
Chapter 4

Demographic and attitudinal characteristics of social renters

Overview

This chapter reports on the characteristics of social renters in England in 2012-13.

Social renting is now the smallest of the three main tenure groups, with 3.7 million or 17% of households renting from a social landlord. Private renters accounted for 18% of households and owner occupiers 65% of the total. Of the 3.7 million total living in the social rented sector, 2.0 million rent from a housing association and 1.7 million rent from a local authority.

The current level of social renting was reached following a long period of decline beginning in the 1980s¹. The private rented sector replaced the social rented sector as the second largest tenure for the first time in 2012-13.

While private renters are disproportionately made up of younger households, social renters are evenly spread across age groups. They are more likely to be living alone than owner occupiers and private renters. Compared to the other tenures, a much higher proportion of social renters are unemployed or economically inactive.

Tenants in the social rented sector have lived in their accommodation for more than ten years on average, much longer than is typical for private renters. Rents are subsidised, and tenants pay a lower proportion of their income on rent than private renters. Moreover, two thirds of social renters are in receipt of housing benefit, which is a state provision to help low income households with housing costs. Over 80% of social renters agreed that being a council tenant or housing association tenant was 'a good way of occupying a home', higher than for private renters, but lower than owner occupiers.

The chapter provides a demographic profile of households in the social rented sector covering age, ethnicity and nationality. The types of household commonly found in the sector are explored, (whether the householders have children, for example) and whether the household reference person (HRP)² is working, retired or unemployed. The income profile is also presented. The chapter then reports on how satisfied

¹ In the 1980s social tenants were first given the opportunity to buy their home under the Right to Buy scheme. See Chapter 1 for more information on long term tenure trends.

² The HRP is the person in whose name the home is owned and where ownership is shared the higher earner is chosen. See the Glossary for more detail.

social renters are with their accommodation and with their tenure, and whether they have aspirations to buy. Information on the cost of renting is also provided.

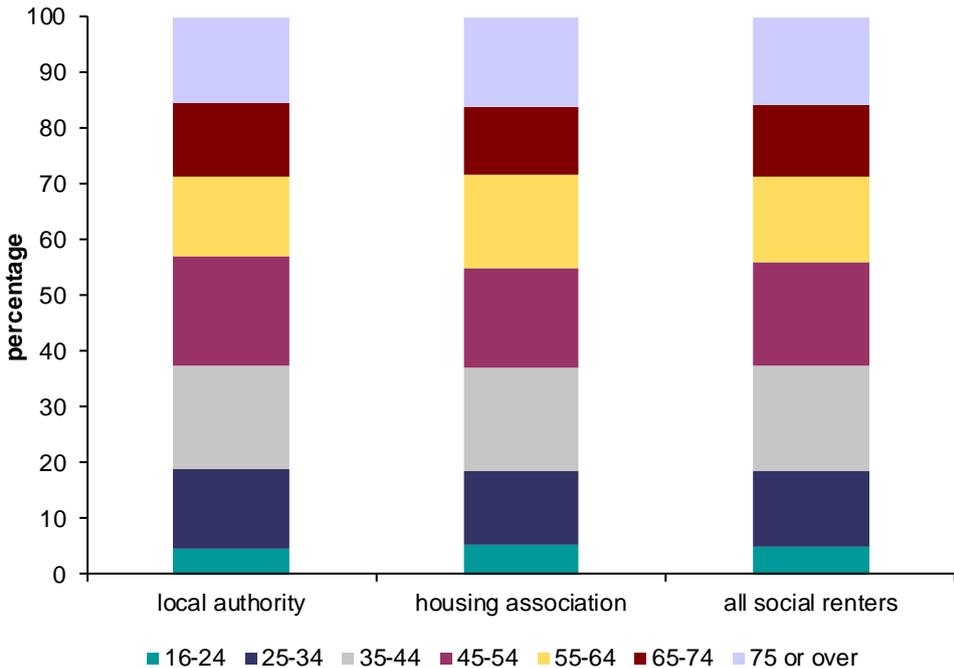
Additional findings relating to the figures reported in this section can be found in web tables, under 'Social and private renters' (<https://www.gov.uk/government/statistical-data-sets/social-and-private-renters>).

