with mortgagors being younger, and more likely to have dependent children.

### **Under-occupation**

- 1.39 In 2017-18, 9.0 million households (38%) were living in under-occupied homes. Owner occupiers accounted for 7.9 million of these households, with over half (54%) of owner occupiers living in under-occupied homes. By comparison, 15% of private renting households and 10% of social renting households live in under-occupied homes, Figure 1.3 and Annex Table 1.12.
- 1.40 Nearly two thirds (63%) of outright owners were under-occupying their property, compared to 43% of mortgagors. Under-occupation was highest amongst older age groups, with over half (57%) of those aged 65 or over living in an under-occupied property, this corresponded to an estimated 3.9 million homes, across all tenures. Home owners aged 65 or over were more likely to live in an under-occupied property, there were 3.6 million, or 67% of owner occupying households in this age group, compared to 127,000 private renters (33%) and 176,000 social renters (16%).

**Figure 1.3: Under-occupation, by tenure and age, 2017-18**



**Base: all households**

**Notes:**

1) mortgagors include shared owners

2) underlying data are presented in Annex Table 1.12

Source: English Housing Survey, full household sample

## Satisfaction

1.41 Compared with renters, home owners were the most likely to report being satisfied with their accommodation. In 2017-18, 95% of owner occupiers reported being either very or fairly satisfied with their accommodation (compared with 83% of private renters and 80% of social renters) Annex Table 1.13.

1.42 Those who own their home likely have a greater level of agency or selection in where they live, and the improvements or amendments to the property itself. Additionally, home owners tend to spend longer in their property<sup>13</sup>. These factors might help to explain owners' generally higher levels of satisfaction.

<sup>13</sup> See Chapter 3 of this report.

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- 1.43 Outright owners reported slightly higher levels of satisfaction with their accommodation than mortgagors, with 96% reporting they were very or fairly satisfied, compared to 94% of mortgagors.
- 1.44 The vast majority (98%) of owner occupiers reported being very, or fairly satisfied with being a home owner. There was a marginal difference between satisfaction of outright owners (98%) and mortgagors (97%), Annex Table 1.14.



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## Chapter 2

# Housing costs

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- 2.1 This chapter focuses on the affordability of home ownership, average length of mortgage and deposit as proportion of property value. Where appropriate this is examined across groups. Outright owners are not included in this chapter as data on mortgages and deposits is limited to those who currently have a mortgage on their main home.
- 2.2 A simple measure of housing affordability was created by calculating the average proportion of gross weekly income spent on mortgage payments (both repayment and the interest elements).
- 2.3 The affordability measure presented in this chapter looks at housing costs as a proportion of gross income to give an indication of relative affordability across tenures
- 2.4 There are two income measures from which the proportion of income spent on housing costs can be calculated – joint HRP and partner income and the income of all adult members of the household. For both measures it is not known which members of the household actually contribute to the mortgage or rent. For the household measure, it is assumed that all household members contribute; for the HRP and partner measure, it is assumed that only the HRP and partner contribute. Joint income is often used when analysing costs as it is often a more realistic representation of available income and expenditure attributed to mortgage repayments or rent. Housing-related costs such as energy bills, house insurance and maintenance costs are not included in the calculation.

### Proportion of income spent on mortgage

- 2.5 Mortgagors on average spent 18% of gross weekly joint income on mortgage costs. When using household income as the measure, this slightly decreases to 17%<sup>14</sup> Annex Table 2.1.
- 2.6 When comparing household income with joint HRP and partner income, the differences between the measures was very slight for owner occupiers. This reflects the comparatively low proportion of mortgagor households with independent children or additional adults who might contribute to housing costs, compared to the private sector, for example, where groups of adult

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<sup>14</sup> English Housing Survey, 2017-18 Headline Report, Annex Table 1.13

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sharers make up a sizeable proportion of households. As a result, the rest of this chapter will focus on joint HRP and partner income, except where there is a relevant difference with comparator tenures or household types.

- 2.7 As noted the average proportion of mortgagors' joint income spent on mortgage costs was 18%, compared to 30% of joint income spent on rent for social renters and 41% for private renters<sup>15</sup>. When using household income as a measure this decreases for all tenures: 17% for owner occupiers, 28% for social renters and 33% for private renters.
- 2.8 A considerable proportion of mortgagors (44%) spent between 10% and less than 20% of their joint income on mortgage payments. This corresponds to 3.0 million households. There was notable variation in the proportion of income spent on mortgage costs, as over a quarter (28%) of mortgagors spent less than 10% of their joint income, almost a quarter (23%) spent between 20% to less than 40%. It was uncommon for mortgage payments to exceed 40% of joint income (5%)

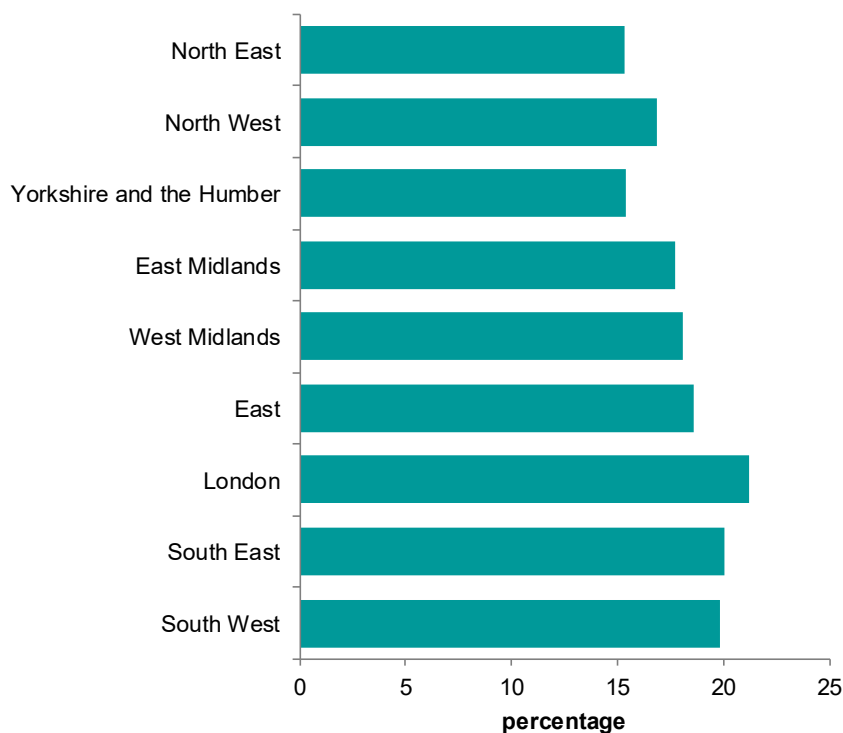
### **Regional differences**

- 2.9 Proportion of income spent on mortgage payment was associated with the location of the property. Mortgagors within London and the South East spent the largest average proportion of their joint income on their mortgage costs- 21% and 20% respectively. The smallest proportions were found in Yorkshire and the Humber, and the North East (15%). The regional differences might be explained by a multitude of factors, the most important being housing prices and the subsequent deposit or mortgage itself., Figure 2.1 and Annex Table 2.2.
- 2.10 When isolating regions to those inside and outside London, the average joint income expenditure was 18% per month outside London compared, to 21% inside London.

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<sup>15</sup> This figure includes Housing Benefit income

**Figure 2.1: Proportion of owners' joint income spent on housing costs, by region, 2017-18**



**Base: all households with a mortgage, excluding shared owners**

**Note underlying data are presented in Annex Table 2.2**

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

## Age

2.11 There are many factors to consider that may explain differences in housing costs by age. Mean weekly mortgage payments are relatively similar across age groups, with the exception of those aged 65 and over who pay considerably less on their mortgage<sup>16</sup>. This may explain why those aged 65 or over have the lowest housing cost to income ratio, despite being of retirement age. In addition, those in the younger age group likely have a lower income than those in the middle age groups.

