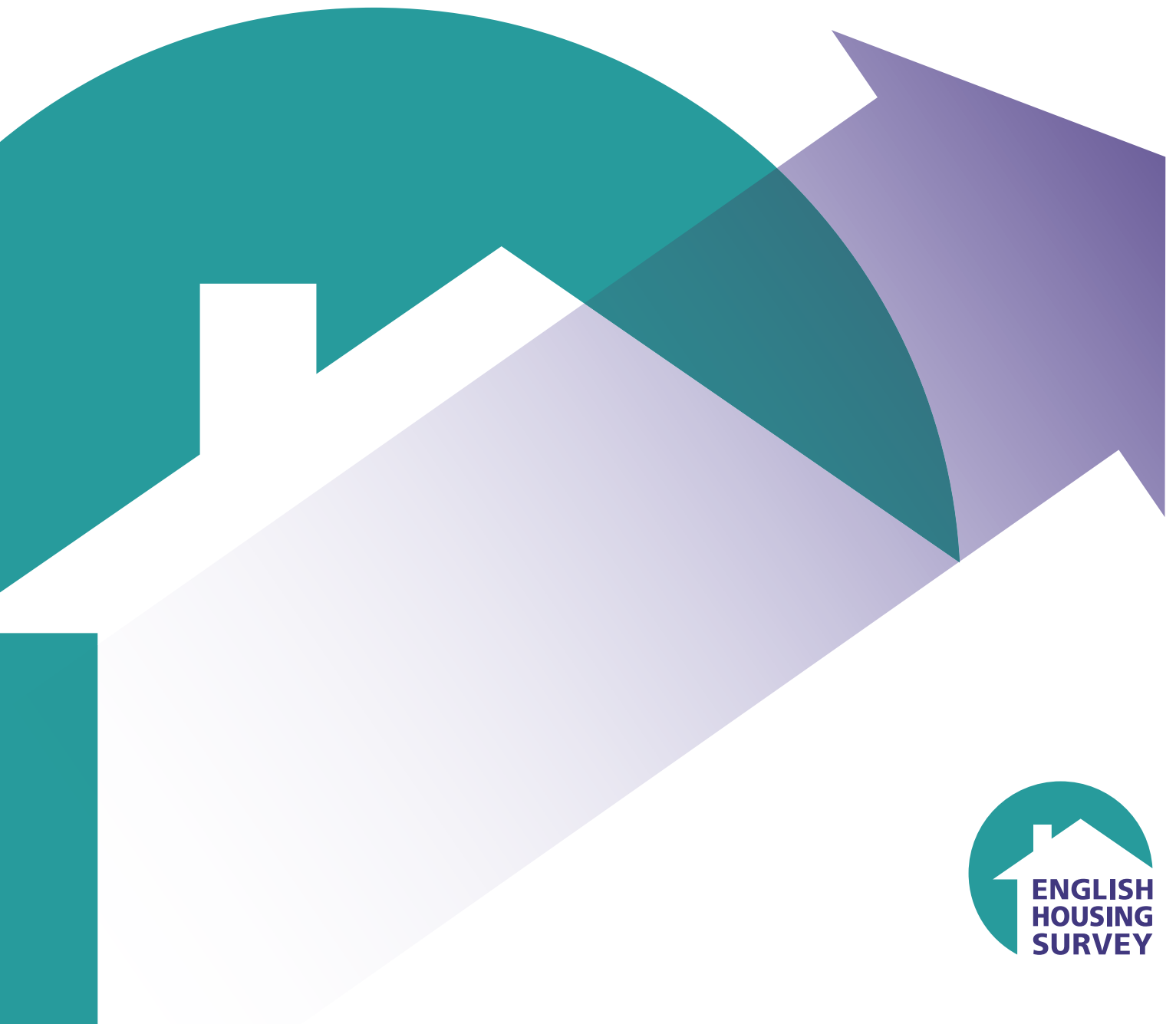




English Housing Survey

Household Report 2009–10



The United Kingdom Statistics Authority has designated these statistics as National Statistics, in accordance with the Statistics and Registration Service Act 2007 and signifying compliance with the Code of Practice for Official Statistics.

Designation can be broadly interpreted to mean that the statistics:

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

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



English Housing Survey
Household Report 2009–10

Department for Communities and Local Government
Eland House
Bressenden Place
London
SW1E 5DU
Telephone: 030 3444 0000
Website: www.communities.gov.uk

© Crown Copyright, 2011

Copyright in the typographical arrangement rests with the Crown.

This publication, excluding logos, may be reproduced free of charge in any format or medium for research, private study or for internal circulation within an organisation. This is subject to it being reproduced accurately and not used in a misleading context. The material must be acknowledged as Crown copyright and the title of the publication specified.

You may re-use this information (not including logos) free of charge in any format or medium, under the terms of the Open Government Licence. To view this licence, visit <http://www.nationalarchives.gov.uk/doc/open-government-licence/> or write to the Information Policy Team, The National Archives, Kew, London TW9 4DU, or e-mail: psi@nationalarchives.gsi.gov.uk.

If you require this publication in an alternative format please email alternativeformats@communities.gsi.gov.uk

DCLG Publications
Tel: 030 0123 1124
Fax: 030 0123 1125

Email: product@communities.gsi.gov.uk
Online via the website: www.communities.gov.uk

July 2011

ISBN: 978-1-4098-3020-7

Contents

Acknowledgements	5
Introduction	6
Chapter 1 Tenure trends and cross-tenure analysis	7
Chapter 2 Owner occupiers, recent first time buyers, and second homes	26
Chapter 3 Social and private renters	42
Chapter 4 New and recently moved households	60
Appendix A: Sampling and grossing	80
Appendix B: Sampling errors	82
Glossary	86

Acknowledgements

The English Housing Survey (EHS) is dependent on a number of people and organisations involved in the survey's design, management, data collection, processing and analysis. The Department for Communities and Local Government would like to thank in particular:

The Office for National Statistics (ONS) who manage the EHS on behalf of the Department. ONS undertake the household interviews and the subsequent data validation and creation of derived analytical measures. It also has responsibilities for the sampling and weighting of the data sets and for the running of the Market Value Survey. ONS are also involved in the production of tables and analytical reports.

Miller Mitchell Burley Lane (MMBL) who undertake the visual inspection of the properties working in partnership with ONS. MMBL employ and manage a large field force of professional surveyors who work in close co-operation with the ONS interviewers to maximise response rates and deliver high quality data.

The Building Research Establishment (BRE) which is the development partner of the Department for the EHS. BRE helps develop the physical survey questionnaire and surveyor training materials, and delivers the surveyor training sessions. The BRE also had responsibility for developing and implementing a new automated data collection and validation process for the physical survey. It is involved in analysing the data and developing and running models to create the key measures and analytical variables for the survey, and reporting the findings.

The Valuation Office Agency (VOA) who provide market valuations for a sub-sample of the EHS properties and information on the local area and housing market.

The interviewers and surveyors who collect information from households and carry out the visual inspection.

The households who take part in the survey.

The Department's staff who manage and work on the survey.

Introduction

1. In April 2008 the English House Condition Survey was integrated with the Survey of English Housing to form the English Housing Survey (EHS). This 2009-10 report provides the second detailed Household Report from the survey. Headline results for 2009-10 were published in *the English Housing Survey Headline Report 2009-10* in February 2011.
2. In parallel to this report, the *English Housing Survey Housing Stock Report 2009* has also been published which presents results about the condition, amenities and services, and energy efficiency of the housing stock.
3. This household report is divided into four chapters, the first of which provides information on the main characteristics of households in the different housing tenures. Chapter 2 focuses on owner-occupiers and includes source of finance for home purchases, types of mortgages, and characteristics of recent first-time buyers. In Chapter 3 the focus is on renters, both private and social. Chapter 4 looks at household moves into, between and within tenures, and households' reasons for moving.
4. A set of Excel files, one for each chapter of the report, is also being published on the EHS website alongside this report. These files contain all the Tables and Figures from the chapters along with Annex Tables which provide further detailed data, including underpinning data for the Figures within the chapters. There are references to these Annex Tables throughout the text of this report.
5. Results which relate to households are mostly based on fieldwork carried out between April 2009 and March 2010, for which the whole sample comprises 17,042 households. However, analyses of some subsets of households use two or three years' combined data due to sample size constraints. Information about the sample for 2009-10 is given in Appendix A.
6. Each estimate from the survey (as with all sample surveys) has a margin of error associated with it arising from sampling and design effects and from measurement error. Details of standard errors and confidence intervals for key variables are provided in Appendix B.
7. Information on the English Housing Survey can be accessed via this link: www.communities.gov.uk/housing/housingresearch/housingsurveys/. Information and past reports on the Survey of English Housing and the English House Condition Survey can also be accessed via this link.
8. EHS datasets are made available to users via the UK Data Archive: www.data-archive.ac.uk/
9. **Responsible statistician:** Meg Green, Deputy Director. Contact via ehs@communities.gov.uk

Chapter 1

Tenure trends and cross-tenure analysis

This chapter reports on the tenure of households in England in 2009-10 at both the national and regional levels. Characteristics of households within the different tenures are described including age, economic status, household type, ethnicity and nationality. Household size and the number of bedrooms available to households and the issues of overcrowding and under-occupation are also explored.

Key findings

- **There has been a decrease in the number of owner occupied households from a peak of 14.8 million in 2005 and 2006 to 14.5 million in 2009-10. In contrast, the number of households renting privately has risen by 1.0 million since 2005, from 2.4 million to 3.4 million in 2009-10.**
- **Overall, 67% of households were owner occupiers, 17% were social renters and 16% were private renters in 2009-10. There were higher percentages of social and private renters (both 23%) in London than in other regions.**
- **Overall, 4.0 million (19% of) household reference persons (HRPs) were aged between 16 and 34, 12.0 million (56%) were aged 35 to 64, and 5.6 million (26%) were aged 65 or over. Half of private renters were aged 16 to 34 compared to a fifth of social renters and 11% of owner occupiers.**
- **Of HRPs who owned outright, 60% were retired compared with only 4% of those buying with a mortgage. A large majority of those buying with a mortgage were in full time work (84%) and a further 6% were working part-time. Only 23% of social renting HRPs were in full time work.**
- **Three-fifths (60%) of households in the social rented sector had no household members in work, compared to 31% of owner occupiers and 28% of private renters. Almost half (49%) of households buying with a mortgage had two household members working.**
- **There were clear differences in the gross annual income of the HRP and partner between different tenures. Those buying with a mortgage had an average (mean) income more than three times that of social renters (£47,200 and £15,100 per annum respectively).**

-
- **Households with white, Indian, and Pakistani or Bangladeshi HRP were more likely than black households to be owner occupiers. A quarter (25%) of all ethnic minority households lived in the private rented sector and 16% were social renters.**
 - **The overall rate of overcrowding in England in 2009-10 was 2.9%, with 630,000 households living in overcrowded conditions. There were considerable differences in overcrowding rates by tenure: 1.4% of owner occupiers (204,000 households); 7.1% of social renters (273,000); and 5.1% of private renters (152,000).**
 - **London had the highest rate of overcrowding of all regions in England, 7.8%, with over a third of all overcrowded households in England living in London. London also had the lowest rate of under-occupation, at 24.7%.**

Trends in tenure

- 1.1 In 2009-10 there were an estimated 21.6 million households in England living in private accommodation, that is, excluding those living in institutional accommodation such as nursing homes or halls of residence.
- 1.2 Owner occupation was the largest tenure, with 14.5 million households, 67.4% of the total. The number of owner occupiers has fallen from a peak of 14.8 million in 2005 and 2006, Table 1.1 and Figure 1.1.
- 1.3 There were 3.7 million (17.0% of) households in the social rented sector and 3.4 million in the private rented sector in 2009-10. The number and proportion of households living in the private rented sector has been rising over the whole of the period from 1999 to 2009-10 and 15.6% of households rented privately in 2009-10. The remaining 17.0% of households were living in the social rented sector.

Table 1.1: Trends in tenure, 1999 to 2009-10

all households

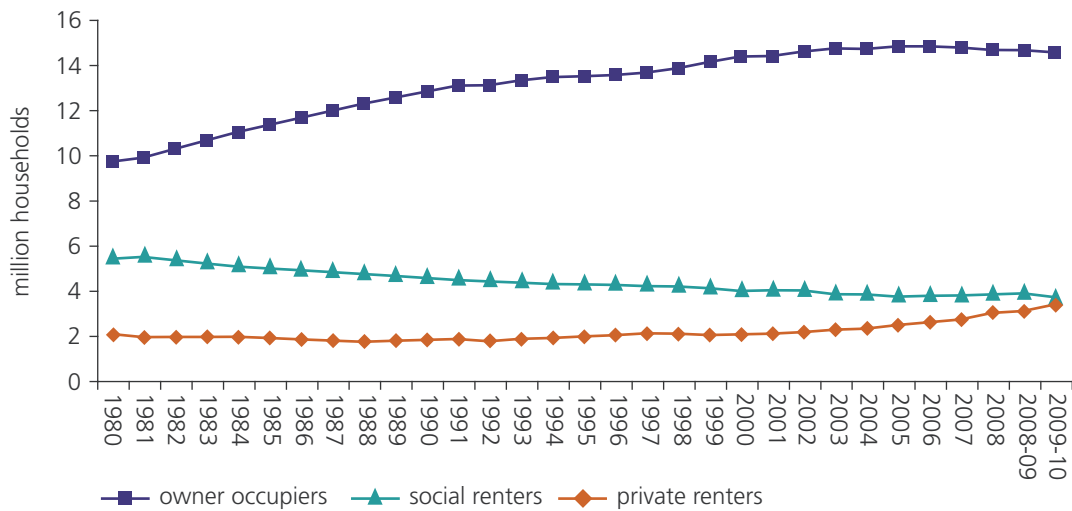
	owner occupiers	social renters	private renters	all tenures
	<i>thousands of households</i>			
1999	14,091	4,072	2,000	20,163
2000	14,339	3,953	2,029	20,320
2001	14,358	3,983	2,062	20,403
2002	14,559	3,972	2,131	20,662
2003	14,701	3,804	2,234	20,739
2004	14,677	3,797	2,284	20,758
2005	14,791	3,696	2,445	20,932
2006	14,790	3,736	2,566	21,092
2007	14,733	3,755	2,691	21,178
2008	14,628	3,797	2,982	21,407
2008-09	14,621	3,842	3,067	21,530
2009-10	14,525	3,675	3,355	21,554
	<i>percentages</i>			
1999	69.9	20.2	9.9	100.0
2000	70.6	19.5	10.0	100.0
2001	70.4	19.5	10.1	100.0
2002	70.5	19.2	10.3	100.0
2003	70.9	18.3	10.8	100.0
2004	70.7	18.3	11.0	100.0
2005	70.7	17.7	11.7	100.0
2006	70.1	17.7	12.2	100.0
2007	69.6	17.7	12.7	100.0
2008	68.3	17.7	13.9	100.0
2008-09	67.9	17.8	14.2	100.0
2009-10	67.4	17.0	15.6	100.0

Sources:

1999 to 2008: ONS Labour Force Survey;

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

Figure 1.1: Trends in tenure, 1980 to 2009-10



Base: all households

Note: underpinning data are presented in Annex Table 1.1

Sources:

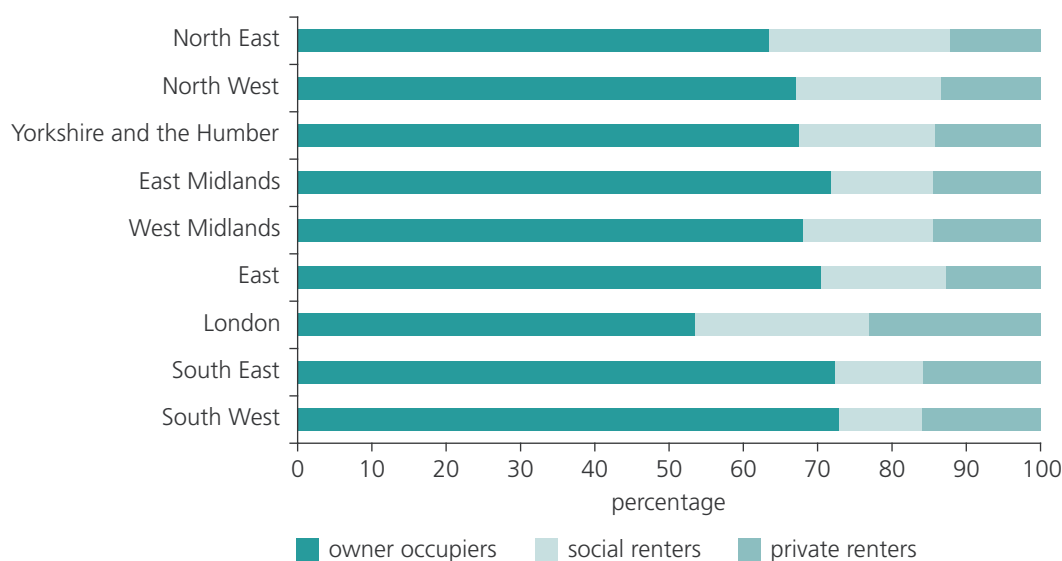
1980 to 2008 ONS Labour Force Survey

2008-09 onwards English Housing Survey, full household sample

Tenure by region

- 1.4 The tenure composition for each region was broadly similar to that for the whole of England, with the exception of London which had far higher percentages of private and social renting households than other regions, Figure 1.2 and Annex Table 1.2.
- 1.5 The highest levels of owner occupation were in the South West (73%), South East and East Midlands (both around 72%). In comparison, London had the lowest level of owner occupation (53%) but the highest level of private renting (23%) and the second highest level of social renting (23%).
- 1.6 All the northern regions had higher than the national average level of social renting: 24% in the North East; 19% in the North West; and 18% in Yorkshire and the Humber. The lowest level of social renting was in the South West where only 11% of households were social renters.
- 1.7 In contrast, the southern regions had a higher level of private renting (17%) compared to midland (14%) and northern (13%) regions.

