



Public attitudes to housing in England
Report based on the results from the *British Social Attitudes*
survey



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Department for Communities and Local Government

The views and analysis expressed in this report are those of the authors and do not necessarily reflect those of the Department for Communities and Local Government.

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Executive summary

In 2009 the Department for Communities and Local Government (DCLG) commissioned a module of questions about housing to be asked on the 2010 *British Social Attitudes* survey. Some housing questions had been asked before 2010. The British Social Attitudes survey was funded fairly regularly by the Department of the Environment (as was) during the 1980s and 1990s, and in 2004, the Housing Corporation funded a module of questions primarily about social housing. The 2010 module aimed to repeat key time-series questions while also leaving scope to introduce new issues of policy relevance and interest to the Department.

Fieldwork for the 2010 survey was carried out between June and November 2010. Fieldwork involves computer-assisted interviews carried out face-to-face with respondents aged 18 or over living in households in Great Britain. It takes place in the summer and autumn each year.

Note that this report provides findings for respondents living in England only. In 2010 2,975 interviews were conducted in England as part of the *British Social Attitudes* survey.

Below is a list of the key findings from the 2010 *British Social Attitudes* Housing Module.

The housing market

- Forty-nine per cent of people say that house prices in their area are too high, while 43 per cent say that prices are “about right”. Only two per cent think house prices in their area are too low.
- Private renters (66 per cent) and housing association tenants (64 per cent) were more likely to say house prices were too high than homeowners (44 per cent), as were younger households (18 to 34 years olds, 58 per cent) and households in London (76 per cent in Inner London and 64 per cent in Outer London).
- Seventy-nine per cent of home owners with mortgages say it is easy to pay the mortgage, 15 per cent say it is neither easy nor difficult, while only five per cent say it is difficult.
- Five per cent of respondents say housing should be the highest priority for extra government spending. This is the fourth most popular area after health (41 per cent), education (33 per cent) and help for industry (6 per cent).

- When asked for views about what action the government should undertake to make homes more affordable, 29 per cent support financial assistance to first time buyers, 23 per cent support increased access to mortgages, and 19 per cent support the government giving more money to housing associations and local authorities to build social homes for those on low incomes.
- About half of respondents (51 per cent) think that the government should provide both advice *and* financial assistance to people at risk of having their homes repossessed. Forty-two per cent feel that the government should provide advice, but not financial assistance. Only five per cent feel that the government should provide no assistance to people at risk of having their homes repossessed. Owner occupiers were less likely than renters to feel the government should provide financial assistance to people at risk of repossession.
- The majority of renters feel that rent levels are too high in their local area, with 57 per cent saying this. Forty per cent say that rent levels in their area are about right. Less than five per cent of renters say that rent levels in their area are too low. Sixty-four per cent of renters say that it is easy for their household to afford the rent, and 32 per cent say it was difficult.
- Almost all respondents would advise a newly-married couple to buy a property, with 54 per cent advising to buy as soon as possible, and 34 per cent advising to wait a bit before trying to buy a home. Only three per cent would advise them not to buy at all. Support has risen since 2008 when only 44 per cent would advise a couple to buy, but low historically compared to the late 1980's (when around three quarters advised to buy), and the late 1990's (61 per cent in 1991, 60 per cent in 1998 and 64 per cent in 1999).
- Most people agree that buying works out less expensive than renting (78 per cent), that owning a home gives you freedom to do what you want with it (73 per cent) and owning your own home is something to leave your family (78 per cent). However, there is limited support for the idea of owning a home as being compatible with a flexible lifestyle; only 35 per cent of people agree that owning a home makes it easier to move.
- Sixty-two per cent agree that owning a home is a risk for couples without secure jobs, 57 per cent agree that owning is a financial burden to repair and maintain, 46 per cent agree that owning your home can be a risky investment, and 44 per cent agree that couples who buy their own homes would be wise to wait before starting a family. However only 34 per cent agree that owning a home ties up money you may need urgently for other things, while just 13 per cent agree that owning a home is too much responsibility.

Preferences for buying or renting

- Eighty-six per cent say that if they had a free choice they would choose to buy, while only 14 per cent say they would choose to rent their accommodation. Support to buy was highest amongst home owners (95 per cent) and lowest amongst social renters (58 per cent for local authority and 61 per cent for housing association tenants). However, only 17 per cent of renters expect to buy a home in the near future. The youngest respondents (those aged 18-34 years) had both the highest preference for buying (78 per cent) and the highest expectation to buy (25 per cent).
- The main advantage of owning a home is that it is a good investment (26 per cent), it is more secure than renting (23 per cent), and that it gives you the freedom to do what you want with it (21 per cent). The main disadvantage of owning a home rather than renting is that you need to have a secure job (19 per cent) it is expensive (19 per cent) and the need to carry out your own repairs (17 per cent). Eighteen per cent feel that there is no disadvantage of owning a home rather than renting.
- The main advantage of renting rather than owning a home is the ability to move at short notice (26 per cent) and not having responsibility for repairs and maintenance (24 per cent).

Renting and part-buy part-rent housing

- The most commonly chosen advantages of renting privately rather than from a housing association or local authority are that it provides a wider choice of location (21 per cent) and it means a wider choice of types of properties (16 per cent). The main disadvantage was that the rents are too high (31 per cent), and problems with landlords or letting agents (22 per cent).
- The main advantage of renting from a local authority or housing association by housing tenure was the option to purchase the property through a scheme such as Right to Buy (29 per cent), low rents (18 per cent), and secure tenancy arrangements (18 per cent). The main disadvantage of renting a home from a local authority or housing association is anti-social behaviour problems on estates (39 per cent).
- In terms of respondents views on the most important factor for allocating social housing, the highest was being on a very low income (29 per cent), followed by living in overcrowded accommodation (28 per cent) and not being able to afford to buy or rent independently (26 per cent).

- Three-quarters (75 per cent) say that they have heard of part-buy part-rent schemes, while 24 per cent say they have not heard of them. Thirty-one per cent of renters say they would consider becoming a shared owner.

Housing in the local area

- Eighty-six per cent of people are satisfied with their local area as a place to live with only 8 per cent dissatisfied. Satisfaction was highest among home owners (90 per cent) and lowest among those renting from a local authority (72 per cent) or a housing association (77 per cent).
- Twenty-eight per cent support more homes being built in the local area while 46 per cent oppose and 23 per cent neither support or oppose. Support was particularly high amongst those renting from a local authority (46 per cent) or from a housing association (47 per cent), and particularly low for home owners (just 23 per cent support).
- Of those who do not support new homes being built in their area, sixteen per cent say that they would support new homes if this created more employment opportunities, 11 per cent say they would support new homes if more green spaces were created or existing ones were improved, and another 11 per cent say they would support new homes if this meant that transport links were improved.
- If new homes are to be built in the area the homes people feel are most needed are those to rent from local authorities or housing associations (37 per cent), followed by homes to buy (28 per cent), and homes to part-own and part-rent (25 per cent).

Energy and the environment

- Seventy per cent of respondents say that they would consider making improvements to their home to make it more energy efficient, while 20 per cent say that they would not consider making improvements.
- Seventy-one per cent say that the main reason they would consider making improvements in their home would be to save money on their fuel bills. Sixteen per cent say they would consider improvements to help reduce the impact on the environment, while 11 per cent say they would do so to make their home more comfortable. The most common barrier to making improvements is that it is too expensive (35 per cent).

Chapter 1

Introduction

The *British Social Attitudes* survey

- 1.1. For twenty-five years, the *British Social Attitudes* survey has been one of the most authoritative sources of trend data on the views of the British public. It has been carried out annually since 1983 (apart from in 1988 and 1992 when its core funding was used to fund the *British Election Study* series). A variety of funders, including major government departments, grant-giving bodies such as the Economic and Social Research Council, other foundations and universities support the survey, enabling it to cover a wide range of social, economic, political and moral issues. Questions are designed to be relevant to policy debates or research agendas, but also to be repeated at regular intervals.
- 1.2. Fieldwork for the 2010 survey was carried out between June and November 2010. Fieldwork involves computer-assisted interviews carried out face-to-face with respondents aged 18 or over living in households in Great Britain. It takes place in the summer and autumn each year.
- 1.3. Extra information is also collected from self-completion questionnaires which respondents complete after the main interview. Although a great deal of effort is made by interviewers to encourage people to take part in the survey, not all people approached will agree to participate. This non-response can have implications for the representativeness of the sample (if, for example, non-participation is higher in one particular subgroup than another). Since 2005 the data have been weighted to take account of differential non-response.
- 1.4. One of the key aims of the *British Social Attitudes* survey is to disseminate the data as widely as possible. The main way by which this is achieved is *via* the series of *British Social Attitudes* reports. The most recent report was published in December 2010.¹ A report based on the 2010 *British Social Attitudes* data is due to be published at the end of 2011. This year's report will include a chapter on housing.
- 1.5. Once the results are in the public domain, the survey dataset is deposited with full documentation in the Data Archive at the University of Essex. Datasets from the survey have proved very popular with students and academics when researching, and teaching about, changing values and attitudes over time. Data

¹ Park, A., Curtice, J., Clery, E. and Bryson, C. (2010). *British Social Attitudes: the 27th Report*, London: Sage

can be accessed through the Data Archive (<http://data-archive.ac.uk/find>), and more information on the study series including findings from our most recent reports can be found on the NatCen website (<http://www.natcen.ac.uk/series/british-social-attitudes>).

The *British Social Attitudes* Housing module

- 1.6. In 2009 the Department for Communities and Local Government (DCLG) commissioned a module of questions about housing to be asked on the 2010 British Social Attitudes survey. Some housing questions had been asked before 2010. The British Social Attitudes survey was funded fairly regularly by the Department of the Environment (as was) during the 1980s and 1990s to cover housing issues. However, this topic has not been covered in any detail since the late 1990s. The exception was in 2004, when the Housing Corporation funded a module of questions primarily about social housing.
- 1.7. The 2010 module aimed to repeat key time-series questions while also leaving scope to introduce new issues of policy relevance and interest to the Department. The questions asked in 2010 are shown in Appendices 1 and 2.

Report structure

- 1.8. This report examines attitudes towards housing among people living in England. Note that while the *British Social Attitudes* survey covers England, Scotland and Wales, this report presents data from England only.
- 1.9. Chapter 2 explores perceptions of house prices and rent levels in the local area, how easy people find it to pay mortgage or rent payments, views on repossessions, and views on the current housing market more generally.
- 1.10. The report then looks at preferences for buying and renting in chapter 3, followed by chapter 4 which focuses on preferences for social or private renting and part-buy part-rent schemes.
- 1.11. The fifth chapter focuses on housing in the local area, including satisfaction with the local area and preferences for types of new homes. Finally chapter 6 looks at improvements to energy efficiency in the home; including whether people would consider making improvements to their homes, motivations for improvements, and barriers to making improvements.

Analysis

1.12. The analysis highlights differences between certain subgroups of the population. All reported differences between subgroups have been found to be statistically significant.

1.13. Where time series data is available, analysis over time is presented. Note that there have been some gaps in housing data collection across time (see section on the *British Social Attitudes* housing module above).

The variables used for subgroup analysis are:

- **Housing tenure.** Owner occupiers, renting from a local authority, renting from a housing association, renting privately
- **Household income.** Divided into household income quartiles of less than £12,000 per year, £12,001 to £26,400 per year, £26,401 to £44,400 per year, £44,401 or more per year
- **Household composition.** Single person, couple, couple with children, lone parent and other multi-adult households
- **Age.** 18 to 34 years olds, 35 to 54 years old, 55 to 64 years old, 65 and older
- **Region.** Divides into 10 regions in England. North East, Yorkshire and Humberside, North West, West Midlands, East Midlands, Eastern, South West, South East, Inner London and Outer London.
- **Self-reported area type.** Respondents were asked to categorise their area as one of the following: a big city, a suburb of a big city, a small city or town, a country village, a farm or home in the country.

1.14. For some variables, 'net' figures are presented in order to illustrate the balance of opinion. In such cases the proportion of respondents who chose the negative statements (e.g. oppose/strongly oppose) is subtracted from the proportion of respondents who chose the positive statement (e.g. support/strongly support). Where variables have a 'neither' option this is not included in calculating the 'net' figure.

Conventions:

- In tables, '**' indicates less than 0.5 per cent but greater than zero, and '-' indicates zero.
- Subgroups with base sizes of less than 100 are not reported on, and in tables are indicated by brackets [].
- In many tables the proportions of respondents answering 'don't know' or not giving an answer are not shown, but they are always included in the base. This means that percentages will not always add to 100 per cent.
- Figures in totals may not add up precisely to subtotals due to rounding.
- In 2010 there were three versions of the questionnaire, some housing

questions were asked on only one of the questionnaire versions, where this is the case it is indicated.

- The self-completion questionnaire was not completed by all respondents to the main questionnaire, percentage responses to the self-completion questionnaire are based on all those who completed it.
- The bases shown in the tables are unweighted.

Chapter 2

The housing market

- 2.1 This chapter will explore views on house prices and rent levels.
- 2.2 The first section covers views on house prices, including whether house prices are seen to be high or low, and how these are expected to change in the near future. This section also includes an exploration of perceived house prices in relation to the individual experience (i.e. how easy or difficult it would be to sell their home, and how easy or difficult mortgage repayments are), as well as views about possible government actions to make homes more affordable.
- 2.3 The second and third sections look at attitudes towards rent levels and home repossessions respectively.
- 2.4 Finally the fourth section explores the state of the current housing market by asking respondents to say how they would advise a newly married young couple to approach the housing market.
- 2.5 Note that fieldwork for this study was carried out between June and November 2010.

House prices

House prices in the local area

- 2.6 We asked respondents *do you think house prices in your area are too high, too low or about right?* Forty-nine per cent of people say that house prices in their area are too high, while 43 per cent say that prices are “about right” (Table 2.1). Only a very small minority of two per cent think house prices in their area are too low.

Table 2.1 Perceptions of house prices in the local area

House prices in the area are...	Total %
Too high	49
About right	43
Too low	2
Much too high	24
Slightly too high	26
About right	43
Slightly too low	2
Much too low	*
Don't know	5
<i>Base</i>	<i>2795</i>

2.7 Private renters (66 per cent) and those who rent from a housing association (64 per cent) are more likely than those who rent from a local authority (50 per cent) or who own their home (44 per cent) to think that house prices in their area are too high (Table 2.2).

2.8 Table 2.2 also shows the 'net' too high figure by housing tenure. This indicates the balance of opinion by subtracting the 'too low' figure from the 'too high' figure. It is clear that those renting from a housing association or a private landlord are most likely to feel that house prices are too high in their local area.

Table 2.2 Perceptions of house prices in the local area, by tenure

		House prices in your area are...			Net too high (+/-)	Bases
		Too high	About right	Too low		
Housing tenure						
Owner occupiers	%	44	50	3	+41	1887
Rented from local authority	%	50	33	1	+49	275
Rented from housing association	%	64	28	*	+64	219
Private renters	%	66	25	1	+66	384
Total	%	49	43	2	+47	2795

2.9 Younger age groups are more likely than older age groups to say the prices in their area are too high (Table 2.3). Fifty-eight per cent of 18 to 34 year olds think house prices in their area are too high, compared with 51 per cent of 35 to 54 year olds, 36 per cent of 55 to 64 year olds, and 43 per cent of those aged 65 and older.

2.10 The net too high figures show that on balance younger age groups are more likely than older age groups to say the prices in their area are too high.

Table 2.3 Perceptions of house prices in the local area, by age						
House prices in your area are...						
		Too high	About right	Too low	Net too high (+/-)	<i>Bases</i>
Age						
18-34	%	58	33	2	+57	575
35-54	%	51	43	2	+49	1024
55-64	%	36	57	3	+33	475
65+	%	43	47	3	+39	716
Total	%	49	43	2	+47	2795

2.11 There are also differences in views between people with different household characteristics.

2.12 There is small but significant variation in views between households with different incomes. However there is not a clear increase by income level in the proportion of people saying that house prices in their area are too high (Table 2.4). The two highest income quartiles are most likely to say that house prices are too high, with 53 per cent of those in the highest income quartile, and 52 per cent of those in the second highest income quartile, compared with 47 per cent of those in the second lowest income quartile. Forty-eight per cent of those with an income of those in the lowest income quartile say that house prices in their area are too high.

2.13 Couples with children (55 per cent), multi-adult (55 per cent) and lone parent (48 per cent) households are more likely than single person (44 per cent) and couple (43 per cent) households to say that house prices are too high in their area.

Table 2.4 Perceptions of house prices in the local area, by household characteristics

	Too high	About right	Too low	Net too high (+/-)	Bases
Annual household income (quartiles)					
Less than £12,000	% 48	41	3	+46	694
£12,001 to £26,400	% 47	47	2	+45	488
£26,401 to £44,400	% 52	43	2	+50	518
£44,401 or more	% 54	43	3	+51	545
Household composition					
Single person	% 46	43	3	+43	833
Couple	% 43	50	4	+39	847
Couple with children	% 55	41	2	+53	560
Lone parent	% 48	42	1	+47	190
Other (multi-adult)	% 55	38	1	+54	344
Total	% 49	43	2	+47	2795

2.14 Views on local house prices vary widely across regions in England (Table 2.5). House prices are perceived as highest in the Southern England, where 76 per cent of people in inner London and 64 per cent of those in outer London say that house prices are too high. At the other end of the spectrum those in the North of England are least likely to think house prices in their area are too high, with only 37 per cent of those in the North West of England and 36 per cent of those in the North East of England think that house prices in their area are too high.

Table 2.5 Perceptions of house prices in the local area, by region

	Too high	About right	Too low	Net too high (+/-)	Bases
Region					
Inner London	% 76	20	2	+74	117
Outer London	% 64	31	1	+63	189
South East	% 57	37	1	+56	422
South West	% 52	40	2	+50	312
Eastern	% 49	47	1	+48	323
Yorkshire and Humberside	% 46	43	3	+43	297
East Midlands	% 41	48	3	+38	278
West Midlands	% 40	52	3	+36	291
North West	% 37	53	4	+33	409
North East	% 36	54	5	+32	157
Total	% 49	43	2	+47	2795

2.15 To put this in context of house price fluctuations, we also asked the following question: *In a year from now, do you expect house prices in your area to have gone up, to have stayed the same, or to have gone down?*

2.16 Table 2.6 shows people’s views at the time of the interview on expected house prices in a year’s time. The majority of people think that in a year’s time house prices will have gone up (45 per cent), or will have stayed the same (40 per cent). Only 10 per cent think that house prices will have reduced from current levels in a year’s time.