## Household type

2.12 Couples with no children, paid the smallest average proportion of their joint income on mortgage payments (16%). Households with lone parents and both dependent and independent children spent the highest proportion of their income on mortgage costs at 38%, followed by lone parents with independent children only at 29%. Couples are more likely to pay a lower proportion of joint income, as there are two people's income factored into the calculation, Annex Table 2.2.

<sup>16</sup> English Housing Survey, Live Table FA2511

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- 2.13 When household income is used as the measure (i.e. including the income of adult children), the proportions spent by lone parents with both dependent and independent children, and lone parents with independent children decreased to 23% and 18% respectively.

### **Recent first-time buyers**

- 2.14 There was no difference in the average proportion of joint income spent on recent first-time buyers' mortgage costs (19%) than those who have not recently bought their first home (18%).

### **Mortgage length**

- 2.15 The average mortgage length in 2017-18 was 23.1 years, with a median length of 25 years. The higher median suggests the presence of some individuals with much lower mortgage lengths reducing the mean average, Annex Table 2.3.
- 2.16 Recent first-time buyers had a longer average mortgage length at 27.8 years, than those who were not recent first-time buyers at 22.5 years.

### **Deposit as a proportion of property value at time of purchase**

- 2.17 Analysis of deposit amounts is limited to those with a current mortgage, and not in shared ownership. In addition, analysis of deposit amounts as an average share of property costs is limited to those who paid a deposit, which was less than the total value of the home at time of purchase.
- 2.18 In 2017-18, over a quarter (27%) of deposits were between 10% to 20% of the overall property price, almost a quarter (23%) were between 0% to 10%, with 17% having a deposit between 20% to 30% of the overall property price. Overall, 67% of mortgagors' deposits were between 0% and 30% of the purchasing price, Annex Table 2.4.
- 2.19 The average deposit for mortgagors was 27% of the property's overall purchasing price, with a median of 20%. The lower median indicates the presence of some cases with notably higher deposits, raising the mean average<sup>17</sup>, Annex Table 2.5.

### **Regional differences**

- 2.20 The average deposits as a proportion of property value, similar to the proportion of income spent on mortgage repayments, also varied by region. Generally, this regional relationship is an inverted one, whereby regions which

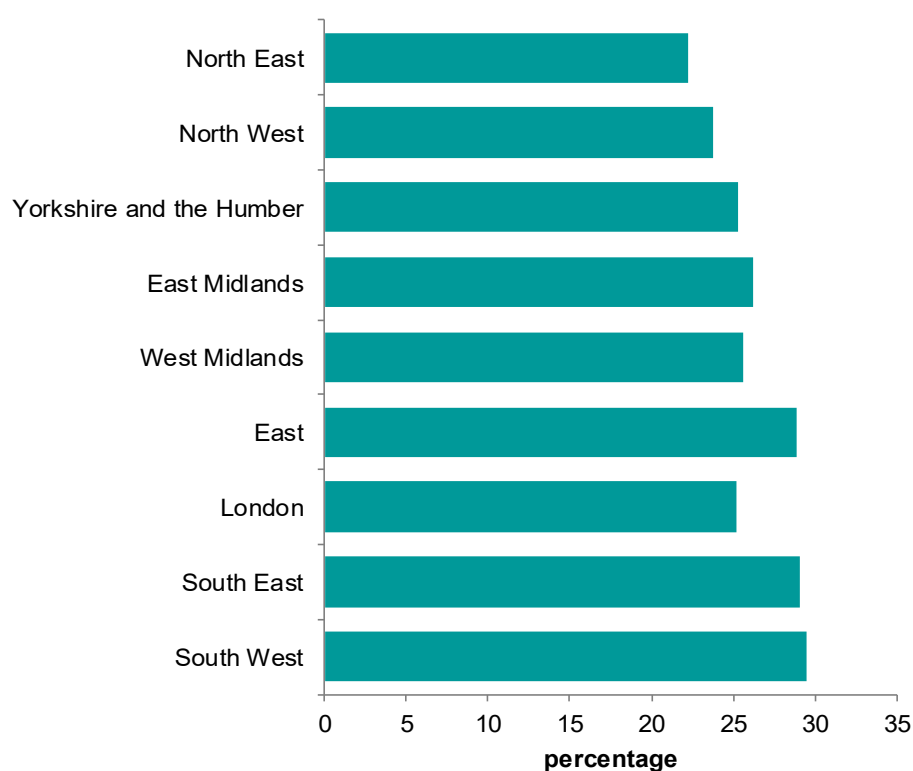
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<sup>17</sup> Deposits under 0.1% and over 99% have been excluded from the average deposit calculations.

had higher proportions of income spent on housing costs, had smaller deposits.

- 2.21 The highest average deposit to purchase value ratios across all regions were in the South West (30%), East (29%) and South East (29%). This compares to the lowest average deposit to property value ratio in the North East at 22%, Figure 2.2
- 2.22 When restricting analysis to just London and all other regions, the apparent difference in average deposit between London and outside of London is not statistically significant.

**Figure 2.2: Average deposit as a proportion of property value, by region, 2017-18**



**Base: all households with mortgage costs, excluding shared owners**

**Note: underlying data are presented in Annex Table 2.5**

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

### Age

- 2.23 Unlike the proportion of income spent on mortgage repayments, age was correlated with average deposits. In 2017-18, those aged 65 or over paid, on average, the largest deposit proportion at 41% of the overall property price, in contrast to the lowest found amongst 16-24 year olds at 17%, Annex Table 2.5.
- 2.24 This might be explained by older home owners having a higher likelihood of selling and purchasing another property, coupled with having a greater

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potential to save more money for a property, with the inverse being true for younger home owners.

## Household type

- 2.25 The lowest average deposit was found amongst lone persons sharing with other lone persons at 18% of the overall purchasing price compared with the highest average deposit at 32%, found amongst couples with independent children only. This was very closely followed by lone females at 31%.

## Casual letting of the home

- 2.26 In 2017-18, 12% of all households had rented part of or all of their home out in the past 12 months, using home sharing organisations<sup>18</sup>, Annex Table 2.6. We do not know how frequently they had done this, or for how long they had rented it out for.
- 2.27 Amongst owner occupiers, 12% had rented part of or all of their home out in the past 12 months (1% had rented part of their home out, 11% had rented all of their home out). There was no difference between outright owners and mortgagors in the proportions who had rented out part of their home or all of their home. Similar proportions of private renters (13%) and social renters (12%) had also rented out their home using organisations.

## Regional differences

- 2.28 The proportion of households who had used these organisations to let out their home differed by region. Renting out the home using these organisations was most common with owner occupied households in the West Midlands (21%) and London (20%) and least common in the North East (5%) and Yorkshire and the Humber (6%). This was true across all tenures, Annex Table 2.7.
- 2.29 Whilst there were no national differences between tenures in the proportion of households renting out their home, there were some tenure differences within regions. In Yorkshire and the Humber, the proportion of homeownership households renting out their home using these organisations was higher than for private renters, 6% compared to 3%. Outright owning households in the North West were more likely to rent out their home (14%) than households buying with a mortgage (9%).

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<sup>18</sup>Respondents were asked: In the past 12 months, have you used these or similar organisations to let your home or part of your home? Airbnb, FlatClub, FlipKey, HomeAway, Housetrip, Roomorama, Uproost, Vive Unique, Windu, WorldEscape, 9Flats, other similar organisation.

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## Chapter 3

# Housing history and future aspirations

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- 3.1 This chapter investigates home owners' housing history, their previous tenure and the average length of time spent in their current accommodation. For those that have moved recently, it explores moves within and between tenures, the reasons for these moves, and the household characteristics of recent movers.
- 3.2 This chapter concludes by presenting households' expectations to move within the next six months and their reasons for this. Throughout this chapter, where appropriate, comparisons are made between home owners and other tenures, and between mortgagors and outright owners.