Figure 1.2: Tenure by region, 2009-10



Base: all households

Note: underpinning data are presented in Annex Table 1.2

Source: English Housing Survey, full household sample

Demographic and economic characteristics

- 1.8 Table 1.2 and Annex Table 1.3 give the numbers and percentages of households by a range of demographic characteristics. Data on age, economic status and ethnicity all relate to the household reference person (HRP).

Table 1.2: Demographic and economic characteristics, 2009-10

all households

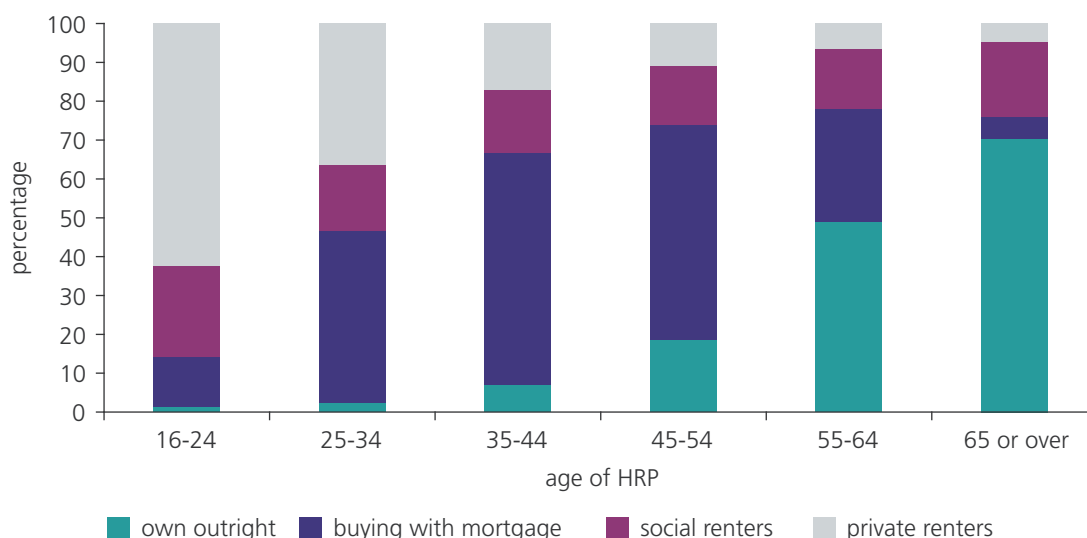
	own outright	buying with mortgage	all owner occupiers	local authority	housing association	all social renters	all private renters	all tenures
age of HRP	<i>thousands of households</i>							
16-24	11	106	118	78	115	193	518	829
25-34	75	1,412	1,487	264	276	540	1,161	3,189
35-44	297	2,559	2,855	351	339	689	730	4,275
45-54	773	2,284	3,057	292	332	624	455	4,135
55-64	1,742	1,036	2,778	263	282	545	234	3,557
65 or over	3,929	300	4,229	498	586	1,083	258	5,570
all ages	6,828	7,697	14,525	1,745	1,930	3,675	3,355	21,554
economic status of HRP								
full-time work	1,792	6,420	8,212	403	457	860	2,022	11,095
part-time work	542	508	1,050	178	173	352	290	1,692
retired	4,199	320	4,519	557	642	1,199	263	5,981
unemployed	68	143	211	163	160	323	222	756
full-time education	5	18	23	22	23	46	188	256
other inactive	223	287	510	421	474	895	371	1,776
all households	6,828	7,697	14,525	1,745	1,930	3,675	3,355	21,554
ethnicity of HRP								
white	6,551	6,962	13,513	1,404	1,692	3,096	2,811	19,419
black Caribbean	36	85	121	64	63	127	37	286
black African	6	77	83	104	46	151	87	320
Indian	110	189	299	23	14	37	116	452
Pakistani or Bangladeshi	63	148	211	22	25	47	72	330
other	62	236	298	127	90	217	231	747
all ethnic minority	277	734	1,012	341	238	579	544	2,135
all ethnicities	6,828	7,697	14,525	1,745	1,930	3,675	3,355	21,554
household type								
couple no dependent children	3,638	2,689	6,327	320	326	646	861	7,835
couple with dependent child(ren)	446	2,912	3,358	263	291	554	604	4,516
lone parent with dependent child(ren)	83	422	505	300	305	605	413	1,523
other multi-person households	435	405	840	203	171	374	512	1,726
one person under 60	352	1,091	1,443	277	326	603	758	2,804
one person aged 60 or over	1,874	177	2,051	382	512	894	206	3,150
all household types	6,828	7,697	14,525	1,745	1,930	3,675	3,355	21,554
household size								
one	2,226	1,268	3,494	659	837	1,496	964	5,954
two	3,400	2,390	5,791	492	475	968	1,199	7,957
three	639	1,624	2,263	263	270	533	603	3,399
four	410	1,697	2,107	173	207	380	379	2,866
five	109	548	656	99	89	188	134	979
six or more	45	170	214	59	50	109	76	399
all household sizes	6,828	7,697	14,525	1,745	1,930	3,675	3,355	21,554
<i>mean number of persons per household</i>	<i>2.0</i>	<i>2.8</i>	<i>2.4</i>	<i>2.3</i>	<i>2.2</i>	<i>2.2</i>	<i>2.3</i>	<i>2.4</i>
<i>sample size</i>	<i>5,672</i>	<i>5,950</i>	<i>11,622</i>	<i>1,440</i>	<i>1,649</i>	<i>3,089</i>	<i>2,331</i>	<i>17,042</i>

Source: English Housing Survey, full household sample

1.9 Table 1.2 and Figure 1.3 show that outright owners were concentrated in the older age groups: 71% of those aged 65 or over were outright owners compared to less than 10% of those age groups under 45. The highest proportions buying with a mortgage, as might be expected, were found in the middle age ranges, particularly in the 35 to 44 (60%) and 45 to 54 (55%) groups.

1.10 Half of all private renters were aged under 35 with half a million (15% of private renters) aged 16 to 24 and 1.2 million (35%) aged 25 to 34. Only 8% of private renters were aged 65 or over. The picture in the social rented sector is different, with only 193,000 (20%) of HRPs aged under 35. Around 5% of social renters were aged 16 to 24 and 15% were 25 to 34, while 29% were aged 65 or over.

Figure 1.3: Tenure within age group of HRP, 2009-10



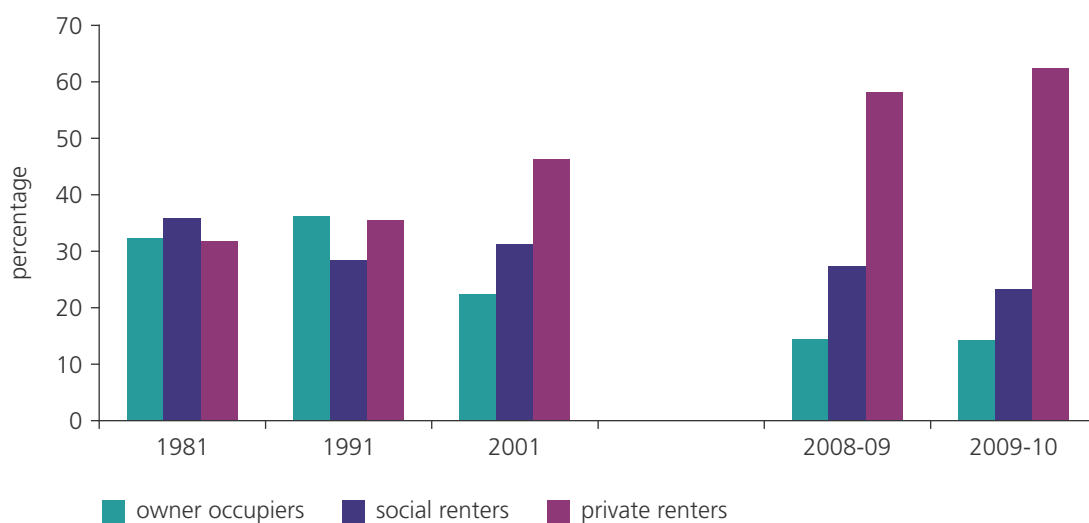
Base: all households

Note: underpinning data are presented in Table 1.2

Source: English Housing Survey, full household sample

1.11 Figure 1.4 looks only at the youngest age group, that is households with HRPs aged 16-24. There has been a clear tenure shift over time for this group, away from owner-occupation and social renting towards private renting. In 1981, 36% of 16-24 year old HRPs were social renters with equal proportions (32%) in each of owner occupation and private renting. In 2009-10, only 14% of this group were owner occupiers, 23% were social renters while the proportion renting privately had almost doubled to 62%.

Figure 1.4: Tenure of households with HRP aged 16-24, 1981 to 2009-10 (selected years)



Base: all households

Note: underpinning data are presented in Annex Table 1.4

Sources:

1981-2001 ONS Labour Force Survey

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

Economic activity

- 1.12 In 2009-10, 90% of mortgagors were working, 83% in full-time work and 7% working part-time, and only 4% were retired. In contrast, 61% of those who owned outright were retired reflecting that many of this group are likely to be older households who have paid off mortgages, Figure 1.5.
- 1.13 Unemployment was highest in the social rented sector, 9% compared to 7% of private renters and only 1% of owner occupiers. The social rented sector also contained a much higher proportion of 'other inactive' than the other two main tenures: 24% of social renters compared to 11% of private renters and 4% of owner occupiers.
- 1.14 Around 60% of private renters worked full-time with a further 9% working part-time. There were nearly 190,000 households in the private rented sector with a household reference person in full-time education.
- 1.15 Figure 1.6 and Annex Table 1.5 provide information on the number of people per household who were working. In the social rented sector 60% of households had no household members in work compared to only 7% of those buying with a mortgage and 28% of privately renting households. Around 58% of households owning outright had no-one working, reflecting the older age profile of this group.

Figure 1.5: Economic status of HRP by tenure, 2009-10

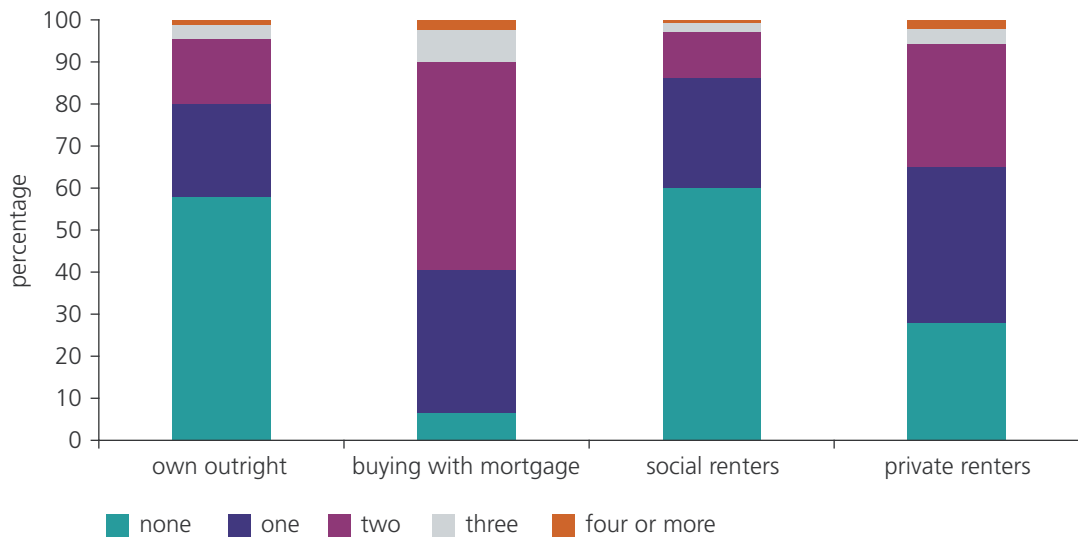


Base: all households

Note: underpinning data are presented in Annex Table 1.3

Source: English Housing Survey, full household sample

Figure 1.6: Number of working people in household by tenure, 2009-10



Base: all households

Note: underpinning data are presented in Annex Table 1.5

Source: English Housing Survey, full household sample

Household type

1.16 Couples with no dependent children were the most common type of household in 2009–10, 36% of all households, Figure 1.7. This was also the most common household type in owner occupation (44%) and in the private

rented sector (26%). However, in the social rented sector the most common type of household was a single person aged 60 or over, almost a quarter of all households in this sector (24%). There were higher proportions of lone parent households in the rented sectors than in owner occupation, 16% of social renters and 12% of private renters were lone parents with dependent children, compared to only 3% of owner occupiers.

Figure 1.7: Household type within tenure, 2009-10



Base: all households

Note: underpinning data are presented in Annex Table 1.3

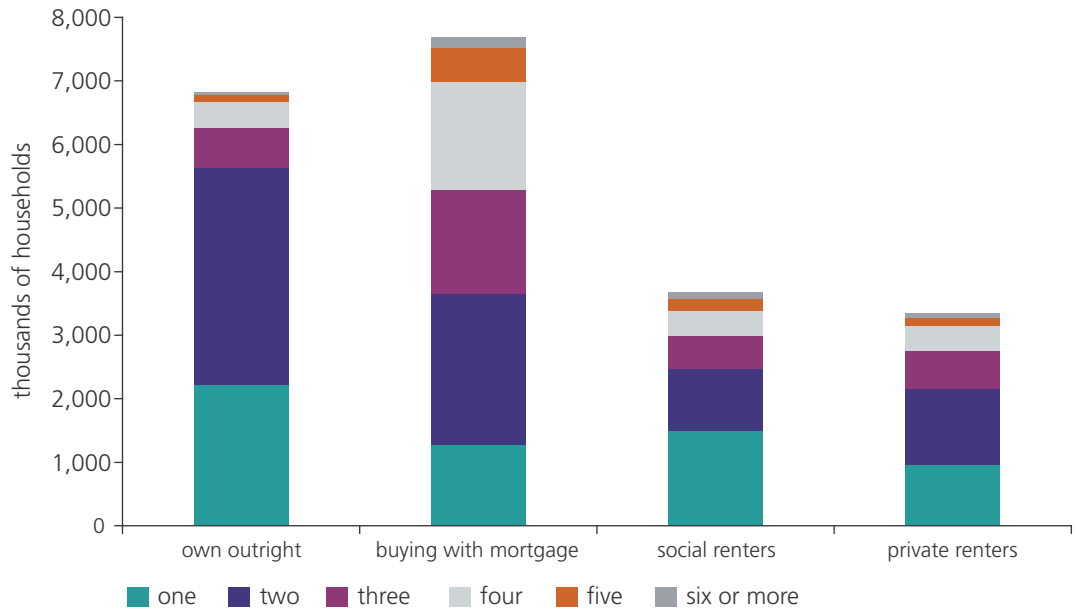
Source: English Housing Survey, full household sample

Household size

1.17 Around two-fifths (41%) of households in the social rented sector were one-person households compared to just under a quarter (24%) of owner occupiers and 29% of private renters. There was little difference between the three main tenures in the average (mean) number of persons per household: 2.4 persons in owner occupation; 2.2 persons in the social rented sector and 2.3 persons in the private rented sector, Annex Table 1.3.

1.18 As might be expected, there was a higher proportion of one or two person households owning their home outright than buying with a mortgage. Over four-fifths (82%) of outright owners, 5.6 million households, were one or two person households compared to 48% (3.7 million) of mortgagors, Figure 1.8.