Demographic characteristics

Age

- 4.1 In this section the age profile of social renters is examined, with the focus on the age of the HRP.
- 4.2 Social renters were spread evenly across the age categories. Just over a quarter (28%) were over the age of 65, 19% were aged 35-44, 19% aged 45-54 and 16% aged 55-64. In comparison, private renters tended to be younger, mortgagors were typically middle aged, and outright owners were from older age groups.
- 4.3 However, only a small proportion (5%) of social renters were aged under 25. In comparison 15% of private renters fell into this age group, Annex Table 2.1 and Figure 4.1.
- 4.4 The age profiles of local authority and housing association tenants were similar.

Figure 4.1: Age of HRP according to social renter status, 2012-13



Base: all households in social rented sector

Note: underlying data are presented in Annex Table 4.1
Source: English Housing Survey, full household sample

Ethnicity

- 4.5 In this section the ethnic profile of the social rented sector is examined, with the focus on the ethnic group of the HRP.
- 4.6 In 2012-13, in the population as a whole, there were 90% white and 10% ethnic minority households. For social renters, 16% of households were from a minority ethnic group, the same proportion as for private renters but higher than for owner occupiers (8%), Annex Tables 4.1 and 2.1
- 4.7 Local authority renters were more likely than housing association renters to be from a minority ethnic background (20% compared with 12%).

Nationality

- 4.8 In this section the nationality of social renting households is investigated, with the focus on the nationality of the HRP. Households are categorised into one of two groups; British/Irish or 'other nationalities', Annex Table 4.1.
- 4.9 In 2012-13, among households in the social rented sector, 93% were British or Irish nationals, the same as the national average. This is slightly lower than among owner occupiers (97%) but higher than among private renters (80%), Annex Table 2.1.
- 4.10 Local authority tenants were more likely to be a nationality other than British or Irish (9%) compared with housing association renters (6%), Annex Table 4.1.

Economic status

- 4.11 The economic status of a household captures the main work-related activity of the HRP. The largest economic group in the social rented sector was retired households (31%), Annex Tables 4.2 and 2.2.
- 4.12 The social rented sector had the highest level of unemployment compared to the other tenures, at 10%, equating to 381,000 households in 2012-13. In comparison, in the private rented sector 6% of HRPs were unemployed, and among owner occupiers just 1%.
- 4.13 In general, social renter HRPs were less likely to be working full time than those in other tenures. Just 23% of social renting households had an HRP who was working full time compared with 61% in private renting households and 54% among owner occupiers. A similar proportion of local authority (22%) and housing association (23%) renters were in full time employment.

-
- 4.14 Around one in ten (12%) of social renter HRPs were in part-time employment. This proportion was similar for local authority (13%) and housing association (11%) renters.

Gross household income

- 4.15 Gross household income is the sum of income from all adults in the household before any deductions.
- 4.16 Social housing is intended to be affordable for those on low incomes and in general social renters had lower incomes than those in other tenures. Around a third (31%) of social renters had a household income of less than £200 a week. Over half (55%) had an income of less than £300 per week compared with 15% of owners and 28% of private renters. There was little difference between the income profiles for local authority and housing association tenants.
- 4.17 A small proportion (8%) of all social renters had a gross household income in excess of £700 a week with these tenants being equally likely to be in a local authority or a housing association, Annex Tables 4.2 and 2.2.

Household type

- 4.18 Each household is characterised by the number and relationship of the adults living together and whether there are dependent children.
- 4.2 Single person households were the most commonly occurring household type in the social rented sector, with 43% of social tenants living alone, equating to 1.6 million households. This total comprised 701,000 households under 60 and 880,000 over 60³.
- 4.3 By comparison, in the private rented sector the proportion of single person households was lower (29%) and for mortgagors this type was much less common (15%). However, among those households that own outright 34% were lone occupants.
- 4.4 Of the remaining social renting households, 16% were lone parents with dependent children, 15% were couples with dependent children and 16% were couples without dependent children.
- 4.5 The household type profile for local authority tenants was very similar to that for housing association tenants, Annex Tables 4.2 and 2.2.

³ EHS headline report, 2012-13, Annex Table 2.

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/284649/Headline_Report_tables_and_figures.xls

Household size

- 4.6 The most common household size for social renters was a one person household (43%). Social renting households were more likely to comprise just one person compared with owners (24%) and private renters (29%). The proportion was similar for local authority (42%) and housing association (43%) renters, Annex Tables 4.2 and 2.1.
- 4.7 Around two-thirds of social renters (67%) lived in one or two person households. This figure was similar for local authority (66%) and housing association renters (69%).
- 4.8 A smaller proportion of social renters lived in households of more than three people (18%) and this proportion was the same for local authority and housing association renters.