### Length of time in current accommodation

- 3.3 On average home owners had lived in their current home longer than renters. In 2017-18, the mean length of residence in current accommodation for home owners was 17.8 years. Across all tenures the average was 14.1 years. Social renters had lived in their current home for 11.9 years on average, and private renters for 4.1 years<sup>19</sup>.
- 3.4 Outright owners had lived in their current home for more than twice the average length of time than those with a mortgage. Outright owners had spent an average of 24.3 years in their current accommodation, compared to an average of 10.3 years for those with a mortgage.

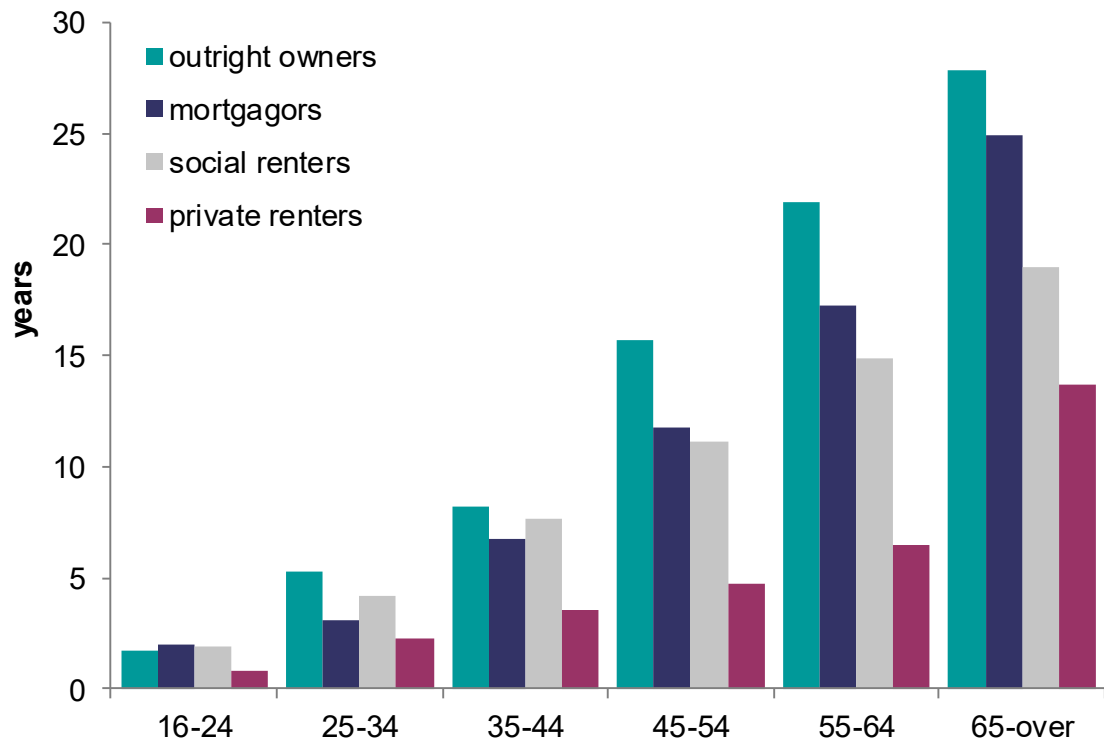
### Age

- 3.5 The age of the HRP was related to the average length of time spent within their property; as age increased, so too did the length of time spent in the property. Home owners aged 16-24 had, on average, spent 1.9 years in their current home, steadily increasing to 27.6 years amongst home owners aged 65 or over, Figure 3.1. and Annex Table 3.1.
- 3.6 Outright owners generally spent longer in their property than those with a mortgage, across all age groupings, with the exception of 16-24 year olds, although this age groups was based on a small sample size.

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<sup>19</sup> English Housing Survey, 2017-18 Headline Report, Annex Table 1.18.

**Figure 3.1: Average number of years in current accommodation, by age of HRP, 2017-18**



Base: all households

Notes:

- 1) mortgagors includes shared owners
- 2) underlying data are presented in Annex Table 3.1

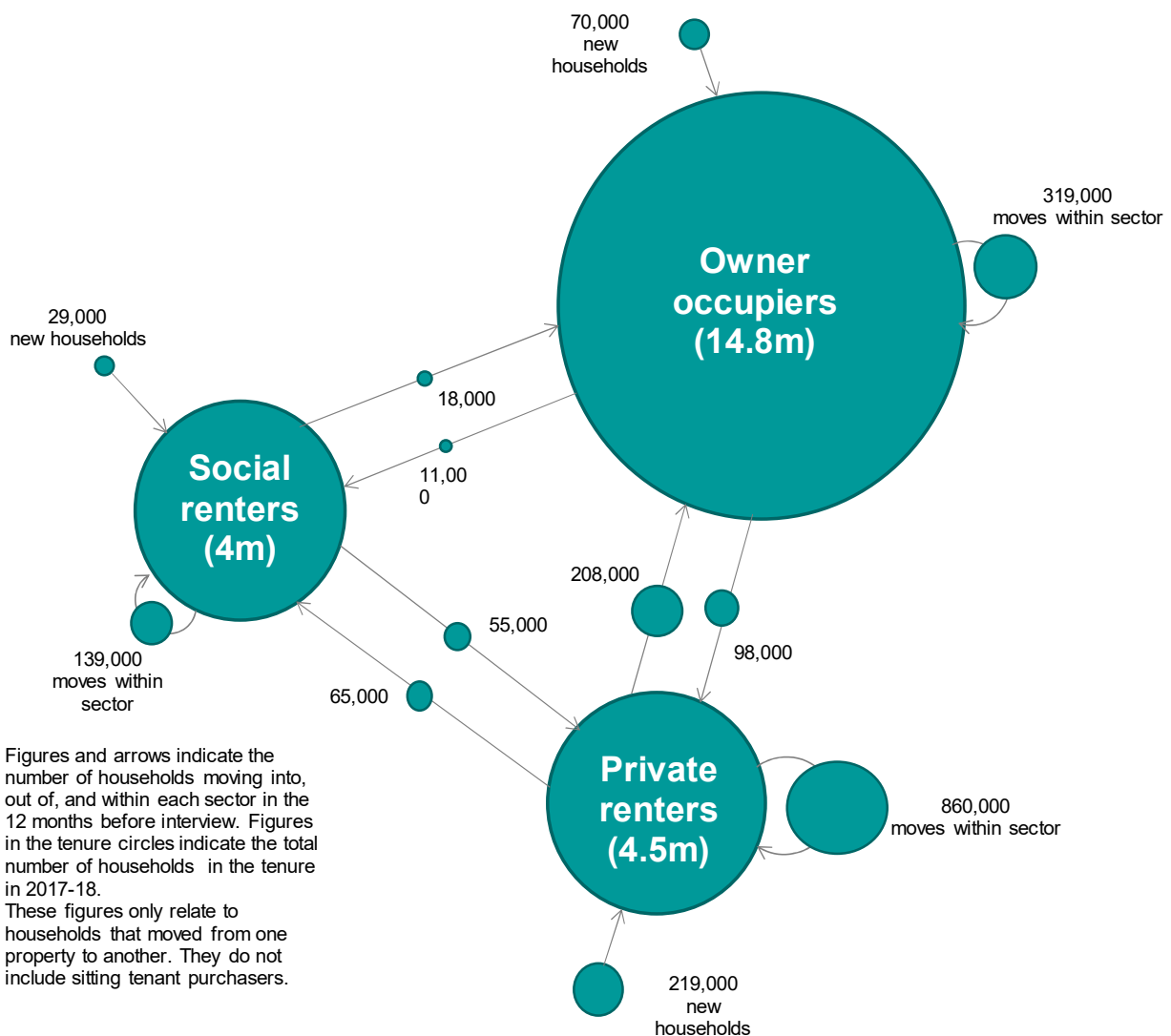
Source: English Housing Survey, full household sample

## Housing moves

3.7 In 2017-18, there were 614,000 moves into, or within owner occupation. Of the moves into owner occupation, 70,000 were new households, 208,000 households moved from the private rented sector and a small proportion moved from the social rented sector. Also, 319,000 households moved from one occupied household to another. A further 109,000 households left owner occupation. Of those that left owner occupation, the majority moved into the private rented sector (98,000); the rest moved into the social rented sector, Figure 3.2



**Fig 3.2: Household moves by tenure, 2017-18**



Figures and arrows indicate the number of households moving into, out of, and within each sector in the 12 months before interview. Figures in the tenure circles indicate the total number of households in the tenure in 2017-18. These figures only relate to households that moved from one property to another. They do not include sitting tenant purchasers.

