



Ministry of Housing,
Communities &
Local Government



English Housing Survey

Headline Report 2024-25:
demographics and household resilience

Contents

Introduction and key findings 1

Chapter 1: Profile of households and dwellings 7

Chapter 2: Housing costs and affordability 22

Chapter 3: Housing history and future housing..... 31

Chapter 4: Well-being and loneliness 36

Technical notes..... 39

Glossary 39

Introduction and key findings

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 a repeated cross-sectional survey that pairs a household interview with a physical inspection of the home. It is an Accredited Official statistic (previously known as National statistic), and is one of the longest standing government surveys, first run in 1967.

To support timely and relevant reporting, the usual EHS Headline report has been split into two releases. This report is the first publication of findings from the 2024-25 survey, and details findings on housing demographics and resilience. Additional findings on housing quality and energy efficiency will be published in January 2026.

Background to the English Housing Survey 2024-25 data

The interview fieldwork for the 2024-25 data was carried out from end of March 2024 to March 2025. During this time, households were faced with rising inflation, including higher interest rates, general increases in the cost of energy, and increases in other living costs. These conditions are reflected in the EHS findings for this year – showing significant and substantial rises in rent and mortgage payments and a higher proportion of renters saying they struggle to pay for housing. While we see more first time buyers than ten years ago, they tend to be older and have longer mortgage periods. We also see fewer social renters expecting to buy a home compared to five years ago. At the same time, the proportion of households with savings is still higher than it was before the COVID-19 pandemic, particularly for outright owners, who generally have more equity in their homes and will not be affected by higher interest rates in the same way as mortgagors.

Four years later, we continue to see the legacy of the COVID-19 pandemic reflected in EHS data – not necessarily in the methodology, which is back to our usual face-to-face interviews and full dwelling inspections – but in the results of our analysis. Average wellbeing levels remain lower than they were pre-pandemic, levels of savings remain higher, as does the proportion of households containing someone with a long-term illness or disability. Households now report lower-than-usual levels of satisfaction with their accommodation. We also see a significantly higher proportion of one person households than before the pandemic. Through these statistics, we are still learning about and understanding the lingering impact of the pandemic on our lives and relationship to our homes.

Taken together, these findings continue to show disparity in the financial resilience of households in England, with a smaller but substantial proportion of households struggling with finances and increasingly exposed to risk, and others who are more financially comfortable, with the ability to better absorb increases in the cost of living, with savings or equity in housing.

This report

This report contains headline findings on household demographics and resilience. It is split into four chapters.

The first chapter provides a profile of households and dwellings in England, covering tenure (owner occupation and renting in either the social or private sectors) and the demographic and economic characteristics of the people who live in those tenures.

The second chapter explores housing costs and affordability and how this varies between tenures and over time, including average mortgage and rental costs, the extent to which private and social renters claim housing support to help meet the cost of their rent, and savings.

The third chapter discusses first time buyers, future buying expectations among renters, length of time in current accommodation and tenure, and household moves.

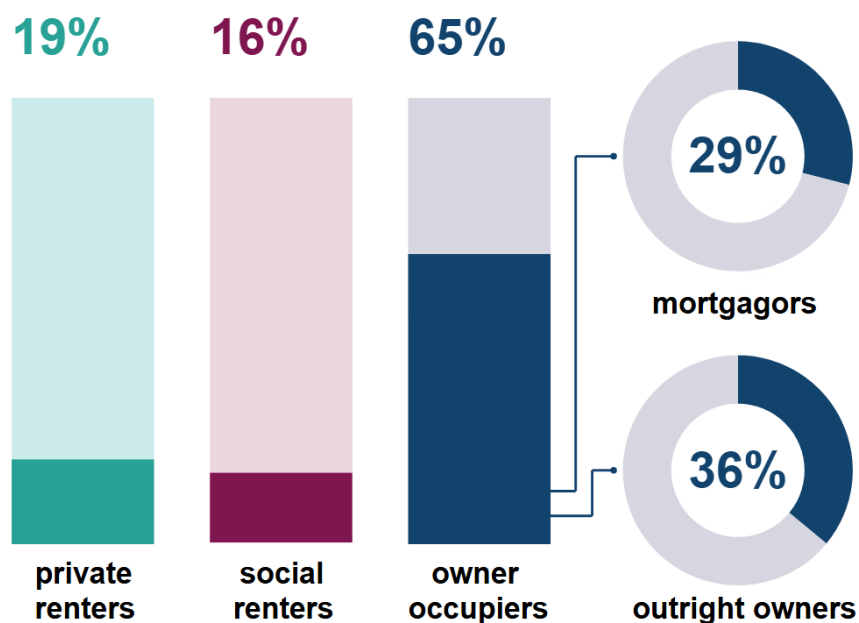
The fourth chapter presents well-being rates using four measures of personal well-being and also discusses loneliness and satisfaction with accommodation.

This is the first release of data from the 2024-25 survey. The report will be followed by two more chapters on housing quality and energy efficiency in January and then a series of more detailed topic reports in the spring and summer of 2026.

Key findings

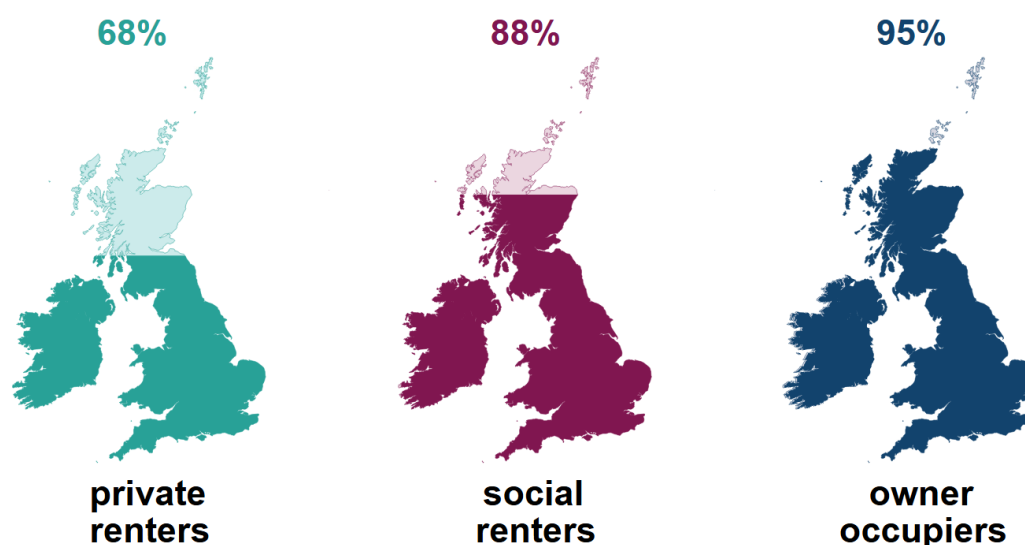
Owner occupation remained the largest tenure group in England (65% of households), followed by the private rented sector (19%), with the social rented sector being the smallest (16%).

While the overall proportion of owner occupiers remains similar to a decade ago, the proportion of outright owners is significantly higher. In 2024-25, there were 36% of households who owned their homes outright, compared to 33% a decade ago in 2014-15). In 2024-25, 29% of households were mortgagors (30% in 2014-15).

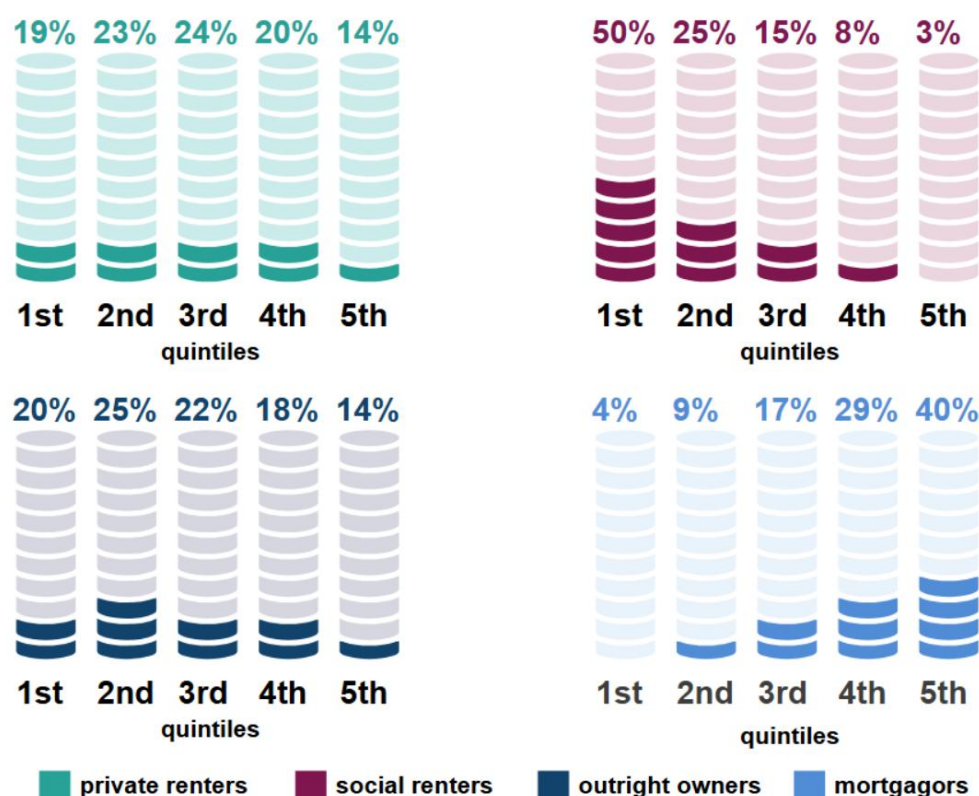


The size of the private rented sector has generally remained stable across all regions. In London, there was no statistically significant change in the number of private rented sector dwellings, though the proportion of households in London who privately rent decreased from 32% in 2023-24 to 28% in 2024-25. The proportion of private renters is affected by both the size of the owner occupied and social rented sectors, so small increases in the relative size of the other two tenures could impact the proportion of private renters.

The private and social rented sectors were more nationally diverse tenures. The majority of owner occupiers (95%) had HRPs from the UK or Republic of Ireland (ROI), compared with 88% of social renters and 68% of private renters.



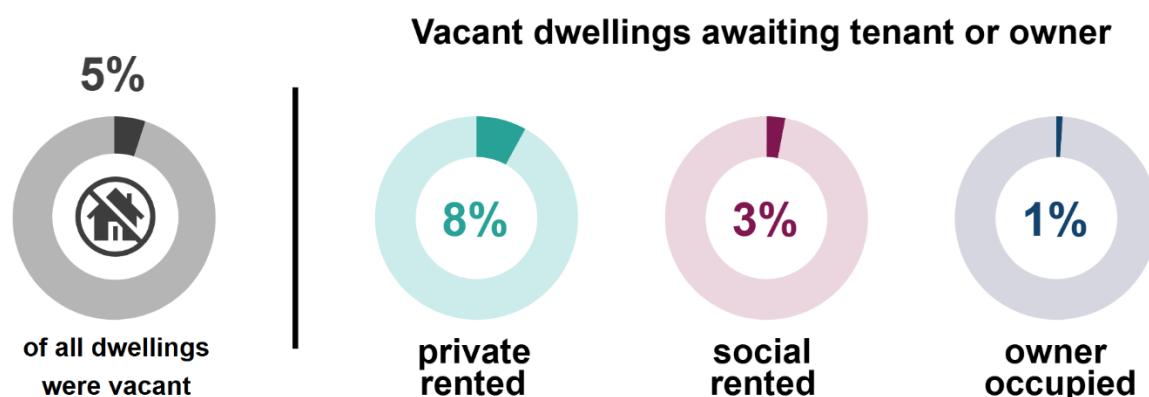
In 2024-25, 50% of social renters were in the lowest income quintile and 25% in the second lowest, while mortgagors were concentrated in the two highest income quintiles (40% were in the top income quintile and 29% in the second highest). Private renters (along with outright owners) were more evenly spread across the quintiles.