2.17 When this is broken down further, however, it is clear that most people do not believe that house prices will change dramatically in the next year. Only seven per cent expect house prices to have gone up by a lot, while 38 per cent think they will go up by a little. Similarly while nine per cent expect prices to have gone down by a little, only two per cent believe prices will have gone down by a lot.

Table 2.6 Expectations of local house prices in one year’s time

	Total
	%
To have gone up	45
To have stayed the same	40
To have gone down	10
To have gone up by a lot	7
To have gone up by a little	38
To have stayed the same	40
To have gone down by a little	9
To have gone down by a lot	2
Don't know	5
<i>Base</i>	<i>2795</i>

2.18 Expectations regarding what will happen to house prices over the next year have varied considerably over the last 20 years. Table 2.7 shows expected house prices in England from 1991 to 2010.

2.19 While in 1991 63 per cent expected house prices to rise in the next year, this fell to 42 per cent in 1996, to rise again in the late 1990s (58 per cent in 1997 and 58 per cent in 1998). While expectations for house price rises fluctuated through the 1990s, the number of people expecting house prices to fall remained uniformly low at five to seven per cent.

2.20 In 2008 this confidence in house prices fell dramatically, with only 22 per cent of people expecting house prices to rise, 28 per cent expecting them to stay the same, and 46 per cent expecting house prices to go down in the next year.

Current views are similar to those of the 1990s, with the majority of respondents expecting prices to stay the same or to rise in the next year.

2.21 The 'net gone up' column in Table 2.7 indicates the balance of opinion by subtracting the 'to have gone down' figure from the 'to have gone up' figure. 2008 was the only year where the balance of opinion was negative (-24), with more people expecting house prices to fall than to rise. Although in 2010 views are far more positive (+35), levels have not reached those of the late 1997 (+54) or 1998 (+54).

Table 2.7 Expectations of local house prices in one year's time, 1991 – 2010

	To have gone up	To have stayed the same	To have gone down	Net gone up (+/-)	Bases
Survey Year					
1991	% 63	26	8	+55	189
1996	% 42	45	7	+35	117
1997	% 59	29	5	+54	422
1998	% 59	30	5	+54	291
2008	% 22	28	46	-24	312
2010	% 45	40	10	+35	323

2.22 Expected house prices vary across different regions in England. People in areas where house prices are more likely perceived as too high are also more likely to expect them to rise in the next year (Table 2.8). Those in Southern England are most likely to expect house price rises in the next year. Fifty-eight per cent of those in outer London, 54 per cent of those in inner London and 53 per cent of those in the South East expect house prices to rise.

2.23 Those in the North of England, on the other hand, are least likely to expect a rise in house prices, and the most likely to expect prices to remain stable in the next year. Only 37 per cent of those in the North East, 36 per cent of those in the North West and 35 per cent of those in Yorkshire and Humberside think that house prices will increase in the next year.

2.24 The 'net gone up' figure shows that the balance of opinion was positive in every region to local house prices rising in one year's time. However those in Outer London were particularly likely to expect house prices to go up (+53), while those in the North East (+24), the North West (+23) and Yorkshire and Humberside (+26) were considerably less positive about future price rises.

Table 2.8 Expectations of local house prices in one year's time, by region

Region	To have gone up	To have stayed the same	To have gone down	Net gone up (+/-)	Bases
Outer London	% 58	33	5	+53	189
Inner London	% 54	32	12	+42	117
South East	% 53	35	9	+44	422
West Midlands	% 46	39	10	+36	291
South West	% 45	39	9	+36	312
Eastern	% 45	40	10	+35	323
East Midlands	% 44	39	11	+33	278
North East	% 37	47	13	+24	157
North West	% 36	47	13	+23	409
Yorkshire and Humberside	% 35	48	9	+26	297
Total	% 45	40	10	+35	2795

Selling properties

2.25 We asked respondents *If you were to put your home on the market, how easy or difficult do you think it would be to sell under present market conditions?*

2.26 Table 2.9 presents the findings in full and aggregated into 'easy', 'neither' and 'difficult' categories. At the time of the interview, 42 per cent of home owners thought that it would be easy to sell their house under present market conditions, while 37 per cent think it would be difficult. Nineteen per cent thought that it would be neither easy nor difficult.

2.27 There has been a fall in the proportion of home owners saying that it would be easy to sell their home, in 1998 this was 60 per cent compared with 42 per cent in 2010. Current levels are similar to those seen in 1996, when 37 per cent thought it would be easy and 39 per cent thought it would be difficult to sell their house. In 1997 51 per cent thought it would be easy to sell their house.

Table 2.9 How easy would it be to sell your house under present market conditions, 1996 – 2010

	Survey year			
	1996	1997	1998	2010
	%	%	%	%
Easy	37	51	60	42
Neither easy nor difficult	20	19	21	19
Difficult	39	28	17	37
Very easy	7	14	20	7
Fairly easy	30	37	40	34
Neither easy nor difficult	20	19	21	19
Fairly difficult	28	20	13	30
Very difficult	11	7	4	7
Don't know	3	2	2	2
Not answered	1	*	*	-
<i>Base – home owners only</i>	<i>2130</i>	<i>774</i>	<i>1834</i>	<i>1874</i>

2.28 This varies slightly by region (Table 2.10). Those in the North east (22 per cent) are less likely than home owners in other regions to say that it would be easy to sell their home. Fifty-five per cent of those in outer London say that it would be easy to sell their home.

Table 2.10 How easy would it be to sell your house under present market conditions, by region

	Easy	Neither easy nor difficult	Difficult	Bases – home owners only
Region				
Inner London	% [71]	[13]	[13]	[44]
Outer London	% 55	19	25	126
South East	% 48	19	32	305
South West	% 45	16	35	216
Eastern	% 44	22	32	235
Yorkshire and Humberside	% 40	13	45	200
East Midlands	% 40	23	37	173
North West	% 32	23	44	274
West Midlands	% 31	24	43	198
North East	% 22	11	62	103
Total	% 42	19	37	1874

Mortgage payments

2.29 We asked the respondents who had bought their home on a mortgage *how easy or difficult is it for your household to pay the mortgage payments?*

2.30 Overall, home owners with mortgages say that it is easy to meet their mortgage payments; a majority of 79 per cent say this (Table 2.11). Those in the lowest income groups find it harder than those in higher income groups to meet their mortgage payments. Seventy-four per cent of those in the second lowest income quartile say it is easy to meet their mortgage payments, compared with 80 per cent of those in the second highest quartile and 89 per cent of those in the highest income quartile.

Table 2.11 How easy is it to pay the mortgage, by household income

	Annual household income (quartiles)				Total
	Less than £12,000	£12,001-£26,400	£26,401-£44,400	£44,401 or more	
	%	%	%	%	%
Easy	[45]	74	80	89	79
Neither	[40]	23	18t	9	15
Difficult	[16]	3	2	2	5
<i>Base – home owners with a mortgage</i>	[67]	135	252	354	933

2.31 Those aged between 18 and 34 are less likely than older groups to say it is easy to pay their mortgage payments (Table 2.12). Seventy-two per cent of 18 to 34 year olds say it is easy, compared with 81 per cent of 35 to 54 year olds and 89 per cent of 55 to 64 year olds.

Table 2.12 How easy is it to pay the mortgage, by age

	Age				Total
	18-34	35-54	55-64	65+	
	%	%	%	%	%
Easy	72	81	89	[80]	79
Neither	16	17	7	[10]	15
Difficult	12	1	3	[10]	5
<i>Base – home owners with a mortgage</i>	225	568	114	[25]	933

2.32 We also asked respondents with a mortgage to indicate whether they are *worried by the possibility of not being able to pay the mortgage and having your home repossessed.*

2.33 The majority of those with a mortgage do not worry about not being able to pay the mortgage (Table 2.13). Sixty-eight per cent say they do not worry about this,

while 21 per cent do worry but not very much, and only nine per cent worry a great deal.

2.34 Lower income households are more likely to worry about this, while 75 per cent of the highest income quartile say they never worried about this, compared with 63 per cent of those in the second highest income quartile and 63 per cent of those in the second lowest income quartile.

Table 2.13 Whether worry about not being able to pay the mortgage, by household income

	Annual household income (quartiles)				Total
	Less than £12,000	£12,001- £26,400	£26,401- £44,400	£44,401 or more	
	%	%	%	%	%
Yes - Worries a great deal	[25]	13	11	7	9
Yes - Not very much	[23]	22	27	18	21
No	[51]	63	63	75	68
<i>Base – home owners with a mortgage</i>	[67]	135	252	354	933

Housing as a government priority

2.35 We presented respondents with a list of items of government spending, and asked *which of them, if any, would be your highest priority for extra spending?* Note that respondents were asked to choose one priority.

2.36 Five per cent of respondents say housing is their first priority for extra government spending (Table 2.14). This is the fourth most popular area after health (41 per cent), education (33 per cent) and help for industry (6 per cent), and is closely followed by police and prisons (5 per cent) and defence (4 per cent).

2.37 Support for extra spending on housing was consistently around seven and eight per cent through the 1980s and 1990s, but fell in 2001 to two per cent, before rising again to five or six per cent in the late 2000s.

Table 2.14 First priority for extra government spending, 1983 – 2010

	Survey year															
	'83	'86	'89	'91	'93	'95	'97	'99	'01	'03	'05	'06	'07	'08	'09	'10
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Health	37	47	47	47	47	47	47	47	54	52	47	46	45	45	43	41
Education	25	27	27	29	27	27	27	27	29	28	27	28	27	26	27	33
Help for industry	16	8	8	4	8	8	8	8	1	1	2	2	2	2	5	6
Housing	7	7	7	8	7	7	7	7	2	3	4	4	6	5	6	5
Police & prisons	3	3	3	2	3	3	3	3	4	4	6	7	6	8	5	5
Defence	4	1	1	2	1	1	1	1	1	1	2	2	3	4	6	4
Public transport	1	*	*	1	*	*	*	*	4	5	5	5	5	5	3	3
Roads	1	1	1	1	1	1	1	1	2	2	3	2	2	2	2	2
Benefits	5	4	4	5	4	4	4	4	2	2	2	2	2	2	1	2
<i>Base</i>	1495	2623	2571	2490	2503	1048	1153	2718	2761	3709	1849	2775	2641	1936	2917	2795

Government action to make homes more affordable

2.38 We asked respondents, *if the government were going to do something to make homes more affordable, what do you think the most useful action would be?*

2.39 The most common response is to give financial assistance to first time buyers, with 29 per cent choosing this option (Table 2.15). Twenty-three per cent of respondents say the government should increase access to mortgages, while 19 per cent say the government should give more money to housing associations and local authorities to build social homes for those on low incomes.

Table 2.15 Views on government action to make homes more affordable

	Total %
Give some sort of financial assistance to first time buyers	29
Get banks to increase access to mortgages	23
Give more money to housing associations and local authorities to build social homes for those on low incomes	19
Give more money to shared ownership schemes e.g. Key Worker/Homebuy part share in a property	11
Make it more expensive to purchase second homes	6
Allow developers to build more homes	5
Other	2
Do nothing	2
Don't know	3
Refusal	*
<i>Base</i>	2795

Repossessions

- 2.40** We asked respondents whether the government should *support people at risk of having their homes repossessed*.
- 2.41** Just over half of respondents (51 per cent) think that the government should provide both advice *and* financial assistance to people at risk of having their homes repossessed (Table 2.16). Forty-two per cent feel that the government should provide advice, but not financial assistance. Only five per cent feel that the government should provide no assistance to people at risk of having their homes repossessed.
- 2.42** Owner occupiers are less likely than renters to feel that the government should provide financial assistance to people at risk of repossession. Forty-seven per cent of owner occupiers say this compared with 57 per cent of private renters, 60 per cent of those who rent from a local authority and 62 per cent of those who rent from a housing association.

Table 2.16 Whether the government should support people at risk of having their homes repossessed, by tenure

	Housing tenure				
	Owner occupiers	Rented from local authority	Rented from housing association	Private renters	Total
	%	%	%	%	%
The government should provide no assistance	5	6	7	3	5
The government should provide advice but no financial assistance	47	28	27	36	42
The government should provide both advice and financial assistance	47	60	62	57	51
Don't know	2	6	4	4	3
Refusal	*	-	-	*	*
<i>Base</i>	<i>1887</i>	<i>275</i>	<i>219</i>	<i>384</i>	<i>2795</i>

2.43 Those in the highest income quartile are less likely than lower earners to think that the government should provide advice and financial assistance to people at risk of having their homes repossessed. Forty-two per cent of those in the highest income quartile say that the government should provide both advice and financial assistance, compared with 52 per cent of those in the second highest income quartile, 53 per cent of those in the second lowest income quartile and 56 per cent of those in the lowest income quartile.

Table 2.17 Whether the government should support people at risk of having their homes repossessed, by household income

	Annual household income (quartiles)				Total
	Less than £12,000	£12,001-£26,400	£26,401-£44,400	£44,401 or more	
	%	%	%	%	%
The government should provide no assistance	4	4	4	5	5
The government should provide advice but no financial assistance	36	40	43	52	42
The government should provide both advice and financial assistance	56	53	52	42	51
Don't know	4	3	1	1	3
Refusal	*	-	*	-	*
<i>Base</i>	<i>694</i>	<i>488</i>	<i>518</i>	<i>545</i>	<i>2795</i>

2.44 Respondents were also asked which factor, if any, *should the Government treat as a priority in deciding who to support if they are at risk of having their home repossessed*. Note that respondents could only choose one priority.

2.45 Sixty-six per cent of people say that people who have lost their jobs or have been made redundant should be the priority for government support when at risk of

home repossessions (Table 2.18). Ten per cent of respondents say that those at risk due to reduced income because of less work being available should be a priority.

Table 2.18 Priorities for government decisions in who to support if at risk of home repossession, by tenure

	Total %
Job loss or being made redundant	66
Reduced income because of less work available	10
Debts	4
Rising mortgage costs	4
Relationship breakdown	3
Self-employed business failure	2
Other	1
The government should not support those at risk of having their homes repossessed	8
Don't know	3
Refusal	*
<i>Base</i>	2795

Rent levels

2.46 Renters were asked whether they think rent levels in their area were *too high, too low or about right*.²

2.47 The majority of renters feel that rent levels are too high in their area, with 57 per cent saying this (Table 2.19). However a significant minority of 40 per cent say that rent levels in their area are about right. Less than 0.5 per cent of renters say that rent levels in their area are too low.

2.48 Private renters are more likely than social renters to say that rent levels are “much too high” or “slightly too high”. While 62 per cent of private renters say that rents in the local area are too high, 53 per cent of social renters say this.

² Note this question did not differentiate between private rent levels and social housing rent levels

Table 2.19 Perceptions of rent levels in the local area

		Rents in the local area are...			Base – renters only
		...too high	...about right	...too low	
Housing tenure					
Rented from local authority	%	51	45	-	275
Rented from housing association	%	56	42	-	219
All social renters	%	53	44	-	494
Private renters	%	62	36	*	384
All renters	%	57	40	*	878

2.49 We also asked respondents who are currently renting how easy or difficult it is for their *household to afford the rent*.

2.50 The majority say that it is easy for them to afford the rent, with 46 per cent saying it is fairly easy and 18 per cent saying it is very easy (Table 2.20). However 26 per cent say that it is fairly difficult while seven per cent find it very difficult for their household to pay the rent.

2.51 Those renting from a housing association are more likely to say that it is very easy for the household to afford the rent, with 27 per cent saying this compared with 16 per cent of those renting from a local authority, and 15 per cent of private renters.

Table 2.20 How easy is it for the household to afford the rent, by housing tenure

	Housing tenure				
	Social renters		All Social Renters	Private renters	Total
	Rented from local authority	Rented from housing association			
Easy	66%	67%	67%	62%	64%
Difficult	29%	30%	29%	36%	32%
Very easy	16	27	21	15	18
Fairly easy	50	40	46	47	46
Fairly difficult	24	19	22	30	26
Very difficult	5	11	7	6	7
<i>Base– renters only</i>	275	219	494	384	878

2.52 Table 2.21 shows how easy people find it to afford their rent by household income and by age.

2.53 Those on higher incomes are more likely than those on lower incomes to say that they find it easy to afford their rent, however it is notable that even in the lowest income quartile the majority of people say that they find it very or fairly easy. Among those in the lowest income quartile, 59 per cent say they find it easy to afford their rent, compared with 66 per cent of those in the second lowest income quartile and 69 per cent of those in the second highest income quartile.

2.54 People in the oldest age group are more likely to find it easy to afford the rent. Seventy-seven per cent of those aged 65 or older say that it is easy to afford the rent, compared with 69 per cent of those aged 55 to 64, 60 per cent of those aged 35 to 54, and 63 per cent of those aged 18 to 34.

Table 2.21 How easy is it for the household to afford the rent, by household income and age

	How easy it is to afford the rent		
	Easy	Difficult	Base – renters only
Annual household income (quartiles)			
Less than £12,000	% 59	39	365
£12,001 to £26,400	% 66	32	163
£26,401 to £44,400	% 69	31	111
£44,401 or more	% [83]	[15]	[69]
Age			
18-34	% 63	33	297
35-54	% 60	38	310
55-64	% 69	27	109
65+	% 77	20	160
Total	% 64	32	878

The current housing market: what advice would you give to a newly married young couple?

2.55 Since 1986, we have regularly asked the following question:

*Suppose a newly-married young couple, both with steady jobs, asked your advice about whether to buy or rent a home. If they had the choice, what would you advise them to do?*³

³ Note that in order to maintain comparability in time series data the wording for this question has been kept the same since 1986.