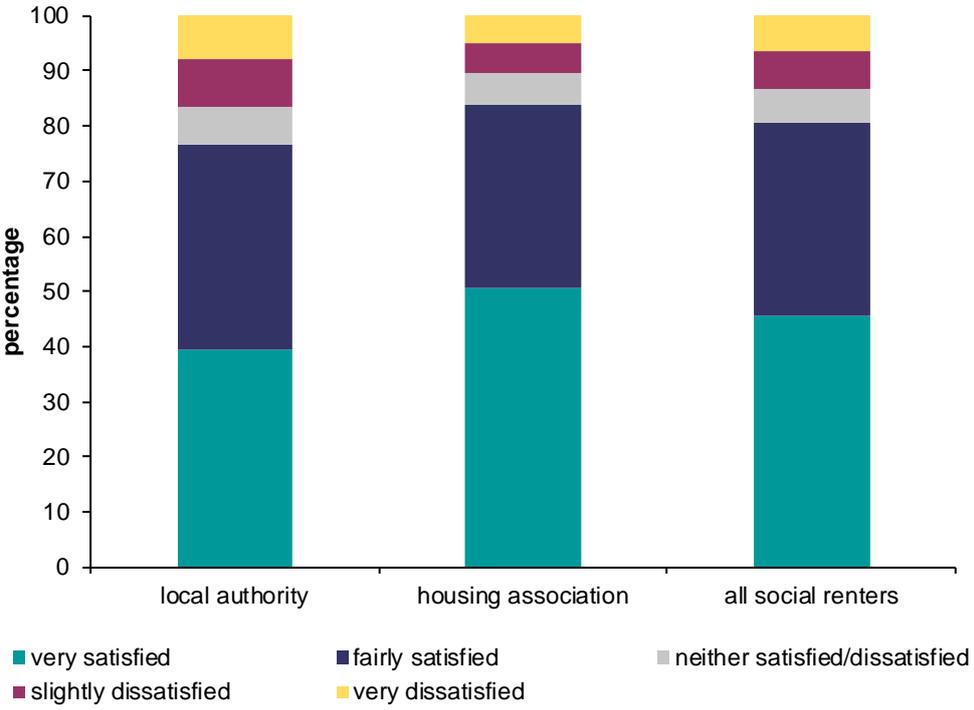
Attitudes and satisfaction

- 4.9 In addition to factual or demographic questions the English Housing Survey (EHS) also includes questions on people's attitudes. This section examines responses to questions assessing respondents' satisfaction with their accommodation and local area, and attitude toward their current tenure. Subjective questions like this are important for revealing how people feel overall about their living conditions, as well as their housing needs.
- 4.10 Households were asked to rate their levels of satisfaction using a five-point scale from 'very satisfied' through to 'very dissatisfied'.

Satisfaction with accommodation

- 4.11 Overall, 81% of social renters said that they were very or fairly satisfied with their accommodation, with 13% either slightly or very dissatisfied, Figure 4.2, and Annex Table 4.3. This was the lowest level of satisfaction reported across all tenure types (95% of owner occupiers were satisfied with their accommodation as were 84% of private renters), Annex Table 2.3.
- 4.12 The distribution of responses of housing association tenants showed them to be generally more satisfied than local authority tenants; 77% of local authority tenants were fairly or very satisfied with their accommodation compared with 84% of housing association tenants. Correspondingly local authority tenants were more likely to be dissatisfied; 17% were very or fairly dissatisfied compared with 10% among housing association tenants. Figure 4.2, Annex Table 4.3.

Figure 4.2: Satisfaction with accommodation according to social renter status, 2012-13