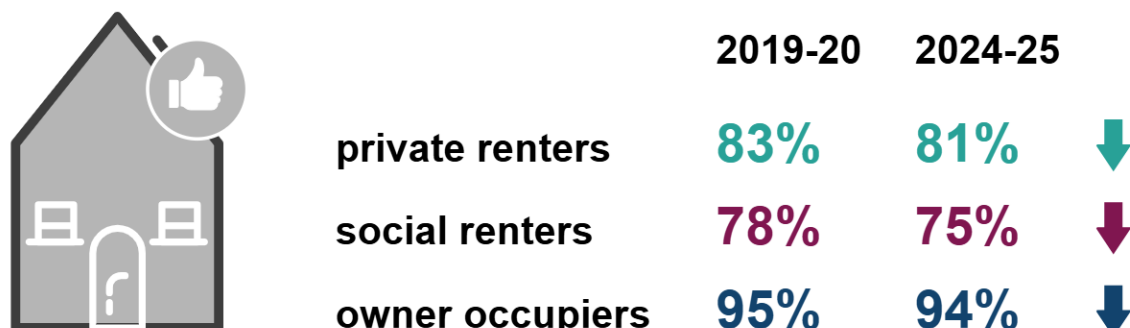
Mean weekly mortgage payments in 2024-25 were higher in London (£375) than in the rest of England (£220). The mean mortgage for both areas has increased compared to five years ago (2019-20), from £263 and £170 respectively. Over the same period, the average (mean) weekly rental costs for private and social renters also increased, to £393 in London and £207 in the rest of England for private renters; and £171 in London and to £119 in the rest of England for social renters.



In 2024, there were 1.2 million vacant dwellings, making up 5% of the dwellings in England (3% of owner occupied, 11% of private rented and 4% of social rented dwellings were vacant at the time of survey). Within the private rented and social rented sectors, the most common reason for vacancy was awaiting another tenant or owner (8% and 3% of all dwellings respectively) compared with 1% in the owner occupied vacant dwellings.



In 2024-25, owner occupiers were more likely to report being satisfied with their accommodation (94%) than private renters (81%). The lowest levels of satisfaction were in social rented households (75%). Satisfaction has fallen across all tenures since 2019-20.



Acknowledgements and further queries

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 2024-25 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.

This report was produced by the Housing Evidence, Research and Surveys Team at MHCLG. If you have any queries about it, 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

The responsible analyst for this report is: Chauncey Glass, Data, Analysis, Statistics and Surveys Division, MHCLG. Contact via ehs@communities.gov.uk.

Chapter 1: Profile of households and dwellings

There are three main housing tenures in England: owner occupation and the private and social rented sectors. Owner occupation includes households who own their home outright and households who have a mortgage. The social rented sector includes both local authority and housing association homes.

This chapter begins with an overall profile of households living in these three tenures, including by region and demographic characteristics. It then goes on to discuss an overall profile of the English housing stock, including the age, type and size of dwellings by tenure, whether homes have outside space and vacant dwellings.

Trends in tenure

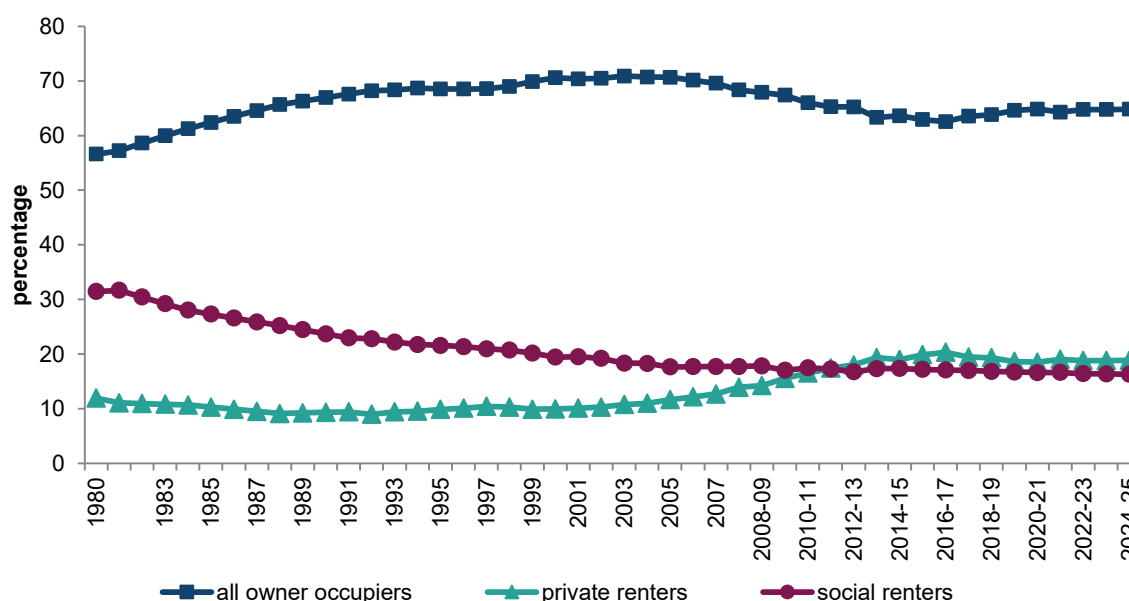
In 2024-25, there were an estimated 25.0 million households in England living in self-contained accommodation, Annex Table 1.1. This figure excludes those living in institutional accommodation such as nursing homes or halls of residence.

Owner occupation remained the largest tenure group, with 16.2 million households, representing 65% of all households in England in 2024-25. Ownership rates were highest in 2003 at 71% of households but steadily declined post financial crisis in the early 2010's to a low point in 2013-14 (63%). Over the last 11 years, owner occupation increased to 65%, where it has remained stable since 2019-20, Annex Table 1.1 and Figure 1.1.

In 2024-25, the **private rented sector** accounted for 4.7 million or 19% of households. Throughout the 1980s and 1990s, the proportion of private rented households was relatively steady at between 9% to 11%. While the sector has doubled in size since the early 2000s, the rate has remained around 19% or 20% since 2013-14.

The **social rented sector**, at 4.1 million households (16%), was the smallest tenure in 2024-25, following a longer-term downward trend that stabilised over the last decade or so.

Figure 1.1: Trends in tenure (proportions), 1980 to 2024-25



Base: all households

Note: underlying data are presented in Annex Table 1.1

Sources:

1980 to 1991: DOE Labour Force Survey Housing Trailer;

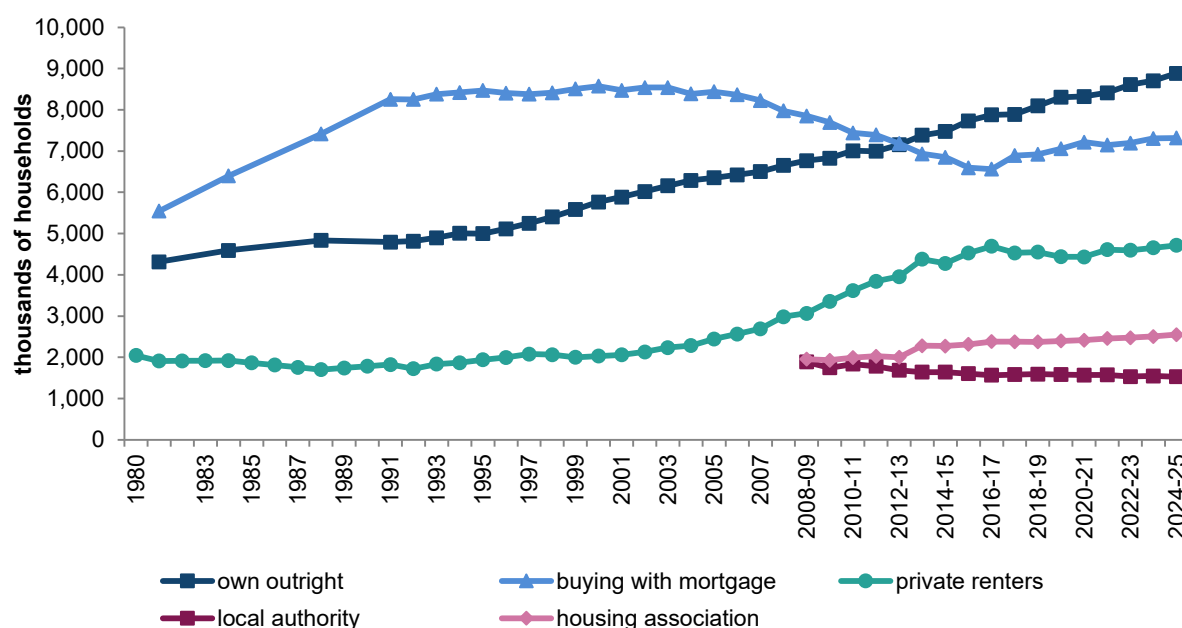
1992 to 2008: ONS Labour Force Survey;

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

While the overall proportion for the owner occupied and social rented sectors has not changed, the composition of the groups has. **Owner occupation** is made up of two groups: outright owners and those buying with a mortgage (referred to throughout this report as mortgagors). Since 2013-14, there have been more outright owners (33%) than mortgagors (31%) and the proportion of outright owners has since increased to 36% in 2024-25, while 29% were mortgagors. The increase in the number and proportion of outright owners is at least partly explained by population ageing, with large numbers of people reaching retirement age, paying off their mortgages and becoming outright owners, Figure 1.2.

The composition of the **social rented sector** has also changed in the last decade. Ten years ago, in 2014-15, the social rented sector accounted for 17% of households, with 10% (2.3 million) renting from housing associations and 7% (1.6 million) renting from local authorities. In 2024-25, more households (10% or 2.5 million) rented from housing associations, and fewer (6% or 1.5 million) from local authorities, Figure 1.2.

Figure 1.2: Trends in tenure (thousands of households), 1980 to 2024-25



Base: all households

Notes:

- 1) underlying data are presented in Annex Table 1.1
- 2) separate housing association/local authority estimates are not available prior to 2008-09. This is because a large number of HA tenants wrongly report that they are LA tenants; most commonly because their home used to be owned by the council but had transferred to a housing association. Since 2008-09, an adjustment has been made for this.

Sources:

- 1980 to 1991: DOE Labour Force Survey Housing Trailer;
 1992 to 2008: ONS Labour Force Survey;
 2008-09 onwards: English Housing Survey, full household sample

When compared with the other English regions, London had a different tenure profile. Renting was more prevalent, and owner occupation was less prevalent, in London than in the rest of England, Figure 1.3 and Annex Table 1.2.

In most other English regions, the tenure profile in each region was unchanged since 2023-24. While the total number of households in London remained stable at 3.8 million, there was a decrease in the proportion of households who privately rented from 32% in 2023-24 to 28% in 2024-25.

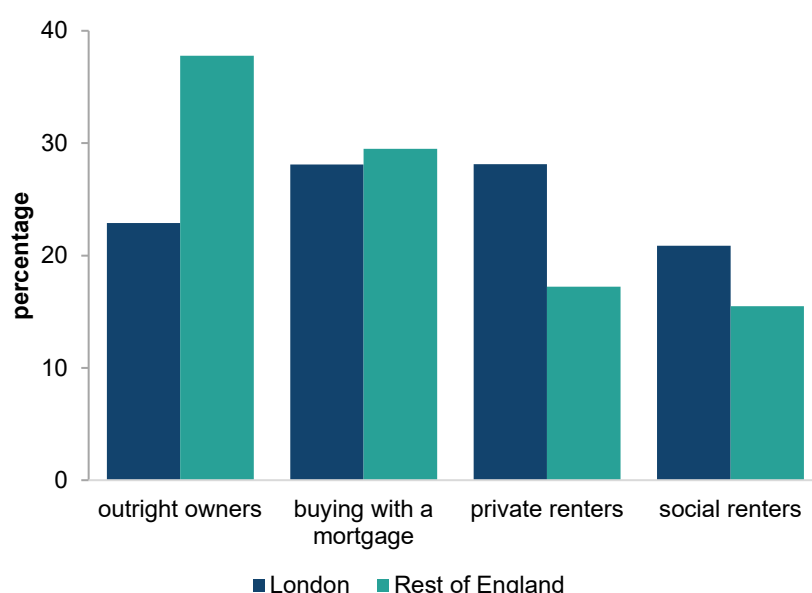
Despite this, there is not sufficient evidence to suggest the private rented sector in London is smaller in 2024-25 than it was in 2023-24. The proportion of households in the private rented sector in London is dependent on the size of the private rented sector as well as the size of the owner occupied and social rented sectors. The apparent drop in the count of privately rented households from 1.2 million in 2023-24 to 1.1 million in 2024-25 in London is not statistically significant. Furthermore, there has not been a significant decrease in the proportion of private rented sector dwellings (which includes vacant dwellings without households, most often those between lets) in London (Annex Table 1.8) from 2023-24 to 2024-25.