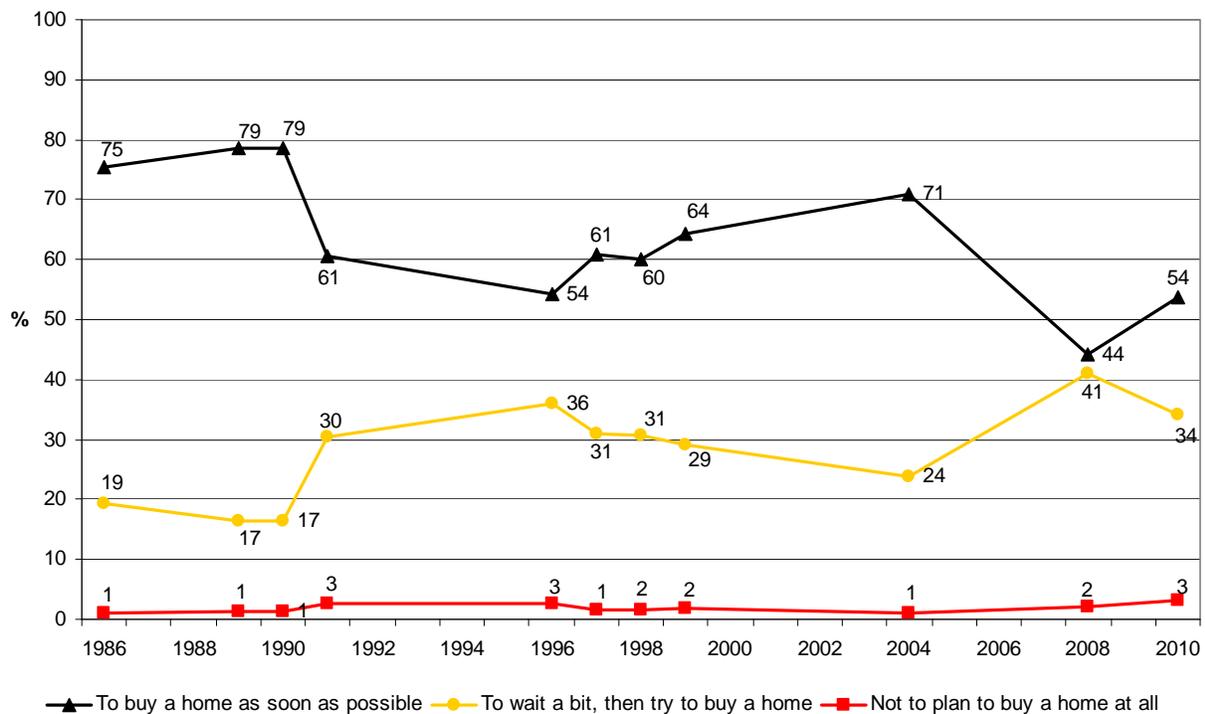
*...to buy a home as soon as possible,
to wait a bit, then try to buy a home
or, not to plan to buy a home at all?*

2.56 Figure 2.1 shows the responses to this question since 1986. Currently, the majority of respondents would advise a young couple to buy a property, with 54 per cent advising to buy as soon as possible, and 34 per cent advising to wait a bit before trying to buy a home. Only three per cent would advise them not to buy at all.

2.57 However, there has been a notable decline in the number of people who would advise a young couple to buy a home as soon as possible. In the late 1980s around three-quarters of people (75 per cent in 1986, 79 per cent in 1989) said they would advise to buy as soon as possible.

2.58 This declined in the mid-1990s (54 per cent in 1996), but towards the end of the 1990s and early 2000s, this rose again, reaching 71 per cent in 2004. However in 2008 only 44 per cent of people would advise a couple to buy a home as soon as possible, rising to 54 per cent in 2010.

Figure 2.1 Advice to a newly married couple on buying a home, 1986 – 2010



(See appendix 1 for full table of results)

2.59 We also asked respondents a series of other attitude statements still thinking about what they would say to the same young couple.

2.60 Four statements relate to possible positive aspects of owning a home:

- *Over time, buying a home works out less expensive than paying rent*
- *Owning your home makes it easier to move when you want to*
- *Owning a home gives you the freedom to do what you want to it*
- *Your own home will be something to leave your family*

2.61 Figure 2.2 shows the proportion of people agreeing with each of the statements, from 1986 to 2010.

2.62 At the time of the interview, most people agreed that buying works out less expensive than renting (78 per cent), that owning a home gives one freedom to do what you want with it (73 per cent) and owning your own home is something to leave your family (78 per cent). However, there is limited support for the idea of owning a home as being compatible with a flexible lifestyle; only 34 per cent of people agree that owning a home makes it easier to move.

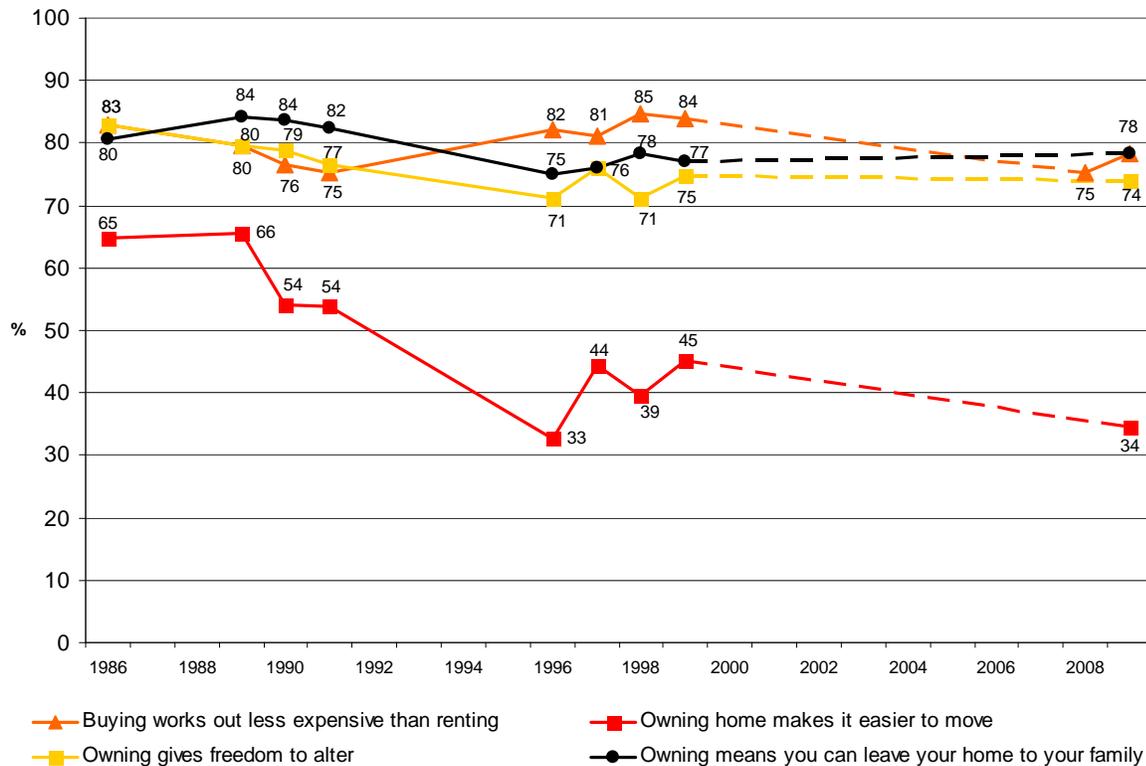
2.63 Support for the idea that buying works out less expensive than renting has fallen in recent years compared with levels in the late 1990s. While in 1996 82 per cent agreed that buying works out less expensive, and in 1999 84 per cent agreed with this statement, in 2008 this had dropped to 75 per cent. Currently 78 per cent agree with this statement.

2.64 Since 1986 there has been a dramatic fall in the number of people thinking that owning a home makes it easier to move. In 1986 65 per cent agreed with this, falling to 45 per cent in 1999, and 34 per cent by 2010.

2.65 Similarly there has been a decrease in the number of people agreeing that owning a home gives freedom to do what you want with it. This has fallen from 83 per cent in 1986, to 74 per cent in 2010.

2.66 However, there has been stable support for the idea that owning a home means you can leave it to your family.

Figure 2.2 Advice to a newly married couple on positive aspects of buying a home, 1986 – 2010



(See appendix 1 for full table of results)

2.67 Six statements relate to possible negative aspects of owning a home:

- *Owning your home can be a risky investment*
- *Owning a home ties up money you may need urgently for other things*
- *Owning a home is a big financial burden to repair and maintain*
- *Owning a home is just too much of a responsibility*
- *Owning a home is too much of a risk for couples without secure jobs*
- *Couples who buy their own homes would be wise to wait before starting a family*

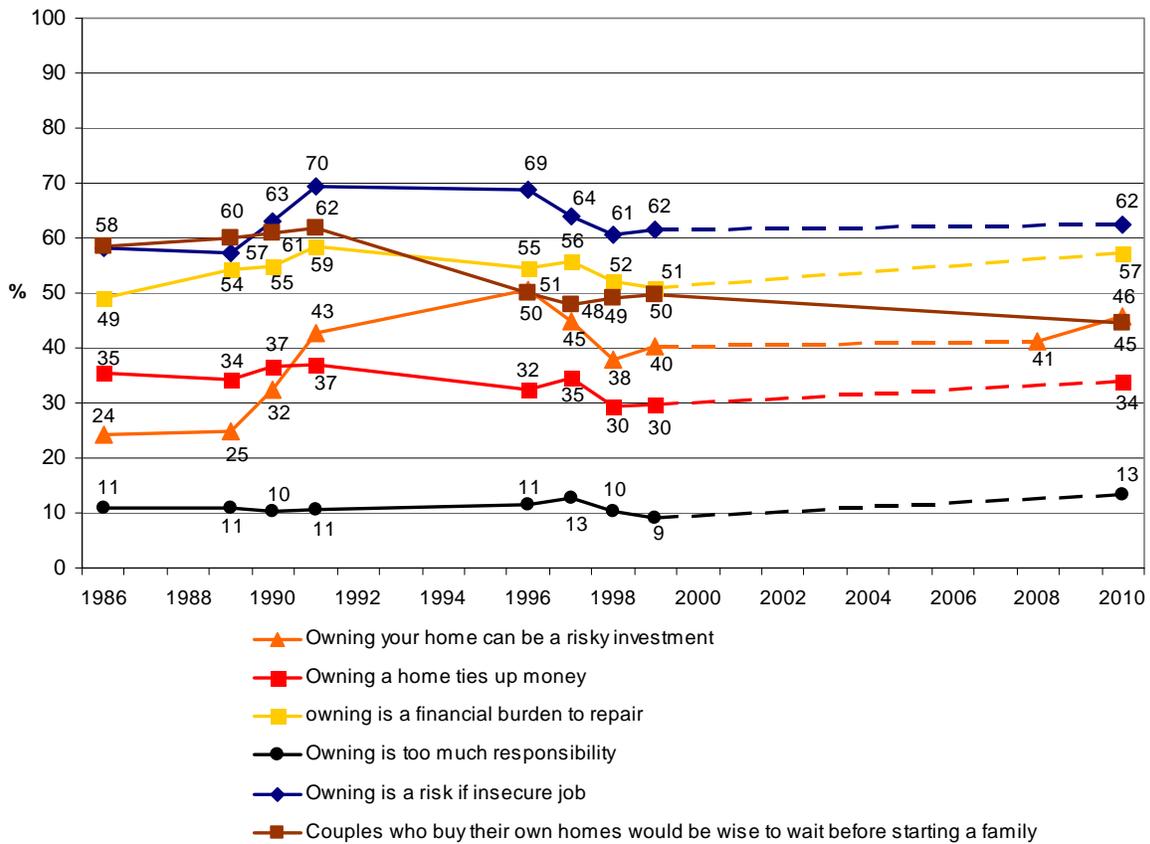
2.68 While there is overwhelming support for three of the four positive statements, there is still some support for the negative statements (Figure 2.3).

2.69 Sixty-two per cent agree that owning a home is a risk for couples without secure jobs, 57 per cent agree that owning is a financial burden to repair and maintain, 46 per cent agree that owning your home can be a risky investment, and 45 per cent agree that couples who buy their own homes would be wise to wait before starting a family. However only 34 per cent agree that owning a home ties up money you may need urgently for other things, while just 13 per cent agree that owning a home is too much responsibility.

2.70 For most of these statements there has not been much change over time. However the perception of risk has risen since the 1980s. In 1986 only 24 per cent thought that owning your home could be a risky investment, this rose to 43 per cent in 1991 and as much as 51 per cent in 1996. Between 1998 and 2010 perception of risk has risen from 38 per cent to 46 per cent.

2.71 Similarly, there has been a decrease in people agreeing that couples buying their own homes should wait before having a family. In 1986 58 per cent agreed with this statement, reducing to 49 per cent in 1998 and 45 per cent in 2010.

Figure 2.3 Advice to a newly married couple on negative aspects of buying a home, 1986 – 2010



(See appendix 1 for full table of results)

Conclusion

- 2.72** House prices are most commonly perceived by the public to be too high; however a sizable minority believes that house prices in their area are about right. On the other hand, a clear majority of renters believe that rent levels in their area are too high.
- 2.73** There is less confidence in the housing market compared with the late 1990s, as fewer people believe that their house would be easy to sell under present market conditions. Similarly, fewer people would advise a newly married couple to buy a home as soon as possible, and fewer say that buying works out less expensive than renting a home, while more people agree that owning a home can be a risky investment.
- 2.74** In order to make homes more affordable, people think the government should give financial assistance to first time buyers, and get banks to increase access to mortgages.
- 2.75** People also have a preference for the government providing advice and financial assistance when considering alternative priorities to supporting those at risk of having their homes repossessed. An overwhelming majority of people think that priority for this help should be given to those who have been made redundant.

Chapter 3

Housing tenure: preferences for buying or renting

- 3.1** This chapter will focus on attitudes towards buying or renting a home by different types of household characteristics. It will compare individuals' preferences for renting or buying, with their actual plans to buy in the near future. The chapter will then explore the perceived advantages and disadvantages of buying and renting.

Preferences for buying or renting

- 3.2** We asked respondents the following question: *If you had a **free** choice would you choose to rent accommodation, or would you choose to buy?*
- 3.3** The large majority of people in England would choose to buy rather than rent accommodation. Eighty-six per cent say that if they had a free choice they would buy, while only 14 per cent say they would choose to rent. This figure has changed very little over the last 25 years; in 1996 85 per cent said they would choose to buy and 15 per cent say they would choose to rent (Table 3.1).
- 3.4** Perhaps unsurprisingly, when these responses are broken down by tenure it is clear that those who currently own their homes are considerably more likely than other groups to say they would choose to buy, and this has been the case since 1996 when the question was first asked. Over time a consistently high proportion of over 9 in 10 owners say they would prefer to buy, while roughly two-thirds of renters say they would prefer to buy. Currently, 95 per cent of owners say they would choose to buy, compared with 68 per cent of renters.

Table 3.1 Preferences for renting or buying, 1996 to 2010

	Survey year				
	1996	1997	1998	1999	2010
All	%	%	%	%	%
Would choose to buy	85	84	84	86	86
Would choose to rent	15	15	15	13	14
Don't know	1	1	1	1	1
Not answered	*	-	*	-	*
<i>Base</i>	3072	1153	2695	2718	2795
Owners only					
Would choose to buy	94	92	93	94	95
Would choose to rent	6	7	6	5	5
<i>Base</i>	2113	773	1829	1878	1887
Renters only					
Would choose to buy	62	65	63	66	68
Would choose to rent	37	34	37	34	32
<i>Base</i>	901	346	851	807	878

- 3.5** Those renting privately (77 per cent) are more likely to show a preference for buying compared with those who are renting from a housing association (61 per cent) or a local authority (58 per cent). Nevertheless, for all three 'renter' groups the majority would prefer to buy rather than rent.

Table 3.2 Preferences for buying or renting, by tenure

	Housing tenure					
	Owner occupiers	Renters		Private renters	All renters	Total
Rented from local authority		Rented from housing association				
	%	%	%	%	%	%
Would choose to buy	95	58	61	77	68	86
Would choose to rent	5	42	39	22	32	14
<i>Base</i>	1887	275	219	384	878	2795

- 3.6** There are no significant differences by age in preferences for renting and buying. However there are notable differences by household income and by household composition (Table 3.3). People on lower incomes are less likely to say they would prefer to buy, compared with those on higher incomes. Just under three-quarters (73 per cent) of the lowest income quartile say that they would choose to buy, compared with 95 per cent of those in the highest quartile.
- 3.7** Couples with and without children are more likely to choose to buy than single person and lone parent households. Ninety-two per cent of couples with children and 89 per cent of couples without children say they would choose to buy,

compared with 78 per cent of lone parent households and 72 per cent of those living on their own.

Table 3.3 Preferences for buying or renting, by household characteristics

	Would choose to buy	Would choose to rent	Base
Annual household income (quartiles)			
Less than £12,000	% 73	26	694
£12,001 to £26,400	% 89	11	488
£26,401 to £44,400	% 90	9	518
£44,401 or more	% 95	5	545
Household composition			
Single person	% 72	26	833
Couple	% 89	11	847
Couple with children	% 92	8	560
Lone parent	% 78	21	190
Other	% 88	11	344
Total	% 86	14	2795

- 3.8** Outer London had the highest proportion of people who would choose to buy (94 per cent). Inner London, on the other hand, is the region with the highest number of people preferring to rent (23 per cent), followed by the East Midlands (19 per cent).

Table 3.4 Preferences for buying or renting, by region

	Would choose to buy	Would choose to rent	Base
Region			
Outer London	% 94	5	189
South West	% 88	12	312
Eastern	% 88	11	323
Yorkshire and Humberside	% 86	13	297
West Midlands	% 86	14	291
South East	% 86	13	422
North West	% 85	14	409
North East	% 84	16	157
East Midlands	% 79	19	278
Inner London	% 77	23	117
Total	% 86	14	2,795

Renters' expectations for buying a home

- 3.9** So far we have looked at people's preferences for owning or renting a home, rather than what they actually plan to do in the future. We asked those who are currently renting the following question: *apart from what you would like, do you expect to buy a house or a flat in the next two years, or not?* Table 3.1 shows that only 17 per cent of renters expect to buy a home in the near future. This proportion has remained relatively stable since the mid-1980s.

Table 3.5 Renters' expectations for buying in the next two years, 1985 to 2010

	Survey year								
	1985	1986	1987	1989	1990	1991	1996	1997	2010
	%	%	%	%	%	%	%	%	%
Yes, expect to buy	13	19	19	14	18	19	19	15	17
No, do not expect to buy	81	75	78	81	77	73	77	78	82
Don't know	3	3	3	3	5	6	1	4	*
<i>Base – renters only</i>	<i>556</i>	<i>389</i>	<i>349</i>	<i>319</i>	<i>319</i>	<i>399</i>	<i>920</i>	<i>367</i>	<i>878</i>

- 3.10** Table 3.6 shows renters' expectations to buy a home in the next two years, as well as the preferences of those who currently rent. Twenty-six per cent of private renters expect to buy a home in the near future, compared with just 10 per cent of those renting from a local authority, and nine per cent of those renting from an housing association (Table 3.6).
- 3.11** This pattern is reflected in the preferences of those who are currently renting. While it is clear that the proportion of respondents expecting to buy in the next two years is far lower than the proportion in who would choose to buy, private renters are more likely than the other two renter groups to choose to buy rather than rent (77 per cent compared with 58 per cent of local authority renters and 61 per cent of housing association renters).