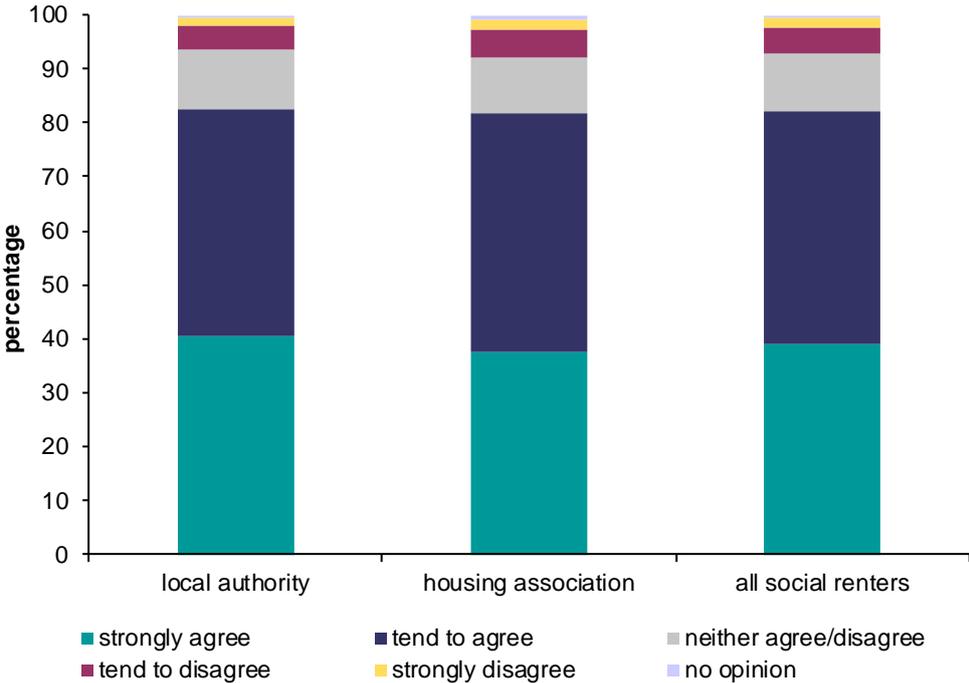


Base: all households in social rented sector
Note: underlying data are presented in Annex Table 4.3
Source: English Housing Survey, full household sample

Attitude toward tenure

- 4.13 The EHS sought to measure attitudes toward tenure. Households were asked whether they agreed that being a council tenant or housing association tenant was ‘a good way of occupying a home’. The majority (82%) of social renters agreed (either strongly or tending to), Figure 4.3, Annex Table 4.3.
- 4.14 However, 11% responded neutrally (stating that they neither agreed nor disagreed) regarding their tenure and a smaller proportion (6%) disagreed that their current tenure was ‘a good way of occupying a home’. The proportion of social renters agreeing was lower than owners (93%) but higher than among private renters (52%), Annex Table 2.3.
- 4.15 Local authority and housing association tenants reported similar levels of satisfaction with their respective tenures.

Figure 4.3: Attitude toward tenure by social renter status, 2012-13



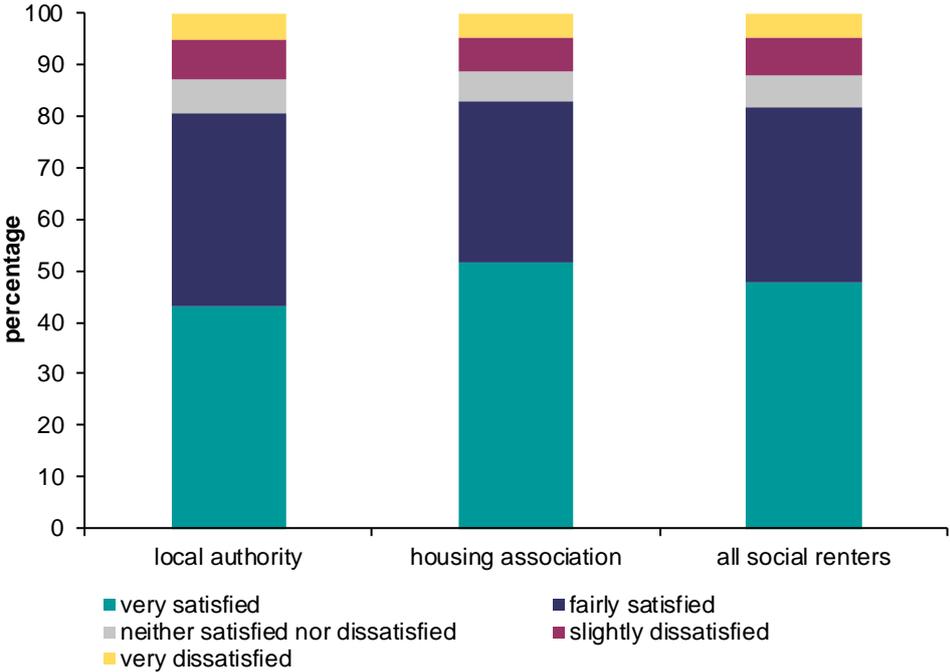
Base: all households in social rented sector
Note: underlying data are presented in Annex Table 4.3
Source: English Housing Survey, full household sample

Satisfaction with local area

4.16 The majority of social renters (82%) were satisfied with their local area but they were less likely to be satisfied than private renters (87%) and owner occupiers (91%), which may reflect that they have less choice in the area in which they live. The level of satisfaction was similar for local authority and housing association tenants, Figure 4.4, Annex Tables 4.3 and 2.3.