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

**Notes:**

- 1) underlying data are presented in **Headline Report, Annex Table 1.20**
- 2) a small number of cases with inconsistent responses have been omitted
- 3) survey cannot identify the number of households which have ended

**New households**

3.8 New households are households in which neither the household reference person (HRP) nor their partner occupied the HRP’s previous permanent accommodation, in either of their names. Namely they have come to live in their current accommodation as a new household to the one they were in within their previous home.

3.9 There were 70,000 new households who moved into owner occupation in 2017-18. New households moving into owner occupation were generally younger than other movers, with the majority being those aged 25-34 years old (59%), followed by 16-24 year olds at 19% of new owner occupied

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households. In other words, 54,000 (78%) new households moving into owner occupation were aged 16-34, Annex Table 3.2.

- 3.10 Of these estimated 70,000 new households, 55% (38,000) were couples with no children, moving into owner occupation to become a lone couple household. A further 27% were one person households.
- 3.11 When asked their reasons for moving, to which respondents could provide multiple reasons, the majority of new households moved into home ownership (69%) reported wanting to buy and 68% wanted their own home or to live independently, Annex Table 3.3.
- 3.12 The age profile, household type and motivation for moving, suggest new households moving into owner occupation included relatively young individuals, leaving separate shared properties such as a family home or rented house share to buy a property.

### **Private renters moving into owner occupation**

- 3.13 In 2017-18, 208,000 private renters moved into owner occupation. Just over half (52%) of private renters who recently moved into owner occupation were aged 25-34 years old, with a further quarter (25%) aged 35-44 years old; combined 77% of all private renters moving were between the ages of 25-44 years old, Annex Table 3.2.
- 3.14 Among private renters who moved into owner occupation, half (50%) were couples with no children, and 33% were couples with dependent children.
- 3.15 Similar to new households, the predominant reasons for moving into home ownership were wanting to buy with 77% stating this. In addition, 31% reported they wanted a larger house or flat, Annex Table 3.3.
- 3.16 This suggests this group includes those leaving the private renter sector into home ownership in order to buy a larger home, perhaps to accommodate a growing family, and leave the private rented sector.

### **Owner occupiers moving within tenure**

- 3.17 There were 319,000 home owners who moved from one owner occupied property, into another in 2017-18, Annex Table 3.2.
- 3.18 This group were generally older than other movers, with those aged 65 or over at 31% and 13% aged 55-64. A further sizeable proportion (31%) of home owners moving from one owner occupied home to another were aged 35-44.

- 
- 3.19 Owner occupiers moving into another owner occupied property were fairly diverse in terms of household type, with 33% being couples with no children, 33% couples with dependent children, and 22% being lone persons.
- 3.20 Those households who remained in owner occupation but moved property commonly cited wanting a larger house or flat at 37% and a quarter (25%) stated they wanted to move to a better area or neighbourhood, the difference between the two was not statistically significant, Annex Table 3.3.

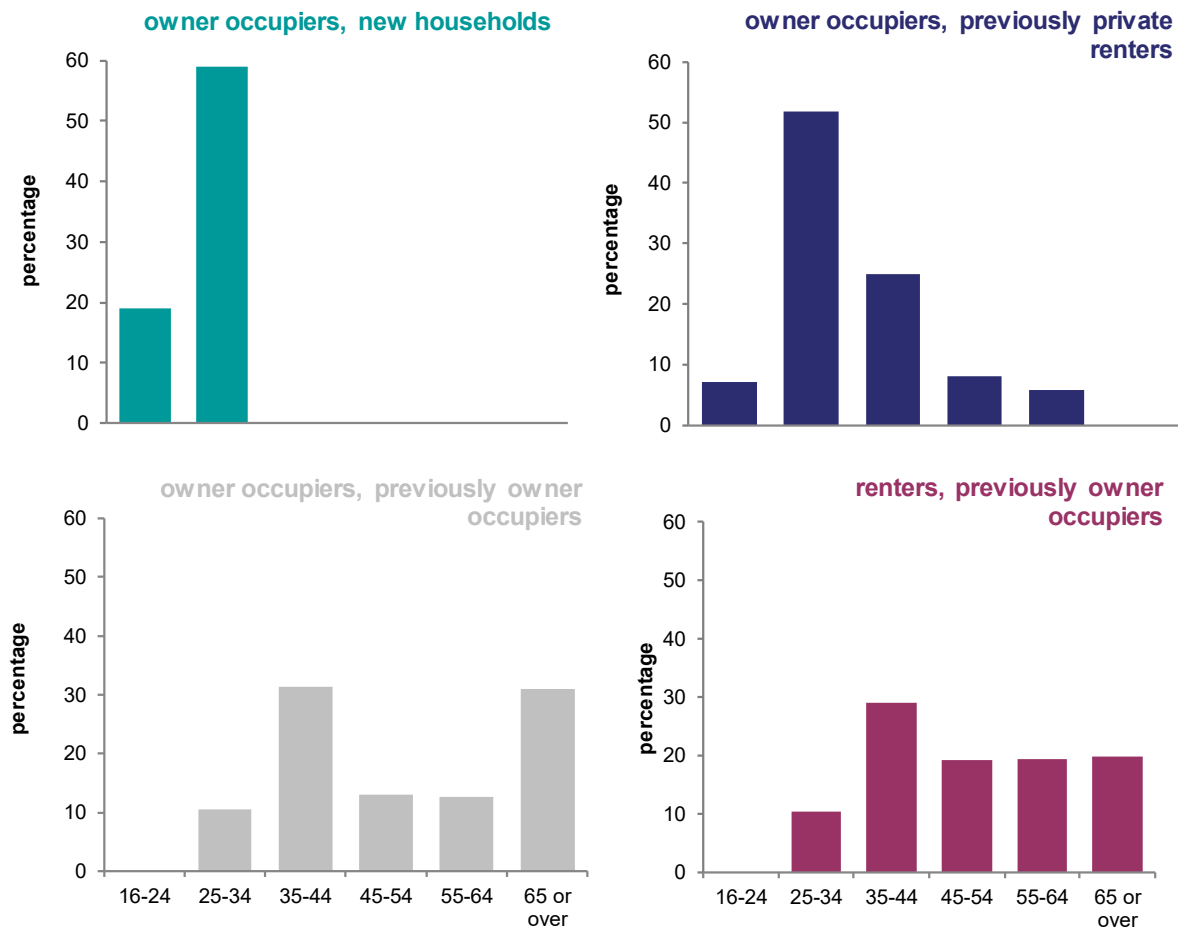
### **Owner occupiers moving into the rented sectors**

- 3.21 Relatively small numbers of home owners moved to the social rented sector at 11,000 and a further 98,000 owner occupiers moved to the private rented sector, combined this is an estimated 109,000 moves from owner occupation to renting<sup>20</sup>.
- 3.22 Those moving from owner occupation into renting were generally older than those moving into owner occupation, with 58% being 45 or over, which corresponds to an estimated 64,000 households. Although 35-44 year olds remained a sizeable age group with 29% of these movers within this age banding, Annex Table 3.4.
- 3.23 Amongst these 109,000 households who moved into renting, 36% were lone people, with over a quarter (27%) were couples with no children, the difference between the two was not statistically significant.
- 3.24 The home owners that moved into renting provided varied reasons for their move. The most common reasons were divorce or separation (30%), job related reasons (25%) and some other reason (25%), Annex Table 3.5.

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<sup>20</sup> English Housing Survey, 2017-18 Headline Report, Annex Table 1.20.