Figure 1.8: Household size by tenure, 2009-10

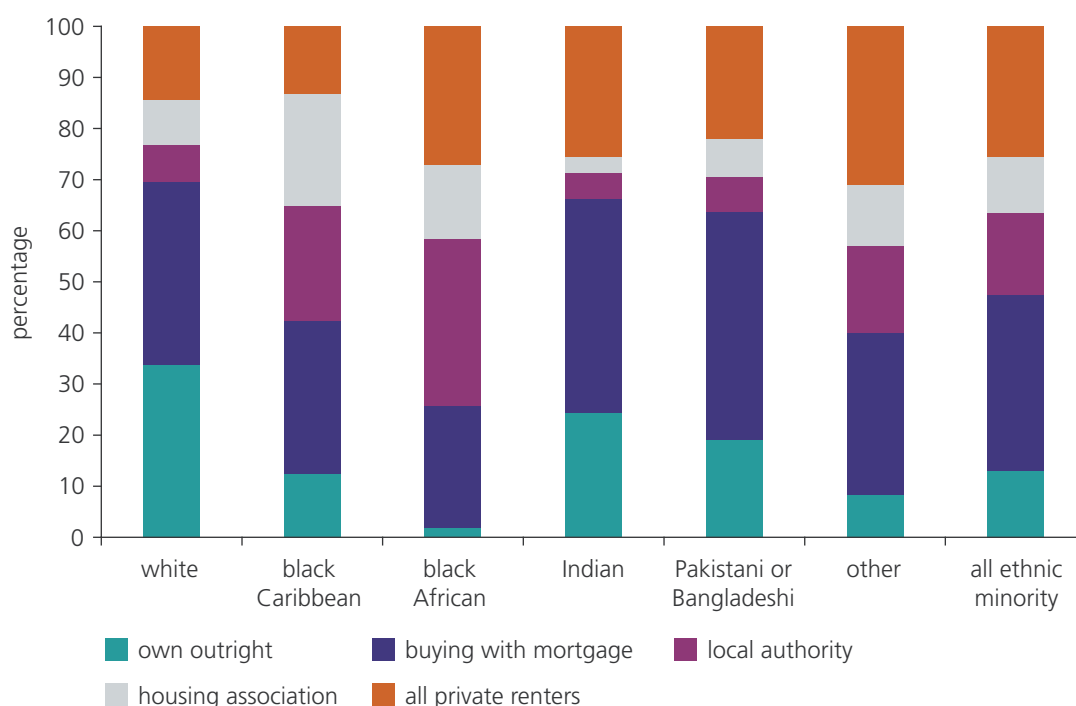


Base: all households
Note: underpinning data are presented in Table 1.2
Source: English Housing Survey, full household sample

Ethnicity

- 1.19 One-tenth of all households in England in 2009-10 had an ethnic minority HRP. There were notable differences however by tenure: 16% of both social renters and private renters were from ethnic minorities compared to 7% of owner occupiers.
- 1.20 Figure 1.9 shows the tenure breakdown within the different ethnic groups. Households with white, Indian and Pakistani or Bangladeshi HRPs were more likely to be owner occupiers than black households. Around 70% of white households were owner occupiers compared to 26% of black African and 42% of black Caribbean households.
- 1.21 A quarter (25%) of all ethnic minority households lived in the private rented sector compared to 14% of white households. Only 8% of Indian households were social renters. Black households were much more likely to be social renters, 45% of black Caribbean and 47% of black African households lived in the social rented sector.

Figure 1.9: Tenure within ethnic group, 2009-10



Base: all households

Note: underpinning data are presented in Table 1.2

Source: English Housing Survey, full household sample

Marital status

1.22 Overall, 10.3 million HRPs (48%) were married or civil partners; 2.3 million were co-habiting; and 3.6 million were single. There were a further 5.3 million who were widowed, divorced or separated, Table 1.3.

1.23 Owner occupation was the most common tenure for all groups, regardless of marital status, although there were considerable variations. The highest rate of owner-occupation (83%) was found among HRPs who were married or in a civil partnership, and the lowest rate (42%) among HRPs who were single.

1.24 Some 1.0 million single householders rented in the social sector and 1.1 million in the private rented sector. Widowed householders were the most likely to own outright (64%) and the least likely to rent privately (6%). Divorced or separated householders were equally likely to be owners or renters.

Table 1.3: Tenure by marital status of HRP, 2009-10

all households

	owner occupiers			social renters	private renters	all tenures
	own outright	buying with mortgage	all owner occupiers			
	<i>thousands of households</i>					
married or civil partner	3,926	4,584	8,510	894	891	10,295
cohabiting	228	1,116	1,344	333	628	2,305
single	525	983	1,508	963	1,146	3,618
widowed	1,522	142	1,664	569	132	2,364
divorced or separated	627	871	1,499	915	557	2,971
all households	6,828	7,697	14,525	3,675	3,355	21,554
	<i>percentages within marital status</i>					
married or civil partner	38.1	44.5	82.7	8.7	8.7	100.0
cohabiting	9.9	48.4	58.3	14.5	27.2	100.0
single	14.5	27.2	41.7	26.6	31.7	100.0
widowed	64.4	6.0	70.4	24.1	5.6	100.0
divorced or separated	21.1	29.3	50.4	30.8	18.8	100.0
all households	31.7	35.7	67.4	17.0	15.6	100.0
	<i>percentages within tenure</i>					
married or civil partner	57.5	59.6	58.6	24.3	26.6	47.8
cohabiting	3.3	14.5	9.3	9.1	18.7	10.7
single	7.7	12.8	10.4	26.2	34.2	16.8
widowed	22.3	1.8	11.5	15.5	3.9	11.0
divorced or separated	9.2	11.3	10.3	24.9	16.6	13.8
all households	100.0	100.0	100.0	100.0	100.0	100.0

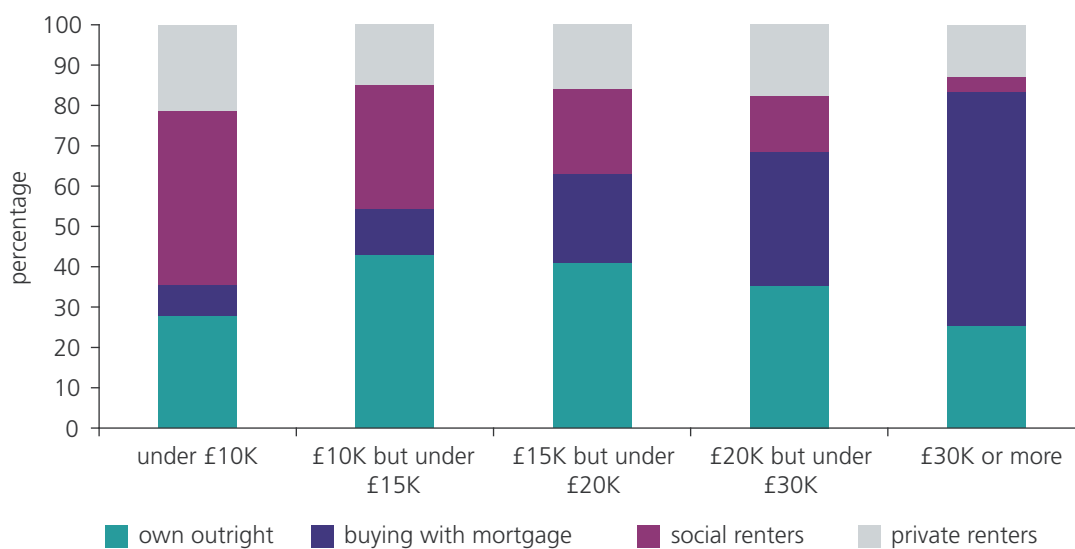
Source: English Housing Survey, full household sample

Gross annual income

- 1.25 The mean gross annual income (of household reference person and partner) varied considerably by tenure, Annex Table 1.6. Social renters had the lowest average income, £15,000 per year, while those buying with a mortgage had the highest at £47,200.
- 1.26 Of social renters, 2.3 million (64%) had incomes of less than £15,000 per year, and social renters comprised only 4% of all households with incomes of £30,000 or more. In contrast, 5.3 million (58% of) mortgagors had incomes of £30,000 or more, but only 600,000 (8%) had incomes below £15,000.
- 1.27 The proportion of private renters in each income band varied rather less than for other tenures. Although 1.2 million private renters had an income of £30,000 or more, they constituted only 13% of those in this income band, Figure 1.9.

1.28 Approaching half of all outright owners (47%) had an income of less than £20,000 per year. They constituted 28% of those in the under £10,000 income band and 43% of those in the £10,000 but under £15,000 income band. This again reflects the higher proportions of older and retired households in this tenure group.

Figure 1.10: Gross annual income of HRP and partner by tenure, 2009-10



Base: all households

Note: underpinning data are presented in Annex Table 1.6

Source: English Housing Survey, full household sample

Nationality

1.29 Table 1.4 provides estimates for nationality by tenure based on a two-year average of data from 2008-09 and 2009-10. The estimates are given for two nationality groupings: British or Irish; and Other.

1.30 Other nationalities represented around 9% of all households in 2009-10 but there were significant differences by tenure. In the private rented sector, other nationalities accounted for 24% of households. The proportions of other nationalities in the owner occupied and social rented sectors were much lower at 6% and 9% respectively. One reason for this may be that private renting is usually the only tenure immediately available to new migrants when they arrive in the UK, other than staying with family or friends.

1.31 Although 70% of British/Irish households were owner occupiers, only 44% of other nationalities owned their home. The proportions of each group in the social rented sector were similar: 17% of British/Irish and 18% of other nationalities.

Table 1.4: Nationality of HRP by tenure (two year average 2008-09 and 2009-10)

all households

	owner occupiers	social renters	private renters	all tenures
			<i>thousands of households</i>	
British/Irish	13,682	3,395	2,437	19,514
other nationalities	861	356	760	1,977
all	14,543	3,751	3,197	21,491
			<i>percentage within tenure</i>	
British/Irish	94.1	90.5	76.2	90.8
other nationalities	5.9	9.5	23.8	9.2
all	100.0	100.0	100.0	100.0
			<i>percentage within nationality</i>	
British/Irish	70.1	17.4	12.5	100.0
other nationalities	43.5	18.0	38.5	100.0
all	67.7	17.5	14.9	100.0

Source: English Housing Survey, full household sample

1.32 In Table 1.5 the estimates are presented by the age group of the household reference person. Household reference persons of other nationalities accounted for 16% of the 16-39 age group but only 6% of householders aged 60 or over. In the private rented sector, 29% of HRPs in the 16-39 age group were other nationalities, partly reflecting the role of this tenure for students.

Table 1.5: Nationality of HRP by tenure and age of HRP (two year average 2008-09 and 2009-10)

all households

	age of HRP			all ages
	16-39	40-59	60+	
				<i>thousands of households</i>
British/Irish				
owner occupiers	2,762	5,672	5,248	13,682
social renters	949	1,182	1,264	3,395
private renters	1,403	695	339	2,437
all tenures	5,114	7,549	6,850	19,514
other nationalities				
owner occupiers	227	296	337	861
social renters	151	122	83	356
private renters	574	160	27	760
all tenures	952	578	447	1,977
all nationalities				
owner occupiers	2,989	5,969	5,585	14,543
social renters	1,100	1,304	1,347	3,751
private renters	1,977	855	365	3,197
all tenures	6,066	8,128	7,297	21,491
other nationalities as % of all households in ageband				<i>percentage</i>
owner occupiers	7.6	5.0	6.0	5.9
social renters	13.7	9.4	6.2	9.5
private renters	29.0	18.7	7.3	23.8
all tenures	15.7	7.1	6.1	9.2

Source: English Housing Survey, full household sample

Number of bedrooms, overcrowding and under-occupation

- 1.33 Levels of overcrowding and under-occupation are measured using the 'bedroom standard' (see Glossary). Essentially this is the difference between the number of bedrooms needed to avoid undesirable sharing (given the number, ages and relationships of the household members) and the number of bedrooms actually available to the household.
- 1.34 The number of bedrooms available to households, by tenure, in 2009–10 is shown in Table 1.6. The overall average (mean) number of bedrooms available was 2.8 but there were some differences by tenure: owner occupiers had on average 3.0 bedrooms; social renters had 2.1 bedrooms; and private renters had 2.4 bedrooms.

Table 1.6: Number of bedrooms by tenure, 2009-10

all households

	number of bedrooms available to household					all	mean number of bedrooms
	one	two	three	four	five or more		
	<i>thousands of households</i>						
owner occupiers	463	3,100	7,215	2,924	820	14,522	3.0
social renters	1,028	1,294	1,240	101	12	3,675	2.1
private renters	612	1,329	1,035	272	107	3,355	2.4
all households	2,103	5,723	9,490	3,296	940	21,552	2.8
	<i>percentages</i>						
owner occupiers	3.2	21.3	49.7	20.1	5.7	100.0	
social renters	28.0	35.2	33.7	2.7	0.3	100.0	
private renters	18.2	39.6	30.9	8.1	3.2	100.0	
all households	9.8	26.6	44.0	15.3	4.4	100.0	

Source: English Housing Survey, full household sample

- 1.35 While 28% of social renters and 18% of private renters had only one bedroom available, only 3% of owner-occupiers were in this category. In contrast however, around a quarter (26%) of owner occupiers had four or more bedrooms compared to only 3% of social renters and 11% of private renters.
- 1.36 The number of overcrowded households interviewed in each survey year is too small to enable reliable overcrowding estimates for a single year. Consequently data from the three most recent years have been combined to produce the estimates discussed in this section¹.

¹ The figures for 2008–09 on overcrowding and under-occupation published in the 2008–09 EHS headline and annual reports came from a combined LFS-EHS dataset and it was our original intention to publish figures based on the Integrated Household Survey dataset (containing LFS, EHS and a small number of other government surveys) for 2009–10. However initial appraisal of results shows some small inconsistencies between these overlapping but distinct samples for successive years' estimates. In this report we have therefore reverted to using the previously established three-year moving average based on SEH and EHS data to provide an indicator of overall trends on a consistent basis.

1.37 The overall rate of overcrowding in England in 2009-10 (three-year average 2007-08 to 2009-10) was 2.9%, with an estimated 630,000 households living in overcrowded conditions. Overcrowding rates differed considerably by tenure: 1.4% of owner occupiers (204,000 households; 7.1% of social renters (273,000 households); and 5.1% of private renters (152,000 households), Table 1.7.

Table 1.7: Overcrowding and under-occupation by tenure, three year average 2007-08 to 2009-10

all households

	difference from bedroom standard				all households
	overcrowded	at standard	1 above standard	under-occupied	
	<i>thousands of households</i>				
owner occupiers	204	2,032	5,342	6,958	14,536
social renters	273	2,007	1,124	423	3,827
private renters	152	1,256	1,084	506	2,999
all tenures	630	5,295	7,550	7,888	21,362
	<i>percentages</i>				
owner occupiers	1.4	14.0	36.7	47.9	100.0
social renters	7.1	52.4	29.4	11.1	100.0
private renters	5.1	41.9	36.2	16.9	100.0
all tenures	2.9	24.8	35.3	36.9	100.0

Note: overcrowding and under-occupation are measured using the bedroom standard (see Glossary)

Source: 3 year average based on 2007-08 SEH data and 2008-09 & 2009-10 EHS data

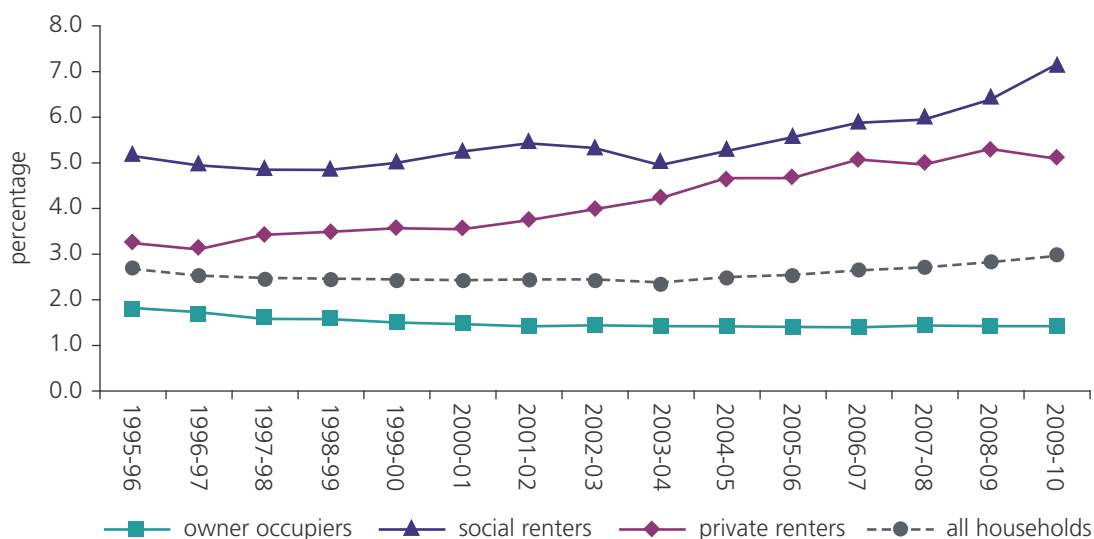
1.38 Around 7.9 million households were under-occupying their accommodation in 2009-10, that is, they had at least two bedrooms more than they needed as measured by the bedroom standard. The rate of under-occupation was much higher in the owner occupied sector than in the other two main tenures: 47.9% compared to 11.1% and 16.9% for social and private renters respectively.