4.17 Just 12% of all social renters stated that they were dissatisfied with their local area. Again, there was little difference between local authority and housing association tenants.

Figure 4.4: Satisfaction with local area according to social landlord, 2012-13



Base: all households in social rented sector
Note: underlying data are presented in Annex Table 4.3
Source: English Housing Survey, full household sample

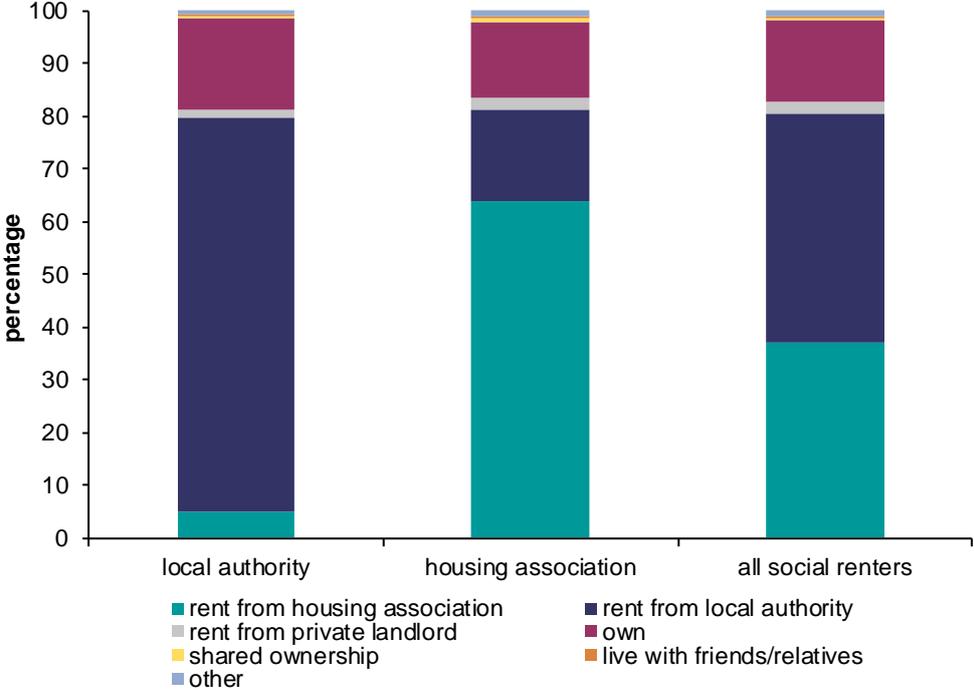
Buying aspirations

- 4.18 In order to assess buying aspirations, social renters were asked which type of tenure they expected to be living in longer-term. The use of ‘longer-term’ in the question is subjective and is likely to have been interpreted slightly differently by different respondents. However, it was asked in this way to prevent respondents being constrained in their thinking by their current circumstances and to think more in terms of the main part of their remaining lives.
- 4.19 The majority (80%) anticipated that they would remain renting in the social sector, Figure 4.5, Annex Table 4.3. Among private renters only 27% anticipated that they would remain renting in the private sector.
- 4.20 A higher proportion of local authority tenants anticipated remaining renting from a local authority than housing association renters anticipated that they would remain housing association tenants (75% compared with 64%).
- 4.2 Overall 16% of social renters expected that they would own their own property⁴ in the longer-term (15% of housing association renters and 18% of local authority renters).

⁴ includes shared ownership.

4.3 Over half (55%) of private renters reported that they anticipated owning their own property in the longer-term either themselves (53%) or as part of a shared ownership agreement (2%), Annex Table 3.5.