In 2024-25, 28% of households in London were private renters, compared to 17% in the rest of England. Similarly, 21% of London households were social renters, compared to 16% in the rest of England. Within the social rented sector, the proportion of households in London (10%) renting from a local authority was higher than the proportion in the rest of England (5%), whereas there were similar proportions of households renting from a housing association in London (11%) compared to the rest of England (10%).

Compared to 10 years ago, we have observed an increase in the proportion of households in the North East who owned outright (from 30% to 39%) with a concurrent decrease in the proportion of households who were mortgagors (from 31% to 25%). Additionally, there was a rise in the proportion of households who owned outright in Yorkshire and the Humber (from 32% to 37%) and the South West (from 37% to 41%) since 2014-15.

In 2024-25, owner occupation rates were lower in London (51%) than in the rest of England (67%). This disparity was particularly pronounced in the proportion of outright owners in London compared to the rest of England. In London, 23% of households were outright owners, compared to 38% in the rest of England, which could be related to both higher house prices in London, as well as a difference in the age profile of households as reported by the [Census 2021](#), where the median age in London is the lowest in England (35 years).

Figure 1.3: Tenure, London and the Rest of England, 2024-25



Base: all households

Note: underlying data are presented in Annex Table 1.2

Source: English Housing Survey, full household sample

Demographic and economic characteristics

In this section, the demographic and economic profile of the household reference person (HRP) is explored in more detail. The HRP is the 'householder' in whose name the accommodation is owned or rented. If the accommodation is in more than one name, the person with the highest income is considered the HRP (see the [glossary](#) for further information).

Age

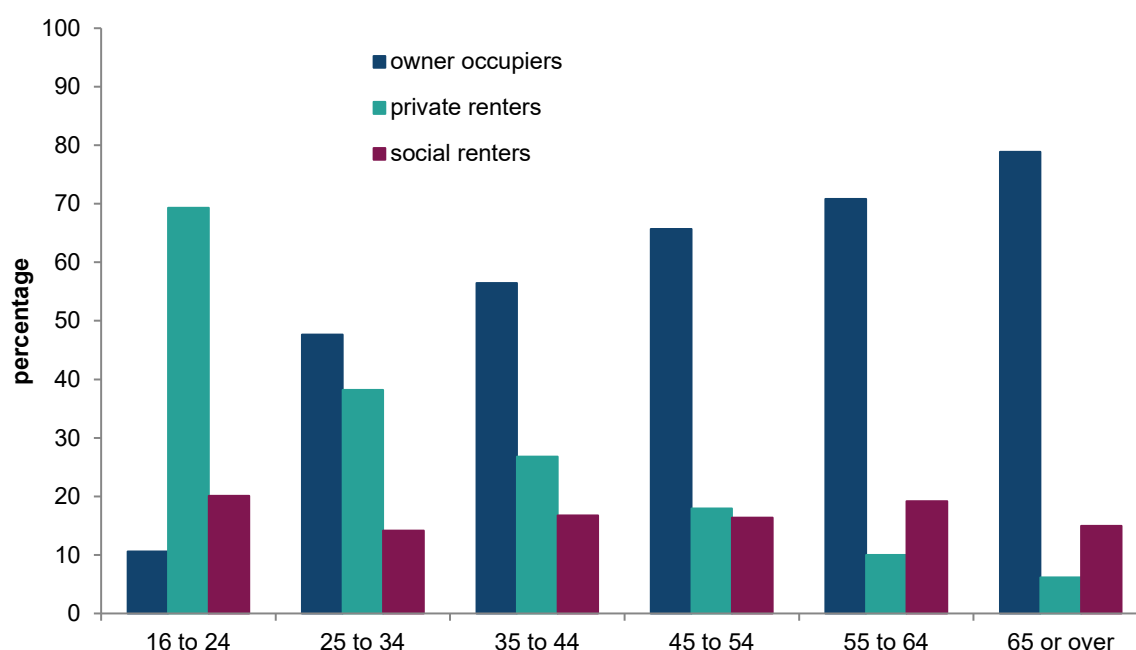
In 2024-25, owner occupiers and social renters were concentrated among the older age bands. For owner occupiers, this was driven by outright owner households, where 62% contained a HRP aged 65 or over. Mortgagors were typically in the middle age bands. This variation was less apparent in the social rented sector, which ranged from 28% of households with a HRP aged 65 or over and 3% aged 16-24 years, Annex Table 1.3.

Private renters tended to have a HRP within the middle age bands with the majority aged between 25 and 54 years.

Focusing on age bands by tenure, in 2024-25, the majority of households with a HRP in the age group 16-24 were private renters (69%) compared with 20% social renters and 11% owner occupiers. Conversely, 79% of HRPs aged 65 or over were owner occupiers (74% owned their house outright with 5% paying a mortgage), compared with 15% for social renters and 6% of private renters. The proportion of households with a HRP aged 45-54 increased within private rented households to 18% in 2024-25, from 15% in 2023-24 and 14% a decade ago, Annex Table 1.4 and Figure 1.4.

Compared to 2023-24, there was a decrease in the proportion of HRPs aged 16-24 buying with a mortgage (15% to 8%). However, this has fluctuated over the last decade and does not demonstrate a downward trend over time.

Figure 1.4: Age of HRP, by tenure, 2024-25



Base: all households

Note: underlying data are presented in Annex Table 1.4

Source: English Housing Survey, full household sample

Household type and size

Household type

Single households made up the largest household type in the social rented sector. Households containing one female (25%) and one male (22%) were most common. There were some notable differences in the gender profile of single person households across tenure types. Among outright owners, female single person households were more common than male (25% female compared to 17% male). The opposite was true for those in the private rented sectors (18% single male, 15% single female) and those buying with a mortgage (11% male, 9% female), Annex Table 1.3.

Compared to 2019-20, the number and proportion of single person households increased from 13% of single male households and 15% single female person households, to 16% and 18% respectively in 2024-25.

Dependent children

The proportion of households with dependent children varied by tenure. In 2024-25, households buying with a mortgage were more likely to have dependent children (43%) compared with just 7% of outright owners. Outright owners tended to be older and therefore more likely to have grown-up children. Just under a third of private

renters (32%) and a similar proportion of social renters (31%) had dependent children, Annex Table 1.5.

In the last decade, there was a significant decrease in the proportion of households with children overall, decreasing from 30% in 2014-15 to 26% in 2024-25. This difference can be seen most prominently in the private rented sector, where the proportion of households with dependent children in 2024-25 was 32%, down from 37% in 2014-15, Annex Table 1.5.

Household size

In the EHS, household size is measured by the mean number of persons per household. Related to the increase in the proportion of one person households, there was a significant decrease in the mean number of persons per household across all tenures compared to the pre-pandemic period. In 2024-25, the mean number of persons per household was 2.2, lower than in 2019-20 when it was 2.4, Annex Table 1.3.

Mortgagors and private renters had the highest average household size (2.7 and 2.3 persons respectively). These were also the tenures with the youngest age profile and contain dependent children. Outright owners had the smallest mean household size of 1.8 persons.

Ethnicity

In 2024-25, 16% of all households had a HRP from an ethnic minority background, a significant increase from 13% five years ago (2019-20). The private rented sector had the largest increase across tenures from 18% in 2019-20 to 30% in 2024-25, followed by the social rented sector (19% 2019-20 to 22% 2024-25). There was no significant increase in the owner occupied sector (10% in both 2019-20 and 2024-25), Annex Table 1.3.

Within the social rented sector, in 2024-25 households renting from local authorities were more likely to have a HRP from an ethnic minority background than those renting from a housing association (27% compared to 19%), Annex Table 1.3.

Nationality

The EHS collects information about the characteristics of households, such as the nationality of the HRP.

In 2024-25, the majority of HRPs (89%) were from the United Kingdom (UK) or Republic of Ireland (ROI), 4% were from the European Union (excluding ROI and the European Free Trade Association (EFTA)) and the remaining 7% were from other nationalities, Annex Table 1.3.

The private rented sector was the most nationally diverse tenure with the highest proportion of HRPs from other nationalities (21%), compared to only 7% of social renters and 3% of owner occupiers. Conversely, the majority of owner occupiers (95%) were from the UK or ROI, compared to 88% of social renters and 68% of

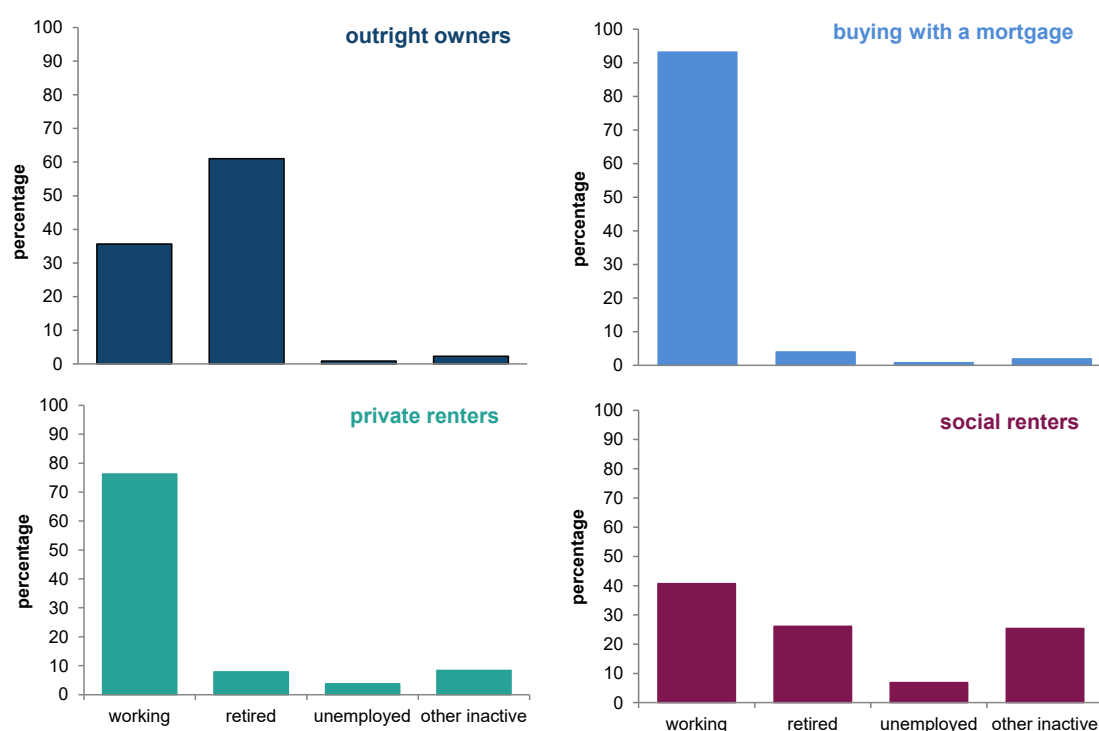
private renters. For owner occupiers, this also varied depending on whether the household were mortgagors or outright owners. Nearly all (98%) of outright owners were from the UK or ROI compared to 91% of mortgagors. Among social renters, housing association renters (89%) were more likely to be from the UK and ROI than local authority renters (86%).

Economic status

In 2024-25, more than half of all households had a HRP working full-time (51%), 10% were working part-time and 29% were retired. Around 2% of HRPs were unemployed, 1% were in full-time education and 7% were 'other inactive', a group that includes those with a long-term illness or disability and those who were looking after the family or home, Annex Table 1.3.

There was significant variation by tenure, likely due in part to the different age profile across tenures. The highest proportion of households with a HRP in either full or part-time work were those with a mortgage (93%) and private renters (76%). Related to age profile, these were also the tenures with the greatest proportion of working age HRPs. The highest proportion of economically 'other inactive' households was in the social rented sector (25%), and the highest proportion of retired HRPs was among those who owned their home outright (61%).