1.39 A further 7.6 million households (35.3%) had one bedroom more than they needed: 5.3 million of these were owner occupiers, and there were 1.1 million in each of the two rented sectors.

1.40 Figure 1.11 shows the trend in overcrowding rates by tenure and for England (all tenures) over the period 1995-96 to 2009-10. The rate of overcrowding among owner occupiers has changed little over the last ten years. In the private rented sector the rate of overcrowding has risen from around 3.5% to around 5% for the last four years. The social rented sector has also seen a rise over this period from around 5% to around 7% of households.

1.41 Figure 1.12 and Table 1.8 give estimates of overcrowding and under-occupation by region. London had the highest rate of overcrowding, 7.8%, and the lowest rate of under-occupation, 24.7%. Over a third (38%) of all overcrowded households in England were living in London.

Figure 1.11: Trend in overcrowding rates by tenure, 1995-96 to 2009-10, three year moving average



Base: all households

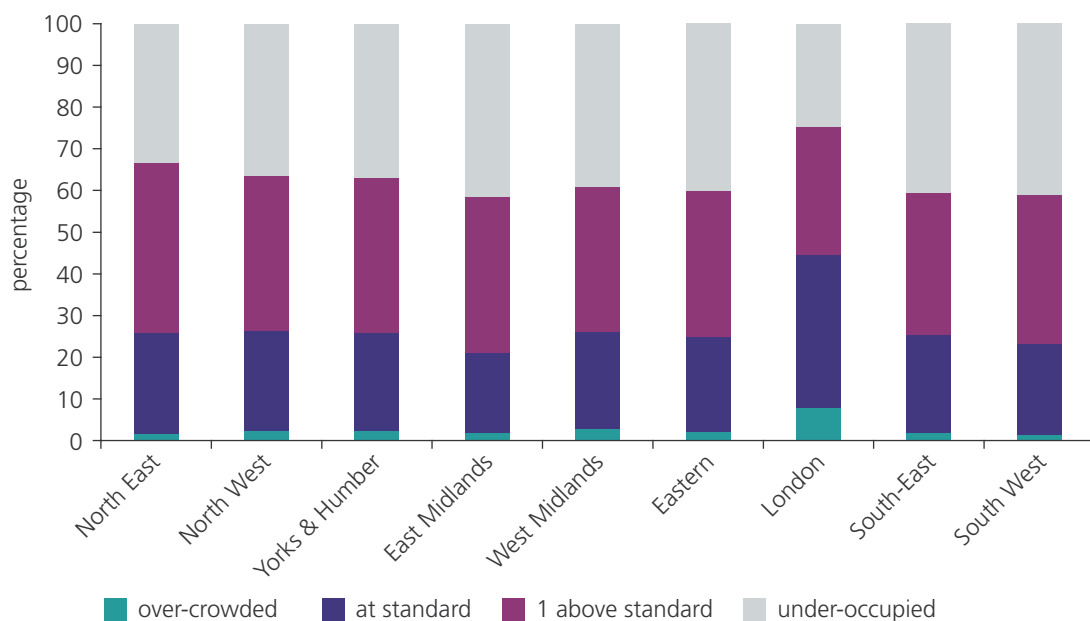
Notes:

- 1) three year averages are the average of the three years up to and including the labelled date
- 2) over-crowding and under-occupation are measured using the bedroom standard (see Glossary)

Sources:

Survey of English Housing up to and including 2007-08;
2008-09 onwards English Housing Survey, full household sample

Figure 1.12: Overcrowding and under-occupation by region, three year average 2007-08 to 2009-10



Base: all households

Note: overcrowding and under-occupation are measured using the bedroom standard (see Glossary)

Source: 3 year average based on 2007-08 SEH data and 2008-09 & 2009-10 EHS data

1.42 The lowest rates of overcrowding were found in the North East, East Midlands and South West, less than 2%. In all regions other than London, a third or more of households were under-occupying their accommodation. Annex Table 1.7 provides further detail of the regional picture by presenting estimates by region and tenure.

Table 1.8: Overcrowding and under-occupation by region, three year average 2007-08 to 2009-10

all households

	difference from bedroom standard				all households
	over-crowded	at standard	1 above standard	under-occupied	
	<i>thousands of households</i>				
North East	20	267	454	369	1,111
North West	71	695	1,089	1,064	2,918
Yorks & Humber	50	512	809	803	2,175
East Midlands	34	360	703	776	1,873
West Midlands	66	517	777	870	2,230
Eastern	49	542	824	951	2,366
London	237	1,114	938	750	3,040
South-East	68	806	1,171	1,400	3,446
South West	33	482	784	906	2,205
England	630	5,295	7,550	7,888	21,362
	<i>percentages</i>				
North East	1.8	24.1	40.9	33.3	100.0
North West	2.4	23.8	37.3	36.5	100.0
Yorks & Humber	2.3	23.6	37.2	36.9	100.0
East Midlands	1.8	19.2	37.6	41.4	100.0
West Midlands	3.0	23.2	34.8	39.0	100.0
Eastern	2.1	22.9	34.8	40.2	100.0
London	7.8	36.6	30.9	24.7	100.0
South-East	2.0	23.4	34.0	40.6	100.0
South West	1.5	21.8	35.5	41.1	100.0
England	2.9	24.8	35.3	36.9	100.0

Note: overcrowding and under-occupation are measured using the bedroom standard (see Glossary)

Source: 3 year average based on 2007-08 SEH data and 2008-09 & 2009-10 EHS data

1.43 Overcrowding is a problem which particularly affects households with children. An estimated 1.1 million children aged under 16 (11.6%) lived in overcrowded conditions in 2009-10. There were however substantial differences by tenure: only 5.0% of children in the owner occupied sector lived in overcrowded conditions compared to 11.3% in the private rented sector and 26.6% in the social rented sector, Table 1.9.

1.44 Two-thirds (67%) of children in the owner occupied sector lived in homes with at least one spare bedroom, compared to less than a fifth of children (18%) in the social rented sector, and 37% of children in the private rented sector.

Table 1.9: Children (<16) in overcrowded or under-occupied homes, three year average 2007-08 to 2009-10

all children aged <16

	difference from bedroom standard				all households
	over-crowded	at standard	1 above standard	under-occupied	
	<i>thousands of children (<16)</i>				
owner occupiers	298	1,667	2,661	1,397	6,023
social renters	597	1,245	384	21	2,247
private renters	199	678	432	88	1,396
all tenures	1,095	3,590	3,477	1,505	9,667
	<i>percentages</i>				
owner occupiers	5.0	27.7	44.2	23.2	100.0
social renters	26.6	55.4	17.1	0.9	100.0
private renters	14.3	48.5	30.9	6.3	100.0
all tenures	11.3	37.1	36.0	15.6	100.0

Note: overcrowding and under-occupation are measured using the bedroom standard (see Glossary)

Source: 3 year average based on 2007-08 SEH data and 2008-09 & 2009-10 EHS data

Chapter 2

Owner occupiers, recent first time buyers, and second homes

This chapter reports on the characteristics of owner occupiers, and looks in particular at recent first time buyers (those who have never owned before and bought their first home in the three years prior to the survey). It also looks at types of ownership, mortgages, and how people intend to pay off their mortgage. The final section is about households who own or rent one or more second homes, their reasons for having them, and their location.

Key findings

- **About 70% of owner occupier household reference persons (HRPs) were aged between 25 and 64; less than 1% were aged 16 to 24.**
- **Results showed that 44% of owner occupier households comprised couples with no dependent children; only 3% were lone parents with dependent children. Nearly a quarter (24%) of all owner occupier households consisted of only one person.**
- **The vast majority of owner occupiers (90%) owned the freehold of their house; a further 4% owned leasehold houses and 6% had leasehold flats.**
- **Only 4% of owner occupier HRPs were first time buyers, with the majority of these (61%) being aged between 25 and 34. HRPs who were homeowners but were not first time buyers were most likely to be aged 35 or above (91%).**
- **With regards to recent first time buyers, 89% were in full time employment, compared to 55% of other homeowners, and 32% of other homeowners were retired. In 2009-10, 18% of recent first time buyers had a HRP from an ethnic minority. Recent first time buyers were likely to own homes containing either one or two bedrooms (53%) whereas other homeowners were more likely to have three or more bedrooms (77%).**
- **The number of households owning their home outright rose from 5.6 million in 1999 to 6.8 million in 2009-10. Almost 8.5 million households were buying with a mortgage in 1999; this fell to 7.9 million in 2009-10.**

-
- In 2009-10 only 732,000 households had an endowment mortgage, compared to 5.1 million in 1996-97. The number of repayment mortgages had increased from 2.8 million to 5.2 million over the same period of time.
 - The overall mean weekly mortgage payment in 2009-10 was £140. This varied according to the age of the HRP, from mean mortgage payments of £155 per week for households with HRPs aged 25 to 34, to £76 per week for those aged 65 or older.
 - The majority of second homes owned or rented by the HRPs of households living in England were located outside of the UK (55%).

Demographics of owner occupier households

- 2.1 As stated in Chapter 1, in 2009-10 there were 14.5 million owner occupier households. The majority (10.2 million, 70% of the total) were aged between 25 and 64, but there were 118,000 (0.8%) with HRPs in the 16-24 age group, and 4.2 million (29%) aged 65 or above, Annex Table 2.1.
- 2.2 There were 8.2 million owner occupier households (57%) where the HRP was in full time employment, 1.1 million (7%) in part time employment, and 4.5 million (31%) who were retired. The remaining 744,000 (5%) were either unemployed or economically inactive.
- 2.3 Couples with no dependent children comprised 44% of the 14.5 million owner occupier households (6.3 million). A further 23% (3.4 million) consisted of couples with dependent children, and 10% of owner occupier households consisted of one person aged under 60 (1.4 million). Only 4% of owner occupier households contained lone parents with dependent children (505,000).
- 2.4 In 52% of households comprising couples with no dependent children, the HRP worked full time, compared with 87% of HRPs from households composed of couples with dependent children, and 80% of households consisting of one person under 60. For households comprising a lone parent with dependent children, 58% of HRPs were in full time employment, 25% were in part time employment, and 15% were economically inactive, Table 2.1.

Table 2.1: Household type of owner occupiers by economic status of HRP, 2009-10

all owner occupiers

	couple, no dependent children	couple, dependent children	lone parent, dependent children	other multi person households	one person under 60	one person over 60	all household types
							<i>percentages</i>
full-time work	52.1	86.9	58.1	52.2	80.5	5.2	56.5
part-time work	6.8	7.4	25.1	7.2	6.2	4.6	7.2
retired	37.6	0.6	1.4	31.7	1.8	88.8	31.1
unemployed/inactive ¹	3.5	5.1	15.4	8.9	11.5	1.4	5.1
all economic status	100.0	100.0	100.0	100.0	100.0	100.0	100.0
							<i>thousands of households</i>
	6,327	3,358	505	840	1,443	2,051	14,525

¹ includes full time students

Note: underpinning data are presented in Annex Table 2.1

Source: English Housing Survey, full household sample

Freeholders and leaseholders

2.5 There were 12.7 million owner occupiers of freehold properties in 2009-10 (90% of the total); 813,000 owned leasehold flats (6%) and a further 621,000 (4%) owned leasehold houses, Table 2.2.

Table 2.2: Type of ownership of owner occupier households, 2009-10

all owner occupiers

	thousands of households	percentages	sample size
freehold house	12,717	89.7	10,362
leasehold house	621	4.4	516
leasehold flat	813	5.7	507
commonhold property	21	0.1	14
all households	14,172	100.0	11,399

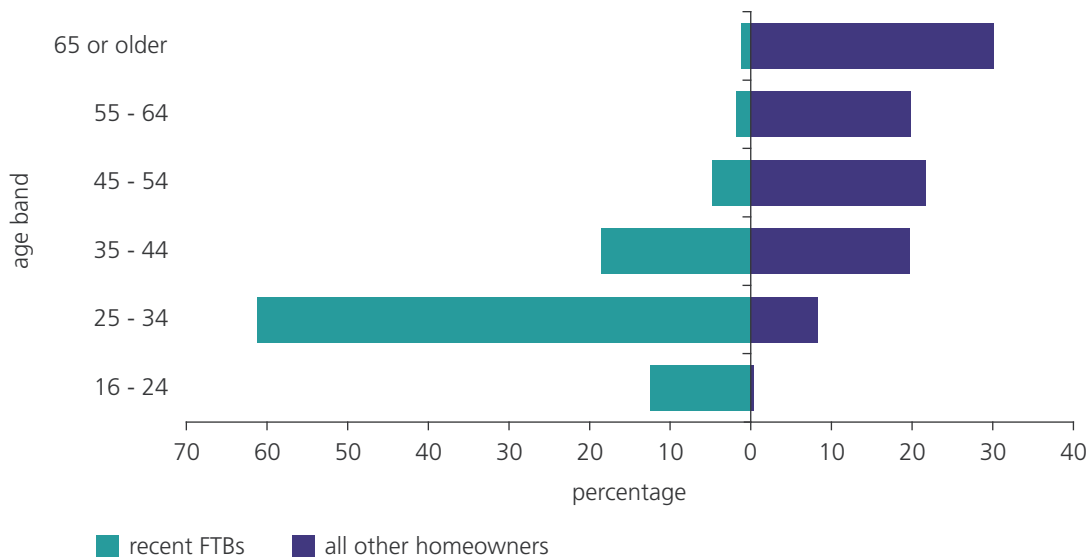
Source: English Housing Survey, full household sample

2.6 More than half (51%) of leaseholders have 99 years or longer left on their lease, Annex Table 2.2. Nearly a quarter (23%) had between 81 and 99 years left, and only 5% had fewer than 50 years remaining on their lease.

Recent first time buyers

- 2.7 A recent first time buyer is defined as someone who has never owned a property before and who has bought their current home within the previous three years. 'Other homeowners' are those who have owned another property previously, or bought their current home more than three years ago.
- 2.8 Of the 14.5 million owner occupier households, only 539,000 (4%) were classified as recent first time buyers; this compares with 693,000 (5%) in 2008-09. Of all recent first time buyers, 61% were aged 25 to 34; only 8% of other homeowners were in this ageband. Nearly 92% of recent first time buyers were less than 45 years old, in contrast to just under 28% of other homeowners, Figure 2.1 and Annex Table 2.1.

Figure 2.1: Age of HRP by whether recent first time buyer, 2009-10



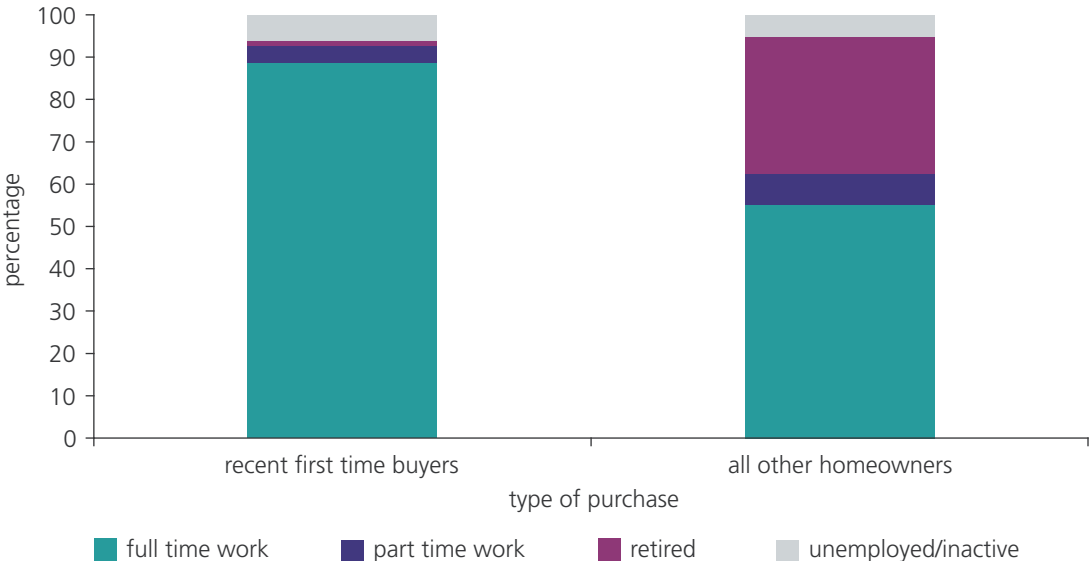
Base: all owner occupiers

Note: underpinning data are presented in Annex Table 2.1

Source: English Housing Survey, full household sample

- 2.9 The great majority of recent first time buyer households had an HRP who was in full time employment (89% or 478,000 households). In comparison, 55% (7.7 million) of other homeowners were working full time and 4.5 million (32%) were retired; 711,000 (5%) were unemployed or economically inactive, Figure 2.2 and Annex Table 2.1.
- 2.10 Of recent first time buyer households, 82% (443,000) of HRPs were white and 18% were from an ethnic minority (96,000). In comparison, 93% of HRPs from other homeowner households were white with only 7% from ethnic minorities, Table 2.3.