**Figure 3.3: Specific movement within, into and out of owner occupation, by age of HRP, within the last year, 2017-18**



Base: households moving within, into and out of owner occupation within the last year

Notes:

- 1) excludes owner occupiers who have moved from the social rented sector, and a small number whose previous landlord type was unknown
- 2) underlying data are presented in Annex Table 3.2 and Annex Table 3.4

Source: English Housing Survey, full household sample

## Expectation to move in the next six months

3.25 Relatively few home owners expected to move in the next six months, with just 4% expecting to move, compared with 6% of social renters and 20% of private renters, arguably this reflects their satisfaction with their accommodation along with greater security of tenure<sup>21</sup>. This only concerns expectations: some households who expect to move may not, and those who do not expect to move may, regardless it provides an insight into the intentions of households in England, Annex Table 3.6.

<sup>21</sup> See Chapter 1 of this report.

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- 3.26 Among home owners, 2% of outright owners expected to move compared to 5% of mortgagors.
- 3.27 Amongst home owners expectation to move decreased with age, being at its highest amongst those aged 25-34 (7%) and 35-44 year olds (7%), gradually declining to only 2% within those aged 65 or over, despite the prevalence of under-occupation noted earlier<sup>22</sup>, Annex Table 3.7.

## Reasons for expecting to move

- 3.28 Whilst home owners were the tenure least likely to expect to move within the next six months, the most commonly stated reason for home owners who did expect to move, was to move to a larger house or flat (37%), Annex Table 3.8.
- 3.29 When comparing outright owners and mortgagors there were some differences in their reasons for expecting to move. Mortgagors were more likely to want to move to a larger house compared to outright owners (47% and 19%).
- 3.30 The most commonly reported reasons for outright owners who wanted to move, were the 'other' category, with 30% reporting this, and 24% who wanted a nicer accommodation.

## Age

- 3.31 Older home owners who expected to move, typically wanted to move to downsize, conversely younger home owners generally wanted larger homes. This was most apparent amongst 25-34 year olds with 77%, or an estimated 63,000 households, reported wanting to move to a larger house or flat. A much smaller 11,000 (12%) home owners aged 55-64 reported wanting a larger home as part of their reasons, Annex Table 3.9.
- 3.32 In addition to the 77% of home owners aged 25-34 who wanted to move to a larger home, another common response was wanting to be closer to friends or family (38%).
- 3.33 Similarly, an estimated 90,000 home owners aged 35-44 (58%) reported an expectation to move in six months was to move into a larger house or flat. Additionally, 41% expected to move into a nicer accommodation as a motivation.
- 3.34 Home owners aged 45-54 responded with more varied reasons, 30% expected to move in six months for a nicer accommodation and 26% stated

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<sup>22</sup> See Chapter 1 of this report.

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they expected to move to a better neighbourhood and for some other reason outside of those provided.

- 3.35 Unlike other age groups examined so far, those aged 55-64 commonly expressed a desire to downsize, 33,000 (37%) expected to move to a smaller house or flat. This might be due to no longer needing the space previously occupied by other households' members who are likely to now live independently. The response 'some other reason' (27%) was also a common selection for this age group.
- 3.36 Lastly, home owners aged 65 or over expecting to move repeat the desire to downsize with 28,000 (32%) who stated they wanted a smaller house or flat, and 44% noted reasons other than those provided.

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# Chapter 4

## Dwelling condition and energy efficiency

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- 4.1 This chapter explores the dwelling condition, dwelling safety and energy efficiency and safety of the 15.1 million<sup>23</sup> owner occupied homes.
- 4.2 Dwelling condition is examined using three housing quality indicators: Decent Homes Standard, damp problems and disrepair. Dwelling safety is assessed through the Housing Health and Safety Rating System (HHSRS), electrical safety, the presence of working smoke alarms and carbon monoxide detectors. For all of the measures, the owner occupied stock is compared with other tenures.

### Overview

- 4.3 Overall, owner occupied homes were less likely to have poor housing conditions and were more likely to have key dwelling safety features than homes in the private rented sector. However, poor housing indicators were generally least prevalent among social rented dwellings which also tended to have a higher proportion of key dwelling safety measures, Figure 4.1.
- 4.4 The variations in housing quality indicators and energy efficiency between owner occupied and rented homes reflect the different distributions of dwelling age and dwelling types within each tenure.
- 4.5 Owner occupied homes tend to be older and comprise of a higher proportion of houses than social homes<sup>24</sup>. Older homes and houses are generally less energy efficient and have greater disrepair compared with newer homes and purpose built flats. Social rented homes have also received housing investment through Decent Homes work and benefit from planned/responsive repair programmes.
- 4.6 The owner occupied stock does, however, have a lower proportion of pre 1919 built homes and converted flats than the private rented sector. These oldest pre-1919 built homes and converted flats tend to have greater disrepair and are more likely to fail the statutory minimum standard for housing<sup>25</sup>.

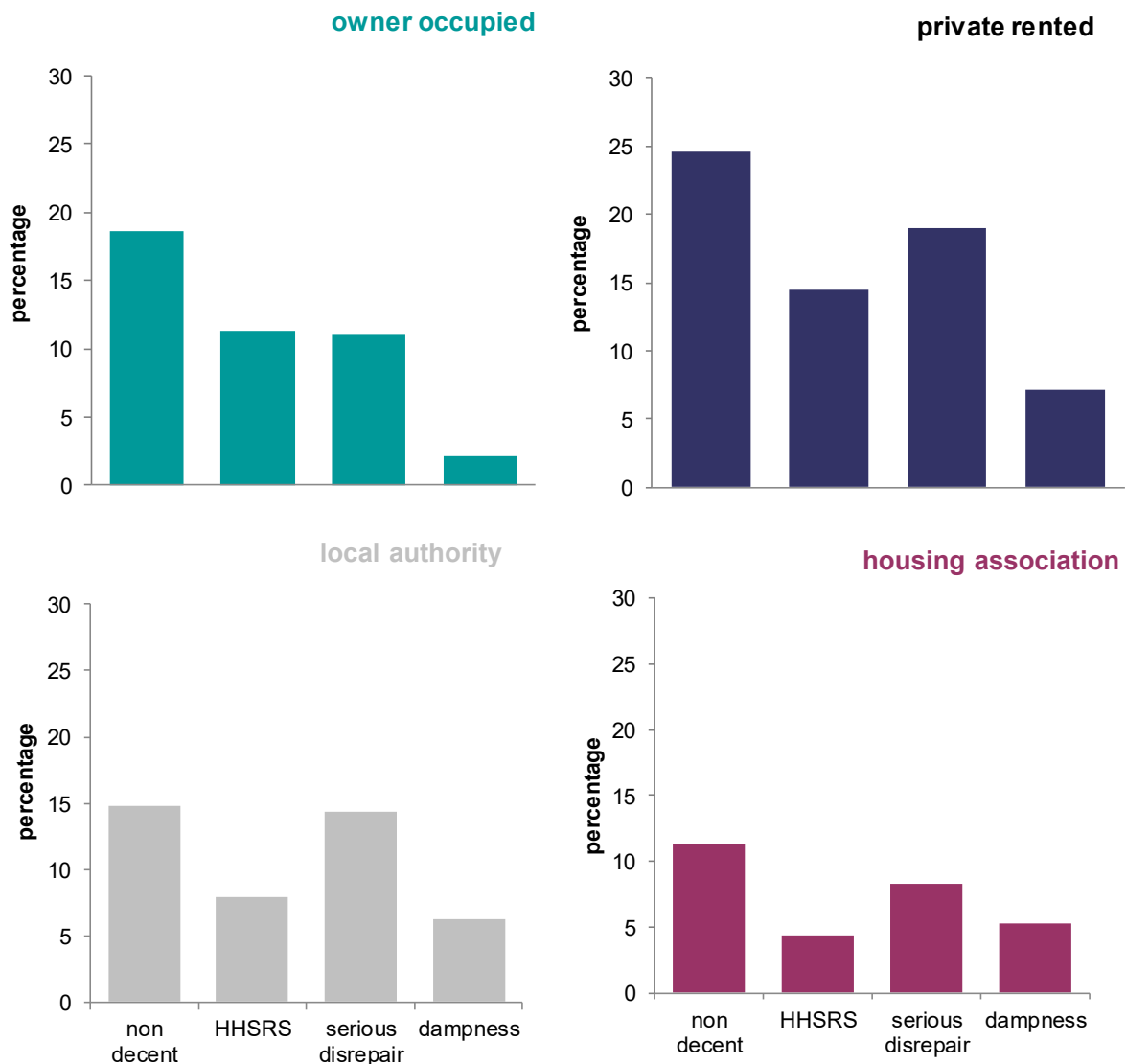
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<sup>23</sup> English Housing Survey, 2017-18 Headline Report, Annex Table 2.1.