Figure 4.5: Expectations of long-term tenure by social renter status, 2012-13



Base: all households in social rented sector
Note: underlying data are presented in Annex Table 4.3
Source: English Housing Survey, full household sample

4.4 Social renters were also asked if they thought they would buy a home in the UK. Around a quarter (23%) stated that they would. Local authority tenants were more likely to report that they thought they would buy a home in the UK; 26% compared with 20% among housing association tenants. This is in comparison to 61% of private renters who thought they would buy a home in the UK.

Renting costs

4.5 Rents in the social rented sector are subsidised. In 2012-13, the average (mean) weekly rent excluding services but including housing benefit was £89 per week. This was higher among those renting from a housing association at £94 per week compared with £83 among those renting from a local authority, Table 4.1. By way of comparison, as noted in Chapter 3, those in the private rented sector were paying an average (mean) rent of £163 per week.

Table 4.1: Weekly rent, 2012-13

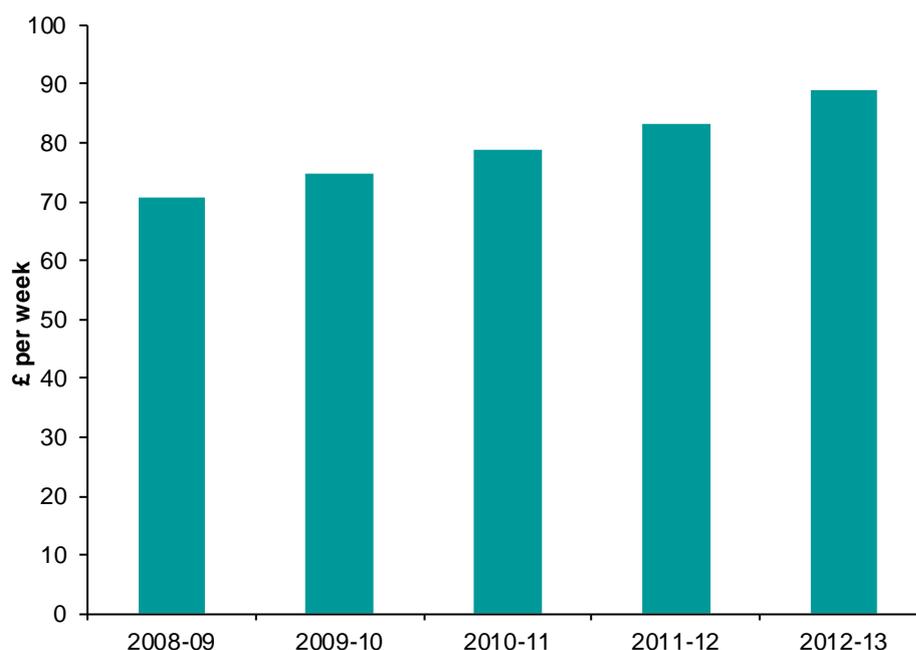
all households in social rented sector

	weekly payments							all renters	mean payment	median payment	sample size
	under £40	£40 - £59	£60 - £79	£80 - £99	£100 - £149	£150 - £199	£200 or more				
	<i>thousands of households</i>								<i>£ per week</i>		
local authority	29	125	740	487	268	13	16	1,678	83	78	1,518
housing association	19	53	597	704	540	47	27	1,988	94	88	1,736
all social renters	48	178	1,337	1,191	808	59	44	3,666	89	83	3,254
	<i>percentages</i>										
local authority	1.7	7.5	44.1	29.0	15.9	0.7	1.0	100.0			
housing association	1.0	2.7	30.0	35.4	27.2	2.4	1.4	100.0			
all social renters	1.3	4.9	36.5	32.5	22.0	1.6	1.2	100.0			

Source: English Housing Survey, full household sample

4.6 Average rent in the social sector increased between 2008-09 and 2012-13. In 2008-09, the average (mean) weekly rent was £71 and in 2012-13 this had risen to £89 per week. Figure 4.6, Annex Table 4.4.

Figure 4.6: Average (mean) weekly social rent 2008-09 to 2012-13



Base: households in social rented sector

Note: underlying data are presented in Annex Table 4.4

Source: English Housing Survey, full household sample

Housing benefit

- 4.7 Housing benefit is a means-tested benefit provided by the state to low income households living in rented accommodation. The benefit is usually administered by the local authority in which the rented property is located. Individuals may be eligible for housing benefit if they pay rent, are on a low income or are claiming benefits, and their savings are below a certain level.
- 4.8 Two-thirds (66%) of all social renters were in receipt of housing benefit in 2012-13. The proportion was similar for both those renting from a local authority and those renting from a housing association, Table 4.2.
- 4.9 The average (mean) amount of benefit received was £77 per week and this had the effect of reducing the amount of rent to an average (mean) of £12 per week. Those renting from a housing association received an average (mean) of £82 per week compared with £71 among local authority tenants.
- 4.10 In comparison, for private renters in receipt of housing benefit, the average weekly amount received was £109 per week, reducing the amount of rent paid to an average (mean) of £46 per week.