Figure 2.2: Economic status of HRP by whether recent first time buyer, 2009-10



Base: all owner occupiers
Note: underpinning data are presented in Annex Table 2.1
Source: English Housing Survey, full household sample

Table 2.3: Ethnicity of HRP by whether recent first time buyer, 2009-10

all owner occupiers

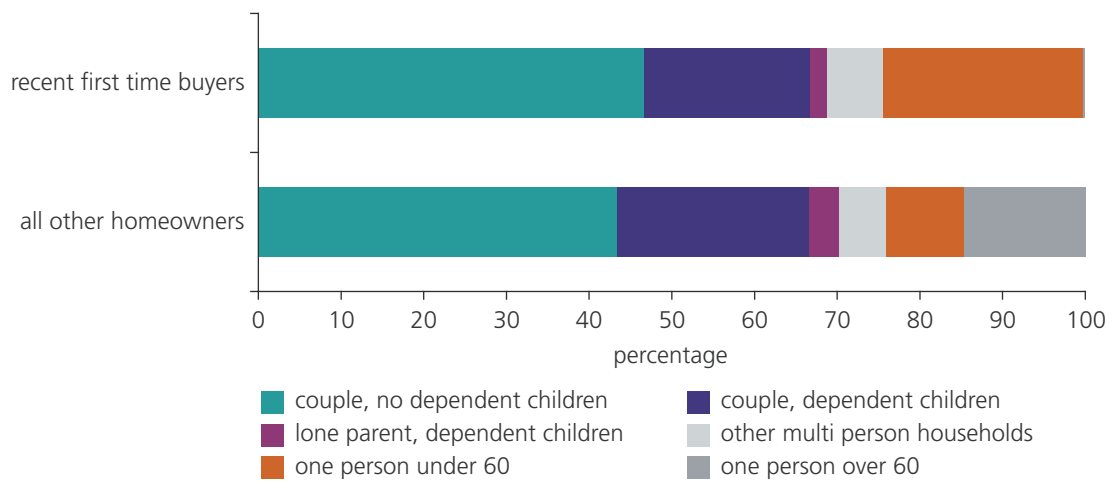
	recent first time buyers	all other homeowners	recent first time buyers	all other homeowners
	<i>thousands of households</i>		<i>percentages</i>	
white	443	13,067	82.2	93.5
ethnic minority	96	914	17.8	6.5
total	539	13,981	100.0	100.0

Source: English Housing Survey, full household sample

2.11 The distribution of household type was quite similar for both recent first time buyers and other homeowners, Figure 2.3 and Annex Table 2.1. The most noticeable difference was among households consisting of one person aged under 60 – 24% of recent first time buyers were of this type of household, compared with only 9% of other homeowners. Households of one person over 60 comprised 15% of other homeowners, but less than 1% of first time buyers.

2.12 Figure 2.4 shows that recent first time buyers generally had fewer bedrooms in their homes than other homeowners. Eleven per cent of first time buyers had one bedroom and 42% had two bedrooms, whereas only 3% of all other homeowners had one bedroom and 21% had two bedrooms. The mean number of bedrooms for recent first time buyers was 2.4 compared to 3.1 for other homeowners, Annex Table 2.1.

Figure 2.3: Household type by whether recent first time buyer, 2009-10

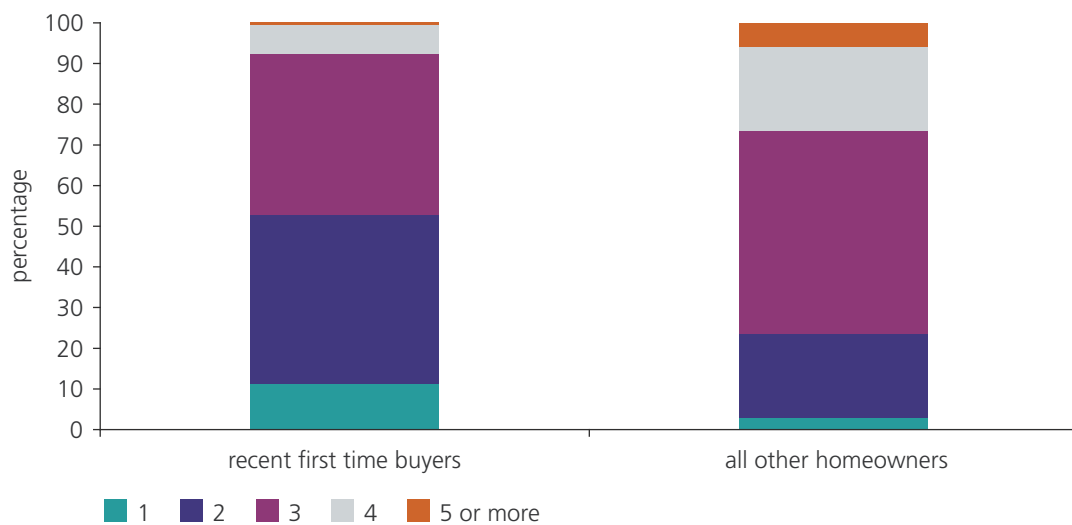


Base: all owner occupiers

Note: underpinning data are presented in Annex Table 2.1

Source: English Housing Survey, full household sample

Figure 2.4: Number of bedrooms by whether recent first time buyer, 2009-10



Base: all owner occupiers

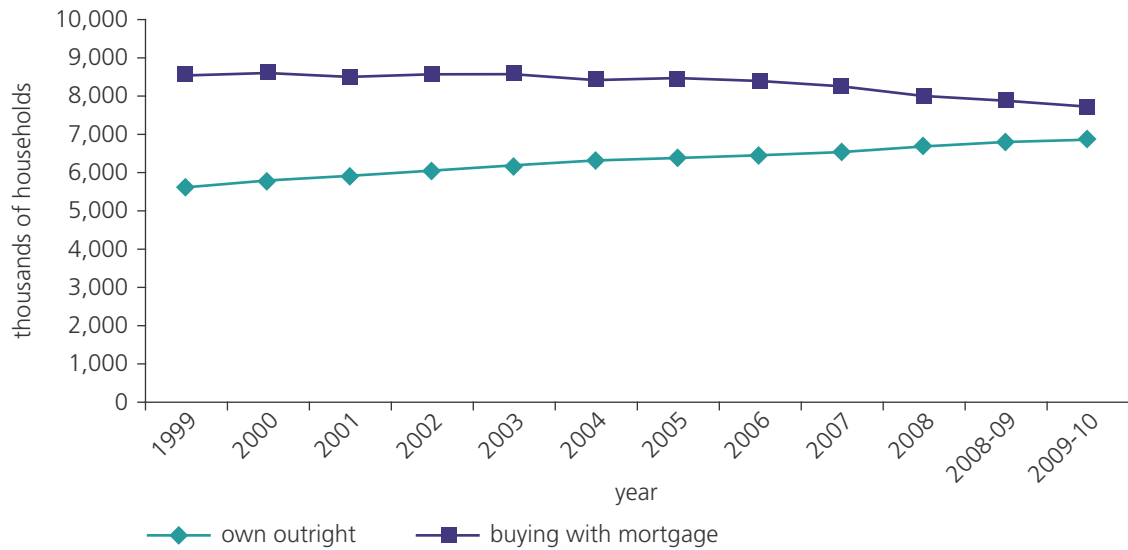
Note: underpinning data are presented in Annex Table 2.1

Source: English Housing Survey, full household sample

Type of ownership

2.13 Though the number of households who owned their home outright remained almost unchanged between 2008-09 and 2009-10 at 6.8 million, this was an increase from 5.6 million a decade earlier. The number of households buying with a mortgage has, in general, declined over the same period, from 8.5 million in 1999 to 7.7 million in 2009-10, Figure 2.5.

Figure 2.5: Trend in type of ownership, 2009-10



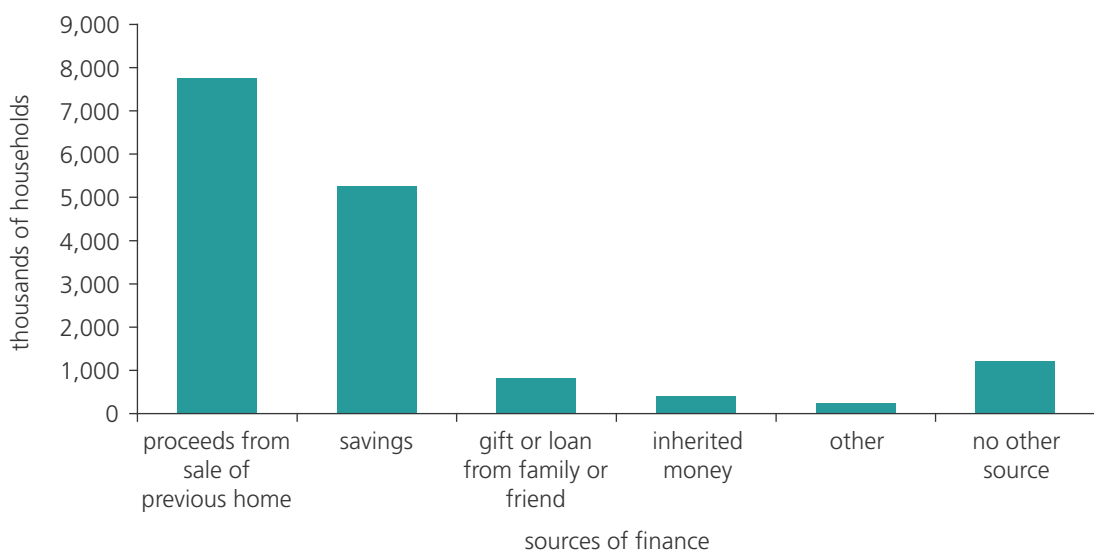
Base: all owner occupiers

Sources: 1999-2008 Survey of English Housing, full household sample

2008-09 and 2009-10 English Housing Survey, full household sample

2.14 Most owners had bought their home with a mortgage, but other sources of funds were additionally used in many cases. The most frequently reported alternative source was the proceeds of sale from a previous home (7.8 million households), and 5.3 million households had used savings. Some 1.2 million used no other source of finance other than a mortgage, Figure 2.6 and Annex Table 2.3.

Figure 2.6: Sources of finance¹, other than mortgage, for purchase of current property, 2009-10



¹ households could provide more than one answer

Base: all owner occupiers

Note: underpinning data are presented in Annex Table 2.3

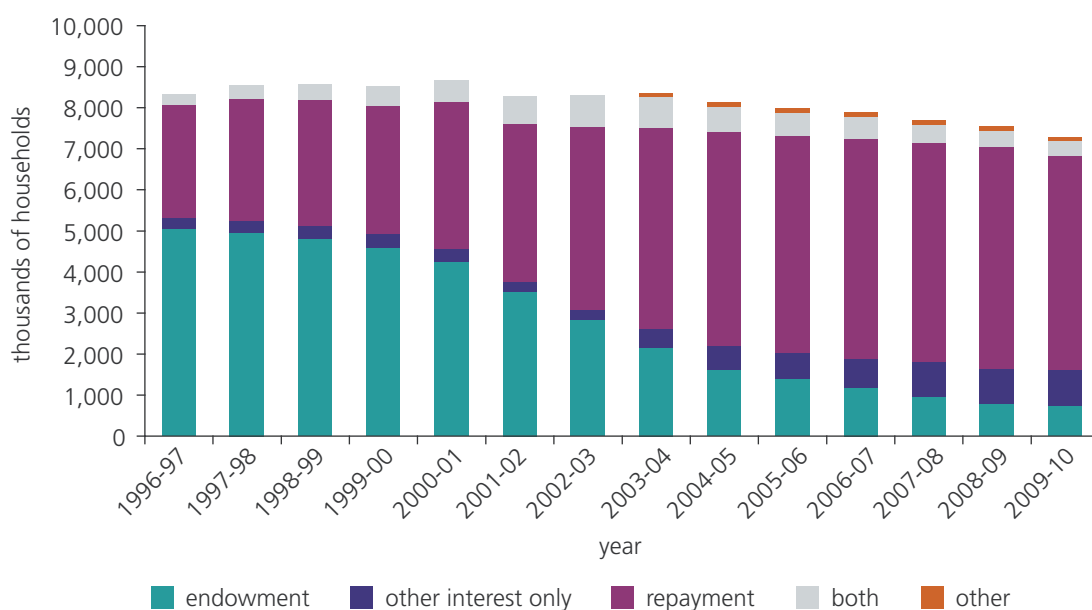
Source: English Housing Survey, full household sample

Mortgage type

2.15 Figure 2.7 shows that the main type of mortgage that households held in 2009-10 was a repayment mortgage (5.2 million households). Although this is marginally lower than the 5.4 million households in 2008-09, the number of such mortgages has still risen considerably over the period shown, from 2.8 million in 1996-97. In contrast, there was a decline over the same period in the number of endowment mortgages, from 5.1 million in 1996-97 to 0.7 million in 2009-10.

2.16 In 2009-10, 5% of all mortgages were combined interest and repayment mortgages, nearly the same as in 2008-09. However, this was lower than the number of mortgages of this type in 2002-03 when it peaked at 9% of all mortgages, Annex Table 2.4.

Figure 2.7: Trends in mortgage type, 1993-94 to 2009-10



Base: all owner occupiers with a mortgage

Note: underpinning data are presented in Annex Table 2.4

Sources: 1996-97 to 2007-08: Survey of English Housing

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

Mortgage payments

2.17 Nearly 2.3 million households were making mortgage payments of between £60 and £119 per week, Figure 2.8. Overall, just over half (51%) of households with a mortgage paid less than £120 per week, with nearly three-quarters (74%) paying less than £180 per week. Only 12% were paying £240 or more per week, and 6% (nearly 0.5 million households) were paying £300 or more, Annex Table 2.5.

Figure 2.8: Mortgage payment (£ per week) by type of mortgage, 2009-10



Base: all owner occupiers with a mortgage
Note: underpinning data are presented in Annex Table 2.5
Source: English Housing Survey, full household sample

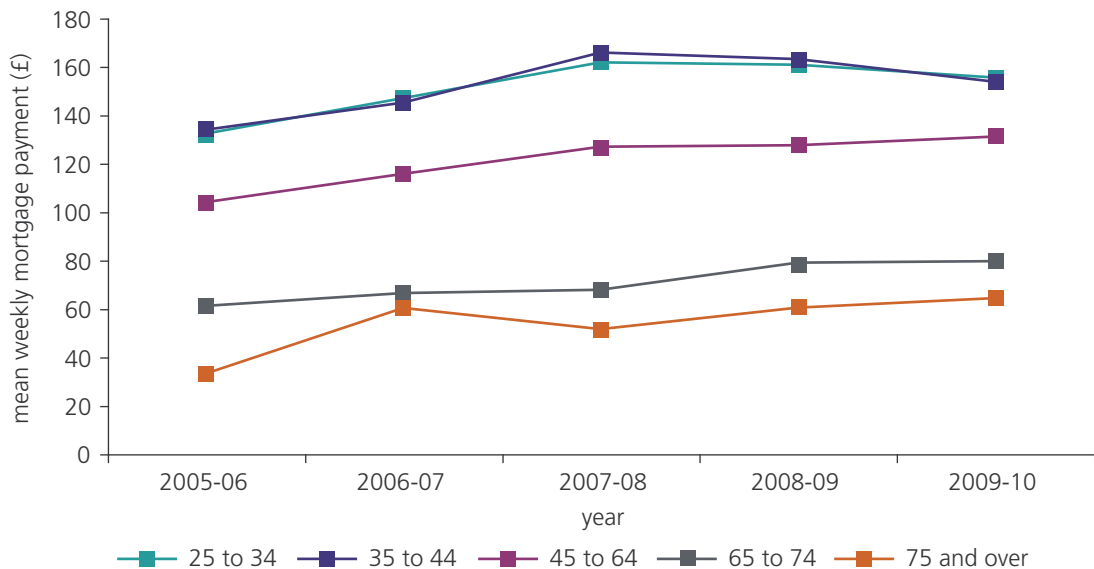
- 2.18 Mortgage payments varied between different types of mortgage, and according to household characteristics such as the age group and economic status of the HRP. For households with a repayment mortgage, the average weekly payment was £147, and 58% of these households made payments of between £60 and £179 per week; only 15% paid less than £60 per week.
- 2.19 Households with an endowment mortgage had the lowest average weekly mortgage payments (£91); 47% of these paid less than £60 per week while only 22% paid £120 or more (these payments included endowment policy premiums).
- 2.20 Few households had an HRP aged 16-24, but for those with an HRP aged at least 25, mean weekly mortgage payments were highest for households with HRPs aged 25 to 34 (£155) and 35 to 44 (£154), Annex Table 2.6. Payments for those aged 65 or older averaged £76; this is likely to be because these households will be nearing the end of their mortgage terms, and would have purchased their houses when property prices were lower than those in recent years.
- 2.21 Older HRPs were more likely to be paying less than £120 per week – 71% of households with an HRP aged 55 to 64 paid less than £120, compared to 37% of those aged 25 to 34. Younger HRPs were more likely to pay £180 or more: 31% of HRPs aged 25 to 34, but only 17% of those aged 55 to 64, Figure 2.9.
- 2.22 Weekly mortgage payments for all households with an HRP aged 25 or above, in general, increased between 2005-06 and 2009-10. However, there have been slight reductions over the last two years for those HRPs aged between 25 and 44, Figure 2.10.