<sup>24</sup> English Housing Survey, 2017-18 Headline Report, Annex Table 2.1.

<sup>25</sup> Assessed by the Housing Health and Safety Rating System (HHSRS). See 'Dwelling Safety' section of this chapter.

**Figure 4.1: Poor housing conditions, by tenure, 2017**



Base: all dwellings

Note: underlying data are presented in Live tables DA3201, DA4101, DA5101, DA5201.

Source: English Housing Survey, dwelling sample

## Dwelling condition

### Decent Homes<sup>26</sup>

4.7 Around 2.8 million owner occupied homes failed to meet the Decent Homes Standard in 2017. Owner occupied homes (19%) were more likely to be non-

<sup>26</sup> See English Housing Survey, Technical Report 2017-18 Annex 5.5 for more information on the Decent Homes Standard.



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decent than those in the social rented sector (13%). However, they were less likely to be non-decent than private rented homes (25%)<sup>27</sup>.

## Damp

4.8 Owner occupied homes were less likely to have damp problems than rented homes. Some 2% (325,000) of owner occupied homes had some form of damp compared with 7% of private rented and 6% of social rented dwellings. Furthermore, owner occupied homes were less likely to have serious problems with condensation and mould (1% compared with 4% of social rented and 4% of private rented homes)<sup>28</sup>.

## Disrepair

4.9 To provide comparative levels of medium term disrepair for each tenure, the following analysis uses EHS standardised basic repair costs in square metres (£/m<sup>2</sup>)<sup>29</sup>.

4.10 Disrepair was generally lower among owner occupied homes. The average level of disrepair in owner occupied homes (£13/m<sup>2</sup>) was lower than the average for both private rented (£22/m<sup>2</sup>) and local authority (£17/m<sup>2</sup>) homes. However, average disrepair was lowest among housing association homes (£10/m<sup>2</sup>), which comprise a higher proportion of younger homes, Live table DA5201.

4.11 The owner occupied sector had the highest proportion of dwellings with no repair costs (46%). This compares with 43% of housing association, 33% of private rented and 29% of local authority dwellings, Figure 4.2.

4.12 At the other end of the scale, 11% of owner occupied dwellings had problems with serious disrepair (costs of over £35/m<sup>2</sup>). This was a lower proportion compared with private rented homes (19%) and local authority homes (14%), although housing association homes were least likely to have serious disrepair (8%).

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<sup>27</sup> English Housing Survey, 2017-18 Headline Report, Annex Table 2.2. The English Housing Survey, 2017-18 Headline Report examines Decent Homes trends over time, and chapter 2 of the EHS 2017 Stock profile and condition report examines the characteristics of non-decent homes in greater detail, including the reasons for failing the Standard and the number of criteria failed.

<sup>28</sup> English Housing Survey, 2017-18 Headline Report, Annex Table 2.5. The English Housing Survey, 2017-18 Headline Report examines trends in the prevalence of damp problems over time. In addition, chapter 2 of the EHS 2017 Stock profile and condition report examines damp problems in greater depth, including: types of damp, the prevalence of damp reported by households as part of the interview survey and the relationship between dampness, inadequate ventilation and the prevalence of overheating reported by households.

<sup>29</sup> See English Housing Survey Technical Report, 2017-18, Chapter 5 Annex 5.5 for further information. This repair cost indicator is different to that used to calculate whether a home meets the repair criterion of the Decent Homes Standard.

**Figure 4.2: Distribution of standardised basic repair costs, by tenure, 2017**



Base: all dwellings

Note: underlying data are presented in Live Table DA5201

Source: English Housing Survey, dwelling sample

## Dwelling safety

### Housing Health and Safety Rating System (HHSRS)

4.13 The HHSRS is a risk-based assessment tool that identifies hazards in dwellings and evaluates their potential effects on the health and safety of occupants and their visitors<sup>30</sup>.

4.14 Around 1.7 million owner occupied homes failed the statutory minimum standard for housing in 2017. Owner occupied homes were less likely to have any Category 1 hazard than those in the private rented sector (11% compared

<sup>30</sup> For further information on the HHSRS see English Housing Survey Technical Report, 2017-18, Chapter 5, Annex 5.5.

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with 14%) but the prevalence of such hazards was lowest among social rented homes (6%)<sup>31</sup>.

- 4.15 Looking in detail at the types of hazards present among owner occupied homes, serious risk of harm from all types of falls<sup>32</sup> were most common (7%) followed by excess cold<sup>33</sup> (4%). Falls and excess cold hazards were more prevalent in the owner occupied sector than in the social rented sector (3% and 1% respectively), Live Table DA4101.

### **Electrical safety**

- 4.16 Owner occupied homes had a similar proportion of all five electrical safety features<sup>34</sup> to the private rented sector (60% and 61% respectively). However, electrical safety provision was most prevalent in the social sector (73%), Live Table DA5201<sup>35</sup>.

### **Smoke alarms**

- 4.17 In 2017-18, the vast majority (89% or 13.2million) of owner occupiers had a working smoke alarm; a very similar proportion to the private renters. Provision was, however, higher for social renters (96% for housing association and 93% for local authority)<sup>36</sup>.

### **Carbon monoxide alarms**

- 4.18 The owner occupied sector had a similar proportion of homes with a carbon monoxide detector to the social sector (39% and 37% respectively) but a higher proportion than the private rented sector (35%). The sample sizes are too small to produce reliable estimates for the presence of these detectors in homes with solid fuel burning appliances<sup>37</sup>.

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<sup>31</sup> English Housing Survey, 2017-18 Headline Report, Annex Table 2.3.

<sup>32</sup> Falls include risk of falls associated with stairs, falls between levels, falls on the level and falls associated with baths.

<sup>33</sup> The EHS estimates whether a dwelling poses a threat to health from excessive cold by using its SAP rating.

<sup>34</sup> The five measures are modern wiring, modern earthing, a modern consumer unit arrangement, miniature circuit breakers for overload protection and residual current devices which break electrical circuits when an 'abnormality' is detected such as a person touching a live wire.

<sup>35</sup> DA5201 also provides data on the prevalence of each safety measure by tenure and other dwelling characteristics

<sup>36</sup> English Housing Survey, 2017-18 Headline Report, Annex Table 2.16. The analysis uses EHS interview survey data.

<sup>37</sup> English Housing Survey, 2017-18 Headline Report, Annex Table 2.18.