Table 3.6 Renters' expectations and preferences for buying, by tenure

	Housing tenure			
	Rented from local authority %	Rented from housing association %	Private renters %	Total %
<i>Expectation to buy</i>				
Yes, expect to buy	10	9	26	17
No, do not expect to buy	90	91	73	82
Don't know	-	*	1	*
<i>Preference for buying or renting</i>				
Would choose to buy	58	61	77	68
Would choose to rent	42	39	22	32
Don't know	*	-	*	*
<i>Base – renters only</i>	275	219	384	878

3.12 Table 3.7 shows both the expectations of renters to buy in the next two years and the preferences of those in the renter groups, by household characteristics.

3.13 Lower earning renters are less likely to expect to buy compared with higher earning renters (Table 3.7). While only nine per cent of those in the lowest earning quartile expected to buy, 22 per cent of the second lowest quartile expect to buy, and 29 per cent of the second highest quartile expect to buy.

3.14 Couples with children are more likely than childless couples to actually expect to buy a property in the next two years, with a quarter (24 per cent) of couples with children saying this compared with only 12 per cent of couples.

3.15 This pattern is reflected in renters' preferences to buy. When renters are selected out and analysed as a group on their own, couples with children are more likely than other household types to say they would choose to buy a house (81 per cent, compared with 75 per cent of lone parent households, 66 per cent of couples and 47 per cent of single person households).

Table 3.7 Renters' expectations and preferences for buying, by household characteristics

	<i>Expectation to buy</i>		<i>Preference for buying or renting</i>		<i>Base – renters only</i>
	Yes, expect to buy	No, do not expect to buy	Would choose to buy	Would choose to rent	
Annual household income (quartiles)					
Less than £12,000	% 9	91	60	40	365
£12,001 to £26,400	% 22	77	78	22	163
£26,401 to £44,400	% 29	70	75	25	111
£44,401 or more	% [41]	[59]	[85]	[15]	[69]
Household composition					
Single person	% 13	87	47	53	335
Couple	% 12	88	66	33	162
Couple with children	% 24	74	81	19	166
Lone parent	% 13	86	75	25	133
Other	% [22]	[78]	[79]	[21]	[74]
Total	% 17	82	68	32	878

3.16 There are significant differences for renters by age group in expectations for buying in the next two years (Table 3.8). A quarter (25 per cent) of younger renters aged 18 to 34 say they expect to buy, compared with 17 per cent of 35 to 54 year olds, six per cent of 55 to 64 year olds, and just one per cent of those aged 65 and over.

3.17 While there are no differences by age for preferences for buying when the sample is looked at as a whole, when renters are selected out there are significant differences. Again the younger renters show a higher preference for buying than the older groups, with 78 per cent of 18 to 34 year olds saying they would choose to buy and 69 per cent of 35 to 54 year olds saying they would choose to buy, while only 57 per cent of 55 to 64 year olds and 40 per cent of renters aged 65 or older say this.

Table 3.8 Renters' expectations and preferences for buying, by age

	Respondent age				Total %
	18-34 %	35-54 %	55-64 %	65+ %	
<i>Expectation to buy</i>					
Yes, expect to buy	25	17	6	1	17
No, do not expect to buy	75	82	94	99	82
	1	*	-	-	*
<i>Preference for buying or renting</i>					
Would choose to buy	78	69	57	40	68
Would choose to rent	22	30	43	59	32
Don't know	*	1	-	*	*
<i>Base – renters only</i>	<i>297</i>	<i>310</i>	<i>109</i>	<i>160</i>	<i>878</i>

Advantages of owning a home

3.18 In order to explore preferences for owning a home further, we asked respondents what they would say is *the main advantage of owning a home rather than renting it*. Note that respondents were asked to choose one advantage only.

3.19 The most common responses are that it is a good investment (26 per cent), buying is more secure than renting (23 per cent), and that it gives you the freedom to do what you want with it (21 per cent). A further 14 per cent say the main advantage is that it works out less expensive than renting, while 12 per cent feel having something to leave your family is the most important advantage of owning a home.

Table 3.9 Advantages of owning a home rather than renting

	Total %
Is a good investment	26
Is more secure in the long-term than renting	23
Gives you the freedom to do what you want with it	21
Works out less expensive than paying rent	14
Is something to leave to your family	12
Other	1
No advantage	2
Don't know	*
Refusal	*
<i>Base</i>	<i>2795</i>

3.20 Tables 3.10 and 3.11 show the advantages of owning a home rather than renting by household income and household composition. There are some differences in priorities between the various household types.

3.21 While higher income households are more likely to see having an investment and long-term security as the main advantages of owning a home, lower income households are more likely to feel that having something to leave your family is important.

3.22 Thirty-three per cent of those in the highest income quartile feel the main advantage of owning a home is that it is a good investment, compared with 23 per cent of those in the second lowest income quartile, and 21 per cent of those in the lowest income quartile. On the other hand, 17 per cent of those in the lowest income quartile say having something to leave your family is the main advantage, compared with seven per cent of those in the highest income quartile.

Table 3.10 Advantages of owning a home rather than renting, by household income

	Annual household income (quartiles)				Total
	Less than £12,000	£12,001-£26,400	£26,401-£44,400	£44,401 or more	
	%	%	%	%	%
Is a good investment	21	23	27	33	26
More secure in the long-term than renting	20	23	27	24	23
Gives freedom to do what you want with it	23	23	19	18	21
Works out less expensive than paying rent	14	14	16	16	14
Is something to leave to your family	17	14	10	7	12
Other	*	1	1	1	1
No advantage	4	1	1	1	2
Don't know	*	-	*	*	*
Refusal	-	-	-	-	*
<i>Base</i>	694	488	518	545	2795

3.23 Those with children (single or in a couple) are more likely to feel that the security of owning is an advantage, compared with single person households and couples. Twenty-six per cent of lone parent households and 24 per cent of couples with children give this reason, compared with 19 per cent of single person households.

3.24 Those without children, on the other hand, are more likely than those with children to say that the main advantage is to have the freedom to do what you want with the property. Twenty-seven per cent of single person households and 23 per cent of couples without children say that freedom to do what you want is the main advantage, compared with 19 per cent of couples with children and 17 per cent of lone parent households.

3.25 Lone parent households are less likely than other groups to feel that being a good investment is an advantage of owning rather than renting. Only 17 per cent of lone parent households give this as the most important advantage, compared

with 24 per cent of single person households, 26 per cent of couple households and 27 per cent of couples with children.

Table 3.11 Advantages of owning a home rather than renting, by household composition

	Household composition					Total
	Single person	Couple	Couple with children	Lone parent	Other multi-adult	
	%	%	%	%	%	%
Is a good investment	24	26	27	17	31	26
More secure in the long-term than renting	19	22	24	26	25	23
Gives freedom to do what you want with it	27	23	19	17	17	21
Works out less expensive than paying rent	12	14	16	19	14	14
Is something to leave to your family	12	11	12	17	11	12
Other	*	1	2	-	1	1
No advantage	5	2	1	3	1	2
Don't know	1	*	*	1	-	*
Refusal	*	-	-	-	-	*
<i>Base</i>	833	847	560	190	344	2795

Disadvantages of owning a home

- 3.26** We also asked respondents what, in their opinion, is *the main disadvantage of owning a home rather than renting it*. Note that respondents were asked to choose one disadvantage only.
- 3.27** Just under a fifth (19 per cent) of respondents feel that the main disadvantage of owning a home rather than renting is that it is restrictive, and makes it hard to move (Table 3.12). A further 19 per cent feel the main disadvantage of buying is the expense, while 17 per cent feel it is not a good investment. Other disadvantages of owning a home are that it is too complicated (8 per cent) and it is difficult keeping up with mortgage repayments (8 per cent).
- 3.28** A notable minority of respondents (18 per cent) feel that there is no disadvantage of owning a home rather than renting.

Table 3.12 Disadvantages of owning a home rather than renting

	Total
	%
Need to have secure job	19
It is expensive	19
Need to make repairs yourself	17
Difficult keeping up with mortgage repayments	8
It is restrictive and hard to move	8
Difficult to buy in nice areas	6
Buying a home is too complicated	2
It is not a good investment	2
Other	*
No disadvantage	18
Don't know	1
Refusal	*
<i>Base</i>	<i>2795</i>

3.29 There are a number of differences in the main concerns about buying a home between household types.

3.30 Among lower income households, the main disadvantage of owning rather than renting is the need to make repairs yourself (Table 3.13). This additional ongoing cost burden of owning a home is not as important to those in the higher income groups. While 23 per cent of those in the lowest income quartile feel this is the main disadvantage, only 12 per cent of those in the highest income quartile do.

3.31 Similarly while 11 per cent of those in the lowest income quartile are concerned about keeping up with mortgage repayments, only six per cent of the highest income quartile are.

Table 3.13 Disadvantages of owning a home rather than renting, by household income

	Annual household income (quartiles)				Total
	Less than £12,000	£12,001-£26,400	£26,401-£44,400	£44,401 or more	
	%	%	%	%	%
Need to have secure job	15	20	21	20	19
It is expensive	20	15	23	19	19
Need to make repairs yourself	23	18	15	12	17
Difficult keeping up with mortgage repayments	11	9	7	6	8
It is restrictive and hard to move	6	8	8	11	8
Difficult to buy in nice areas	5	5	7	9	6
Buying a home is too complicated	2	1	2	2	2
It is not a good investment	2	3	1	2	2
Other	1	*	*	*	*
No disadvantage	14	21	15	20	18
Don't know	1	*	-	*	1
Refusal	-	-	-	-	*
<i>Base</i>	<i>694</i>	<i>488</i>	<i>518</i>	<i>545</i>	<i>2795</i>

- 3.32** Lone parent households are more likely than other groups to say the main disadvantage of owning is keeping up with mortgage repayments (Table 3.14). Fourteen per cent of lone parents feel this is the main disadvantage of owning rather than renting, compared with eight per cent of single person households, seven per cent of couple households, and seven per cent of couples with children.
- 3.33** The main disadvantage for couples with children are the need for a secure job (20 per cent) and the expense (21 per cent), but they are less likely than other groups to feel that making repairs yourself is the main disadvantage (14 per cent compared with between 19 and 23 per cent in other groups).
- 3.34** Couples without children are more likely than other household types to say that there is no disadvantage to owning rather than renting, with 23 per cent saying this compared with 16 per cent of single person households, 14 per cent of couples with children and 13 per cent of lone parent households.

Table 3.14 Disadvantages of owning a home rather than renting, by household composition

	Household composition					Total %
	Single person %	Couple %	Couple with children %	Lone parent %	Other multi- adult %	
Need to have secure job	17	17	20	17	23	19
It is expensive	18	14	21	17	26	19
Need to make repairs yourself	23	21	14	19	10	17
Difficult keeping up with mortgage repayments	8	7	7	14	11	8
It is restrictive and hard to move	9	8	11	9	3	8
Difficult to buy in nice areas	3	4	7	4	8	6
Buying a home is too complicated	2	2	3	2	1	2
It is not a good investment	2	2	1	3	2	2
Other	1	1	*	1	*	*
No disadvantage	16	23	14	13	15	18
Don't know	1	*	1	1	-	1
Refusal	*	-	-	-	-	*
<i>Base</i>	<i>833</i>	<i>847</i>	<i>560</i>	<i>190</i>	<i>344</i>	<i>2795</i>

Advantages of renting a home

- 3.35** We also asked respondents to choose one *main advantage of renting a home rather than owning it*. Note that respondents were asked to choose one advantage only.
- 3.36** The flexibility of renting is important to many respondents, with 26 per cent saying that the ability to move at short notice is the most important advantage, and a further 9 per cent saying that having greater choice over where they can live is the main advantage (Table 3.15). Twenty-four per cent feel that not having responsibility for repairs and maintenance is the main advantage.
- 3.37** Ten per cent feel that not having to worry about taking on a mortgage is a main advantage, while others feel that having less responsibility (8 per cent) and less risk (7 per cent) are important.

Table 3.15 Advantages of renting a home rather than owning

	Total
	%
Gives you flexibility if you need to move at short notice	26
Means someone else is responsible for repairs and maintenance	24
Means you don't have to worry about taking on a mortgage	10
Gives you greater choice over where to live	9
Is less responsibility than owning a home	8
Is less risky than owning a home	7
There are less upfront costs	4
Other	1
No advantage	9
Don't know	1
Refusal	*
<i>Base</i>	<i>2795</i>

3.38 Those from higher income households are more likely than those with lower incomes to see being able to move when you need to as an advantage of renting (Table 3.16). Flexibility to move when you want is seen as the main advantage of renting by 36 per cent of those in the highest income quartile, while only 19 per cent of the lowest income quartile thinks this is the main advantage.

3.39 On the other hand, 37 per cent of those from the lowest income quartile say the main advantage of renting is that someone else is responsible for repairs and maintenance, compared with just 19 per cent of the highest income quartile.

Table 3.16 Advantages of renting a home rather than owning, by household income

	Annual household income (quartiles)				Total
	Less than £12,000	£12,001-£26,400	£26,401-£44,400	£44,401 or more	
	%	%	%	%	%
Gives you flexibility if you need to move at short notice	19	24	26	36	26
Means someone else is responsible for repairs and maintenance	37	28	23	19	24
Gives you greater choice over where to live	9	10	11	8	10
Means you don't have to worry about taking on a mortgage	8	11	9	8	9
Is less risky than owning a home	5	9	10	10	8
Is less responsibility than owning a home	8	6	9	6	7
There are less upfront costs	2	3	4	6	4
Other	*	1	1	*	1
No advantage	11	9	7	6	9
Don't know	1	1	*	*	1
Refusal	-	-	-	-	*
<i>Base</i>	<i>694</i>	<i>488</i>	<i>518</i>	<i>545</i>	<i>2795</i>

- 3.40** Lone parent households (34 per cent) are more likely to see someone else having the responsibility for repairs and maintenance as the main advantage, compared with single person households (29 per cent), couple households (26 per cent) and couples with children (22 per cent) (Table 3.16).
- 3.41** Couples with children, on the other hand, are most likely to value flexibility to move at short notice, with 29 per cent saying this compared with 26 per cent of couples, 22 per cent of single person households, and 21 per cent of lone parent households.

Table 3.16 Advantages of renting a home rather than owning, by household composition

	Household composition					Total %
	Single person %	Couple %	Couple with children %	Lone parent %	Other multi-adult %	
Gives you flexibility if you need to move at short notice	22	26	29	21	27	26
Means someone else is responsible for repairs and maintenance	29	26	22	34	21	24
Gives you greater choice over where to live	9	9	10	8	11	10
Means you don't have to worry about taking on a mortgage	7	9	11	8	10	9
Is less risky than owning a home	9	9	7	9	9	8
Is less responsibility than owning a home	8	6	8	7	8	7
There are less upfront costs	3	3	3	1	7	4
Other	*	1	*	1	1	1
No advantage	11	10	8	10	6	9
Don't know	2	1	1	1	1	1
Refusal	*	-	-	-	-	*
<i>Base</i>	<i>833</i>	<i>847</i>	<i>560</i>	<i>190</i>	<i>344</i>	<i>2795</i>

- 3.42** Different age groups have varying views on the advantages of renting.
- 3.43** People aged 65 and older are less likely than any other age group to value the flexibility to move at short notice, with only 19 per cent saying this is the main advantage compared with 29 per cent of 55-64 year olds, 26 per cent of 35-54 year olds and 28 per cent of 18-34 year olds.
- 3.44** Conversely, older age groups tend to value someone else being responsible for the repairs and maintenance of a home, with 31 per cent of those aged 65 or more saying this, 29 per cent of those aged 55-64 saying this, 24 per cent of those aged 35-54 saying this, and just 19 per cent of those aged 18-34 saying this.

Table 3.18 Advantages of renting a home rather than owning, by age

	Age				Total
	18-34	35-54	55-64	65+	
	%	%	%	%	%
Gives you flexibility if you need to move at short notice	28	26	29	19	26
Means someone else is responsible for repairs and maintenance	19	24	29	31	24
Gives you greater choice over where to live	13	10	7	7	10
Means you don't have to worry about taking on a mortgage	10	10	7	8	9
Is less risky than owning a home	9	9	8	8	8
Is less responsibility than owning a home	9	9	7	4	7
There are less upfront costs	7	2	3	3	4
Other	1	*	1	1	1
No advantage	5	8	8	17	9
Don't know	1	1	1	2	1
Refusal	-	-	-	*	*
<i>Base</i>	<i>575</i>	<i>1024</i>	<i>475</i>	<i>716</i>	<i>2795</i>

Conclusion

3.45 There remains a strong preference for buying, rather than renting a home, among the general public and this has changed little over the past two decades. Similarly, the proportion of renters who expect to buy in the near future has changed little in recent years. The public do not perceive one stand-out advantage of owning a home rather than renting, or vice versa, with different sections of the population identifying a range of different advantages; household income and composition appear to be particularly important in linking to perceptions of advantages and disadvantages of the different tenures.

Chapter 4

Housing tenure: renting and part-buy part-rent housing

- 4.1** This chapter will look at the advantages and disadvantages of renting privately and renting from a housing association or local authority, the desirability of housing association and local authority housing, and views on eligibility factors for accessing local authority and housing association housing. The chapter will also explore awareness of part-buy part-rent schemes, and views on how desirable these are.

Renting privately, renting from a local authority and renting from a housing association

- 4.2** We asked people to choose one *main advantage of renting a home privately as opposed to renting from a local authority or housing association*. Note that respondents were asked to choose one advantage only.
- 4.3** Table 4.1 shows the advantages for renting a home privately rather than local authority or a housing association. The most commonly chosen advantage is that renting privately provides a wider choice of location, with just over a fifth (21 per cent) of respondents saying this. Sixteen per cent say the main advantage is that renting privately means a wider choice of types of properties. Sixteen per cent of people say there is no advantage to renting privately compared with renting from a local authority or housing association.
- 4.4** Choice of location is less important to those renting from a local authority (16 per cent) and those renting from a housing association (17 per cent) compared with private renters (21 per cent) and owner occupiers (22 per cent).
- 4.5** Those renting from a local authority (eight per cent) are less likely to consider choice in properties available as the main advantage compared with private renters (14 per cent) those renting from a housing association (17 per cent) and owner occupiers (18 per cent).
- 4.6** On the other hand those renting from a local authority are more likely than other tenure groups to value having less responsibility for upkeep. Fifteen per cent of those renting from a local authority say this compared with nine per cent of those

renting from a housing association, eight per cent of private renters and eight per cent of owner occupiers.