Figure 2.9: Mortgage payment (£ per week) for HRPs aged 25 to 64, 2009-10



Base: all owner occupiers with a mortgage
 Note: underpinning data are presented in Annex Table 2.6
 Source: English Housing Survey, full household sample

Figure 2.10: Trends in mean mortgage payment (£ per week) by HRPs aged 25 or over, 2005-06 to 2009-10

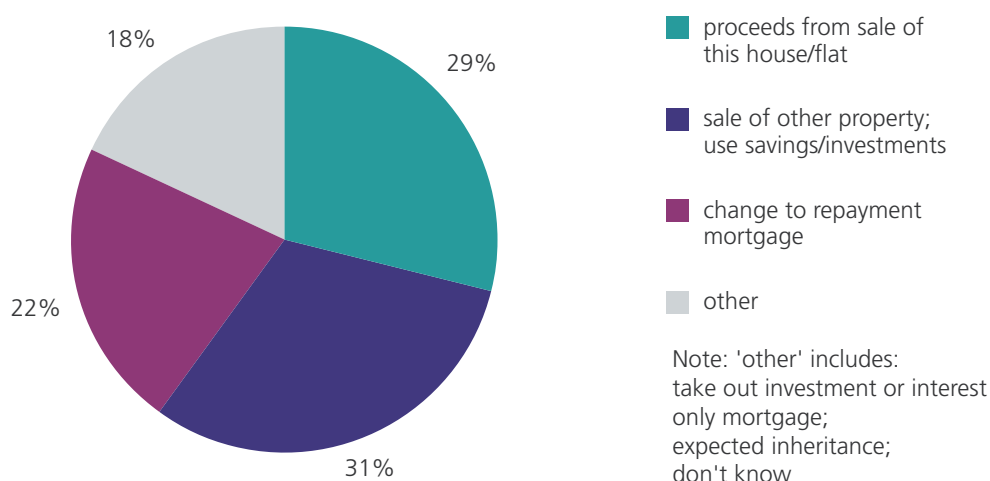


Base: all owner occupiers with a mortgage
 Note: underpinning data are presented in Annex Table 2.7
 Sources: 2005-06 to 2007-08: Survey of English Housing
 2008-09 onwards: English Housing Survey, full household sample

2.23 Some 774,000 households had an interest only mortgage with no linked investment. These households were asked to state the main method by which they intended to pay off their mortgage. The three main methods reported were proceeds from the sale of another property or the use of savings or investments (31%); proceeds from the sale of their current house or flat (29%);

and changing to a repayment mortgage (22%). The remaining 18% included those who said they would take out an investment or a new interest only mortgage and those who would use an expected inheritance, as well as 6% who said they did not know, Figure 2.11.

Figure 2.11: Main repayment method planned by HRPs with interest-only mortgage and no linked investment, 2009-10



Base: all owner occupiers with interest-only mortgage and no linked investment
Source: English Housing Survey, full household sample

Mortgage difficulties

2.24 In 2009-10 an estimated 455,000 households (2% of all households) had members who had at some time in the past given up a home due to difficulties in paying the mortgage, Table 2.4.

Table 2.4: Mortgage difficulties with a previous home, 2009-10

all households

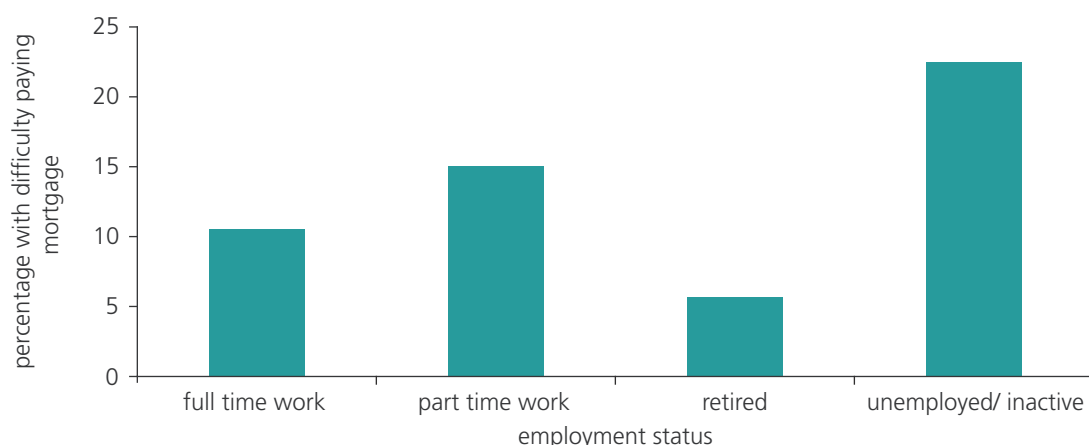
	all households	
whether household member had given up a home due to mortgage difficulties¹	<i>thousands of households</i>	<i>percentages</i>
yes	455	2.1
no	21,095	97.9
all households	21,550	100.0
reason gave up home²	<i>thousands of households</i>	<i>percentages</i>
sold to avoid getting into arrears with the mortgage	169	37.5
sold due to mortgage arrears avoiding court action by lender	100	22.2
left voluntarily, and the mortgage lender took it over	93	20.6
left because the mortgage lender got a court order	89	19.7
all reasons	450	100.0

^{1,2}: excludes a very small number of non-response cases

Source: DCLG English Housing Survey: full household sample, 2009-10

- 2.25 Of those who had given up a home, 38% sold the home in order to avoid getting into arrears with the mortgage and 22% in order to avoid court action by their lender. Similar proportions either left voluntarily allowing the lender to take over the property or left because the mortgage lender got a court order, 21% and 20% respectively, Table 2.4.
- 2.26 Annex Table 2.8 indicates how recently homes had been given up due to mortgage difficulties. For just over a fifth (22%) this had occurred 20 or more years previously; that is, in 1989 or earlier. A quarter of cases (25%) had occurred since 2005.
- 2.27 Respondents with a mortgage were also asked if they had experienced any difficulties keeping up with their mortgage repayments during the previous 12 months. Of those in full time work, 11% experienced some difficulty, compared to 15% of those working part time and 22% of unemployed or economically inactive HRPs. Only 6% of households in which the HRP was retired experienced any difficulties in paying their mortgage, Figure 2.12.

Figure 2.12: Difficulties in paying mortgage by employment status, 2009-10



Base: all owner occupiers with a mortgage

Source: English Housing Survey, full household sample

- 2.28 Older HRPs were less likely than younger ones to have mortgage protection insurance to pay their mortgage in event of accident, sickness, or unemployment/redundancy: 47% of HRPs aged 16 to 24 or 25 to 34 had such policies compared to 29% of those aged 55 to 64 and only 4% of those aged 65 or over, Annex Table 2.9. HRPs in full time employment were most likely to have a mortgage protection policy (43%) compared to 25% of economically inactive householders. Such policies were more likely to be held by homeowners with an interest and principal mortgage (44%) than those with an interest only mortgage (31%), and were more common with recent first time buyers (48%) than with those who had previously owned a home or bought their home more than three years ago (37%). Only 30% of householders with a weekly mortgage payment of less than £60 had a mortgage protection policy. For those paying over £60 per week, around 43% had a mortgage protection policy irrespective of the level of their mortgage payments.

Second homes

- 2.29 A 'second home' is defined as a privately-owned habitable accommodation that is not occupied by anyone as their main residence. It may be occupied occasionally, for example as a holiday home or when working away from the household's main home.
- 2.30 There are some instances where more than one property is owned or rented by a household, but the additional property/properties are *not* considered to be second homes:
- if a property is occupied by anyone as their main residence it is not a second home
 - a property that the household plans to sell in the near future, or a recently bought property that they haven't moved into yet, is not regarded as a second home
 - a property that is occupied by a student son/daughter as accommodation while at college/university is also not counted as a second home.
- 2.31 Over 1.9 million households in England stated they owned at least one additional property, and in total there were almost 2.9 million additional properties owned, Table 2.5. Of these, 71% were used as the residence of someone else (2.1 million) and therefore would not be classified as second homes. A further 105,000 additional properties were vacant and intended to be sold or moved into soon (4%) and 21,000 (less than 1%) were occupied by a student while at college or university. These again would not be classified as second homes.
- 2.32 Some 703,000 properties met the EHS definition of a second home (24%). Table 2.5 shows that these second homes were owned or rented by 622,000 households in England.

Table 2.5: The EHS definition of a second home, 2009-10

	<i>thousands of households</i>	
total number of households reporting a second property		1,913
of which, number of households with a second home(s)		622
	<i>percentages</i>	<i>thousands of properties</i>
total number of owned or rented second properties reported ¹	100.0	2,893
of which,		
second properties that are main residence of someone else ²	71.4	2,065
second properties intended to be sold or moved into shortly ²	3.6	105
second properties occupied by student children at college/university ²	0.7	21
second homes ²	24.3	703

¹ excludes a small number of households who claimed to have a second property but did not state how many

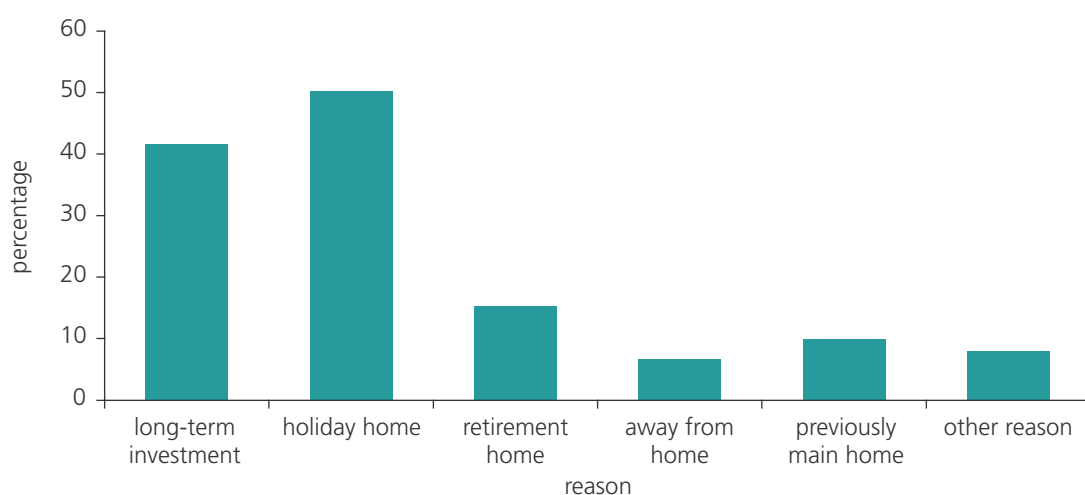
² adjusted for a small number of households who did not answer

Base: all households reporting a second property

Source: English Housing Survey, full household sample

2.33 Households were asked why they owned or rented additional properties. For second homes, the reason most often cited was for use as a holiday home or weekend cottage (50%). Households were able to provide more than one reason for owning a second home, which may explain why 42% cited 'long term investment' as a reason; many people may own a property for several reasons and view it as an investment in addition to its more immediate use, Figure 2.13 and Annex Table 2.10.

Figure 2.13: Reasons for having a second home, 2009-10



Base: all owner occupiers with second homes

Notes:

1) data adjusted for a small number of households who did not answer

2) underpinning data are presented in Annex Table 2.10

Source: English Housing Survey, full household sample

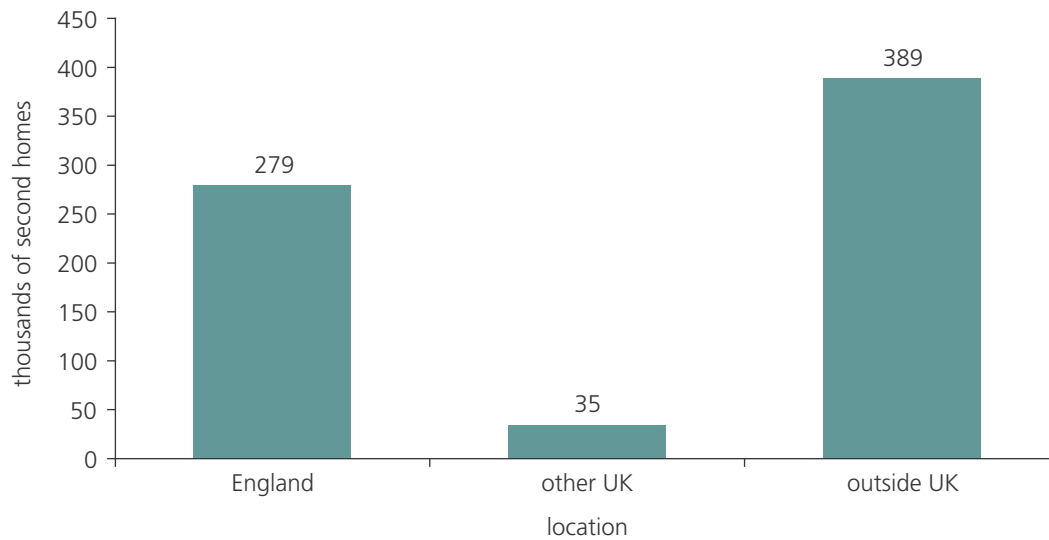
2.34 The intention to use their second home as a retirement home was cited by 15% of households, and 10% of households said a second home was previously their main residence. Only a small proportion used their second home for working or living away from their main place of residence.

Location of second homes

2.35 Figure 2.14 shows that more than half of second homes (389,000, 55%) were located outside the UK, with 279,000 (40%) located in England. The remaining 5% were located in either Scotland, Wales or Northern Ireland.

2.36 The number of second homes located outside the United Kingdom increased year on year over the period from 2000-01 to 2009-10, with a three-fold increase from 129,000 in 2000-01 to 389,000 in 2009-10. The number of second homes located in England has changed little over this period, so while there were more second homes in England than abroad up until 2005-06, in 2008-09 there were more abroad (375,000) than in England (240,000) or the UK as a whole (277,000) for the first time, Figure 2.15.

Figure 2.14: Location of second homes owned by households in England, 2009-10



Base: all owner occupiers with second homes

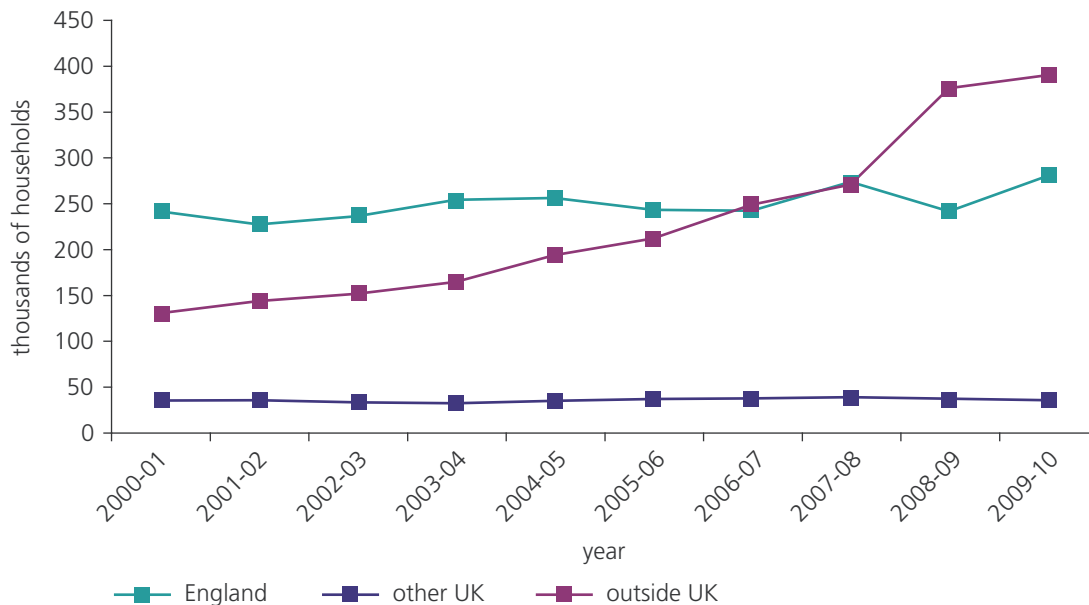
Notes:

1) data adjusted for a small number of households who did not answer

2) underpinning data are presented in Annex Table 2.11

Source: English Housing Survey 2009-10, full household sample

Figure 2.15: Trends in location of second homes owned by households in England, 2000-01 to 2009-10



Base: all owner occupiers with second homes

Notes:

1) 2008-09 and 2009-10 data adjusted for a small number of households who did not answer

2) underpinning data are presented in Annex Table 2.11

Sources:

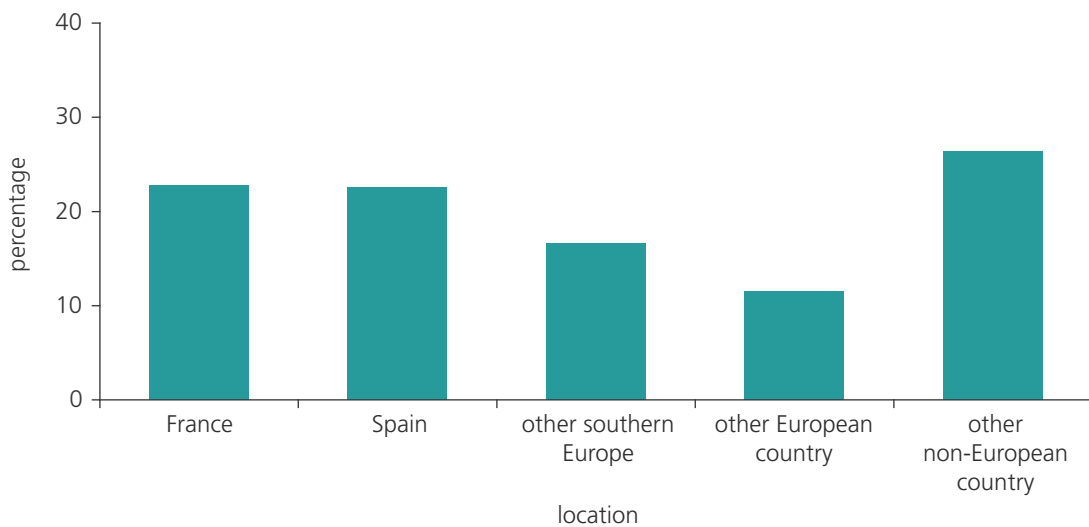
2000-01 to 2007-08: Survey of English Housing

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

2.37 Data for the two survey years 2008-09 and 2009-10 have been combined in order to provide a larger sample for the following analysis of locations of second homes abroad

2.38 Figure 2.16 shows that, on average, both France and Spain each accounted for 23% of second homes located outside of the UK. A further 17% were in other southern European countries: Portugal, Italy, Cyprus, Greece and Turkey. About a quarter of second homes abroad were in countries outside of Europe.