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## Energy efficiency

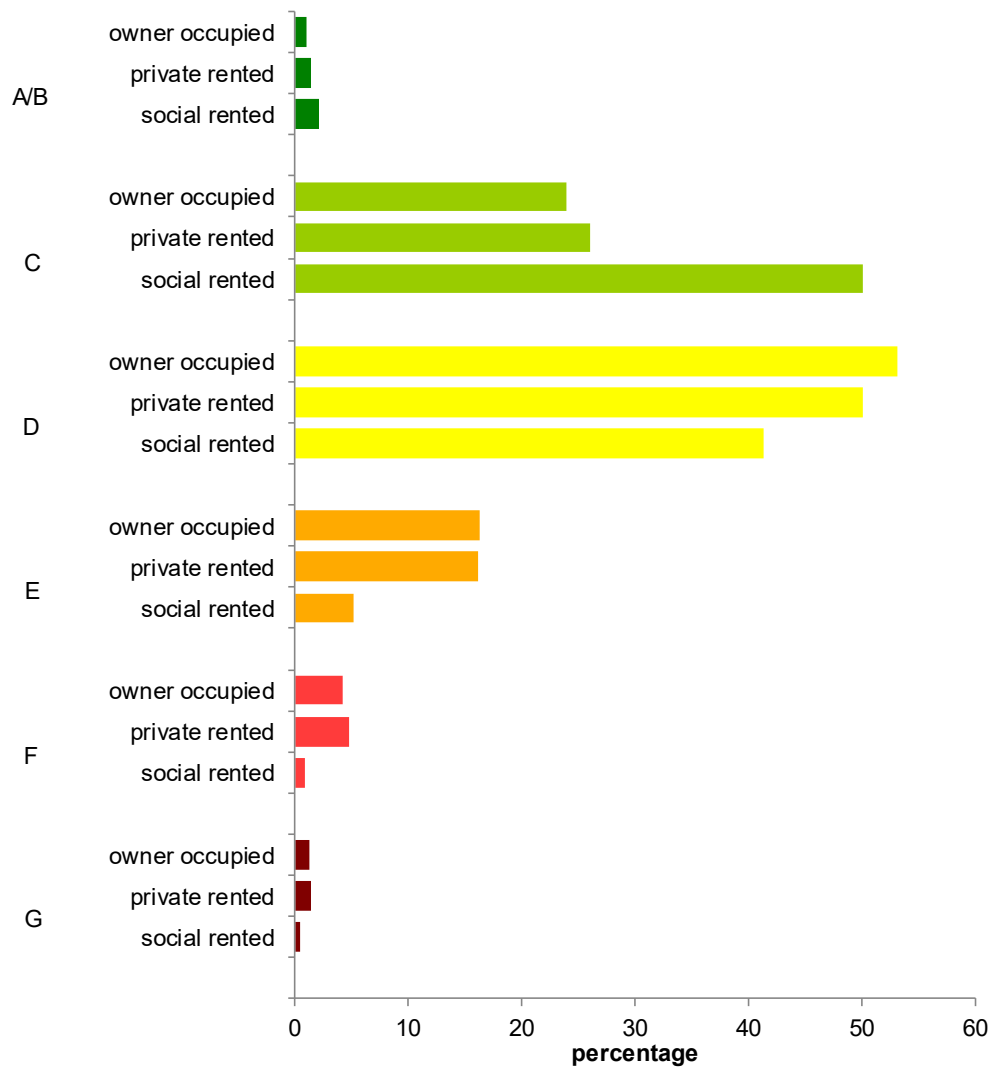
- 4.19 The EHS uses the Government's Standard Assessment Procedure (SAP) which monitors the energy efficiency of a dwelling and allows comparisons to be made between different dwellings<sup>38</sup>.
- 4.20 Although the average energy efficiency of the owner occupied stock was similar to the private rented stock in 2017, social rented homes were, on average, more energy efficient. The average SAP rating for owner occupied and private rented homes was 61 compared with 68 for social sector homes<sup>39</sup>.
- 4.21 Over half (53%) of owner occupied homes were in energy efficiency rating (EER) band D and almost one quarter (24%) were in EER band C. In contrast 6% of owner occupied homes had the poorest energy efficiency (EER bands F or G).
- 4.22 The distribution of owner occupied homes across EER bands was broadly similar to the private rented stock but differed more notably from social homes. In particular, there was a much lower proportion of owner occupied homes in the higher energy efficiency bands A-C (25%) than social homes (52%) Figure 4.3.

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<sup>38</sup> see SAP entry of the Glossary for further details.

<sup>39</sup> English Housing Survey, 2017-18 Headline Report, Annex Table 2.6.

**Figure 4.3: Energy efficiency rating bands, by tenure, 2017**



**Base: all dwellings**

**Note: underlying data are presented in English Housing Survey, 2017-18 Headline Report, Annex Table 2.7.**

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

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# Technical notes and glossary

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## Technical notes

1. Results for the first section of this report, on households, are presented for '2017-18' and are based on fieldwork carried out between April 2017 and March 2018 on a sample of 13,395 households. Throughout the report, this is referred to as the 'full household sample'.
2. Results in the second section of the report, which relate to the physical dwelling, are presented for '2017' and are based on fieldwork carried out between April 2016 and March 2018 (a mid-point of April 2017). The sample comprises 12,320 occupied or vacant dwellings where a physical inspection was carried out. Throughout the report, this is referred to as the 'dwelling sample'.
3. 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".
4. 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.
5. 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 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.

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## Glossary

**Basic repair costs:** 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 Chapter 5, Annex 5 of the Technical Report for more information about how these are calculated and assumptions made.

**Bedroom standard:** The 'bedroom standard' is used by government as an indicator of occupation density. A standard number of bedrooms is calculated for each household in accordance with its age/sex/marital status composition and the relationship of the members to one another. A separate bedroom is allowed for each married or cohabiting couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex, and each pair of children under 10. Any unpaired person aged 10-20 is notionally paired, if possible, with a child under 10 of the same sex, or, if that is not possible, he or she is counted as requiring a separate bedroom, as is any unpaired child under 10.

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

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

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

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

- it meets the current statutory minimum standard for housing as set out in the Housing Health and Safety Rating System (HHSRS – see below).
- it is in a reasonable state of repair (related to the age and condition of a range of building components including walls, roofs, windows, doors, chimneys, electrics and heating systems).
- it has reasonably modern facilities and services (related to the age, size and layout/location of the kitchen, bathroom and WC and any common areas for blocks of flats, and to noise insulation).

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

The detailed definition for each of these criteria is included in *A Decent Home: Definition and guidance for implementation*, Department for Communities and Local Government, June 2006<sup>1</sup>

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

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

A dwelling is shared if:

- the household spaces it contains are 'part of a converted or shared house', or not all of the rooms (including kitchen, bathroom and toilet, if any) are behind a door that only that household can use, and
- there is at least one other such household space at the same address with which it can be combined to form the shared dwelling.

Dwellings that do not meet these conditions are unshared dwellings.

The EHS definition of dwelling is consistent with the Census 2011.

**Dwelling age:** The date of construction of the oldest part of the building.

**Dwelling type:** Dwellings are classified, on the basis of the surveyor's inspection, into the following categories:

- **small terraced house:** a house with a total floor area of less than 70m<sup>2</sup> forming part of a block where at least one house is attached to two or more other houses. The total floor area is measured using the original EHS definition of useable floor area, used in EHS reports up to and including the 2012 reports. That definition tends to yield a smaller floor area compared with the definition that is aligned with the Nationally Described Space Standard and used on the EHS since 2013. As a result of the difference between the two definitions, some small terraced houses are reported in the 2014 Housing Supply Report as having more than 70m<sup>2</sup>.
- **medium/large terraced house:** a house with a total floor area of 70m<sup>2</sup> or more forming part of a block where at least one house is attached to two or more other houses. The total floor area is measured using the original EHS definition of useable floor area which tends to yield a small floor area compared with the definition used on the EHS since 2013.
- **end terraced house:** a house attached to one other house only in a block where at least one house is attached to two or more other houses.
- **mid terraced house:** a house attached to two other houses in a block.
- **semi-detached house:** a house that is attached to just one other in a block of two.
- **detached house:** a house where none of the habitable structure is joined to another building (other than garages, outhouses etc.).



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- **bungalow:** a house with all of the habitable accommodation on one floor. This excludes chalet bungalows and bungalows with habitable loft conversions, which are treated as houses.
  - **converted flat:** a flat resulting from the conversion of a house or former non-residential building. Includes buildings converted into a flat plus commercial premises (such as corner shops).
  - **purpose built flat, low rise:** a flat in a purpose built block less than six storeys high. Includes cases where there is only one flat with independent access in a building which is also used for non-domestic purposes.
  - **purpose built flat, high rise:** a flat in a purpose built block of at least six storeys high.