- 4.7** People renting from a local authority (24 per cent) or housing association (31 per cent) are more likely to say there is no advantage to renting privately compared with owners (15 per cent) and private renters (11 per cent).

Table 4.1 Main advantage of renting a home privately rather than renting from a local authority/housing association, by tenure

	Housing tenure				
	Owner occupiers	Rented from local authority	Rented from housing association	Private renters	Total
	%	%	%	%	%
Wider choice of location	22	16	17	21	21
Better choice of types of properties available (house/flat, etc.)	18	8	17	14	16
Properties are in better condition	10	11	6	14	10
Properties more easily available	10	9	9	10	10
Get repairs done/less responsibility for upkeep	8	15	9	8	9
No social stigma	8	7	6	9	8
More flexible tenancy arrangements	5	5	2	10	6
Other	*	-	1	0	*
No advantage	15	24	31	11	16
Don't know	4	6	2	4	4
Refusal	-	-	-	-	*
<i>Base</i>	<i>1887</i>	<i>275</i>	<i>219</i>	<i>384</i>	<i>2795</i>

- 4.8** People's views on the advantages of renting privately tend to vary by their income level. Those on higher incomes are more likely to value choice compared with those on lower incomes. For example 22 per cent of those in the highest income quartile and 24 per cent of those in the second highest income quartile say that the main advantage is wider choice, compared with 18 per cent in the lowest quartile. Similarly 23 per cent of those in the highest income quartile say the main advantage is better choice of types of properties, while only 13 per cent of those in the lowest income quartile say this.
- 4.9** On the other hand those in the lowest income quartile are more likely to say that there is no advantage to renting privately. Twenty-five per cent of those in the lowest income quartile say there is no advantage, compared with only nine per cent of those in the highest income quartile.

Table 4.2 Main advantage of renting a home privately rather than renting from a local authority/housing association, by household income

	Annual household income (quartiles)				Total
	Less than £12,000	£12,001-£26,400	£26,401-£44,400	£44,401 or more	
	%	%	%	%	%
Wider choice of location	18	21	24	22	21
Better choice of types of properties available (house/flat, etc.)	13	15	19	23	16
Properties are in better condition	8	11	13	10	10
Properties more easily available	8	8	13	13	10
Get repairs done/less responsibility for upkeep	13	10	7	5	9
No social stigma	7	8	7	9	8
More flexible tenancy arrangements	5	6	5	7	6
Other	*	1	*	*	*
No advantage	25	16	10	9	16
Don't know	4	4	2	2	4
Refusal	-	-	-	-	*
<i>Base</i>	<i>694</i>	<i>488</i>	<i>518</i>	<i>545</i>	<i>2795</i>

4.10 We also asked respondents to choose one *main disadvantage of renting a home privately, as opposed to renting from a local authority or housing association.*

4.11 Almost a third of respondents (31 per cent) think that the main disadvantage of renting privately rather than from a housing association or local authority is that the rents are too high. Twenty-two per cent say that problems with landlords or letting agents are the main disadvantage. Only eight per cent of respondents say there is no disadvantage to renting privately.

4.12 Those currently renting from a local authority (43 per cent) or housing association (42 per cent) are more likely to say that the main disadvantage is the high rent levels than private renters (36 per cent) and owner occupiers (28 per cent).

Table 4.3 Main disadvantage of renting a home privately rather than renting from a local authority/housing association, by tenure

	Housing tenure				
	Owner occupiers %	Rented from local authority %	Rented from housing association %	Private renters %	Total %
Rents are too high	28	43	42	36	31
Problems with landlords or letting agents	24	16	15	17	22
Little choice over what happens to the property	12	12	13	12	12
Restrictions around the length of time you can stay living in the property	11	16	17	8	12
Can't invest in the housing market - lack of security for the future	14	1	4	11	11
Other	1	*	*	1	1
No disadvantage	7	8	8	12	8
Don't know	4	4	2	4	4
Refusal	-	-	-	-	*
<i>Base</i>	<i>1887</i>	<i>275</i>	<i>219</i>	<i>384</i>	<i>2795</i>

4.13 Those with lower household incomes are more likely to consider high rents the main disadvantage of renting privately. Of those in the lowest income quartile 40 per cent feel that high rents are the main disadvantage of renting privately, compared with 34 per cent of those in the second lowest income quartile, 27 per cent of those in the second highest income quartile and only 23 per cent of those in the highest income quartile.

4.14 Those with higher household incomes are more likely to feel that the main disadvantage of renting privately is problems with landlords or letting agents. Twenty-eight per cent of those in the highest income quartile say this compared with 17 per cent of those in the lowest income quartile.

Table 4.4 Main disadvantage of renting a home privately rather than renting from a local authority/housing association, by household income

	Annual household income (quartiles)				Total
	Less than £12,000	£12,001-£26,400	£26,401-£44,400	£44,401 or more	
Rents are too high	40	34	27	23	31
Problems with landlords or letting agents	17	18	25	28	22
Little choice over what happens to the property	13	13	13	11	12
Restrictions around the length of time you can stay living in the property	12	14	13	10	12
Can't invest in the housing market - lack of security for the future	5	9	16	18	11
Other	1	*	1	1	1
No disadvantage	10	7	5	6	8
Don't know	3	4	2	3	4
Refusal	-	-	-	-	*
<i>Base</i>	<i>694</i>	<i>488</i>	<i>518</i>	<i>545</i>	<i>2795</i>

4.15 In addition to asking about the advantages and disadvantages of renting privately, we asked respondents for the main advantage and main disadvantage of *renting from a local authority or housing association as opposed to renting a home privately*. Note that respondents were asked to choose one advantage/disadvantage only.

4.16 Table 4.5 shows the main advantages of renting from a local authority or housing association by housing tenure. Overall, 29 per cent of people say that the main advantage of renting from a local authority or housing association is the option to purchase the property through a scheme such as Right to Buy. Eighteen per cent feel the biggest advantage is low rents, and a further 18 per cent feel that the main advantage is secure tenancy arrangements.

4.17 Owner occupiers and private renters are more likely to value having the option to purchase the property compared with those who rent from a local authority or housing association. Thirty-two per cent of owner occupiers and 28 per cent of private renters think this is the main advantage compared with 16 per cent of those renting from a local authority and 18 per cent renting from a housing association.

4.18 On the other hand, those renting from a local authority (21 per cent) or housing association (28 per cent) are more likely than private renters (13 per cent) or owner occupiers (18 per cent) to value secure tenancy arrangements as the main advantage of renting social housing.

Table 4.5 Main advantage of renting from a local authority/housing association property rather than renting a home privately, by tenure

	Housing tenure				
	Owner occupiers	Rented from local authority	Rented from housing association	Private renters	Total
	%	%	%	%	%
Option to purchase property through a scheme such as Right to Buy	32	16	18	28	29
Low/affordable rents	18	17	21	21	18
More secure tenancy arrangements	18	21	28	13	18
Good repairs and maintenance service	9	13	14	6	9
More reliable landlords	6	3	5	4	5
More freedom to do what I want with the property/more able to get involved in decisions about my home	2	10	2	6	4
Properties are in better condition	2	8	6	4	3
Sense of community and community facilities	2	5	1	4	2
Other	*	-	*	-	*
No advantage	6	5	3	9	6
Don't know	5	4	2	6	5
Refusal	-	-	-	-	*
<i>Base</i>	<i>1887</i>	<i>275</i>	<i>219</i>	<i>384</i>	<i>2795</i>

4.19 Those in the lowest income quartile are less likely than other groups to say that the option to purchase the property is the main advantage of renting from a local authority or housing association (Table 4.6). Only 23 per cent of the lowest income quartile say this compared with 31 per cent of those in the second lowest income quartile, 35 per cent of those in the second highest quartile and 36 per cent of those in the highest income quartile.

4.20 Those in the highest income quartile are more likely than those on lower incomes to see low rents as the main advantage, with 24 per cent of this group saying this compared with 13 per cent in the lowest income groups.

Table 4.6 Main advantage of renting a local authority/housing association property rather than renting a home privately, by household income

	Annual household income (quartiles)				Total
	Less than £12,000	£12,001-£26,400	£26,401-£44,400	£44,401 or more	
Option to purchase property through a scheme such as Right to Buy	23	31	35	36	29
Low/affordable rents	13	16	19	24	18
More secure tenancy arrangements	20	21	19	16	18
Good repairs and maintenance service	13	8	8	6	9
More reliable landlords	6	4	6	6	5
More freedom to do what I want with the property/more able to get involved in decisions about my home	4	4	3	2	4
Properties are in better condition	7	3	2	1	3
Sense of community and community facilities	4	2	1	2	2
Other	*	*	-	*	*
No advantage	5	6	4	3	6
Don't know	4	4	3	3	5
Refusal	-	-	-	-	*
<i>Base</i>	<i>694</i>	<i>488</i>	<i>518</i>	<i>545</i>	<i>2795</i>

4.21 Those aged 65 and over are less likely than other age groups to value the option to purchase the property as the main advantage of renting from a local authority or housing association rather than renting privately (Table 4.7). Only 23 per cent of those aged 65 and older say this, compared with 30 per cent of 18 to 34 year olds, 32 per cent of those aged 35 to 54, and 27 per cent of those aged 55 to 64.

4.22 Younger people are also more likely to value low rents of local authority and housing association housing. Twenty-six per cent of 18 to 34 year olds say this is the main advantage compared with between eight and 19 per cent of the older age groups.

Table 4.7 Main advantage of renting a local authority/housing association property rather than renting a home privately, by age

	Age				
	18-34	35-54	55-64	65+	Total
	%	%	%	%	%
Option to purchase property through a scheme such as Right to Buy	30	32	27	23	29
Low/affordable rents	26	19	15	8	18
More secure tenancy arrangements	12	19	26	19	18
Good repairs and maintenance service	8	7	9	15	9
More reliable landlords	4	6	6	7	5
More freedom to do what I want with the property/more able to get involved in decisions about my home	4	4	3	3	4
Properties are in better condition	4	3	3	4	3
Sense of community and community facilities	2	2	2	4	2
Other	*	*	-	*	*
No advantage	5	5	6	9	6
Don't know	5	2	5	8	5
Refusal	-	-	-	*	*
<i>Base</i>	<i>575</i>	<i>1024</i>	<i>475</i>	<i>716</i>	<i>2795</i>

4.23 Table 4.8 shows views on the disadvantages of renting a local authority or housing association property rather than renting privately. Overwhelmingly, people feel the main disadvantage of renting a home from a local authority or housing association would be anti-social behaviour problems on estates. Thirty-nine per cent, of people say this is a main disadvantage. Among owner occupiers this is 42 per cent, compared with 36 per cent of private renters, 34 per cent of those renting from a local authority, and 30 per cent of those renting from a housing association.

4.24 Those currently renting from a local authority or housing association are more likely than other tenure groups to say there is no disadvantage to doing so. Fifteen per cent of those renting from a local authority and 16 per cent of those renting from a housing association say there is no disadvantage, compared with seven per cent of owner occupiers and seven per cent of private renters.

Table 4.8 Main disadvantage of renting a local authority/housing association property rather than renting a home privately, by tenure

	Housing tenure				
	Owner occupiers %	Rented from an local authority %	Rented from housing association %	Private renters %	Total %
Anti-social behaviour problems on estates	42	34	30	36	39
Little choice over location	13	10	8	12	12
Difficult to move to other types of property when needs change	7	9	11	8	8
Anti-social neighbours	7	6	6	5	7
Can't invest in the housing market - lack of security for the future	6	2	1	3	4
Little choice over the type of property tenants can live in	4	4	4	4	4
Homes are kept in a poor state of repair	2	5	2	6	3
The location of their homes don't like the types of properties	2	*	1	4	2
Little choice over what happens to the property	1	3	3	5	2
Poor repairs and maintenance service	1	3	4	1	2
Rents are too high	1	2	7	1	2
Other	*	-	1	1	1
No disadvantage	7	15	16	7	9
Don't know	5	4	3	7	5
Refusal	-	-	-	-	*
<i>Base</i>	<i>1887</i>	<i>275</i>	<i>219</i>	<i>384</i>	<i>2795</i>

- 4.25** Those in the lowest income quartile are less likely than other groups to cite anti-social behaviour as the main disadvantage, and are most likely to say that there is no disadvantage of renting a local authority or housing association property rather than renting a home privately.
- 4.26** Thirty-five per cent of those in the lowest income quartile say the main disadvantage is anti-social behaviour on estates, compared with 39 to 43 per cent of the higher income groups.
- 4.27** Thirteen per cent of those in the lowest income quartile feel that there is no disadvantage, compared with nine per cent of those in the second lowest income quartile, six per cent of the second highest quartile and just four per cent of those in the highest income quartile.

Table 4.9 Main disadvantage of renting a local authority/housing association property rather than renting a home privately, by household income

	Annual household income (quartiles)				Total
	Less than £12,000	£12,001-£26,400	£26,401-£44,400	£44,401 or more	
Anti-social behaviour problems on estates	35	40	43	39	39
Little choice over location	10	10	13	16	12
Difficult to move to other types of property when needs change	10	9	8	6	8
Anti-social neighbours	6	7	6	8	7
Can't invest in the housing market - lack of security for the future	2	4	6	7	4
Little choice over the type of property tenants can live in	6	5	2	4	4
Homes are kept in a poor state of repair	4	3	2	1	3
The location of their homes don't like the types of properties	2	1	4	3	2
Little choice over what happens to the property	1	1	2	3	2
Poor repairs and maintenance service	3	2	2	2	2
Rents are too high	2	2	1	-	2
Other	*	*	1	0	1
No disadvantage	13	9	6	4	9
Don't know	4	5	3	4	5
Refusal	-	-	-	-	*
<i>Base</i>	<i>694</i>	<i>488</i>	<i>518</i>	<i>545</i>	<i>2795</i>

4.28 Older age groups are more likely than younger age groups to be concerned about anti-social behaviour problems on estates, while younger people are more likely than older groups to think that the lack of choice is the main disadvantage of renting from a local authority or housing association.

4.29 Thirty-five per cent of those aged 18 to 34 say that anti-social behaviour problems on estates are the main disadvantage, compared with 41 per cent of those aged 65 and over (Table 4.10). Conversely, 15 per cent of those aged 18 to 34 say that having little choice over location is the main disadvantage, compared with just seven per cent of those aged 65 and over.

Table 4.10 Main disadvantage of renting a local authority/housing association property rather than renting a home privately, by age

	Age				
	18-34	35-54	55-64	65+	Total
	%	%	%	%	%
Anti-social behaviour problems on estates	35	40	40	41	39
Little choice over location	15	13	11	7	12
Difficult to move to other types of property when needs change	6	9	9	7	8
Anti-social neighbours	6	6	10	6	7
Can't invest in the housing market - lack of security for the future	3	5	5	5	4
Little choice over the type of property tenants can live in	4	4	4	3	4
Homes are kept in a poor state of repair	5	2	1	1	3
The location of their homes	3	3	1	1	2
don't like the types of properties	3	2	1	2	2
Little choice over what happens to the property	2	2	2	2	2
Poor repairs and maintenance service	3	1	1	1	2
Rents are too high	1	2	*	2	2
Other	1	*	*	*	1
No disadvantage	7	8	9	13	9
Don't know	5	4	4	7	5
Refusal	-	-	-	*	*
<i>Base</i>	575	1024	475	716	2795

Living in housing association or local authority housing

4.30 We asked respondents who rent privately or who live rent free about their views on renting social housing, i.e. *accommodation that is rented from either a local authority or a housing association*.

4.31 Firstly we asked this group whether they agreed or disagreed with the following statement "*I would like to live in a housing association or local authority property if I could get it*".

4.32 While 40 per cent of people agree that they *would* like to live in a housing association or local authority property, 42 per cent disagree with the statement (Table 4.11). Seventeen per cent neither agree nor disagree.

Table 4.11 Whether would like to live in a housing association or local authority property

	Total
	%
Agree	40
Neither agree nor disagree	17
Disagree	42
Agree strongly	10
Agree	30
Neither agree nor disagree	17
Disagree	29
Disagree strongly	13
Don't know	1
Refusal	*
<i>Base – private renters and those with an 'other' housing tenure</i>	399

4.33 Secondly we asked this group whether they agreed or disagreed with this statement: *“I do not think I would be eligible for a housing association or local authority property”*.

4.34 The majority of people think that they would be eligible for a housing association or local authority property, with 58 per cent agreeing with this statement, 19 per cent disagreeing and 17 per cent neither agreeing nor disagreeing (Table 4.12)

Table 4.12 Whether believe would be eligible for a housing association or local authority property

	Total
	%
Agree	58
Neither agree nor disagree	17
Disagree	19
Agree strongly	17
Agree	41
Neither agree nor disagree	17
Disagree	17
Disagree strongly	2
Don't know	6
Refusal	*
<i>Base– private renters and those with an 'other' housing tenure</i>	399

- 4.35** Looking at views on social housing on a more general level, we asked all respondents to indicate which factor *should be treated as a priority in deciding who should be allocated housing rented from a local authority or housing association*. Note that respondents were asked to choose one factor only.
- 4.36** The three factors perceived as being most important for allocating social housing are being on a very low income (29 per cent), living in overcrowded accommodation (28 per cent) and not being able to afford to buy or rent independently (26 per cent) (Table 4.13). A further 15 per cent of people think the most important factor is being a key worker such as a nurse or a teacher.
- 4.37** There are some differences in opinion between people with different housing tenures. Private renters (39 per cent) are more likely than those renting from a local authority (24 per cent), renting from a housing association (24 per cent) and owner occupiers (28 per cent) to say that being on a very low income is the most important factor.
- 4.38** On the other hand those who rent from a housing association (47 per cent) or a local authority (44 per cent) are more likely than owner occupiers (26 per cent) and private renters (18 per cent) to think that living in overcrowded accommodation is the most important factor.