Figure 2.16: Location of second homes abroad, 2008-09 and 2009-10 average



Base: all owner occupiers with second homes abroad

Notes:

1) adjusted for a small number of households who did not answer

2) underpinning data are presented in Annex Table 2.11

Source: English Housing Survey 2008-09 and 2009-10, full household sample

Chapter 3

Social and private renters

This chapter reports on households in the social rented and private rented sectors. It provides an overview of differences between the two sectors; information on rents and Housing Benefit; social rented sector allocations and waiting lists; and private rented sector tenancy deposits.

Key findings

- **In 2009-10, just over seven million households in England rented their accommodation. Around 3.7 million (52%) of these households were social renters and 3.4 million (48%) were private renters.**
- **Local authority tenants accounted for 25% of all renters and housing association tenants a further 27%.**
- **Three-fifths of private renters worked full time compared to just under a quarter (23%) of social renters. Private renters tended to be younger than social renters: 61% of social renters were aged 45 or over, more than twice the proportion of private renters (28%) in this age group.**
- **Social renters paid on average £75 per week in rent in 2009-10 and private renters £156 per week. Around 62% of social renters received Housing Benefit compared with 24% of private renters.**
- **Over half (54%) of social tenants resident for less than 10 years had waited less than six months to be allocated their home. Some 6% had waited five years or over.**
- **Some 4% of all households (851,000) had at least one person on a social housing waiting/transfer list. Most households were on just one type of list with 69% on a local authority list and 20% on a housing association list.**
- **Some 71% of households that had paid a tenancy deposit on previous private rented accommodation had had their deposit returned in full. The most common reason that tenants were given for the non-return of deposits was that the property was damaged or required cleaning (56%).**

General overview of the rented sectors

3.1 Social renters are those households renting from local authorities or housing associations. The private rented sector covers all other types of tenants, including those whose accommodation is tied to their job and those who live rent-free (for example, living in a flat belonging to a relative).

3.2 Throughout this chapter we use the terms:

- ‘*market renters*’ to mean households in the private rented sector with assured or assured shorthold tenancies (tenancies available on the open market): and
- ‘*non-market renters*’ to mean households in the private rented sector with all other types of tenancies.

Further details are provided in the Glossary.

3.3 In response to household surveys, some housing association tenants incorrectly report that they are local authority tenants, typically where ownership of the property has transferred from the local authority to a housing association. In the EHS, if a respondent reports they are local authority tenants but live in an area where it is known the local authority no longer own any stock, their tenure has been amended to housing association tenant. Readers should therefore be cautious if comparing change over time in the number and proportion of local authority and housing association tenants. The Survey of English Housing or Labour Force Survey data published in the earlier *Housing in England* reports were not amended in this way.

3.4 Just over seven million households were renting their homes in 2009-10. The social sector accounted for just over half of these renters (52%), with 3.4 million households renting from a private landlord (48%). Local authority tenants accounted for 25% of all renters, and housing association tenants for a further 27%, Table 3.1.

3.5 Around three-quarters of households in the private rented sector were ‘market renters’ (2.5 million). Another 622,000 were ‘non-market renters’ including 189,000 who did not pay rent (for example renting from family or friends, or with accommodation tied to their employment). There were a further 254,000 privately renting households who were unable to identify their tenancy type.

3.6 In recent years, the private rented sector has grown in size while the social rented sector has remained relatively stable – see trends in tenure section in Chapter 1. The private rented sector offers greater flexibility than other tenures, for example for people who may need to move more frequently in the early stages of their careers, and generally it is the only tenure initially available to immigrants. The rise in private renting is also likely to reflect affordability issues affecting potential owner occupiers.

Table 3.1: Households in the rental sectors, 2009-10*all renting households*

	thousands of households	% within sector	% of all renters	sample size
social rented sector				
local authority	1,745	47.5	24.8	1,440
housing association	1,930	52.5	27.5	1,649
all social renters	3,675	100.0	52.3	3,089
private rented sector				
market renters ¹	2,478	73.9	35.3	1,701
non-market renters paying rent ²	433	12.9	6.2	298
non-market renters rent free ²	189	5.6	2.7	147
unknown tenancy type	254	7.6	3.6	185
all private renters	3,355	100.0	47.7	2,331
all renters	7,030		100.0	5,420

¹ with assured or assured shorthold tenancies² with private tenancies not available on the open market

Source: English Housing Survey, full household sample

- 3.7 Table 3.2 provides a comparison of some key indicators for private and social tenants. Private tenants are generally younger than social tenants: while half of household reference persons (HRPs) who were private renters were aged under 35, only a fifth of social renter HRPs were in this age group.
- 3.8 The economic activity profile of social and private renters also differed: 60% of privately renting HRPs worked full time, more than twice the proportion of social renters in full time employment (23%). This is reflected in the difference in the average (mean) weekly gross income of the HRP and partner: private renters had a weekly income of £552, nearly twice the £291 weekly income of social renters.
- 3.9 However, social renters' mean weekly rent was less than half that of private renters, £75 compared with £156. Additionally, 62% of social renters received Housing Benefit compared with only 24% of private renters.
- 3.10 There was also a considerable difference in the length of time that social and private renters had lived in their current accommodation. Social renters had lived in their current home for an average (median) of eight years, but private renters for just one year.
- 3.11 Chapter 1 and Annex Tables AT3.1 and AT3.2 provide further details of the demographic and economic differences between social and private renters.

Table 3.2: Comparison of social and private rented sectors, 2009-10

all renting households

indicator	social renters	private renters
size of sector (number of households)	3.7m	3.4m
proportion of household reference persons (HRPs) aged under 35	20%	50%
mean weekly gross income (HRP plus partner)	£291	£552
mean weekly rent ¹ (before housing benefit)	£75	£156
median length of time in current residence	8 yrs	1 yr
proportion of tenants receiving housing benefit	62%	24%
proportions of HRPs working full time	23%	60%

¹ rent excluding services and rent-free cases

Source: English Housing Survey, full household sample

Rents and Housing Benefit

- 3.12 Rents² (excluding services but including any amount met through Housing Benefit) increased between 2008-09 and 2009-10 in both the social and private rented sectors, Table 3.3. The average weekly rent for the private rented sector was more than twice that of households living in social housing (£156 compared to £75).
- 3.13 The average rent figures presented in Table 3.3 do not measure the 'market' and 'non-market' rents being charged for *new* lets occurring in 2008-09 and 2009-10. The calculations on which they are based include all relevant households in each group regardless of their length of residence.
- 3.14 In 2009-10 households renting from local authorities were paying lower rents than their counterparts renting from housing associations (£71 compared to £79). Within the private rented sector, 'market rents' were markedly higher than 'non-market rents' (£162 compared to £136 per week).
- 3.15 Unlike social rents, there is some variation in private rents according to households' length of residence. Market renters resident less than three years were, on average, paying weekly rent of £170. The average weekly rent for market renters resident for three to nine years was £153 and £107 for those resident 10 years or more, Figure 3.1 and Table 3.4.

² Details of discontinuities with rents data from the Survey of English Housing can be found in Appendix C of the English Housing Survey Household Report 2008-09
www.communities.gov.uk/publications/corporate/statistics/ehs200809householdreport

Table 3.3: Mean and median weekly rents net of services, 2008-09 and 2009-10

all households paying rent

	2008-09		2009-10	
	mean	median	mean	median
social rented sector¹				<i>£ per week</i>
local authority	66	64	71	67
housing association	75	72	79	76
all social renters	71	68	75	72
private rented sector				
market renters ²	160	138	162	137
non-market renters paying rent ³	129	100	136	106
all with known tenancy type	155	133	158	133
with unknown tenancy type	123	112	132	120
all private renters paying rent⁴	153	130	156	133

¹ not compatible with previous SEH estimates due to methodological changes

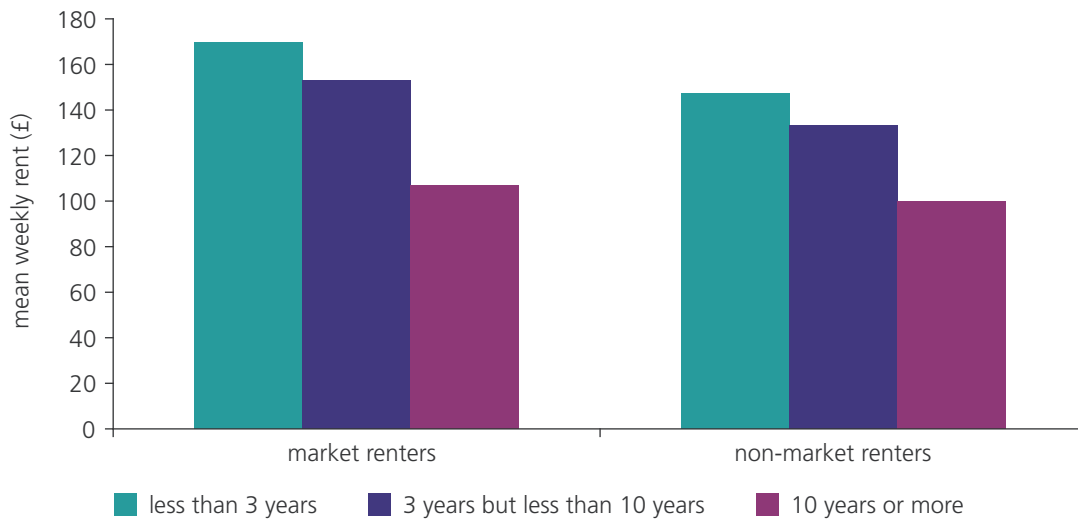
² with assured or assured shorthold tenancies

³ with private tenancies not available on the open market

⁴ includes those with tenancy type unknown

Source: English Housing Survey, full household sample

Figure 3.1: Private rented sector rents by tenancy type and length of residence, 2009-10



Base: all private rented sector households paying rent

Notes:

1) rents exclude payments for services but include any amount paid through Housing Benefit

2) market renters are households with assured or assured shorthold tenancies

3) non-market renters are households with private tenancies not available on the open market in 2009-10

Source: English Housing Survey, full household sample

Table 3.4: Mean weekly rents by tenure and tenancy type and by length of residence, 2009-10

all renters paying rent

	length of residence			all
	less than 3 years	3 years but less than 10 years	10 years or more	
	<i>£ per week</i>			
social rented sector				
local authority	69	72	71	71
housing association	80	79	78	79
all social renters	75	76	74	75
private rented sector				
market renters ¹	170	153	107	162
non-market renters paying rent ²	147	133	100	136
unknown tenancy type	151	129	71	132
all private renters paying rent³	166	148	100	156

¹ with assured or assured shorthold tenancies.

² with private tenancies not available on the open market

³ includes those with tenancy type unknown

Source: English Housing Survey, full household sample

3.16 In 2009-10, just over three-fifths (62%) of social renters and nearly a quarter (24%) of private renters received Housing Benefit to help with the payment of their rent. This is an increase from 2008-09 when an estimated 59% of social renters and 19% of private renters received Housing Benefit, Table 3.5.

Table 3.5: Receipt of Housing Benefit, 2008-09 and 2009-10

all renting households

	2008-09			2009-10		
	whether receives HB			whether receives HB		
	yes	no	total	yes	no	total
	<i>thousands of households</i>					
all social renters	2,269	1,573	3,842	2,276	1,399	3,675
all private renters	598	2,469	3,067	797	2,558	3,355
	<i>percentages</i>					
all social renters	59.1	40.9	100.0	61.9	38.1	100.0
all private renters	19.5	80.5	100.0	23.7	76.3	100.0

Source: English Housing Survey, full household sample

3.17 For social renting households in receipt of Housing Benefit, the average (mean) rent before the receipt of Housing Benefit was £73 per week and the average amount of Housing Benefit received was £67 per week. The average rent after Housing Benefit, that is the amount of rent not covered by Housing Benefit, was therefore £6 per week, Table 3.6.

3.18 In the private rented sector, the average rent before Housing Benefit was £149 per week and the average amount of Housing Benefit received was £112 per week. Private renters in receipt of Housing Benefit therefore paid, on average, £37 per week towards their rent.

Table 3.6: Rent and Housing Benefit, households in receipt of Housing Benefit, 2009-10

households in receipt of HB

	mean rent before Housing Benefit	mean amount of Housing Benefit	mean rent after Housing Benefit
			<i>£ per week</i>
social renters	73	67	6
private renters	149	112	37

Source: English Housing Survey, full household sample

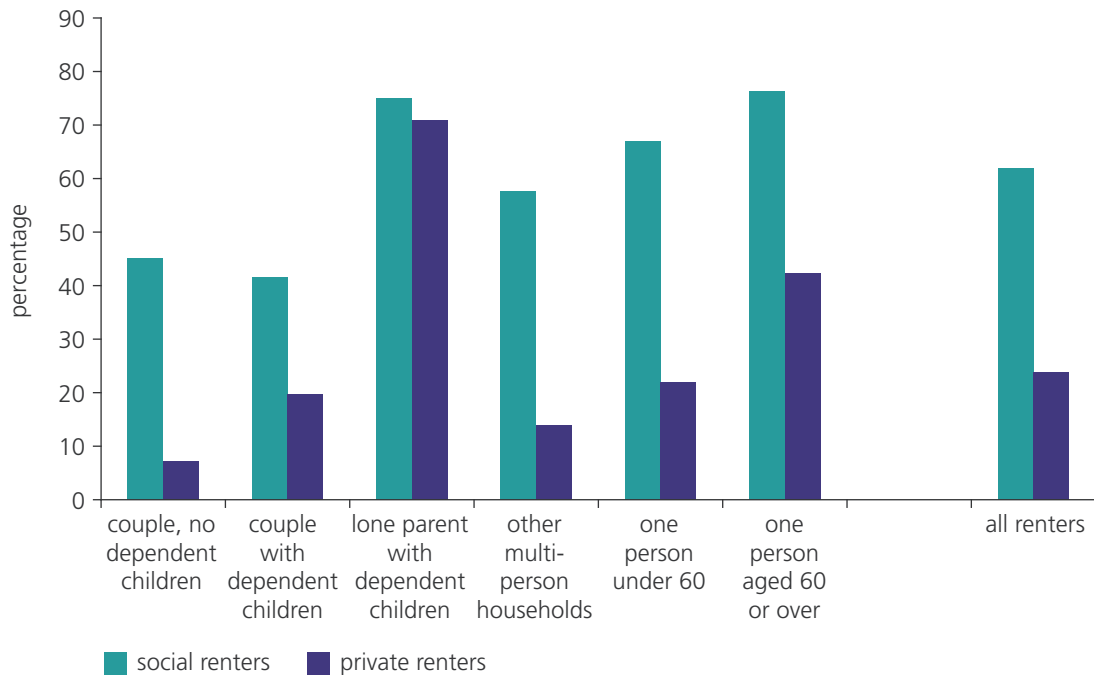
3.19 Most lone parents with dependent children in the rental sectors received Housing Benefit: 75% of social renters and 71% of private renters. The picture was different however for couples with dependent children, where 41% of such households in the social rented sector received Housing Benefit compared to only 20% in the private rented sector, Table 3.7 and Figure 3.2.