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

- **working full-time/part-time:** full-time work is defined as 30 or more hours per week. Part-time work is fewer than 30 hours per week. Where more than one answer is given, 'working' takes priority over other categories (with the exception that all those over State Pension Age (SPA) who regard themselves as retired are classified as such, regardless of what other answers they give).
- **unemployed:** this category covers people who were registered unemployed or not registered unemployed but seeking work.
- **retired:** this category includes all those over the state pension age who reported being retired as well as some other activity. For men the SPA is 65 and for women it is 60 if they were born before 6th April 1950. For women born on or after the 6th April 1950, the state pension age has increased incrementally since April 2010<sup>2</sup>.
- **full-time education:** education undertaken in pursuit of a course, where an average of more than 12 hours per week is spent during term time.
- **other inactive:** all others; they include people who were permanently sick or disabled, those looking after the family or home and any other activity.

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

#### **Electrical safety:**

- **wiring:** this is the cabling from the input electrical supply point, which runs through the meters and consumer units and leading out into the dwelling. The earliest types of wiring used lead or black rubber sheathings to enclose the wires. The danger with this type of cable is the degrading of the rubber: any failure of the insulation can cause the outer covering to become live. Modern wiring is PVC sheathed.
- **earthing:** these are the wires joining the components at the electrical distribution centre. The early forms of earthing wires were unsheathed then later covered with green rubber, then green plastic. In 1977 the colour convention changed and all wires had to be coloured green and yellow.
- **consumer unit arrangement (fuse boxes):** in older systems, each individual electrical circuit was fed through an individual switch and fuse box. From 1960s through to the 1980s, fuses were collected together into a small number of smaller boxes, normally with a switch on the front which controlled all the circuits leading to the box. These boxes were normally fitted with a cover, the removal of which gave access to the fuses hidden inside. From the early 1980s, the newly

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named consumer unit (some dwellings have two) catered for the whole dwelling and was also designed to accommodate modern safety measures namely circuit breakers and residual current devices.

- **overload protection / miniature circuit breakers (MCBs):** these provide the most modern form of electrical current overload protection by detecting a fault condition and interrupting the current flow. MCBs replaced cartridge fuses and the original wire fuses (these simply melt when overheated) which formed the earliest form of protection.
- **residual current devices (RCDs):** these are designed to break an electrical current very easily by detecting any abnormality in the circuit, for example, through someone touching a live wire. They are normally located in the consumer unit but a separate RCD may exist to protect an additional circuit, for example, an electrical circuit used in the garden.

**Energy efficiency rating (EER, also known as SAP rating):** A dwelling's energy costs per m<sup>2</sup> of floor area for standard occupancy of a dwelling and a standard heating regime and is calculated from the survey using a simplified form of SAP. The energy costs take into account the costs of space and water heating, ventilation and lighting, less cost savings from energy generation technologies. They do not take into account variation in geographical location. The rating is expressed on a scale of 1-100 where a dwelling with a rating of 1 has poor energy efficiency (high costs) and a dwelling with a rating of 100 represents zero net energy cost per year. It is possible for a dwelling to have an EER/SAP rating of over 100 where it produces more energy than it consumes, although such dwellings will be rare within the English housing stock.

The detailed methodology for calculating SAP to monitor the energy efficiency of dwellings was updated in 2012 to reflect developments in the energy efficiency technologies and knowledge of dwelling energy performance. These changes in the SAP methodology were relatively minor compared with previous SAP methodology updates in 2005 and 2009. It means, however that a SAP rating using the 2009 method is not directly comparable to one calculated under the 2012 methodology, and it would be incorrect to do so. All SAP statistics used in reporting from 2013 are based on the SAP 2012 methodology and this includes time series data from 1996 to the current reporting period (i.e. the SAP 2012 methodology has been retrospectively applied to 1996 and subsequent survey data to provide consistent results in the 2013 and following reports).

**Energy efficiency rating (EER)/SAP bands:** The 1-100 EER/SAP energy efficiency rating is also presented in an A-G banding system for an Energy Performance Certificate, where Band A rating represents low energy costs (i.e. the most efficient band) and Band G rating represents high energy costs (the least efficient band). The break points in SAP (see below) used for the EER Bands are:

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

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**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.

**Excess cold (HHSRS Category 1 hazard):** Households living in homes with a threat to health arising from sub-optimal indoor temperatures. The assessment is based on the most vulnerable group who, for this hazard, are those aged 65 years or more (the assessment does not require a person of this age to be an occupant). The EHS does not measure achieved temperatures in the home and therefore this hazard is based on dwellings with an energy efficiency rating of less than 35 based on the SAP 2001 methodology. Under the SAP 2009 methodology, used for the 2010- 2012 EHS reports, the comparable threshold was recalculated to be 35.79 and the latter was used in providing statistics for the HHSRS Category 1 hazard. Since 2013, the EHS Reports have used the SAP 2012 methodology and the comparable excess cold threshold has been recalculated to 33.52.

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

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

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

**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.

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

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

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

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

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

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

The purpose of the HHSRS assessment<sup>3</sup> is not to set a standard but to generate objective information in order to determine and inform enforcement decisions. There are 29 categories of hazard, each of which is separately rated, based on the risk to the potential occupant who is most vulnerable to that hazard. The individual hazard scores are grouped into 10 bands where the highest bands (A-C representing scores of 1,000 or more) are considered to pose Category 1 hazards. Local authorities have

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a duty to act where Category 1 hazards are present, and may take into account the vulnerability of the actual occupant in determining the best course of action.

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

The EHS is not able to replicate the HHSRS assessment in full as part of a large scale survey. Its assessment employs a mix of hazards that are directly assessed by surveyors in the field and others that are indirectly assessed from detailed related information collected. For 2006 and 2007, the survey (the then English House Condition Survey) produced estimates based on 15 of the 29 hazards. From 2008, the survey is able to provide a more comprehensive assessment based on 26 of the 29 hazards. See the EHS Technical Note on Housing and Neighbourhood Conditions<sup>4</sup> for a list of the hazards covered.

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

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

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

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

**Right to Buy scheme:** The Right to Buy scheme gives secure tenants in a local authority home the opportunity to buy their home at a discount. In order to qualify for the scheme a social tenant must have lived for a total of at least three years in a public sector tenancy.

The scheme is also available to assured tenants of non-charitable housing associations who have transferred with their homes from a local authority as part of a stock transfer. In this case the tenants is said to have a 'preserved Right to Buy'.

The Government has plans to extend Right to Buy to housing association tenants and are currently running a Voluntary Right to Buy pilot scheme amongst a small number of housing associations.

**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.

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**Region:** geographical classification used to present geographical findings. Findings are presented either at the level of nine individual regions:

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

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

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

Reduced Data SAP (RdSAP) was introduced in 2005 as a lower cost method of assessing the energy performance of existing dwellings. RdSAP is used in the calculation of the energy ratings on the Energy Performance Certificate, a document which is required every time a home is put up for sale or rent. Since the 2015 survey, the EHS has provided a number of indicators on energy performance calculated using an approach which is in line with RdSAP 2012 version 9.92. To ensure that the findings in this report are as compatible as possible with energy performance assessments and certificates issued in England during 2017-18, the energy performance findings presented in this report were calculated using RdSAP version 9.92.

**Serious condensation or mould:** See 'damp and mould'

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

- Higher managerial and professional occupations
- Lower managerial and professional occupations
- Intermediate occupations (clerical, sales, service)
- Small employers and own account workers
- Lower supervisory and technical occupations
- Semi-routine occupations



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- Routine occupations
  - Never worked or long-term unemployed.

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

**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).

**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.

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In accordance with the Statistics and Registration Service Act 2007 the United Kingdom Statistics Authority has designated these statistics as National Statistics, signifying that they are fully compliant with the 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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Ministry of Housing, Communities and Local Government  
Fry Building  
2 Marsham Street  
London  
SW1P 4DF  
Telephone: 030 3444 0000  
Email: [ehs@communities.gov.uk](mailto:ehs@communities.gov.uk)

For all our latest news and updates follow us on Twitter: <https://twitter.com/mhclg>

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