Figure 1.5: Economic activity of HRP, by tenure, 2024-25



Base: all households

Note: underlying data are presented in Annex Table 1.3

The full-time education category is not included in this chart due to low sample sizes

Source: English Housing Survey, full household sample

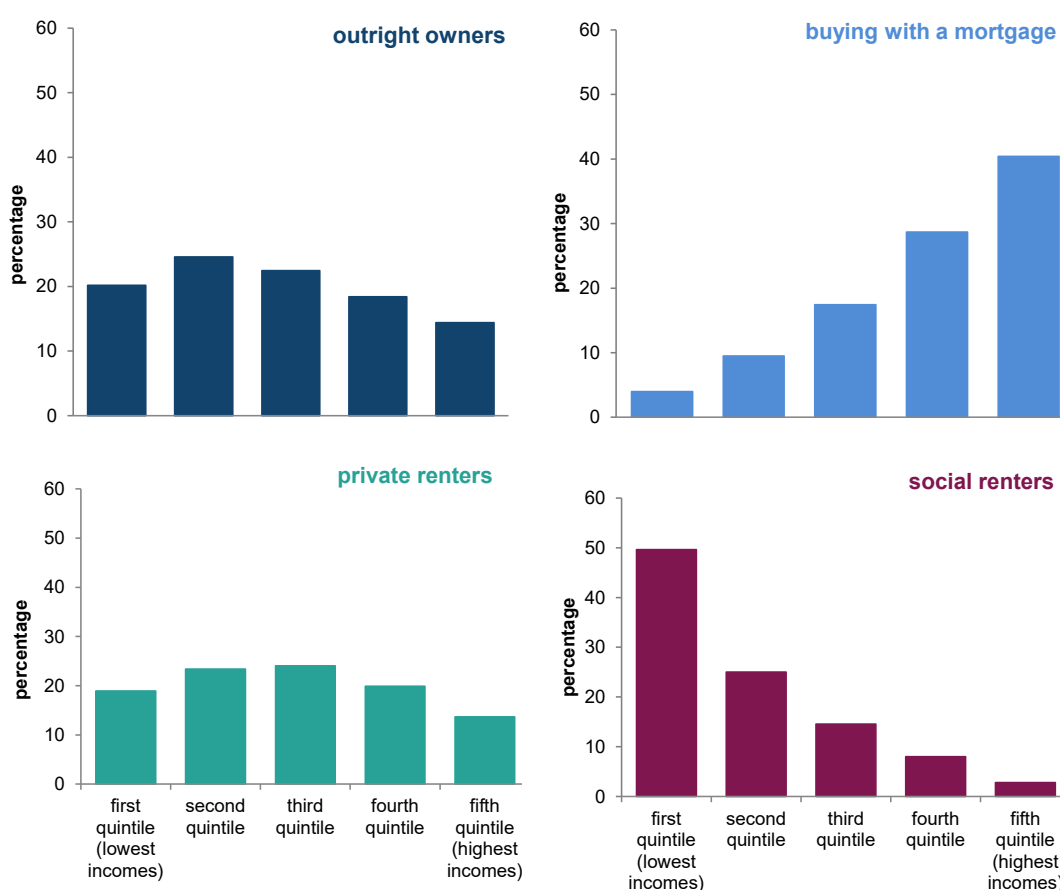
Income

The EHS reports on income in quintiles, where all households are divided into five equal groups based on their gross household income (i.e. those in the bottom 20%, the next 20% and so on, see Figure 1.6 for quintile bands). These can be used to compare income levels of specific groups to the overall population, Annex Table 1.3.

In 2024-25, social renters were concentrated in the lowest two income quintiles (50% were in the lowest income quintile and 25% in the second lowest), while mortgagors were concentrated in the two highest income quintiles (40% were in the top income quintile and 29% in the second highest).

Private renters and outright owners were more evenly spread across the quintiles, Figure 1.6.

Figure 1.6: Weekly gross household income, by tenure, 2024-25



Base: all households

Notes:

1) underlying data are presented in Annex Table 1.3

2) weekly gross household income. First quintile: below £393, second: £393-£657, third: £657-£984, fourth: £984-£1,513, fifth: £1,513 and over.

Source: English Housing Survey, full household sample

Disability and long-term illness

Around three in five households (61%) in the social rented sector had one or more household members with a long-term illness or disability. For private renters, this figure was just under one third (31%). While a similar proportion of owner occupied households had one or more household members with a long-term illness or disability (33%). Reflecting the prevalence of disability or long term illness in those with older age profiles, 40% of households who owned outright contained someone with a disability, compared to 25% of those buying with a mortgage.

Over the last five years, there was an increase in the proportion of households containing someone with a long-term illness or disability across all tenures, with the exception of those who own their home outright. In 2019-20, 34% of all households had someone living with a long-term illness or disability and in 2024-25 this figure increased to 37%. The biggest increase in long-term illness and disability levels was for social renters (up to 61% from 54% in 2019-20) and private renters (31% up from 25%). The proportion of households with a disability were lowest for those buying with a mortgage (25%), although this was still an increase on the levels seen in 2019-20 (21%), Annex Table 1.3.

Internet access

In 2024-25, the proportion of households across all tenures with access to the internet remained high at 94%. Approximately 96% of owner occupiers had internet access, with nearly all mortgagors having internet access (99%), followed closely by those who own outright and private renters (both 94%), Annex Table 1.3.

Since 2019-20, the largest increases in internet access were for social rented households, up to 86% in 2024-25 from 79%. Despite this increase, the social rented sector remains the tenure with the lowest levels of internet access.

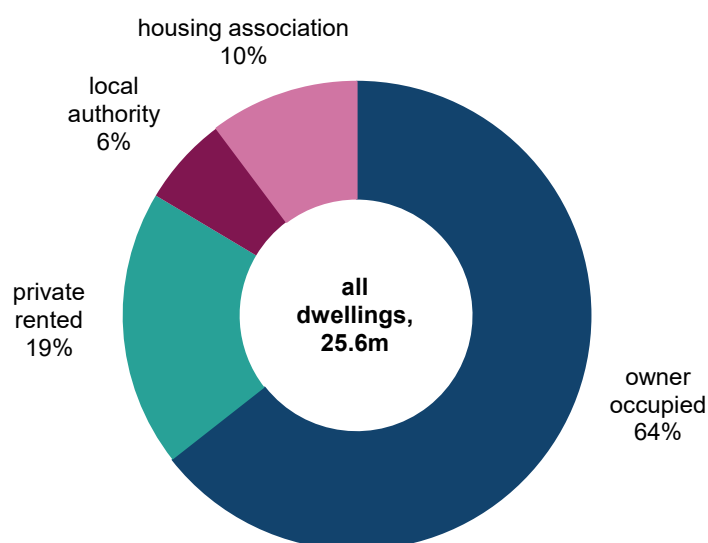
Housing Stock Profile

This section relates to physical dwellings and presents figures for '2024'. Fieldwork was carried out over two years between March 2023 and March 2025, and the data is weighted to a midpoint of April 2024. Dwellings refer to the physical accommodation that may be shared by several households and can be either occupied or vacant.

Whether a dwelling is vacant is assessed at the time of the interviewer's visit and full physical inspections of vacant dwellings are later undertaken. Properties between lettings or owners ('voids') and those that are vacant for a longer period are both classified as vacant in the EHS. Multiple measures exist with different definitions and methodologies. More information on this can be found in the article on [Comparing empty home statistics in England and Wales](#).

In 2024, there were an estimated 25.6 million residential dwellings in England, including both occupied and vacant homes. Of these, 16.5 million (64%) were owner occupied, 4.9 million (19%) were private rented, and 4.2 million were social rented (16%). Of the social rented dwellings, 1.6 million (6%) were local authority and 2.6 million (10%) were housing association homes, Figure 1.7 and Annex Table 1.6.

Figure 1.7: Dwellings, by tenure, 2024



Base: all dwellings

Notes:

1) underlying data are presented in Annex Table 1.6

Source: English Housing Survey, dwelling sample

While the proportion of dwellings across the tenures has not changed significantly, the number of owner occupied dwellings increased compared to five years ago from 15.6 million to 16.5 million. The number of dwellings within the private and social rented sectors remained relatively stable.

In 2024, there were 1.2 million vacant dwellings, making up 5% of the dwellings in England. The private rented sector contained 518,000 vacant dwellings (11%), a higher proportion than the social rented sector (4%, 166,000 dwellings) and the owner occupied sector (3%, 480,000 dwellings).

Dwelling age

The age of dwellings in England varied by tenure, with private rented dwellings tending to be older. The proportion of private rented dwellings built pre-1919 was 32% compared to 20% of owner occupied dwellings and 6% of social rented sector dwellings. In contrast, 29% of social rented dwellings were built between 1945 and 1964, whereas 12% of private rented and 16% of owner occupied dwellings were built during the same period, Figure 1.8 and Annex Table 1.6.

Within the social rented sector, housing association stock tended to be newer. The proportion of housing association dwellings built between 2003-2013 and post-2013 (9% and 11%) was higher than local authority dwellings (2% and 3% respectively). However, there was also a greater proportion of housing association stock built pre-1919 (7%) compared to local authority dwellings (4%).

Figure 1.8: Dwelling age, by tenure, 2024



Base: all dwellings

Notes:

1) underlying data are presented in Annex Table 1.6

Source: English Housing Survey, dwelling sample

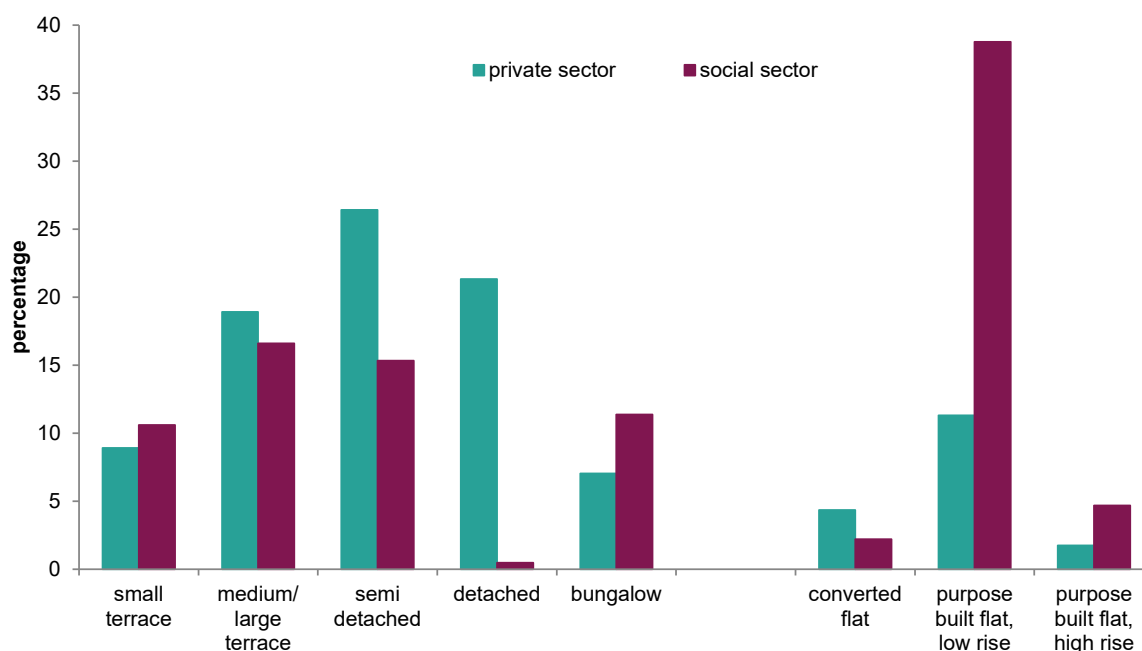
Dwelling type

Dwelling type also varied across tenure. Owner occupied dwellings were most likely to be either semi-detached or detached houses (30% and 26% respectively),

compared to 15% and 6% in the private rented sector and 15% and less than 1% in the social rented sector, Figure 1.9 and Annex Table 1.6.

In contrast, homes in the social rented sector were more likely to be low rise purpose built flats (39%), higher than the proportion in the private rented sector (25%) and owner occupied dwellings (7%). Local authority dwellings were more likely to be high rise purpose built flats (7%) than housing association dwellings (3%).