Table 4.13 Priorities for allocating social housing, by tenure

	Housing tenure					Total
	Owner occupiers	Rented from local authority	Rented from housing association	Private renters		
	%	%	%	%	%	
Being on a very low income	28	24	24	39	29	
Living in overcrowded accommodation	26	44	47	18	28	
Not being able to afford to buy or rent independently	25	24	22	32	26	
Being a key worker such as a nurse or a teacher	19	6	4	9	15	
None of these	1	1	1	*	1	
Other	1	1	1	1	1	
Don't know	1	1	1	2	1	
Refusal	-	-	-	-	*	
<i>Base</i>	<i>1887</i>	<i>275</i>	<i>219</i>	<i>384</i>	<i>2795</i>	

- 4.39** There are also differences by household income (Table 4.14). Those in the lowest income quartile are more likely than other groups to say that living in overcrowded accommodation should be the main factor in considering people for social housing, (38 per cent compared with 22 to 27 per cent in the higher income groups).

Table 4.14 Priorities for allocating social housing, by household income

	Annual household income (quartiles)				Total
	Less than £12,000	£12,001-£26,400	£26,401-£44,400	£44,401 or more	
Being on a very low income	27	28	29	32	29
Living in overcrowded accommodation	38	27	26	22	28
Not being able to afford to buy or rent independently	22	29	28	25	26
Being a key worker such as a nurse or a teacher	10	14	16	20	15
None of these	*	*	1	*	1
Other	1	1	1	-	1
Don't know	2	1	*	*	1
Refusal	-	-	-	-	*
<i>Base</i>	<i>1887</i>	<i>275</i>	<i>219</i>	<i>384</i>	<i>2795</i>

Part-buy part-rent properties

4.40 To gauge awareness of part-buy part-rent housing schemes among renters, we asked the following question:

“Some people these days are becoming part-owners of their homes which means they buy part of their home while paying rent on the rest. That is to say they own a share of it. Have you heard of this?”

4.41 Three-quarters of renters (75 per cent) say that they have heard of part-buy schemes, while 24 per cent say they have not heard of part-buy schemes (Table 4.15). People renting from a housing association are most likely to have heard of party-buy schemes, with 84 per cent saying they had heard of this compared with 77 per cent of private renters and 67 per cent of those renting from a local authority.

Table 4.15 Awareness of part-buy part-rent schemes among renters, by tenure

	Housing tenure			Total
	Rented from local authority	Rented from housing association	Private renters	
	%	%	%	%
Heard of part-buy part-rent schemes				
Yes	67	84	77	75
No	33	15	23	24
Don't know	-	*	*	*
<i>Base - renters</i>	<i>275</i>	<i>219</i>	<i>384</i>	<i>878</i>

4.42 Renters are also asked whether they would *consider becoming a shared-owner of a home*.

4.43 Just under a third (31 per cent) of renters say they would consider becoming a shared-owner of a home (Table 4.16). Fifteen per cent say 'maybe' or 'it depends', while 53 per cent would not consider it. Of the three renter groups private renters are most likely to consider becoming a shared-owner, with 39 per cent of private renters saying this compared with 28 per cent of those renting from a housing association and 19 per cent of those renting from a local authority.

Table 4.16 Whether would consider becoming a shared owner, by tenure

	Housing tenure			
	Rented from local authority %	Rented from housing association %	Private renters %	Total %
Would consider becoming a shared-owner of a home				
Yes	19	28	39	31
Perhaps/depends	12	10	18	15
No	67	59	42	53
Already part-rent part-buy home	1	-	-	*
Don't know	1	2	*	1
<i>Base – renters</i>	275	219	384	878

4.44 Younger people are more likely than older people to consider becoming a shared-owner. Thirty-five per cent of 18 to 34 year olds, and 37 per cent of 35 to 54 year olds would consider it compared with 23 per cent of 55 to 64 year olds and just seven per cent of those aged 65 and older.

Table 4.17 Whether would consider becoming a shared owner, by age

	Age				
	18-34 %	35-54 %	55-64 %	65+ %	Total %
Would consider becoming a shared-owner of a home					
Yes	35	37	23	7	31
Perhaps/depends	18	15	9	7	15
No	46	46	67	85	53
Already part-rent part-buy home	-	1	-	-	*
Don't know	1	1	1	1	1
<i>Base - renters</i>	297	310	109	160	878

Conclusion

- 4.45** The public most commonly perceive the wider choice of location as the main advantage of renting privately compared with renting social housing, while the most common disadvantage is that the rents are too high. The key advantage of renting social housing is seen as the option to purchase the property through a scheme such as Right to Buy, while the main disadvantage is seen as anti-social behaviour problems on estates.
- 4.46** Social housing seems to have some appeal for private renters, as roughly equal proportions of private renters say they would like, and would not like to live in a housing association or local authority property. A majority believe they would be eligible for a housing association or local authority property.
- 4.47** There is widespread awareness of part-buy part-rent schemes, particularly among local authority and housing association tenants, and around a third of renters say they would consider becoming a shared owner. Popularity for such schemes is higher among those aged under 55 years.

Chapter 5

Housing in the local area

5.1 This chapter will look at people's satisfaction with their local area, their views of housing in the local area, whether more homes should be built and, if so, what type of homes should be built.

Satisfaction with the local area

5.2 We asked the following question: *overall, how satisfied or dissatisfied are you with your local area as a place to live?*

5.3 The majority of people say they are satisfied with their local area as a place to live (Table 5.1). Overall, 86 per cent of people say they are satisfied. Forty-two per cent of people say they are fairly satisfied, while 44 per cent say they are very satisfied. Only six per cent say they are neither satisfied nor dissatisfied, five per cent are fairly dissatisfied and two per cent are very dissatisfied.

Table 5.1 Satisfaction with local area, by housing tenure

	Total
	%
Satisfied	86
Neither satisfied nor dissatisfied	6
Dissatisfied	8
Very satisfied	44
Fairly satisfied	42
Neither satisfied nor dissatisfied	6
Fairly dissatisfied	5
Very dissatisfied	2
Don't know	*
<i>Base</i>	2795

5.4 People living in a country village are more likely to be satisfied with their local area than those living in towns or cities (Table 5.2). Ninety-six per cent of those living in a country village say they are satisfied compared with 80 per cent of those living in a big city, 84 per cent of those living in the suburbs of a big city, 84 per cent of those living in a small city or town.

5.5 The 'net satisfied' column indicates the balance of opinion by subtracting the percentage who are dissatisfied from the percentage who are satisfied. This

shows a strong positive balance of opinion in every area type, but again, it is clear that those living in a country village are more likely to be satisfied than those in more urban areas.

Table 5.2 Satisfaction with local area, by type of area

		Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Net satisfied (+/-)	Bases
A big city	%	80	10	9	+71	214
The suburbs or outskirts of a big city	%	84	8	10	+74	739
A small city or town	%	84	8	8	+76	1241
A country village	%	96	1	3	+93	528
A farm or home in the country	%	[96]	[*]	[3]	[+93]	[58]
Total	%	86	6	8	+78	2795

- 5.6** Interestingly, there is no significant difference between household income quartiles in their satisfaction with their local area. However there are differences by housing tenure, age and region.
- 5.7** Ninety per cent of owner occupiers say they are satisfied with their local area as a place to live (Table 5.3). This compares with 82 per cent of private renters, 77 per cent of those renting from a housing association and 72 per cent of those renting from a local authority.
- 5.8** Notably, 16 per cent of those renting from a local authority say they are dissatisfied with their local area, as are 14 per cent of those renting from a housing association and 11 per cent of private renters. Only five per cent of owner occupiers are dissatisfied.
- 5.9** The net satisfied figure shows a large variation in the balance of opinion between tenure groups. In particular, those renting from a local authority (+56) or a housing association (+63) are less positive about their local area than owner occupiers (+84).

Table 5.3 Satisfaction with local area, by tenure

		Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Net satisfied (+/-)	Bases
Housing tenure						
Owner occupiers	%	90	5	5	+84	1887
Rented from local authority	%	72	12	16	+56	275
Rented from housing	%	77	9	14	+63	219

association					
Private renters	% 82	7	11	+71	384
Total	% 86	6	8	+78	2795

5.10 Older people are more satisfied with their local area compared with younger age groups (Table 5.4). Ninety-three per cent of those aged 65 and over, 91 per cent of those aged 55 to 64 and 87 per cent of those aged 35 to 54 are satisfied with their local area compared with 77 per cent of 18 to 34 year olds.

Table 5.4 Satisfaction with local area, by age

	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Net satisfied (+/-)	Bases
Age					
18-34	% 77	12	11	+66	575
35-54	% 87	6	7	+79	1024
55-64	% 91	3	6	+84	475
65+	% 93	2	4	+89	716
Total	% 86	6	8	+78	2795

5.11 The highest levels of satisfaction with the local area are found in the North East, where 92 per cent say they are satisfied with their area as a place to live (Table 5.5). The lowest levels of satisfaction are in the North West, where 81 per cent say they are satisfied, and Outer London, where 78 per cent are satisfied.

5.12 There is particularly low net satisfaction in Outer London (+66).

Table 5.5 Satisfaction with local area, by region

	Satisfied	Neither satisfied nor dissatisfied	Dis-satisfied	Net satisfied (+/-)	Bases
Region					
North East	% 92	5	4	+88	157
Yorkshire and Humberside	% 89	5	6	+83	297
Eastern	% 89	5	6	+83	323
South East	% 89	4	7	+83	422
South West	% 88	4	9	+79	312
Inner London	% 87	7	5	+82	117
West Midlands	% 84	8	8	+75	291
East Midlands	% 83	8	9	+73	278
North West	% 81	11	8	+73	409
Outer London	% 78	9	12	+66	189
Total	% 86	6	8	+78	2795

Support for new homes in the local area

- 5.13** We asked whether people would *support or oppose more homes being built in their local area*.
- 5.14** There is less support than opposition for more homes being built in the local area (Table 5.6). Five per cent would strongly support more homes being built in their local area, 24 per cent would support this, 23 per cent neither support nor oppose this, 31 per cent would oppose more homes being built and 15 per cent oppose this strongly.
- 5.15** Overall, 46 per cent oppose or oppose strongly the building of new homes in their local area, while 28 per cent would support or support this strongly.

Table 5.6 Support and opposition for more homes being built in the local area*

	Total
	%
Support	29
Neither	23
Oppose	46
Support strongly	5
Support	24
Neither support nor oppose	23
Oppose	31
Oppose strongly	15
It depends	2
Don't know	*
<i>Base</i>	<i>2795</i>

*Figures in totals column may not add up precisely due to rounding

- 5.16** There is more support for more homes being built among those living in big cities, with 42 per cent of those living in a big city saying they would support new homes being built in the area, compared with 29 per cent of those in the suburbs of a big city, 27 per cent of those in a small city or town, and 24 per cent of those living in a country village (Table 5.7).
- 5.17** The 'net support' figures in Table 5.7 were calculated by subtracting the oppose figure from the support figure, to give a measure of the balance of opinion. While overall the balance of opinion is negative towards new homes being built in the local area (-18), there is support among those living in big cities (+11).

Table 5.7 Support and opposition for more homes being built in the local area, by type of area

Type of area (self-reported)	Support	Neither	Oppose	Net support (+/-)	Base
A big city	% 42	23	31	+11	214
The suburbs or outskirts of a big city	% 29	20	50	-21	739
A small city or town	% 27	25	45	-18	1241
A country village	% 24	22	51	-27	528
A farm or home in the country	% [26]	[21]	[42]	-16	[58]
Total	% 28	23	46	-18	2795

5.18 Owner occupiers are less likely than renter groups to support the building of new homes in their local area (Table 5.8). While only 23 per cent of owner occupiers support this, 33 per cent of private renters, 46 per cent of those renting from a local authority and 47 per cent of those renting from a housing association support building new homes in their local area.

5.19 Overall owner occupiers (-29) are more negative about new homes being built compared with all other tenure groups (+14 and +11 for social renter groups, and -3 for private renters).

Table 5.8 Support and opposition for more homes being built in the local area, by housing tenure

Housing tenure	Support	Neither	Oppose	Net support (+/-)	Base
Owner occupiers	% 23	23	52	-29	1887
Rented from local authority	% 46	19	32	+14	275
Rented from housing association	% 47	16	36	+11	219
Private renters	% 33	25	36	-3	384
Total	% 28	23	46	-18	2795

5.20 Those on lower incomes are more likely to support more homes being built in their local area (Table 5.9). While 36 per cent of those in the lowest income quartile, and 32 per cent of those in the second lowest income quartile support this, 24 per cent of those in the second highest quartile and 24 per cent of those in the highest income quartile support this.

5.21 For every income group, there is more opposition than support for more homes being built in the area, as illustrated by the negative net support figures. However net support is lowest in the highest income quartile (-24) and the second highest income quartile (-26).

Table 5.9 Support and opposition for more homes being built in the local area, by household income

Annual household income (quartiles)	Support	Neither	Oppose	Net support (+/-)	Base
Less than £12,000	% 36	19	42	-6	694
£12,001-£26,400	% 32	23	43	-11	488
£26,401-£44,400	% 24	24	50	-26	518
£44,401 or more	% 24	26	48	-24	545
Total	% 28	23	46	-18	2795

5.22 Older groups are more likely to oppose more homes being built in the local area. While 52 per cent of those aged 65 and older oppose new homes being built, only 43 per cent of those aged 18 to 34 oppose new homes (Table 5.10).

5.23 The net support figures also reflect this. While the balance of opinion was negative towards more homes being built in every age group, the oldest age groups had particularly low support (-21 for those aged 55-64, -28 for those aged 65 or over).

Table 5.10 Support and opposition for more homes being built in the local area, by household income

Age	Support	Neither	Oppose	Net support (+/-)	Base
18-34	% 29	25	43	-14	575
35-54	% 31	22	46	-15	1024
55-64	% 26	24	47	-21	475
65+	% 24	21	52	-28	716
Total	% 28	23	46	-18	2795

5.24 People in Inner London are most likely to support the building of more homes in the local area (48 per cent), while those in Yorkshire and Humberside (22 per cent) and Eastern England (22 per cent) are least likely (Table 5.11).

5.25 Only those in Inner London (+17) and the North East (+1) have positive net support for more homes being built in the local area. Those in Outer London (-33) and Eastern England (-32) have particularly low levels of support for more homes being built.

Table 5.11 Support and opposition for more homes being built in the local area, by region

	Support	Neither	Oppose	Net support (+/-)	Bases
Region					
Inner London	% 48	19	31	+17	117
North East	% 38	24	37	+1	157
South West	% 32	19	46	-14	312
West Midlands	% 31	25	41	-10	291
North West	% 27	24	46	-19	409
East Midlands	% 27	24	44	-17	278
South East	% 26	24	48	-22	422
Outer London	% 25	16	58	-33	189
Yorkshire and Humberside	% 22	27	47	-25	297
Eastern	% 22	21	54	-32	323
Total	% 28	23	46	-18	2795

5.26 To further explore the views of those who do not support new homes being built in their area, we asked those who neither support nor oppose or who oppose the building of more homes in their local area to think about the advantages of new homes that might persuade them to change their view.

5.27 The question we asked was:

“Sometimes when new homes are built there are advantages to local residents. Which one, if any, of the following advantages would be the main thing that would make you support homes being built in your area?”

Note that respondents were asked to give one advantage only.

5.28 Of those who stated they neither support or oppose, oppose or strongly oppose homes being built, when asked to state what one advantage would be the main thing to make them support new homes, 16 per cent say that they would be supportive if this created more employment opportunities, 11 per cent say if more green spaces were created or existing ones were improved, and another 11 per cent say if this meant that transport links were improved (Table 5.12).

5.29 Smaller numbers of people say they would support new homes in their area if more schools were built or existing ones were improved (eight per cent), if more

leisure facilities were created or existing ones were improved (seven per cent), if more shops or supermarkets were built or existing ones were improved (five per cent), and if more medical facilities were built or existing ones were improved (five per cent).

5.30 Thirty-three per cent say that nothing would make them support new homes being built in the area.

Table 5.12 Advantages that would make someone support homes being built in their area*

	Total
	%
More employment opportunities created	16
More green spaces/parks were created or existing ones improved	11
Transport links improved	11
More schools built or existing schools improved	8
More leisure facilities built or existing ones improved	7
More shops or supermarkets built or existing ones improved	5
More medical facilities built or existing ones improved	5
Financial incentives to existing residents were provided	2
Library built or existing one improved	1
Other	1
None of these	33
It depends	1
Don't know	1
<i>Base – those who do not support more homes being built in the local area</i>	<i>1940</i>

*Question asked of those who stated they neither support or oppose, oppose or strongly oppose new homes being built in their area

Types of new homes needed in the local area

5.31 We asked all respondents: “if new homes were to be built in your local area, which, if any, of these types of homes do you think are most needed?”

- No new homes needed*
- Flats/Maisonettes*
- 1 or 2 bedroom houses*
- 3 or 4 bedroom houses*
- 5 or more bedroom houses*
- Bungalows”*

Note that respondents were asked to choose one type of home only.

5.32 People think that 1 or 2 bedroom houses (36 per cent) and 3 or 4 bedroom houses (36 per cent) are the type of home most needed in the local area (Table

5.13). Fourteen per cent say that flats or maisonettes are most needed, while 12 per cent say that bungalows are most needed. Only two per cent say that 5 or more bedroom houses are most needed.

5.33 Twenty per cent could not choose a type of home as they feel that no new homes are needed.

5.34 Private renters are likely to favour 1 or 2 bedroom houses being built in their area, with 40 per cent saying this compared with 36 per cent of owner occupiers, 35 per cent of those renting from a housing association and 30 per cent of those renting from a local authority.

5.35 On the other hand, those in social housing are likely to favour 3 or 4 bedroom houses being built in the area. Forty-four per cent of those renting from a housing association and 43 per cent of those renting from a local authority say this, compared with 34 per cent of private renters and 34 per cent of owner occupiers.