Table 4.2: Households receiving housing benefit and average rent after benefit, 2012-13

all households in social rented sector

	receiving benefit	not receiving benefit	total	amount of benefit	mean rent after benefit	median rent after benefit	sample size
	<i>percentages</i>				<i>£ per week</i>		
local authority	66.4	33.6	100.0	71	13	0	1,518
housing association	65.5	34.5	100.0	82	11	0	1,736
all social renters	65.9	34.1	100.0	77	12	0	3,254

Notes:
 1) mean amount of benefit received, and mean and median rents are based on housing benefit recipients only
 2) table excludes small number of cases who did not pay any rent before housing benefit
 Source: English Housing Survey, full household sample

- 4.11 There has been an increase in the proportion of social sector tenants receiving housing benefit over the last four years. In 2008-09, 59% of social renters received housing benefit. By 2012-13, this had increased to 66%, Figure 4.7.

Figure 4.7: Households receiving housing benefit 2008-09 to 2012-13



Base: all households in social rented sector
Note: underlying data are presented in Figure 5⁵
Source: English Housing Survey, full household sample

- 4.2 This increase is due in part to increases in the proportion of working social renters in receipt of housing benefit. Around one third (34%) of working households received housing benefit compared with 90% of those unemployed or economically inactive, Annex Table 4.6.
- 4.3 In 2008-09, 18% of working local authority tenants and 19% of working housing association tenants were in receipt of housing benefit. By 2012-13, these had increased to 34% and 31% respectively (see EHS table FA3244). This may be due to lower paid work or more people undertaking part-time work.
- 4.4 Receipt of housing benefit varied by the type of household. Among all social renters, 83% of lone parent households and 77% of single person households aged 60 or more received housing benefit. This compares with just under half of households consisting of a couple, with or without dependent children (47% and 48% respectively), Annex Table 4.6.
- 4.5 As expected, receipt of housing benefit varied by income. In households with a gross weekly income of the HRP and partner of less than £100 per week, 93% received housing benefit. Those with higher incomes were less likely to

⁵ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/284648/English_Housing_Survey_Headline_Report_2012-13.pdf

receive housing benefit. Among social renting households with an income of £400 per week or more, 27% were in receipt of housing benefit, Figure 4.8, Annex Table 4.6.

Figure 4.8: Households receiving housing benefit by gross weekly income of household reference person and partner, 2012-13



Base: all households in social rented sector

Note: underlying data are presented in Annex Table 4.6

Source: English Housing Survey, full household sample

Rent arrears

- 4.6 Social renters who had to pay at least some of their rent, i.e. it was not entirely covered by housing benefit, were asked whether they were up to date with their payments. The majority (88%) reported that they were up to date with their rent payments and this pattern was similar for local authority (87%) and housing association renters (89%), Annex Table 4.7.
- 4.7 For private renters, 96% reported that they were up to date with their rent payments.
- 4.8 Among those who were up to date with their payments, 15% had fallen behind at some point during the previous 12 months. Slightly more local authority renters had fallen behind during the last 12 months; 17% compared with 13% of housing association renters, Annex Table 4.7.

-
- 4.9 For private renters who were up to date with their rent payments, 5% had fallen behind with their payments at some point during the previous 12 months, Annex Table 3.9.