Figure 1.9: Dwelling type, by tenure, 2024



Base: all dwellings

Notes:

1) underlying data are presented in Annex Table 1.6

2) Dwelling type figures do not match live table DA1101 due to different variable used for bungalows

Source: English Housing Survey, dwelling sample

Dwelling size

In 2024, the average (mean) usable floor space of all dwellings was 96m². Social rented homes tended to be smaller (66m²) than private rented homes (76m²). Owner occupied homes were larger (110m²) than both private and social rented homes, Figure 1.10, Annex Table 1.6.

More than a quarter of homes in the social sector (26%) had a usable floor space of less than 50m² compared with 17% of private rented and 3% of owner occupied homes. This reflects the predominance of flats in the social sector compared to a higher proportion of houses and bungalows in the private sector (both private rented and owner occupied), particularly owner occupation.

Figure 1.10: Usable floor area for dwellings, by tenure, 2024



Base: all dwellings

Notes:

1) underlying data are presented in Annex Table 1.6

Source: English Housing survey, dwelling sample

Plots and outside space

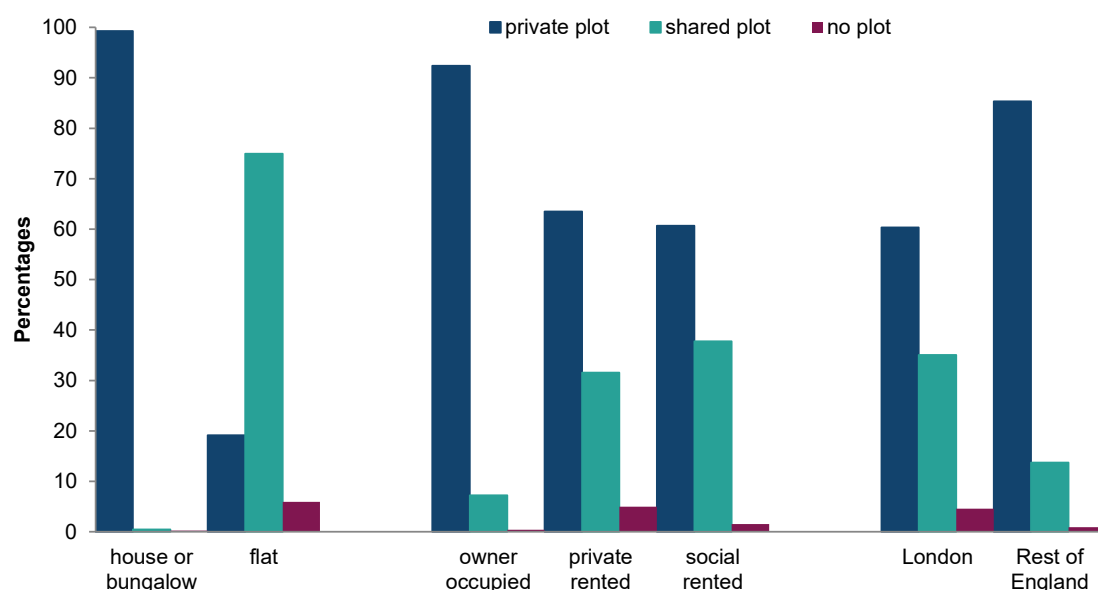
The EHS records details relating to the land immediately surrounding a dwelling, referred to as the dwelling's plot. The plot may be private (exclusive access) or shared with other households. The plot may consist of hard landscaping, soft landscaping, or a combination. (Hard landscaping refers to concrete, tarmac, paving or gravel. Soft landscaping refers to lawn or flowerbeds).

In 2024, the majority of dwellings in England (82%) had a private plot (for the sole use of the dwelling) and 17% had a shared plot. The likelihood of having a private plot was highest for owner occupiers (92%), followed by private renters (63%), then social renters (61%), Annex Table 1.7 and Figure 1.11.

Compared to 2019, there was a decrease in the proportion of private renters who had a private plot from 67% to 63%, but no significant changes in the social rented or owner occupied sectors.

Dwellings in London were much less likely (60%) than the rest of England (85%) to have a private plot but were more likely (35%) than the rest of England to have access to a shared plot (14%).

Figure 1.11: Presence of plot in dwellings, by dwelling type, tenure and region, 2024



Base: all dwellings

Notes:

- 1) underlying data are presented in Annex Table 1.7
- 2) The EHS records details relating to the land immediately surrounding a dwelling, referred to as the dwelling's plot. The plot may be private (exclusive access) or shared. The plot may consist of hard landscaping, soft landscaping, or a combination.

Source: English Housing Survey, dwelling sample

Vacant dwellings over time

Where surveyors identify a vacant dwelling, they record the reason for vacancy.

In the owner occupied sector, dwellings in 2024 were just as likely to be vacant because they were awaiting another owner to move in (1%) as vacant for other reasons (2%). Other reasons include being scheduled for demolition, being modernised or being new and never occupied. Compared to 2019, the proportion of owner occupied vacant dwellings awaiting another owner decreased from 2% to 1% of dwellings, and the proportion of those vacant for another reason increased to 2% from 1% of dwellings.

In the private rented and social rented sectors, being vacant awaiting another tenant was the most common reason for a dwelling's vacancy (8% and 3% respectively).

The proportion of dwellings that were vacant for another reason increased in the private rented sector from 1% in 2019 to 3% in 2024. Conversely, in the social rented sector, this proportion fell from 1.1% to 0.6% from 2019 to 2024.

Chapter 2: Housing costs and affordability

This chapter describes housing costs, including deposits of first time buyers and mean/median weekly rent and mortgage payments. It goes on to discuss affordability as the proportion of weekly household income spent on housing costs, as well as rent arrears, presence/absence of housing support and presence of savings.

In this chapter, recent first time buyers are households who have purchased a property that is their main home for the first time in the last three years and had not previously owned a property. We use a three year threshold to ensure the sample is large enough for analysis, though the number of first time buyers in the EHS is still relatively small and the data are prone to fluctuation.

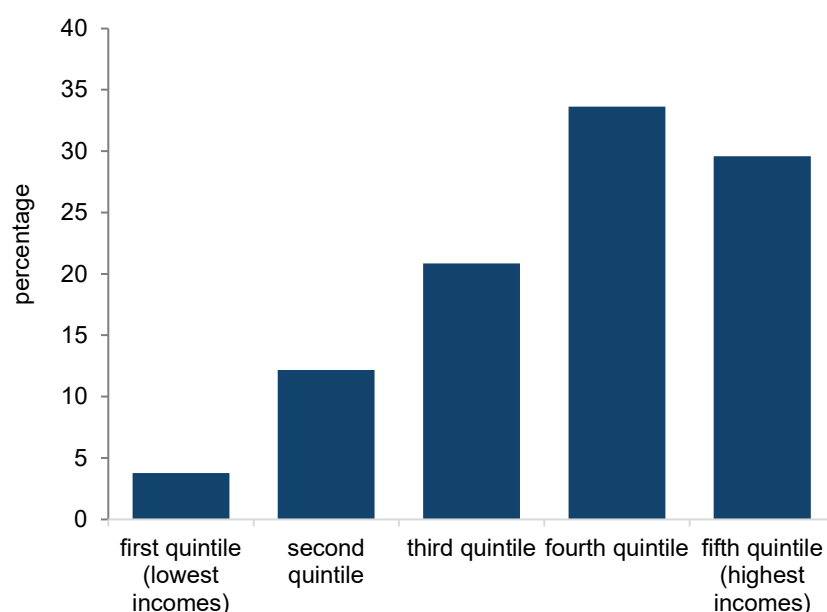
Housing costs

There are differences in the methodology of the English Housing Survey compared with the Price Index of Private Rents (PIPR). The EHS collects data on both the open-market rental value of a property (market rents) and the below-market value (non-market rents), whereas the [Price Index of Private Rents \(PIPR\)](#) was designed to capture market rents only. Consequently, the interpretation of rent price data is dependent on the data source used.

Finances of recent first time buyers

The average (mean) deposit of a first time buyer in 2024-25 was £78,131 (£36,500 median). Given this, it was not surprising that the majority of first time buyers were in the top two income quintiles (34% in quintile 4, 30% in quintile 5), corresponding to the highest incomes (similar to 2023-24), Annex Tables 2.1, 2.2, and Figure 2.1.

Figure 2.1: Weekly gross household income for first time buyers, 2024-25



Base: all recent first time buyers

Notes:

1) underlying data are presented in Annex Table 2.2

2) weekly gross household income. First quintile: below £393, second: £393-£657, third: £657-£984, fourth: £984-£1,513, fifth: £1,513 and over

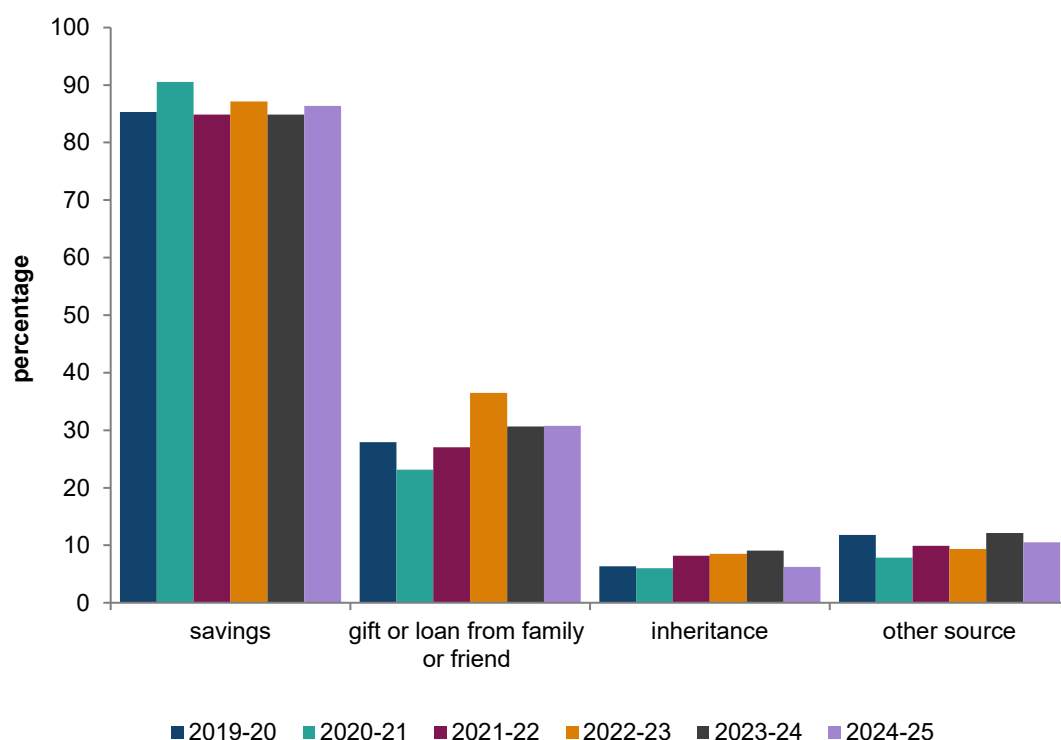
Source: English Housing Survey, full household sample

Of first time buyers who had a mortgage, nearly all (97%) had a repayment mortgage. Around three in five of first time buyers (62%) with a mortgage had taken a repayment period of 30 years or more. A small proportion (9%) had a 1-19 year mortgage and the remaining first time buyers (29%) had a repayment period of 20-29 years. Compared to five years ago in 2019-20, the proportion of first time buyers with a mortgage of 30 years or more has increased significantly (from 47% in 2019-20 to 62% in 2024-25), Annex Table 2.1.

Around three in five first time buyers (59%) paid a deposit of less than 20% of the purchase price of their property. This includes 16% of first time buyers who paid a deposit between 1% and 9%, and a further 43% who paid a deposit of between 10% and 19% of the purchase price of their property. A small proportion (8%) bought their first home outright.

In 2024-25, most first time buyers (86%) funded the purchase of their first home with savings, 31% reported receiving help from family or friends, while 6% used an inheritance as a source of deposit, Annex Table 2.1, Figure 2.2.

Figure 2.2: Source of deposit for recent first time buyers, 2019-20 to 2024-25



Base: all recent first time buyers

Notes:

1) more than one answer could be given

2) underlying data are presented in Annex Table 2.1

Source: English Housing Survey, full household sample

Mortgage costs

In 2024-25, the average (mean) mortgage payment was £242 per week and the median mortgage payment was £208 per week. The mean mortgage payment represents an increase from both 2023-24 (£222) and 2019-20 (£182), five years ago.