Table 5.13 Types of homes need in the local area, by housing tenure

	Housing tenure				
	Owner occupiers	Rented from local authority	Rented from housing association	Private renters	Total
	%	%	%	%	%
No new homes needed	22	13	12	16	20
1 or 2 bedroom houses	36	30	35	40	36
3 or 4 bedroom houses	34	43	44	34	36
Flats/Maisonettes	12	15	15	21	14
Bungalows	11	17	18	10	12
5 or more bedroom houses	2	4	4	2	2
Other	2	1	1	2	2
None	2	1	*	2	2
<i>Base</i>	1887	275	219	384	2795

5.36 Middle income households in the second highest and second lowest income quartiles are more likely than the lowest and highest income households to favour 1 or 2 bedroom houses being built in the area (Table 5.14). Forty-one per cent of those in the second highest income quartile and 40 per cent of those in the second lowest quartile say they would like 1 or 2 bedroom houses to be built in the local area, compared with 35 per cent of those in the lowest income quartile and 35 per cent of those in the highest income quartile.

5.37 Those in the lowest income quartile are most likely to favour bungalows being built in the area, with 18 per cent saying this compared with 14 per cent of those in the second lowest quartile, 10 per cent of those in the second highest quartile and just seven per cent of those in the highest income quartile.

Table 5.14 Types of homes need in the local area, by household income

	Annual household income (quartiles)				Total
	Less than £12,000	£12,001-£26,400	£26,401-£44,400	£44,401 or more	
	%	%	%	%	%
No new homes needed	18	16	20	20	20
1 or 2 bedroom houses	35	40	41	35	36
3 or 4 bedroom houses	36	40	39	36	36
Flats/Maisonettes	13	13	13	16	14
Bungalows	18	14	10	7	12
5 or more bedroom houses	3	1	2	3	2
Other	2	3	1	1	2
None	1	1	1	3	2
<i>Base</i>	<i>694</i>	<i>488</i>	<i>518</i>	<i>545</i>	<i>2795</i>

Tenure of new homes needed in the local area

5.38 As well as the type of homes built, we wanted to gain information about the preferred tenure of any new homes in the local area. We asked the following question: “if new homes were to be built in your local area, which, if any, of these types of homes do you think are most needed?”

No new homes needed

Homes to buy

Homes to rent from private landlords

Homes to rent from local authorities or housing associations

Homes to part-own and part-rent”

Note that respondents were asked to choose one tenure of home only.

5.39 Thirty-seven per cent of people say they need homes to rent from local authorities or housing associations to be built in their area (Table 5.15). Twenty-eight per cent say they need homes to buy, and 25 per cent need homes to part-own and part-rent. Only eight per cent say that they need new homes to rent from private landlords to be built.

5.40 There are some clear differences by housing tenure.

5.41 Those renting from a local authority (61 per cent) or a housing association (65 per cent) are more likely than private renters (39 per cent) and owner occupiers (30 per cent) to say they need homes to rent from local authorities or housing associations to be built in the area.

5.42 Owner occupiers and private renters, on the other hand, are more likely than those in social housing to say they need homes to buy, or homes to part-own and part-rent to be built in the area. Thirty-two per cent of owner occupiers and 26 per cent of private renters say they need homes to buy in the local area, compared with 14 per cent of those renting from a local authority and 13 per cent of those renting from a housing association. Similarly, 27 per cent of owner occupiers and 27 per cent of private renters say they need homes to part-own and part-rent in the area, compared with 15 per cent of those renting from a local authority, and 20 per cent of those renting from a housing association.

Table 5.15 Tenure of homes need in the local area, by housing tenure

	Housing tenure				
	Owner occupiers %	Rented from local authority %	Rented from housing association %	Private renters %	Total %
No new homes needed	23	11	13	15	20
Homes to rent from local authorities or housing associations	30	61	65	39	37
Homes to buy	32	14	13	26	28
Homes to part-own and part-rent	27	15	20	27	25
Homes to rent from private landlords	5	11	14	19	8
Other	1	1	1	2	1
None	2	2	1	3	2
<i>Base</i>	<i>1887</i>	<i>275</i>	<i>219</i>	<i>384</i>	<i>2795</i>

5.43 Those on lower incomes are most likely to say they need homes to rent from local authorities or housing associations in the local area (Table 5.16). Fifty-one per cent of those in the lowest income quartile say this, compared with 44 per cent of those in the second lowest income quartile, 32 per cent of those in the second highest income quartile and just 27 per cent of those in the highest income quartile.

5.44 Those with higher incomes, on the other hand, are more likely to say that homes to buy are needed in the area. Thirty-four per cent of those in the highest income quartile, and 33 per cent of those in the second highest quartile say this, compared with 27 per cent of those in the second lowest quartile, and just 19 per cent of those in the lowest income quartile.

Table 5.16 Tenure of homes need in the local area, by household income

	Annual household income (quartiles)				Total
	Less than £12,000 %	£12,001- £26,400 %	£26,401- £44,400 %	£44,401 or more %	
No new homes needed	18	17	19	21	20
Homes to rent from local authorities or housing associations	51	44	32	27	37
Homes to buy	19	27	33	34	28
Homes to part-own and part-rent	23	27	32	29	25
Homes to rent from private landlords	9	7	6	7	8
Other	1	2	1	1	1
None	1	1	2	1	2
<i>Base</i>	<i>694</i>	<i>488</i>	<i>518</i>	<i>545</i>	<i>2795</i>

Conclusion

- 5.45** The vast majority of people are satisfied with their local area. However this is lower among renters, particularly those renting from a local authority or a housing association. This also varies across regions in England, and is lower among younger people.
- 5.46** More people oppose than support new homes being built in their local area. Support for new homes is higher among renters, and among those on lower incomes. If new homes are to be built, the majority of people think these should be 1 or 2 bedroom houses and 3 or 4 bedroom houses, which are homes to rent from local authorities or housing associations.

Chapter 6

Energy and the environment

- 6.1 The focus of this chapter is on energy use in the home and its impacts on the environment. This includes behavioural information about improvements that people would consider making to their home in order to improve its energy efficiency, as well as the barriers people experience in making their home more energy efficient.
- 6.2 We asked respondents whether they would consider *making improvements to their home to make it more energy efficient*.
- 6.3 These improvements were defined as *any improvements that reduce the amount of energy you need to use to meet your current heating, hot water or lighting needs*.
- 6.4 The majority of people say that they would consider making improvements to their home to make it more energy efficient (Table 6.1). Seventy per cent of respondents say that they would, 20 per cent say that they would not consider making improvements. A further four per cent of people say 'it depends', and four per cent say that no further improvements need to be made.

Table 6.1 Whether would consider making improvements to make home more energy efficient

	Total %
Would consider making improvements to your home to make it more energy efficient	
Yes	70
No	20
It depends	4
Nothing else needs to be done	4
Don't know	1
Refusal	*
<i>Base</i>	2795

- 6.5 Home owners are more likely to say that they would consider making improvements compared with renters, with over three-quarters (77 per cent) saying this (Table 6.2). Sixty-one per cent of private renters, 57 per cent of those renting from a housing association, and only 48 per cent of those renting from a local authority say they would consider making improvements.

Table 6.2 Whether would consider making improvements to make home more energy efficient, by housing tenure

	Housing tenure				
	Owner occupiers %	Rented from local authority %	Rented from housing association %	Private renters %	Total %
Would consider making improvements to your home to make it more energy efficient					
Yes	77	48	57	61	70
No	13	38	31	32	20
It depends	4	6	4	2	4
Nothing else needs to be done	5	2	8	2	4
Don't know	1	5	*	2	1
Refusal	*	-	-	*	*
<i>Base</i>	<i>1887</i>	<i>275</i>	<i>219</i>	<i>384</i>	<i>2795</i>

- 6.6** Those with lower household incomes are less likely than people with higher household incomes to say that they would consider making improvements to make their home more energy efficient (Table 6.3). While only 58 per cent of those in the lowest income quartile say they would consider such improvements, 71 per cent of those in the second lowest quartile, 78 per cent of those in the second highest quartile and 86 per cent of those in the highest quartile say this.

Table 6.3 Whether would consider making improvements to make home more energy efficient, by household income

	Annual household income (quartiles)				Total %
	Less than £12,000 %	£12,001- £26,400 %	£26,401- £44,400 %	£44,401 or more %	
Would consider making improvements to your home to make it more energy efficient					
Yes	58	71	78	86	70
No	30	20	13	9	20
It depends	5	3	4	3	4
Nothing else needs to be done	6	5	5	2	4
Don't know	1	1	*	-	1
Refusal	-	-	*	-	*
<i>Base</i>	<i>694</i>	<i>488</i>	<i>518</i>	<i>545</i>	<i>2795</i>

6.7 People in the middle age groups are more likely to say they would consider making improvements to make their homes more energy efficient, compared with those in the youngest and oldest age groups (Table 6.4). Seventy-five per cent of 35 to 54 year olds and 78 per cent of 55 to 64 year olds say this, compared with 67 per cent of 18 to 34 year olds and only 58 per cent of those aged 65 or older.

Table 6.4 Whether would consider making improvements to make home more energy efficient, by age

	Age				Total %
	18-34 %	35-54 %	55-64 %	65+ %	
Would consider making improvements to your home to make it more energy efficient					
Yes	67	75	78	58	70
No	23	17	12	27	20
It depends	4	5	3	5	4
Nothing else needs to be done	2	3	6	9	5
Don't know	4	*	1	1	1
Refusal	*	-	*	-	*
<i>Base</i>	<i>575</i>	<i>1024</i>	<i>475</i>	<i>716</i>	<i>2795</i>

6.8 We asked respondents for the main reason *why they would consider making improvements to your home to make it more energy efficient*. Note that respondents were asked to give one reason only.

6.9 For the majority of people who would consider making improvements to their home for the sake of improving energy efficiency, the main reason behind this is financial. Seventy-one per cent say that the main reason they would make improvements in their home would be to save money on their fuel bills (Table 6.5). Sixteen per cent say they would consider improvements to help reduce the impact on the environment, while 11 per cent say they would do so to make their home more comfortable.

Table 6.5 Reasons for considering improvements to energy efficiency in the home

What is the main reason you would consider making improvements to your home to make it more energy efficient?	Total %
To save money on my fuel bills	71
To help reduce the impact on the environment	16
To make my home more comfortable	11
Other	1
<i>Base – people who would consider making improvements</i>	<i>1892</i>

6.10 Renters are slightly less likely to say the main reason is to save money on their fuel bills (Table 6.6). While 74 per cent of owner occupiers say this, 69 per cent of those renting from a housing association, 65 per cent of private renters, and 64 per cent of those renting from a local authority say this.

Table 6.6 Reasons for considering improvements to energy efficiency in the home, by tenure

	Housing tenure				
	Owner occupiers %	Rented from local authority %	Rented from housing association %	Private renters %	Total %
Main reason would consider making improvements to your home to make it more energy efficient					
To save money on my fuel bills	74	64	69	65	71
To help reduce the impact on the environment	15	22	14	21	16
To make my home more comfortable	11	14	17	12	11
Other	1	1	-	2	1
<i>Base – people who would consider making improvements</i>	1412	127	113	227	1892

6.11 People in the second lowest income quartile are most likely to say the main reason is to save money on their fuel bills (Table 6.7). Seventy-nine per cent of the second lowest quartile say this, compared with 74 per cent of those in the second highest quartile, 69 per cent of those in the highest income quartile, and 71 per cent of those in the lowest income quartile.

Table 6.7 Reasons for considering improvements to energy efficiency in the home, by household income

	Annual household income (quartiles)				Total %
	Less than £12,000 %	£12,001-£26,400 %	£26,401-£44,400 %	£44,401 or more %	
Main reason would consider making improvements to your home to make it more energy efficient					
To save money on my fuel bills	71	79	74	69	71
To help reduce the impact on the environment	15	10	16	20	16
To make my home more comfortable	13	10	9	9	11
Other	1	1	1	2	1
<i>Base – people who would consider making improvements</i>	393	348	396	461	1892

- 6.12** Those aged 18 to 34 years are less likely than older groups to say their main reason for considering improvements is to save money on their fuel bills, and more likely than older age groups to say the main reason is to help save the environment.
- 6.13** Sixty-six per cent of 18 to 34 year olds say the main reason is to save money on their fuel bills, compared with 75 per cent of 35 to 54 year olds, 74 per cent of 55 to 64 year olds, and 71 per cent of those aged 65 and older. However, 23 per cent of 18 to 34 year olds say their main reason is to help reduce the impact on the environment, compared with 15 per cent of 35 to 54 year olds, 15 per cent of 55 to 64 year olds and just nine per cent of those aged 65 and older.
- 6.14** On the other hand, those aged 65 or older (19 per cent) are more likely than those aged 18 to 34 (10 per cent), 35 to 54 (9 per cent) and 55 to 64 (10 per cent) to say that their main reason is to make their home more comfortable.

Table 6.8 Reasons for considering improvements to energy efficiency in the home, by age

	Age				Total %
	18-34 %	35-54 %	55-64 %	65+ %	
Main reason would consider making improvements to your home to make it more energy efficient					
To save money on my fuel bills	66	75	74	71	71
To help reduce the impact on the environment	23	15	15	9	16
To make my home more comfortable	10	9	10	19	11
Other	1	1	1	1	1
<i>Base – people who would consider making improvements</i>	387	754	359	388	1892

- 6.15** Table 6.9 shows the barriers people experience to making improvements to be more energy efficient in the home. We asked “are any of these things stopping you from making improvements to your home to make it more energy efficient?” Note that respondents were asked to give just one barrier to making improvements.
- 6.16** The most common barrier to making improvements is that it is too expensive. Overall 35 per cent of people mentioned this. This is a more important reason for owner occupiers, with 40 per cent mentioning this compared with 25 per cent of those renting from a local authority, 30 per cent of those renting from a housing association, and 17 per cent of private renters.
- 6.17** Nineteen per cent say that it is not their responsibility to make such improvements. While among owner occupiers this is only four per cent, 42 per cent of those renting from a local authority, 43 per cent of those renting from a

housing association and 61 per cent of private renters cite this as a barrier to making improvements.

- 6.18** Thirty-one per cent say that nothing is stopping them, or that nothing needs to be done. This proportion is higher among owner occupiers (37 per cent) compared with those renting from a local authority (26 per cent), those renting from a housing association (24 per cent) and private renters (15 per cent).

Table 6.9 Barriers to making improvements to home to make it more energy efficient, by tenure

	Housing tenure				Total %
	Owner occupiers %	Rented from local authority %	Rented from housing association %	Private renters %	
It is too expensive	40	25	30	17	35
It is not my responsibility	4	42	43	61	19
I don't know enough about it	14	13	12	7	13
I don't trust the people selling me these improvements	8	3	5	3	6
I don't have the time to make these changes	7	3	4	3	6
It wouldn't save me money	5	3	3	4	5
I don't trust the people installing these improvements to do a good job	4	3	3	1	3
I don't think it would make a difference to the environment	4	3	3	1	3
It might spoil the appearance of my home	3	2	1	1	2
It might reduce the value of my property	1	*	*	1	1
No, nothing is stopping me/nothing needs to be done	37	26	24	15	31
Other	4	2	*	2	4
None	1	3	1	3	2
<i>Base</i>	<i>1887</i>	<i>275</i>	<i>219</i>	<i>384</i>	<i>2795</i>

- 6.19** Couples with children are more likely than other household types to feel that the expense of making such improvements is a barrier. Forty-six per cent of couples with children say it is too expensive, compared with 37 per cent of lone parents, 31 per cent of couples and 29 per cent of single person households.

Table 6.10 Barriers to making improvements to home to make it more energy efficient, by household composition

	Household composition				Total %
	Single person %	Couple %	Couple with children %	Lone parent %	
It is too expensive	29	31	46	37	35
It is not my responsibility	24	14	15	40	19
I don't know enough about it	9	10	18	15	13
I don't trust the people selling me these improvements	5	7	6	5	6
I don't have the time to make these changes	4	5	9	4	6
It wouldn't save me money	5	6	5	2	5
I don't trust the people installing these improvements to do a good job	3	4	2	7	3
I don't think it would make a difference to the environment	3	3	3	4	3
It might spoil the appearance of my home	2	2	3	1	2
It might reduce the value of my property	1	1	*	1	1
No, nothing is stopping me/nothing needs to be done	33	39	25	17	31
Other	4	4	3	3	4
None	1	1	1	1	2
<i>Base</i>	<i>1887</i>	<i>275</i>	<i>219</i>	<i>384</i>	<i>2795</i>

6.20 Those aged 65 and older are less likely than other age groups to say that the expense of improvements are a barrier. Twenty-four per cent of those aged 65 and older say this compared with 32 per cent of 55 to 64 year olds, 42 per cent of 35 to 54 year olds, and 34 per cent of 18 to 34 year olds.

6.21 The youngest age group is more likely than other age groups to say that such improvements to their home are not their responsibility. Thirty-four per cent of 18 to 34 year olds say this, compared with 14 per cent of 35 to 54 year olds, 12 per cent of 55 to 64 year olds and 11 per cent of those aged 65 and older.

6.22 Older age groups are more likely to say that they did not experience any barriers to making improvements, compared with younger age groups. While 45 per cent of those aged 65 and older, and 42 per cent of those aged 55 to 64 say that nothing is stopping them or that no improvements need to be made, 29 per cent of 35 to 54 year olds and just 20 per cent of 18 to 34 year olds say this.

Table 6.11 Barriers to making improvements to home to make it more energy efficient, by age

	Age				Total
	18-34	35-54	55-64	65+	
	%	%	%	%	%
It is too expensive	34	42	32	24	35
It is not my responsibility	34	14	12	11	19
I don't know enough about it	14	14	11	8	13
I don't trust the people selling me these improvements	3	7	8	7	6
I don't have the time to make these changes	7	8	4	2	6
It wouldn't save me money	5	4	5	5	5
I don't trust the people installing these improvements to do a good job	2	4	3	4	3
I don't think it would make a difference to the environment	2	4	3	4	3
It might spoil the appearance of my home	2	2	2	1	2
It might reduce the value of my property	1	1	*	1	1
No, nothing is stopping me/nothing needs to be done	20	29	42	45	31
Other	2	3	4	5	4
None	3	1	1	2	2
<i>Base</i>	<i>1887</i>	<i>275</i>	<i>219</i>	<i>384</i>	<i>2795</i>

Conclusion

6.23 The majority of people would consider making improvements to their home to make it more energy efficient. However this has clear links with tenure, with ownership making people far more likely to consider such improvements, and with a higher household income. The key motivation for improving energy efficiency in the home is most commonly saving money on fuel bills. Similarly the most common barrier to improvements is the expense involved.