Household income compared with housing costs

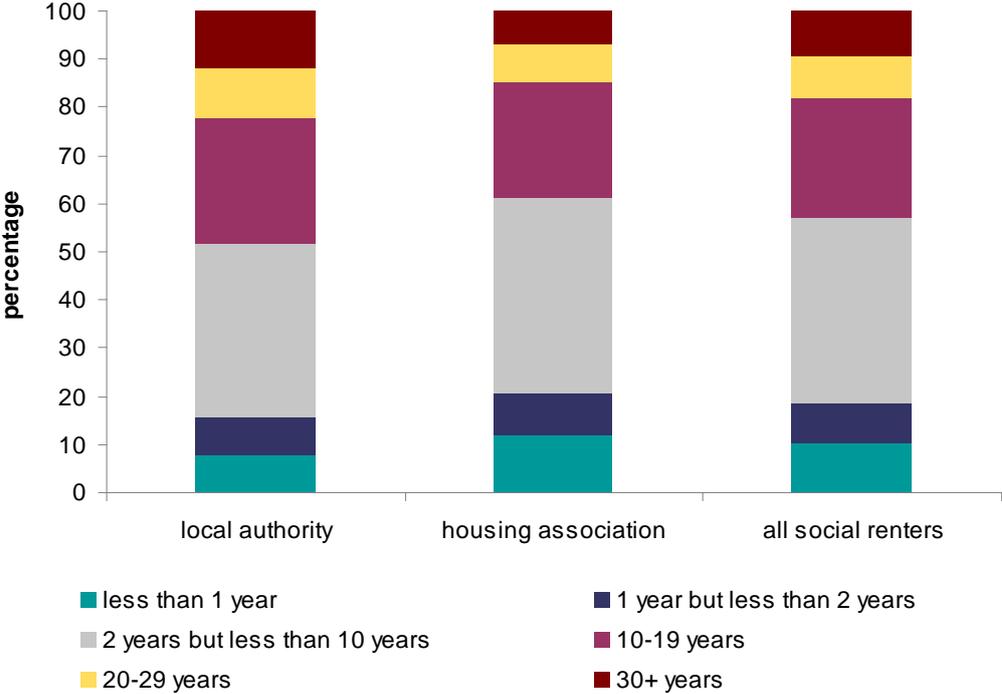
- 4.10 A simple measure of housing affordability has been derived by calculating the average proportion of income spent on housing. This has been undertaken for households in all tenures. The proportion of income spent on rents in the social and private rented sectors is compared with the proportion spent on mortgages for owner occupiers buying with a mortgage. Income is taken to be the gross weekly household income of the HRP and their partner. Results are shown in Annex Table 2.5 (included in Chapter 2).
- 4.11 Figures are shown both including and excluding housing benefit, in order to show the effect of this state assistance on affordability. Households that did not pay rent or make mortgage repayments were excluded from the analysis.
- 4.12 On average, social renters spent 30% of their income on rent. When housing benefit is excluded, this rises to 42%. This is higher than the proportion that owner occupiers spent on their mortgage payments (20%) but lower than the proportion that private renters spent on their rent (40%, although rises to 47% when housing benefit is excluded).

Length of residence

- 4.13 Social renters have typically been provided with a tenancy that guarantees the resident lifetime occupation. However, since 2010, a more flexible type of tenancy has been introduced with a fixed-term, usually a minimum of five years but can be as low as two years.
- 4.14 Social renters had been living at their current address for an average (mean) of 11 years. This compares with 17 years for owner occupiers and just 4 years for private renters. Around a fifth (18%) of social renters had been living at their current address for less than two years and 43% had been living there for more than ten years, Figure 4.8.

4.15 A smaller proportion of council tenants had lived at their address for less than a year compared to housing association tenants. 12% of housing association tenants had been resident at their current address for less than a year compared with 8% of council tenants. Furthermore, 48% of council tenants had been resident at their current address for 10 years or more compared with 39% of housing association tenants.

Figure 4.9: Length of residence in current home by tenure, 2012-13



Base: all social renters
Note: underlying data are presented in Annex Table 4.8
Source: English Housing Survey, full household sample

Homelessness and time before being allocated housing

- 4.16 Households who are homeless or facing eviction can apply for help to local authorities. The local authority will consider their circumstances and if they accept the household as homeless, can have a legal obligation to help.
- 4.17 A fifth (21%) of social renters reported that they had been accepted as homeless prior to being housed, Annex Table 4.9.
- 4.18 A greater proportion of local authority renters reported that they had been accepted as homeless prior to being housed; 23% compared with 18% of housing association renters.
- 4.19 Social renters were asked how long they had waited before being allocated a home, either through the local authority or housing association. Two-thirds of social renters had waited less than a year before being allocated a home

(66%). This proportion was similar for housing association (68%) and local authority (64%) renters.

- 4.20 Around one in twelve social renters waited for longer than 5 years before being allocated a home (8%). There was no difference between the proportions of housing association or local authority renters who waited longer than 5 years.