Mean mortgage payments in 2024-25 were higher in London (£375) than in the rest of England (£220). Both areas saw an increase compared to 2023-24 (£317 and £209 respectively). When compared to five years ago (2019-20), the average weekly mortgage payment in London increased by £112 from £263 to £375. Over the same period, the mean weekly mortgage payment in the rest of England increased by £50, from £170 to £220, Annex Table 2.3.

Rents

The average (mean) rent for households in the private rented sector was £250 per week, almost double the price in the social rented sector, £129 (a difference of £121

per week). Within the social sector, housing association tenants paid a higher mean average price per week (£134) than those in local authority accommodation (£120).

Social and private rents were higher in London than in the rest of England. In 2024-25, the average (mean) private rent in London was £393 per week, compared to £207 per week outside of London. The average social rent was £171 per week in London, compared to £119 per week in the rest of England, Annex Table 2.4.

The average (mean) weekly private rent (£250) increased across England, compared to last year (£237) in 2023-24 and from five years ago (£201), in 2019-20.

In the social rented sector, the average (mean) weekly rent also increased significantly to £129 in 2024-25, compared to £118 in 2023-24 and £103 in 2019-20.

Affordability

In this section, affordability is explored. A simple measure of housing affordability was derived by calculating the average proportion of gross income spent on housing. The proportion of income spent on mortgage payments (both the repayment element and the interest element) 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. The measure of income we use is the gross weekly income, including and excluding housing support. Outright owners are excluded from this analysis as they have no mortgage costs.

Two different calculations are made: 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). For both measures it is not known what members of the household actually contribute to the rent or mortgage. For the household measure, we assume all household members contribute to the rent or mortgage; for the HRP and partner measure, we assume only the HRP and partner contribute.

On average, mortgagors spent 19% of their household income on mortgage payments, whereas rent payments, with housing support included in income, were 28% for social renters and 34% of household income for private renters. If income from housing support was excluded in the calculation, the average proportion of income spent on rent in 2024-25 was 39% for both private and social renters, Annex Table 2.5, Figure 2.3.

Figure 2.3: Mortgage/rent as a proportion of household income (including and excluding housing support), by tenure, 2024-25



Base: all households making mortgage or rent payments

Notes:

1) underlying data are presented in Annex Table 2.5

2) excludes households without a mortgage (i.e. outright owners), those with part-mortgage and part-rent (i.e. shared owners) and zero rent households

3) includes income from all household members irrespective of whether or not they contribute to the rent or mortgage

Source: English Housing Survey, full household sample

Over the last ten years, the change in the proportion of household income (including housing support) that both renters and mortgagors spent on rent or mortgage between 2014-15 and 2024-25 was not significant, Annex Table 2.5.

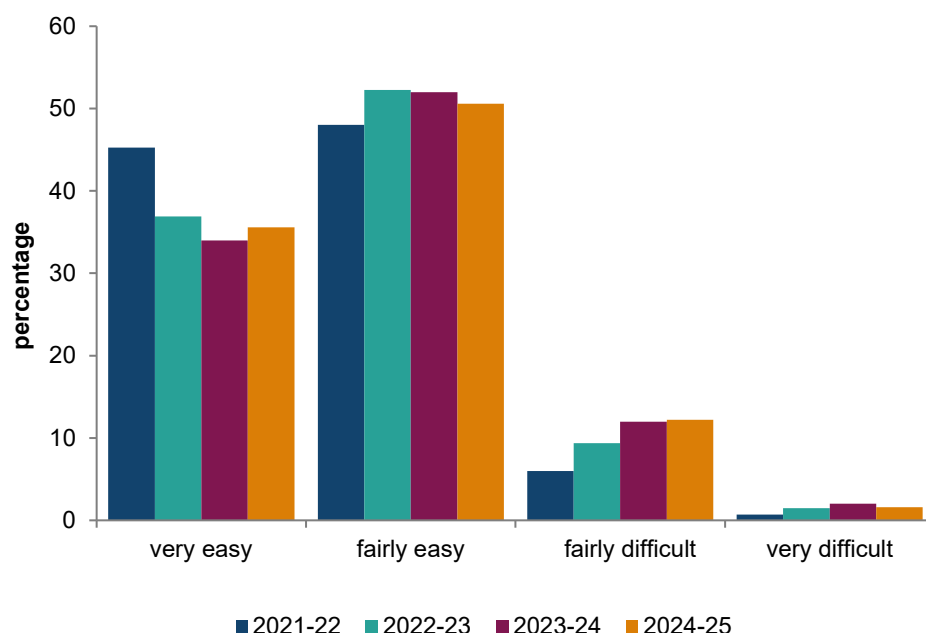
When using HRP and partner income in the affordability calculation, mortgagors spent an average of 20% of their income on mortgage payments in 2024-25, whereas rent payments were 31% of income for social renters and 40% of joint income for private renters (including housing support), down from 46% in 2014-15. Excluding housing support, the average proportion of income spent on rent was 43% for social renters and 46% for private renters, a decrease from 10 years ago (53% for private renters in 2014-15).

Mortgage and rent arrears

In 2024-25, approximately 44,000 (0.6%) mortgagors reported being in mortgage arrears. The proportion of mortgagors who reported being in arrears has remained below 1% since 2015-16, Annex Table 2.6.

In 2024-25, 14% of mortgagors found it either fairly or very difficult to pay their mortgage, with 12% finding it fairly difficult and 2% very difficult, Annex Table 2.8, Figure 2.4.

Figure 2.4: Ease of affording mortgage, 2021-22 to 2024-25



Base: all mortgagors (including shared owners) who are up to date with mortgage payments

Note: underlying data are presented in Annex Table 2.8

Source: English Housing Survey, full household sample

In 2024-25, 2% of private renters reported currently being in rent arrears and a further 3% reported they fell behind with rent payments in the 12 months prior (5% of private renters in arrears overall). This was similar to the proportion of private renters in current or previous rental arrears in the last year in 2023-24 (5%), but significantly lower than 5 years ago in 2019-20 (8%), Annex Table 2.7.

Social renters were significantly more likely to report being in rent arrears than private renters: 8% of social renters reported they were currently in arrears, and an additional 6% reported they fell behind with rent payments in the 12 months prior (14% of social renters in arrears overall). Within the social rented sector, those renting from a local authority were more likely to be in arrears (17%) than those renting from a housing association (13%).

Overall in 2024-25, 30% of renters found it either fairly or very difficult to pay their rent, with private renters generally finding it more difficult (32%) than social renters (26%). Of social renters who found it difficult to pay rent, local authority tenants were more likely to find it difficult to pay than housing association tenants (29% compared to 24% respectively).

Since the pre-pandemic period in 2019-20, the proportion of renters overall who reported difficulty in paying rent, increased from 27% to 30% in 2024-25. Specifically, the proportion of private renters reporting finding it difficult to pay rent increased from around a quarter (27%) to just under a third (32%), Annex Table 2.9.

Housing support

Housing support is a means-tested benefit provided by the state to low income households. It includes both legacy Housing Benefit, as well as the housing element of Universal Credit. This section compares receipt of housing support by households in the social and private rented sectors.

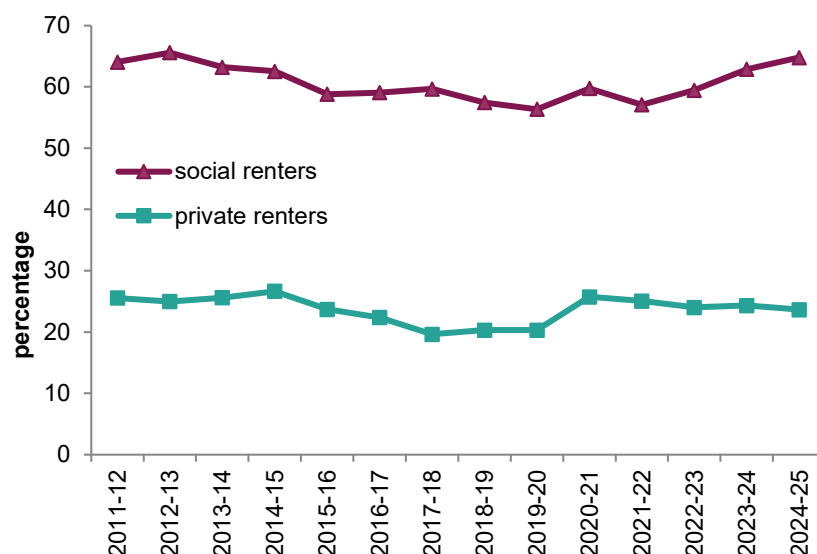
Receipt of housing support is reported on a household level, and households are counted as in receipt of support if at least one person in the household receives support for housing costs, though the respondent may not necessarily know about benefit receipt across all household members. More than one person in the household could be in receipt of the benefit. EHS figures may differ from those published by the Department of Work and Pensions, because we define households differently. For more information, please see the [glossary](#).

In 2024-25, 65% of social renters (2.6 million households) and 24% of private renters (1.1 million households) received housing support to help with the payment of their rent.

The proportion of social rented households who received housing support increased (65%) compared to two years ago (59% in 2022-23). However, the proportion of private renters who received housing support remained the same as in 2023-24 and 2022-23 (24% in all years).

Both tenures show an increase in housing support receipt over the last five years, 56% of social renters and 20% of private renters received housing support in 2019-20, Annex Table 2.10, Figure 2.5.

Figure 2.5: Percentage of private and social renters in receipt of housing support, 2011-12 to 2024-25



Base: all renting households

Note: underlying data are presented in Annex Table 2.10

Source: English Housing Survey, full household sample

The average amount of housing support received was £154 for private renters and £109 for social renters in 2024-25. Both increased since last year (2023-24), when private renters received £145 and social renters received £95. Both tenures also saw an increase in the last five years (£113 and £81 respectively in 2019-20), Annex Table 2.10.

In 2024-25, 72% of renters who were not working received housing support. This was an increase from 67% in 2022-23. The proportion of those working (full or part-time) receiving housing support did not change over this time period (23% in both years).

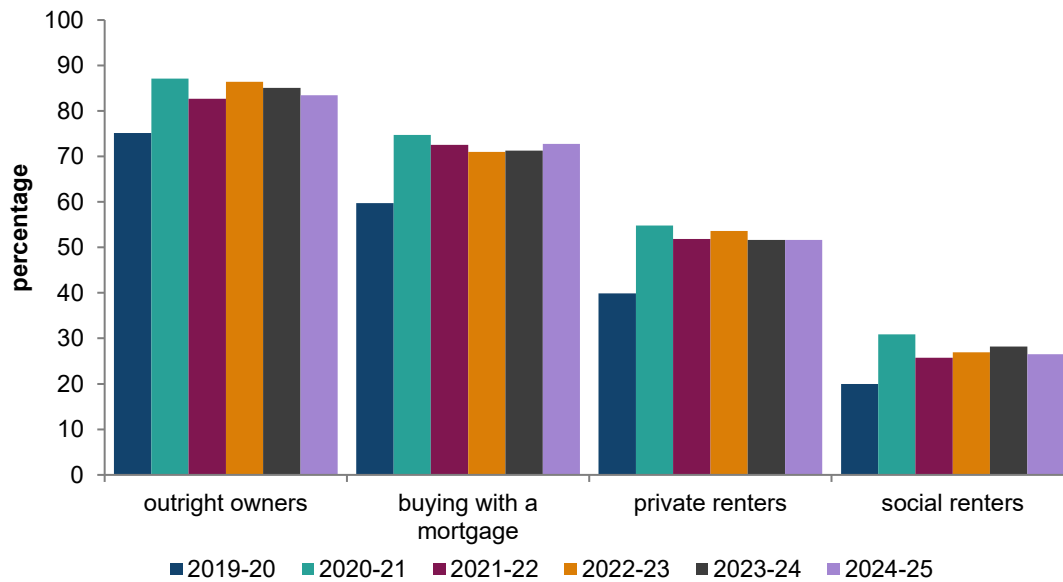
Social renters were more likely to receive housing support in 2024-25 whether working (41%) or not working (81%) than private renters (15% and 52% respectively), Annex Table 2.11.

Savings

In 2024-25, around two-thirds of households in England (65%), equating to 15.9 million households reported they had savings, Annex Table 2.12.