Appendix 1

Table A1 Advice to a newly married couple on buying a home, 1986 – 2010

	Survey year										
What advice would you give to a newly married couple...	1986	1989	1990	1991	1996	1997	1998	1999	2004	2008	2010
	%	%	%	%	%	%	%	%	%	%	%
To buy a home as soon as possible	75	79	79	61	54	61	60	64	71	44	54
To wait a bit, then try to buy a home	19	17	17	30	36	31	31	29	24	41	34
Not to plan to buy a home at all	1	1	1	3	3	1	2	2	1	2	3
Can't choose	4	3	3	5	7	6	7	4	3	9	7
Not answered	1	0	0	1	1	0	1	1	1	4	2
<i>Base*</i>	1173	1094	1068	1042	2620	918	2159	2111	2185	860	1587

*This question was asked on two out of three versions of the questionnaire

Table A2 Advice to a newly married couple on positive aspects of buying a home, 1986 – 2010

	Survey year										
	1986	1989	1990	1991	1996	1997	1998	1999	2008	2010	
	% Agree	% Agree	% Agree	% Agree	% Agree	% Agree	% Agree	% Agree	% Agree	% Agree	
Buying works out less expensive than renting	83	80	76	75	82	81	85	84	75	78	
Owning home makes it easier to move	65	66	54	54	33	44	39	45	-	34	
Owning gives freedom to do what you want with it	83	80	79	77	71	76	71	75	-	74	
Owning means you can leave your home to your family	80	84	84	82	75	76	78	77	-	78	
<i>Base*</i>	1173	1094	1068	1042	2620	918	2159	2111	860	1587	

*These questions were asked on two out of three versions of the questionnaire

Table A3 Advice to a newly married couple on positive aspects of buying a home, 1986 – 2010

	Survey year									
	1986	1989	1990	1991	1996	1997	1998	1999	2008	2010
What advice would you give to a newly married couple...	%	%	%	%	%	%	%	%	%	%
	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree
Owning your home can be a risky investment	24	25	32	43	51	45	38	40	41	46
Owning a home ties up money	35	34	37	37	32	35	30	30	-	34
Owning is a financial burden to repair	49	54	55	59	55	56	52	51	-	57
Owning is too much responsibility	11	11	10	11	11	13	10	9	-	14
Owning is a risk for couples without secure jobs	58	57	63	70	69	64	61	62	-	62
Couples who buy their own homes would be wise to wait before starting a family	58	60	61	62	50	48	49	50	-	44
<i>Base*</i>	1173	1094	1068	1042	2620	918	2159	2111	860	1587

**These questions were asked on two out of three versions of the questionnaire*

Appendix 2

British Social Attitudes Survey 2010 Housing module

CAPI Questions

ASK ALL

AREASAT

CARD F1

Overall, how satisfied or dissatisfied are you with your local area as a place to live?

Very satisfied

Fairly satisfied

Neither satisfied nor dissatisfied

Fairly dissatisfied

Very dissatisfied

ASK ALL

HOMSBULT

CARD F2

Would you support or oppose more homes being built in your local area?

Support strongly

Support

Neither support nor oppose

Oppose

Oppose strongly

SPONTANEOUS ONLY – it depends

ASK THOSE WHO NEITHER SUPPORT NOR OPPOSE, OPPOSE, OR STRONGLY OPPOSE AT Q H21 (CODES 3, 4, 5 AT HOMSBLT)

YSUPBLT

CARD F3

Sometimes when new homes are built there are advantages to local residents. Which **one**, if any, of the following advantages would be the **main** thing that would make you support homes being built in your area?

More green spaces/parks were created or existing ones improved

More schools built or existing schools improved

More shops or supermarkets built or existing ones improved

Transport links improved

More medical facilities built or existing ones improved

More employment opportunities created

Library built or existing one improved

More leisure facilities built or existing ones improved

Financial incentives to existing residents were provided

Other (PLEASE SAY WHAT)

None of these

[SPONTANEOUS ONLY: It Depends]

ASK ALL

NDTYPFW

CARD F4

If new homes were to be built in your local area, which, if any, of these types of homes do you think are most needed?

CODE ALL THAT APPLY

No new homes needed

Flats/Maisonettes

1 or 2 bedroom houses

3 or 4 bedroom houses

5 or more bedroom houses

Bungalows

Other (PLEASE SAY WHAT)

ASK ALL

NDTENFW

CARD F5

And, if new homes were to be built in your local area, which, if any, of **these** types of homes do you think are most needed?

CODE ALL THAT APPLY

No new homes needed

Homes to buy

Homes to rent from private landlords

Homes to rent from local authorities or housing associations

Homes to part-own and part-rent

Other (PLEASE SAY WHAT)

ASK ALL

TENURE7

Does your **household** own or rent this accommodation?

PROBE IF NECESSARY.

IF OWNS: Outright or on a mortgage?

IF RENTS: "From whom?"

OWNS: Owns outright

OWNS: Buying on mortgage

Shared ownership (e.g. part rent, part buy)

RENTS: local authority/council

RENTS: Housing Association/charitable trust/new town development corporation

RENTS: property company

RENTS: employer of a household member

RENTS: other organisation

RENTS: relative/friend (before living here) of a household member

RENTS: other individual/private landlord

Rent free or squatting

Other (WRITE IN)

ASK ALL WHO OWN OUTRIGHT OR ARE BUYING ON A MORTGAGE

BUYFLAHA

Did you, or the person responsible for the mortgage, buy your present home from the local authority or housing association as a tenant?

If yes, was that from the Local Authority or Housing Association?

Yes – from Local Authority

Yes – from Housing Association

No

ASK ALL

ACCTYP

Would I be right in describing this accommodation as a ...

...detached house or bungalow

...semi-detached house or bungalow

...terraced house or bungalow

...self-contained maisonette (inc. tenement block)

...self-contained converted flat/maisonette

...purpose built high rise flat (6 floors or more)

...purpose built low rise flat

...room(s), not self-contained?

Other (PLEASE SAY WHAT)

ASK ALL

RentPrf1

If you had a **free** choice would you choose to rent accommodation, or would you choose to buy?

Would choose to rent

Would choose to buy

ASK ALL WHO RENT – CODES 4 TO 10 AT TENURE7

RENTEXPT

And apart from what you would **like**, do you **expect** to buy a house or a flat in the next two years, or not?

IF EXPECTS TO BUY **PRESENT** HOUSE/FLAT, CODE 1.

Yes, expect to buy

No, do not expect to buy

ASK ALL

ADVOWNR

CARD F6

If you had to choose just **one** of the things on this card, which one would you say is the main **advantage** of **owning** a home rather than renting it?

Gives you the freedom to do what you want with it

Works out less expensive than paying rent

Is more secure in the long-term than renting

Is something to leave to your family

Is a good investment

Something else (PLEASE SAY WHAT)

No advantage

'Main advantage of owning a home' appears at the top of showcard.

ASK ALL

DISOWNR

CARD F7

If you had to choose just **one** of the things on this card, which one would you say is the main **disadvantage** of **owning** a home rather than renting it?

It is restrictive and hard to move

It is expensive

It is not a good investment

Buying a home is too complicated

Difficult keeping up with mortgage repayments

Need to have secure job

Difficult to buy in nice areas

Need to make repairs yourself

Something else (PLEASE SAY WHAT)

No disadvantage

'Main disadvantage of owning a home' appears at top of showcard.

ASK ALL

ADVRNTO

CARD F8

And if you had to choose just **one** of the things on this card, which one would you say is the main **advantage** of **renting** a home rather than owning it?

Gives you flexibility if you need to move at short notice

Gives you greater choice over where to live

Means someone else is responsible for repairs and maintenance

Is less risky than owning a home

Is less responsibility than owning a home

Means you don't have to worry about taking on a mortgage

There are less upfront costs

Something else (PLEASE SAY WHAT)

No advantage

'Main advantage of renting a home' appears at top of showcard.

ASK ALL

ADPRSR

CARD F9

When people rent accommodation some rent from a private landlord and some rent social housing from a local authority or housing association. From what you know or have heard, if you had to choose just **one** of the things on this card, which one would you say is the main **advantage** of **renting a home privately** as opposed to **renting from a local authority or housing association**?

No social stigma

Get repairs done/less responsibility for upkeep

Wider choice of location

Properties more easily available

More flexible tenancy arrangements

Properties are in better condition

Better choice of types of properties available (house/flat, etc.)

Other (PLEASE SAY WHAT)

No advantage

'Main advantage of renting a home privately' appears at top of showcard.

ASK ALL

DSPRSR
CARD F10

And from what you know or have heard, if you had to choose just **one** of the things on this card, which one would you say is the main **disadvantage** of **renting a home privately** as opposed to **renting from a local authority or housing association**?

Restrictions around the length of time you can stay living in the property

Rents are too high

Problems with landlords or letting agents

Can't invest in the housing market – lack of security for the future

Little choice over what happens to the property

Other (PLEASE SAY WHAT)

No disadvantage

'Main disadvantage of renting a home privately' appears at top of showcard.

ASK ALL

ADSRPR
CARD F11

(When people rent accommodation some rent from a private landlord and some rent social housing from a local authority or housing association.)

Again, from what you know or have heard, if you had to choose just **one** of the things on this card, which one would you say is the main **advantage** of **renting from a local authority or housing association** as opposed to **renting a home privately**?

Option to purchase property through a scheme such as Right to Buy

Sense of community and community facilities

More freedom to do what I want with the property/more able to get involved in decisions about my home

Properties are in better condition

More secure tenancy arrangements

Good repairs and maintenance service

More reliable landlords

Low/affordable rents

Other (PLEASE SAY WHAT)

No advantage

'Main advantage of renting a home from a local authority or housing association' appears at top of showcard.

ASK ALL

DSSRPR

CARD F12

And from what you know or have heard, if you had to choose just **one** of the things on this card, which one would you say is the main **disadvantage** of **renting from a local authority or housing association** as opposed to **renting a home privately**?

Anti-social behaviour problems on estates

Difficult to move to other types of property when needs change

Can't invest in the housing market – lack of security for the future

Don't like the types of properties

Homes are kept in a poor state of repair

Little choice over location

Little choice over the type of property tenants can live in

Poor repairs and maintenance service

Little choice over what happens to the property

Anti-social neighbours

Rents are too high

The location of their homes

Other (PLEASE SAY WHAT)

No disadvantage

'Main disadvantage of renting a home from a local authority or housing association' appears at top of showcard.

ASK IF RESPONDENT DOES NOT OWN ACCOMODATION NOR RENT FROM A LOCAL AUTHORITY OR HOUSING ASSOCIATION (CODES 6 TO 12 AT TENURE7)

LIKESR

CARD F13

I am now going to ask you about your views on social housing, by which

I mean accommodation that is rented from either a local authority or a housing association.

We are interested in your views even if you don't know much about it.

From what you know or have heard, do you agree or disagree with the following...

I would like to live in a Housing Association or local authority property if I could get it

Agree strongly

Agree

Nether agree nor disagree

Disagree

Disagree strongly

ASK IF RESPONDENT DOES NOT OWN ACCOMODATION NOR RENT FROM A LOCAL AUTHORITY OR HOUSING ASSOCIATION (CODES 6 TO 12 AT TENURE7)

NELIGSR

CARD F13 AGAIN

(How much do you agree or disagree...)

I do not think I would be eligible for a housing association or local authority property

Agree strongly

Agree

Nether agree nor disagree

Disagree

Disagree strongly

ASK ALL

PRISRACC

CARD F14

Which **one** of these factors should be treated as a priority in deciding who should be allocated housing rented from a local authority or housing association?

Living in overcrowded accommodation

Not being able to afford to buy or rent independently

Being on a very low income

Being a key worker such as a nurse or a teacher

[SPONTANEOUS ONLY: None of these]

[SPONTANEOUS ONLY: Other (PLEASE SAY WHO)]

ASK ALL WHO RENT AT H1 (CODES 4 TO 10 AT TENURE7)

AWARSHAR

Some people these days are becoming part-owners of their homes which means they buy part of their home while paying rent on the rest. That is to say they own a **share** of it.

Have you heard of this?

Yes

No

ASK ALL WHO RENT AT H1 (CODES 4 TO 10 AT TENURE7)

CONSSHAR

(Some people these days are becoming part-owners of their homes which means they buy part of their home while paying rent on the rest. That is to say they own a **share** of it.)

If this scheme were available to you, would you consider becoming a shared-owner of a home?

Yes

Perhaps/depends

No

Already part-rent part-buy home

ASK ALL

HSPRILVL

CARD F15

Do you think house prices in your area are too high, too low or about right?

Much too high

Slightly too high

About right

Slightly too low

Much too low

ASK ALL

HSEPEXPT

In a year from now, do you expect **house prices in your area** to have gone up, to have stayed the same, or to have gone down?

IF `GONE UP' OR `GONE DOWN': By a lot or a little?

To have gone up by a lot

To have gone up by a little

To have stayed the same

To have gone down by a little

To have gone down by a lot

ASK ALL WHO OWN

EASYSSELL

CARD F16

If you were to put your home on the market, how easy or difficult do you think it would be to sell under present market conditions?

Very easy

Fairly easy

Neither easy nor difficult

Fairly difficult

Very difficult

ASK ALL

GVMKAFF

CARD F17

If the government were going to do something to make homes more affordable, what do you think the most useful action would be?

Allow developers to build more homes

Get banks to increase access to mortgages

Give more money to housing associations and local authorities to build social homes for those on low incomes

Make it more expensive to purchase second homes

Give some sort of financial assistance to first time buyers

Give more money to shared ownership schemes e.g. Key Worker/Homebuy schemes to allow people to buy a part share in a property

Something else (PLEASE SAY WHAT)

Do nothing

'Most useful action to make homes more affordable' to appear at top of showcard

ASK ALL WHO ARE BUYING WITH A MORTGAGE

EASEMORT

Some people easily afford their mortgage repayments, others find it difficult to pay. How easy or difficult is it for your household to pay the mortgage payments? Is it...READ OUT

...very easy

fairly easy

fairly difficult

or very difficult?

ASK ALL WHO ARE BUYING WITH A MORTGAGE

WORRMORT

Are you worried by the possibility of not being able to pay the mortgage and having your home repossessed?

IF YES: Does this worry you a great deal or not very much?

Yes - Worries a great deal

Yes - Not very much

No

ASK ALL WHO RENT (CODES 4 TO 10 AT TENURE7)

RENTLVL

CARD F18

Do you think rent levels in your area are too high, too low or about right?

Much too high

Slightly too high

About right

Slightly too low

Much too low

ASK ALL WHO RENT (CODES 4 TO 10 AT TENURE7)

EASERENT

Some people easily afford to pay their rent, others find it difficult to pay. How easy or difficult is it for your household to afford the rent? Is it...READ OUT

...very easy
fairly easy
fairly difficult
or very difficult?

ASK ALL

SUPREPOS

CARD F19

To what extent do you think that the Government should support people who are at risk of having their home repossessed? Please choose the statement that comes closest to your views.

The government should provide no assistance
The government should provide advice but no financial assistance
The government should provide both advice and financial assistance

ASK ALL

GVSPREPO

CARD F20

Which **one** of these factors, if any, should the Government treat as a priority in deciding who to support if they are at risk of having their home repossessed?

Job loss or being made redundant
Relationship breakdown
debts
Reduced income because of less work available
Rising mortgage costs
Self-employed business failure
Other (PLEASE SAY WHO)
The government should not support those at risk of having their homes repossessed

ASK ALL

IMPENRGY

Would you consider making improvements to your home to make it more energy efficient? By energy efficient we mean any improvements that reduce the amount of energy you need to use to meet your current heating, hot water or lighting needs.

Yes

No

[SPONTANEOUS ONLY: Depends/Maybe]

[SPONTANEOUS ONLY: Nothing else needs to be done]

ASK IF ANSWERED 'YES' AT IMPENRGY

YIMPENGY

CARD F21

What is the **main** reason you would consider making improvements to your home to make it more energy efficient?

(By energy efficient we mean any improvements that reduce the amount of energy you need to use to meet your current heating, hot water or lighting needs.)

To make my home more comfortable

To help reduce the impact on the environment

To save money on my fuel bills

Other (PLEASE SAY WHAT)

ASK ALL

STPEFW

CARD F22

Are any of these things stopping you from making improvements to your home to make it more energy efficient?

(By energy efficient we mean any improvements that reduce the amount of energy you need to use to meet your current heating, hot water or lighting needs.)

CODE UP TO 3 ANSWERS

No, nothing is stopping me/nothing needs to be done

It is too expensive

It wouldn't save me money

It is not my responsibility

I don't have the time to make these changes

I don't know enough about it

I don't trust the people selling me these improvements

I don't trust the people installing these improvements to do a good job

I don't think it would make a difference to the environment

It might spoil the appearance of my home

It might reduce the value of my property

Something else (PLEASE SAY WHAT)

ASK IF MORE THAN ONE ANSWER AT PREVIOUS QUESTION

STPENGGM

CARD F22

And what is the **main** thing stopping you from making improvements to your home to make it more energy efficient?

(By energy efficient we mean any improvements that reduce the amount of energy you need to use to meet your current heating, hot water or lighting needs.)

It is too expensive

It wouldn't save me money

It is not my responsibility

I don't have the time to make these changes

I don't know enough about it

I don't trust the people selling me these improvements

I don't trust the people installing these improvements to do a good job

I don't think it would make a difference to the environment

It might spoil the appearance of my home

It might reduce the value of my property

Something else (PLEASE SAY WHAT)

Self-completion Questions

[RENTBUY]

[ASK ALL]

Q1. Suppose a newly-married young couple, both with steady jobs, asked your advice about whether to buy or rent a home. If they had the choice, what would you advise them to do?

- (a) To buy a home as soon as possible
- (b) To wait a bit, then try to buy a home
- (c) Not to plan to buy a home at all

[HOMERISK to WAITFAM]

[ASK ALL]

Q2. Still thinking of what you might say to this young couple,
Please tick one box for each statement below to show how much you agree or disagree with it.

- (a) Owning your home can be a risky investment
- (b) Over time, buying a home works out less expensive than paying rent
- (c) Owning your home makes it easier to move when you want to
- (d) Owning a home ties up money you may need urgently for other things
- (e) Owning a home gives you the freedom to do what you want to it
- (f) Owning a home is a big financial burden to repair and maintain
- (g) Your own home will be something to leave your family
- (h) Owning a home is just too much of a responsibility
- (i) Owning a home is too much of a risk for couples without secure jobs
- (j) Couples who buy their own homes would be wise to wait before starting a family

(response categories for a to j)

- Agree strongly
- Agree
- Neither agree nor disagree
- Disagree strongly
- Can't choose

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