Across all tenures, the proportion of households with savings remained higher than five years ago. Outright owners were most likely to have savings (83%, up from 75% in 2019-20), followed by those buying with a mortgage (73%, up from 60%), private renters (52%, up from 40%) and social renters (27%, up from 20%), Figure 2.6.

Figure 2.6: Proportion of households with savings, by tenure, 2019-20 to 2024-25



Base: all households

Note: underlying data are presented in Annex Table 2.12

Source: English Housing Survey, full household sample

Chapter 3: Housing history and future housing

This chapter discusses the demographic and economic characteristics of first time buyers, before outlining the future buying expectations of renters. This is followed by an assessment of length of time in current accommodation and tenure, and then details household moves over the previous 12 months.

First time buyers

As with Chapter 2, which discussed the finances of first time buyers, recent first time buyers are those who bought a home for the first time in the last three years and had not previously owned a property. These figures often fluctuate year on year due to small sample sizes and should be considered indicative only.

In 2024-25, there were around 967,000 recent first time buyers in England. Of these, 14% were in London and the remaining 86% were in the rest of England.

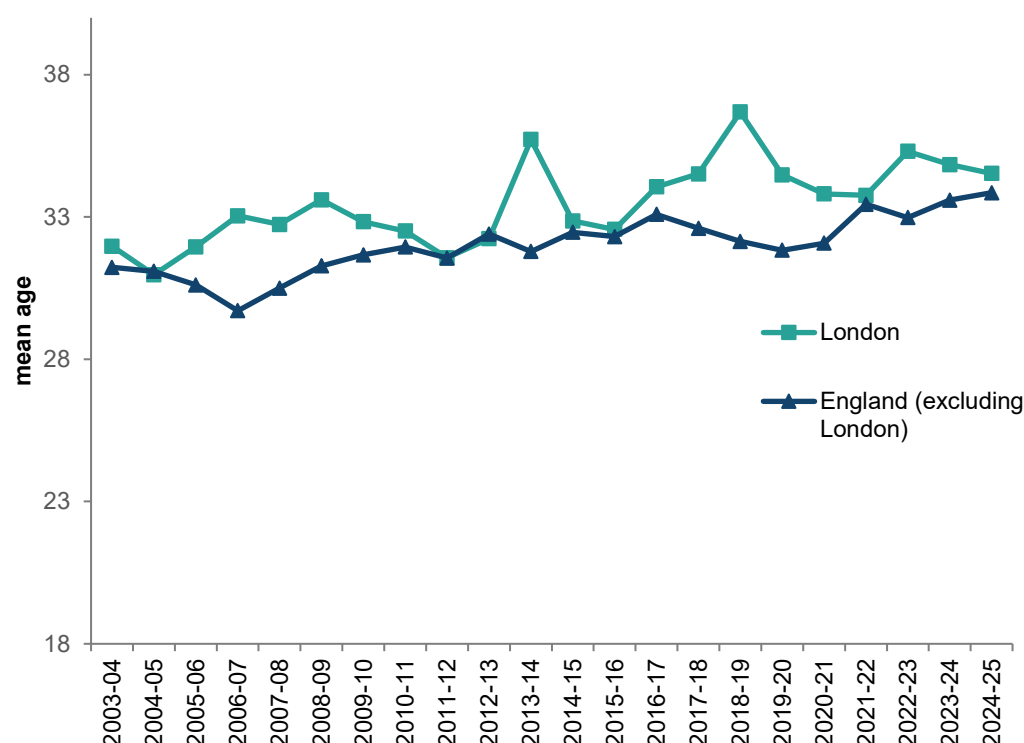
Compared to ten years ago, this is an increase from 564,000 first time buyers in 2014-15 and regional proportions have also changed, with fewer first time buyers purchasing properties in London now. In 2014-15, around one in five (22%) of recent first time buyers lived in London, compared to four in five (78%) in the rest of England, Annex Table 3.2.

Age

In 2024-25, the average (mean) age of all first time buyers in England was 34 years. In London, the average age of first time buyers was 35 while in the rest of England it was 34 years.

The average age of first time buyers overall and in the rest of England (excluding London) (34 in 2024-25) increased compared to the pre-pandemic years in 2019-20 when it was 32. In London, the average age of first time buyers increased from 33 on average ten years ago in 2014-15 to 35 in 2024-25, Annex Table 3.3, Figure 3.1.

Figure 3.1: Mean age of first time buyers, London and the rest of England, 2003-04 to 2024-25



Base: all recent first time buyers (resident for less than three years)

Note: underlying data are presented in Annex Table 3.3

Sources:

2003-04 to 2007-08: Survey of English Housing

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

In 2024-25 the majority of first time buyers were aged between 25 and 34 (58%). The proportion of 35-44 year old first time buyers (28%) increased compared to 2023-24, when it was 21%. There was also an increase in the proportion of first time buyers aged 45 or older compared to 2019-20, rising from 5% to 9%, Annex Table 3.1.

Household type

In 2024-25, 40% of first time buyer households were couples with no dependent children, 29% were one person households and 25% were couples with dependent children. Multi-person households and lone parents with dependent children made up the smallest proportion of first time buyer households, at 4% and 2% respectively, Annex Table 3.1.

The proportion of first time buyer households with a HRP from an ethnic minority group increased when compared to the pre-pandemic period (2019-20), rising from 15% to 23% in 2024-25. Concurrently, first time buyer households with a white HRP decreased from 85% in 2019-20 to 77% in 2024-25. The proportion of first time

buyer households consisting of one person also increased over the same period rising to 29% in 2024-25 from 19% in 2019-20.

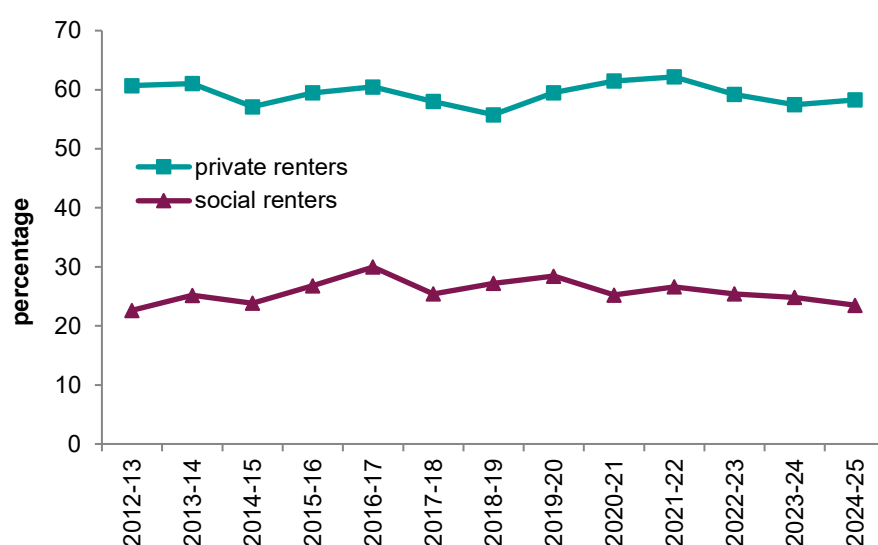
In terms of income, households in the fourth (second highest) income quintile were most likely to be first time buyers (34%). Those in the highest income quintile were also more likely to be first time buyers than those in the lowest (30% compared to 4% respectively), Annex Table 3.1.

Future buying expectations

In 2024-25, 58% of private renters (2.7 million households) and 23% of social renters (945,000 households) said they expected to buy a property at some point in the future, Annex Table 3.5, Figure 3.2.

Since 2019-20, the proportion of all renters who expected to buy a property has decreased from 45% to 42% in 2024-25. The proportion of social renters expecting to buy decreased from 28% in 2019-20 to 23% in 2024-25 and, in particular, housing association social renters decreased from 29% to 23% over the same time period.

Figure 3.2: Percentage of private and social renters who expect to buy, 2012-13 to 2024-25



Base: all renting households

Note: underlying data are presented in Annex Table 3.4

Source: English Housing Survey, full household sample

Among private renters who expected to buy in 2024-25, the highest proportion (38%) expected to do so in two to five years. This was higher than the proportion of social renters who expected to buy on the same timeline (31%). Of local authority tenants, 19% expected to buy within two years in 2024-25, an increase compared with 12% in 2023-24.

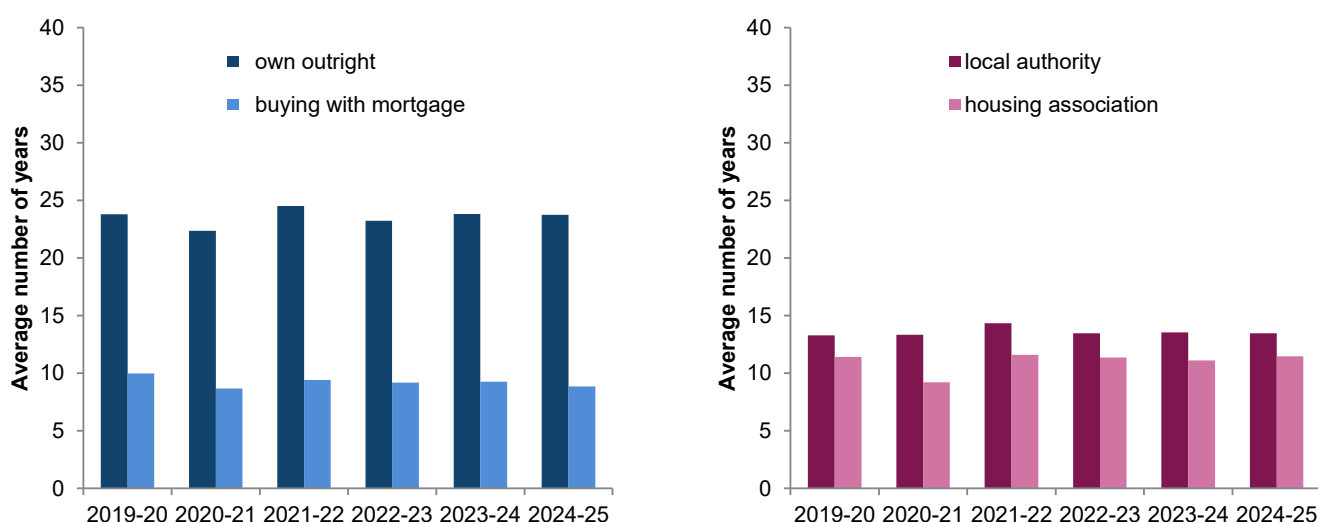
Length of time in current accommodation and tenure

In 2024-25, the average length of time households spent in their current home was 13.9 years. By tenure, owner occupiers lived in their current home for the longest, an average of 17.0 years, social renters an average of 12.2 years and private renters 4.7 years, Annex Table 3.6.

Outright owners lived in their property for an average of 23.7 years, longer than owner occupiers buying with a mortgage (8.9 years). Among social renters, local authority tenants (13.5 years) lived in their homes longer than those in housing association homes (11.5 years). There were no significant differences between 2023-24 and 2024-25 in any of the tenures, Figure 3.3.

Compared to five years ago, mortgagors were in their homes for a shorter amount of time (8.9 years in 2024-25 compared with 10.0 years in 2019-20).

Figure 3.3: Average number of years in current home, owner occupiers and social renters, 2019-20 to 2024-25



Base: all households

Note: underlying data are presented in Annex Table 3.6

Source: English Housing Survey, full household sample

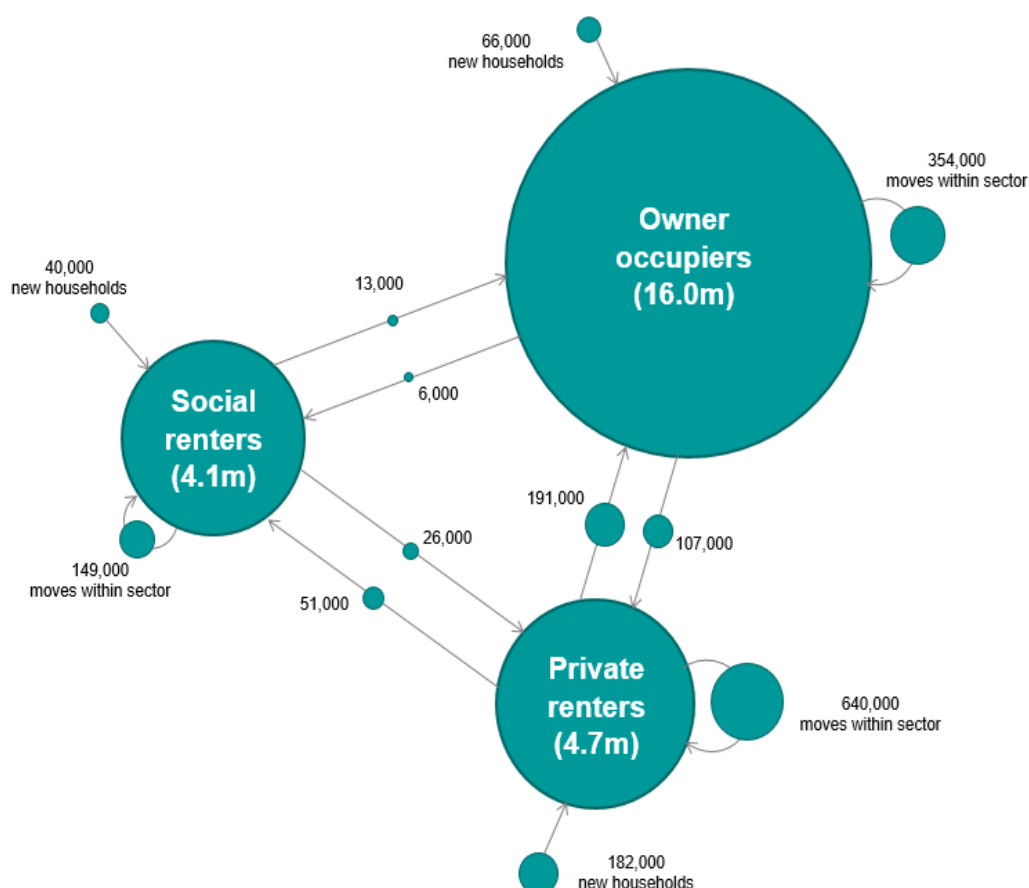
Household moves

In 2024-25, approximately 1.8 million households moved home in the previous 12 months. Around half of these were moves into or out of private rented dwellings. In total, 640,000 households moved within tenure (from one privately rented home to another) and 182,000 new households moved into the private rented sector, Figure 3.4.

There was less movement in the social rented and owner occupied sectors. In 2024-25, there were 149,000 households that moved from one social rented property to another, and 40,000 new households moved into the sector.

In the owner occupied sector, 354,000 households moved within the tenure and 66,000 new households were created by moving into the sector. There were 191,000 households that moved into the tenure from the private rented sector, Annex Table 3.7.

Figure 3.4: Household moves, by tenure, 2024-25



Base: household reference persons resident less than a year

Notes:

- 1) underlying data are presented in Annex Tables 1.1 and 3.7
- 2) a small number of cases with inconsistent responses have been omitted
- 3) survey cannot identify the number of households which have ended

Source: English Housing Survey, full household sample

Chapter 4: Well-being and loneliness

This chapter shows the well-being of respondents. It then goes on to discuss loneliness with an emphasis on comparisons to pre-pandemic results, as well as measuring a household's satisfaction with its accommodation.

Well-being

In the EHS, well-being is measured using the following four questions:

- Overall, how satisfied are you with your life nowadays? Referred to as 'life satisfaction'.
- Overall, to what extent do you feel the things you do in your life are worthwhile? Referred to as 'life is worthwhile'.
- Overall, how happy did you feel yesterday? Referred to as 'happiness'.
- Overall, how anxious did you feel yesterday? Referred to as 'anxiety'.

For most questions, respondents are asked to give their answers on a scale of 0 to 10 where 0 is 'not at all' and 10 is 'completely'. These questions have been included in the EHS since 2013-14.

These questions are the standard well-being questions developed by the Office for National Statistics (ONS) for the Measuring National Well-being Programme which aims to produce accepted and trusted measures on well-being in the UK. See here for further information:

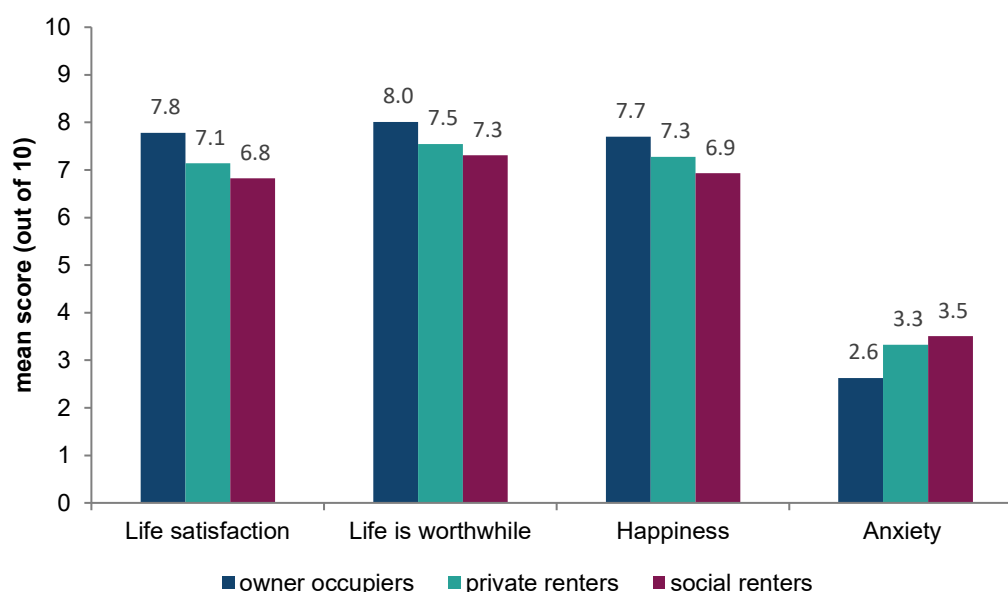
<https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing>.

Personal well-being scores varied by tenure. In 2024-25, owner occupiers reported higher scores for life satisfaction (mean of 7.8), thinking life is worthwhile (8.0), happiness (7.7), and lower scores for anxiety (2.6), than the private rented sector (7.1; 7.5; 7.3; 3.3) and social rented sector (6.8; 7.3; 6.9; 3.5), Annex Table 4.1, Figure 4.1.

Among owner occupiers in 2024-25, outright owners reported higher scores than mortgagors for life satisfaction (7.8 compared with 7.7) and happiness (7.8 compared with 7.6), and lower scores for anxiety (2.4 compared with 2.9), Annex Table 4.1.

These findings may suggest there is a relationship between well-being and tenure, though this could also be mediated by related factors, such as income, age and working status, which also tend to correlate with tenure type.

Figure 4.1: Well-being, by tenure, 2024-25



Base: all household reference persons

Note: underlying data are presented in Annex Table 4.1

Source: English Housing survey, full household sample

When comparing current well-being levels to those last year in 2023-24, well-being levels broadly remained the same. However, compared to pre-pandemic years (2019-20), overall personal well-being scores decreased. In 2024-25, fewer households across all tenures reported their life was satisfactory (7.5 in 2024-25 compared with 7.7 in 2019-20) and worthwhile (7.8 in 2024-25 vs 7.9 in 2019-20), anxiety has risen (2.9 in 2024-25 vs 2.7 in 2019-20) and happiness has fallen (7.5 in 2024-25 vs 7.6 in 2019-20).

Loneliness

Loneliness is not measured on a scale of 0 to 10 but instead by asking respondents how often they feel lonely. Response options range from 'Often or always' to 'Never'. This question was included in the EHS for the first time in 2019-20.

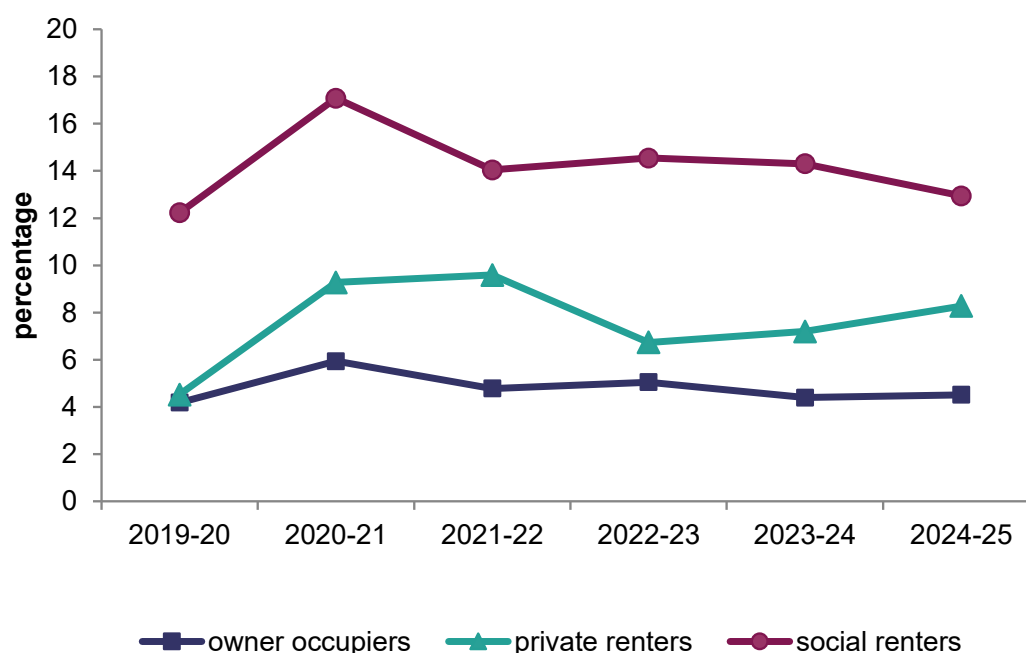
This loneliness question is from the National Indicators of Loneliness and is a standard question used to measure loneliness. See here for further information:

<https://www.gov.uk/government/statistics/national-measures-of-loneliness>.

In 2024-25, owner occupiers reported being less likely to often or always feel lonely (5%) compared to those in the private rented sector (8%). Owner occupiers were also more likely to report never feeling lonely (38%) compared to 28% in the private rented sector. Those in the social rented sector were more likely than other sectors to feel lonely often or always (13%), Annex Table 4.2.

During the last few years, those in the social rented sector have consistently been the most likely to report feeling lonely often or always. The proportions in each sector who report feeling lonely often or always have stayed broadly consistent since 2021-22, Figure 4.2.

Figure 4.2: Often or always feeling lonely, by tenure, 2019-20 to 2024-25



Base: all household reference persons

Note: underlying data are presented in Annex Table 4.2. The question on loneliness was introduced part way through fieldwork in 2019-20. Loneliness questions are only asked of the HRP. For this reason, only proportions are reported.

Source: English Housing Survey, full household sample

Satisfaction with accommodation

As part of the EHS, households were asked how satisfied they were with their accommodation.

In 2024-25, owner occupiers were more likely to report being satisfied with their accommodation (94%) than private renters (81%). The lowest levels of satisfaction were reported in social renting households (75%).

Since 2019-20, there was a small but significant decrease in satisfaction across all tenures. In the owner occupied sector, this fell from 95% to 94%, in the private rented sector from 83% to 81%, and in the social rented sector from 78% to 75%, Annex Table 4.3.

Technical notes

Results for households are presented for '2024-25' and are based on fieldwork carried out between March 2024 and March 2025 on a sample of 16,438 households. Throughout the report, this is referred to as the 'full household sample'.

Results that relate to the physical dwelling, are presented for '2024' and are based on fieldwork carried out between March 2023 and March 2025 (a mid-point of April 2024). The sample comprises 14,919 occupied and vacant dwellings. In 2022, face-to-face interviews and internal inspections of properties resumed with the option for the interview to be carried out by telephone if needed (knock to nudge approach).

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 unweighted cell count is less than 5 are replaced with a "u".

Where comparative statements are 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.

A more thorough description of the English Housing Survey methodology is provided in the [Technical Report](#) which is published annually. A full account of data quality procedures followed to collect and analyse English Housing Survey data can be found in the [Quality Report](#), which is also updated and published annually.

For data underlying this report, see the Annex Tables and Figures published alongside this report.

Glossary

For detailed glossary of terms used throughout this report please see the [Glossary](#).