3.20 There were over four times as many single person households aged 60 or over in the social sector as in the private rented sector, 894,000 compared to 206,000. Around three-quarters of these social renters (76%) received Housing Benefit compared to 42% of the private renters.

3.21 Around two-thirds (67%) of single person households aged under 60 in the social sector received Housing Benefit, three times the proportion in the private rented sector (22%).

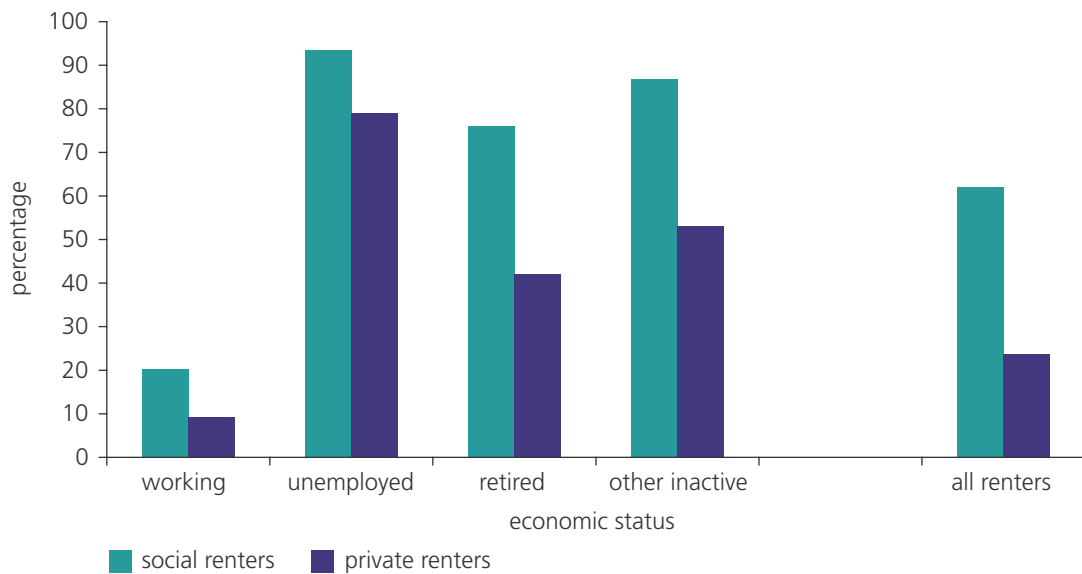
3.22 One-fifth of households in the social rented sector with an HRP in employment received Housing Benefit compared to 9% of such households in the private rented sector. Households with an unemployed HRP were highly likely to be in receipt of Housing Benefit: 94% of such households in the social rented sector and 79% in the private rented sector, Figure 3.3.

Figure 3.2: Proportion of renters in receipt of Housing Benefit by household type and tenure, 2009-10



Base: all renting households
Source: English Housing Survey, full household sample

Figure 3.3: Proportion of renters in receipt of Housing Benefit by economic status of HRP and tenure, 2009-10



Base: all renting households
Source: English Housing Survey, full household sample

3.23 As might be expected, the average annual gross income of HRP and partner for households in receipt of Housing Benefit was much lower than that for households that did not receive Housing Benefit: £10,600 compared to £22,500 in the social rented sector; and £12,000 compared to £33,900 in the private rented sector.

Table 3.7: Characteristics of renters by tenure and whether receive Housing Benefit, 2009-10

all renting households

	social renters			private renters		
	receive HB		all	receive HB		all
	yes	no		yes	no	
<i>thousands of households</i>						
household type						
couple, no dependent children	292	355	646	61	800	861
couple with dependent children	230	324	554	119	486	604
lone parent with dependent children	454	151	605	292	121	413
other multi-person households	216	158	374	71	441	512
one person under 60	404	199	603	166	592	758
one person aged 60 or over	681	212	894	87	119	206
all households	2,276	1,399	3,675	797	2,558	3,355
economic status of HRP						
working	245	967	1,212	215	2,098	2,312
unemployed	302	21	323	175	47	222
retired	913	287	1,199	111	152	263
other inactive	816	124	940	297	262	558
all households	2,276	1,399	3,675	797	2,558	3,355
<i>percentages</i>						
household type						
couple, no dependent children	45.1	54.9	100.0	7.1	92.9	100.0
couple with dependent children	41.5	58.5	100.0	19.6	80.4	100.0
lone parent with dependent children	75.1	24.9	100.0	70.8	29.2	100.0
other multi-person households	57.7	42.3	100.0	13.9	86.1	100.0
one person under 60	67.1	32.9	100.0	21.9	78.1	100.0
one person aged 60 or over	76.2	23.8	100.0	42.3	57.7	100.0
all households	61.9	38.1	100.0	23.7	76.3	100.0
economic status of HRP						
working	20.2	79.8	100.0	9.3	90.7	100.0
unemployed	93.5	6.5	100.0	78.9	21.1	100.0
retired	76.1	23.9	100.0	42.1	57.9	100.0
other inactive	86.8	13.2	100.0	53.1	46.9	100.0
all households	61.9	38.1	100.0	23.7	76.3	100.0
<i>£ per annum</i>						
annual gross income (HRP and partner)	10,600	22,500	15,100	12,000	33,900	28,700
<i>sample size</i>	1,952	1,137	3,089	624	1,707	2,331

Source: English Housing Survey, full household sample

Social rented sector – allocations and waiting lists

3.24 Social renters resident for less than 10 years were asked how long they had waited before being allocated their current home. More than half of housing association tenants (58%) and half of local authority tenants had waited less than six months before being allocated their current home, with over a third in each tenure being housed within the first three months, Table 3.8 and Figure 3.4.

Table 3.8: Length of wait before being allocated a home, 2009-10

social renters resident less than 10 years

length of wait	local authority	housing association	total
			<i>thousands of households</i>
less than 3 months	309	464	773
3 months but less than 6 months	133	177	310
6 months but less than 1 year	137	148	285
1 year but less than 2 years	106	141	247
2 years but less than 3 years	72	75	148
3 years but less than 5 years	60	51	111
5 years or more	59	58	116
total	876	1,115	1,990
			<i>percentage</i>
less than 3 months	35.3	41.7	38.9
3 months but less than 6 months	15.2	15.9	15.6
6 months but less than 1 year	15.7	13.3	14.3
1 year but less than 2 years	12.1	12.7	12.4
2 years but less than 3 years	8.2	6.8	7.4
3 years but less than 5 years	6.8	4.6	5.6
5 years or more	6.7	5.2	5.8
total	100.0	100.0	100.0

Source: English Housing Survey, full household sample

3.25 At the other extreme, 7% of local authority tenants and 5% of housing association tenants had waited more than five years to be allocated their home.

3.26 All households, regardless of their current tenure, were asked whether any member of the household was currently on a local authority or housing association waiting or transfer list. Four per cent of all households had at least one person on a waiting/transfer list (a total of 851,000 households), Table 3.9.

3.27 In over four-fifths (87%) of such, households, it was the HRP or partner who was on the list: 739,000 households, compared to 111,000 with some other household member on the list.

Figure 3.4: Length of wait before being allocated a home, social renters resident less than 10 years, 2009-10



Base: all social renters resident less than 10 years
Source: English Housing Survey, full household sample

Table 3.9: Households with household member(s) on social housing waiting/transfer list by tenure, 2009-10

all households

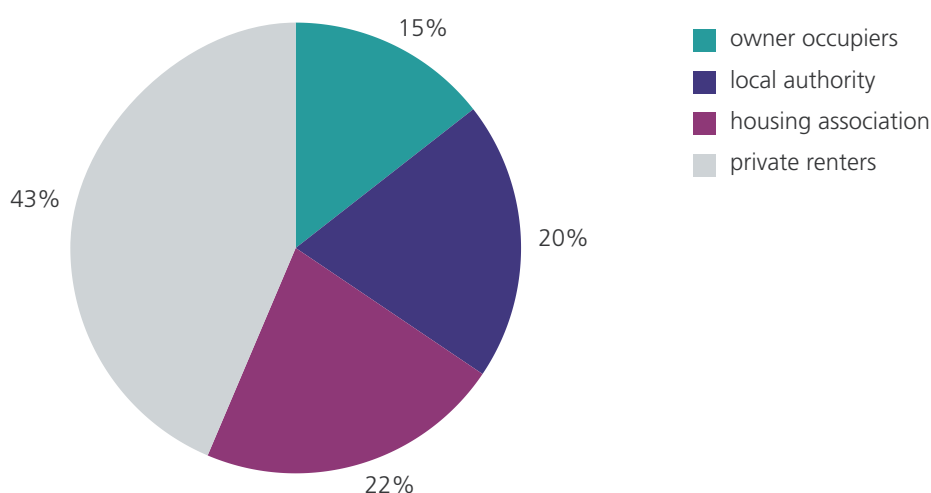
current tenure	which household member on list		total	total no of households with member(s) on list ¹	total no of households in tenure
	HRP or partner	other			
owner occupiers	58.6	41.4	100.0	124	14,525
local authority	80.1	19.9	100.0	169	1,745
housing association	91.4	8.6	100.0	187	1,930
all social renters	86.1	13.9	100.0	356	3,675
all private renters	97.2	2.8	100.0	371	3,355
all tenures	86.9	13.1	100.0	851	21,554
% of all households	3.4	0.5		3.9	100.0

¹ of these 851,000 households, an estimated 31,000 had more than one application indicating the current household intended to split

Source: English Housing Survey, full household sample

3.28 More than two-fifths (42%) of households with at least one member on a waiting or transfer list were existing social renters, 43% were private renters and 15% were owner occupiers, Figure 3.5.

Figure 3.5: Current tenure of households with a member on a housing waiting or transfer list, England, 2009-10



Base: all households with household member(s) on a waiting or transfer list

Source: English Housing Survey, full household sample

3.29 For those households on a social housing waiting/transfer list, Table 3.10 shows their current tenure by the type of list they were on.

Table 3.10: Households with household member(s) on social housing waiting/transfer list by type of list, by tenure, 2009-10

households on a waiting/transfer list

current tenure	type of list			total no of households with member(s) on list ^{1,2}
	local authority	housing association	both	
				<i>thousands of households</i>
owner occupiers	81	19	23	124
local authority	150	11	9	169
housing association	90	76	21	187
all social renters	239	87	30	356
all private renters	265	63	43	371
all tenures	585	169	97	851
				<i>percentages</i>
owner occupiers	65.5	15.7	18.8	100.0
local authority	88.4	6.2	5.4	100.0
housing association	47.9	40.8	11.2	100.0
all social renters	67.2	24.4	8.5	100.0
all private renters	71.4	16.9	11.7	100.0
all tenures	68.8	19.9	11.4	100.0

¹ of these 851,000 households, an estimated 31,000 had more than one application indicating the current household intended to split

² a small number of non-responses (1%) have been attributed pro-rata

Source: English Housing Survey, full household sample

3.30 Of the 851,000 households on a social housing waiting/transfer list, most households were on just one type of list, with 69% on a local authority list and 20% on a housing association list; 11% of households were on both types of list.

3.31 In general, similar proportions of applicants were on a local authority waiting/transfer list regardless of current tenure: 71% of private renters, 67% of social renters and 66% of owner occupiers. However, existing housing association tenants showed a more even division between local authority (48%) and housing association (41%) waiting/transfer lists. Of applicants who were existing local authority tenants, 88% were on a local authority/transfer list.

3.32 Most households (91%), regardless of current tenure, reported they were on a single waiting/transfer list, Table 3.11.

Table 3.11: Households with household member(s) on a waiting/transfer list by number of lists, by tenure, 2009-10

households on a waiting/transfer list

current tenure	number of waiting/transfer lists		total no of households with member(s) on list ^{1,2}
	one only	two or more	
owner occupiers	114	10	124
local authority	152	18	169
housing association	172	15	187
all social renters	324	32	356
all private renters	339	32	371
all tenures	777	74	851
			<i>percentages</i>
owner occupiers	91.9	8.1	100.0
local authority	89.6	10.4	100.0
housing association	92.1	7.9	100.0
all social renters	90.9	9.1	100.0
all private renters	91.5	8.5	100.0
all tenures	91.3	8.7	100.0

¹ households could be on both local authority and housing association lists

² a small number of non-responses (1%) have been attributed pro-rata

Source: English Housing Survey, full household sample

Social rented sector – acceptance as homeless

3.33 Local authorities have a responsibility to secure temporary accommodation for households who are in priority need³ and are homeless through no fault of their own. This duty ends when the household is allocated permanent housing (which may be in the social or private sector)⁴.

3.34 Just under a quarter (24%) of social renters said they had been accepted as homeless by their local authority, Table 3.12 and Figure 3.6. Lone parents with dependent children were the most likely (34%) to have been accepted as homeless. A similar proportion of single people under 60 (33%) had also been accepted as homeless.

Table 3.12: Social renters by whether accepted as homeless before being allocated their home, by household type, 2009-10

social renters resident less than 5 years

	accepted as homeless		total
	yes	no	
	<i>thousands of households</i>		
couple with dependent children	67	197	264
lone parent with dependent children	94	185	279
one person under 60	87	177	263
all other household types ¹	41	346	387
total	288	905	1,193
	<i>percentage</i>		
couple with dependent children	25.3	74.7	100.0
lone parent with dependent children	33.6	66.4	100.0
one person under 60	32.9	67.1	100.0
all other household types ¹	10.5	89.5	100.0
total	24.1	75.9	100.0

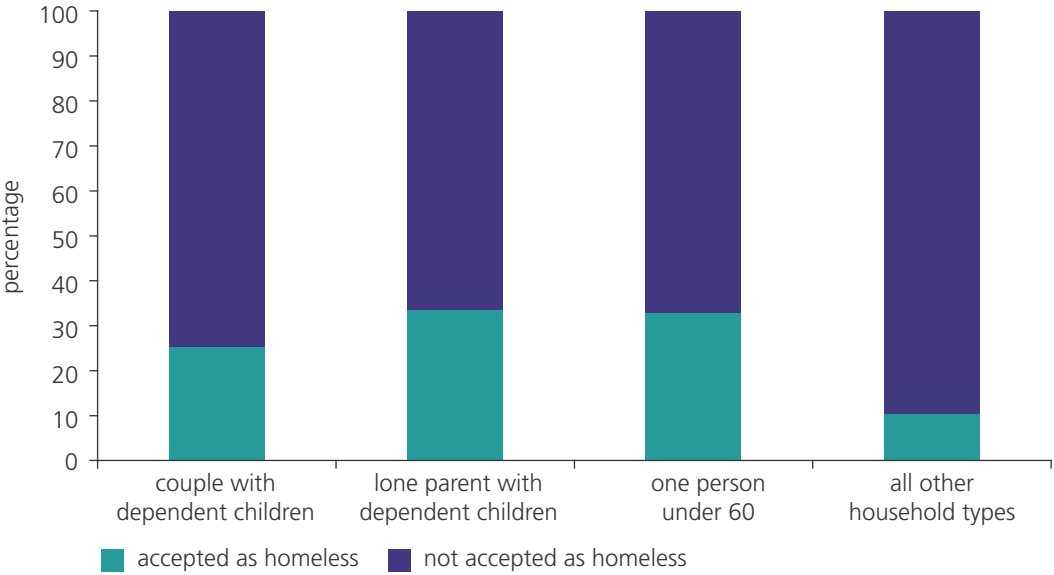
¹ includes couple with no dependent children, other multi-person households and one person aged 60 or over

Source: English Housing Survey, full household sample

³ Households with children (or a pregnant woman) or people who are vulnerable in some way eg because of mental illness or physical disability.

⁴ The duty can be ended with an offer of social housing, an accepted offer of housing in the private rented sector or if the household ceased to be eligible for assistance, became homeless intentionally or voluntarily ceased to occupy temporary accommodation provided for them.

Figure 3.6: Social renters by whether accepted as homeless before being allocated their home by household type, 2009-10



Base: all social renters resident less than five years
Note: all other household types include couple with no dependent children, other multi-person households and one person aged 60 or over
Source: English Housing Survey, full household sample

Private rented sector – tenancy deposits

- 3.35 Households resident less than three years (regardless of tenure) and whose previous permanent accommodation had been privately rented were asked about their experiences of tenancy deposits.
- 3.36 Tenancy deposits had been paid on the previous accommodation by 984,000 households (75%). In most cases the deposit was held by the landlord (48%) or letting agent (33%). The number of households who had their deposit held by a tenancy deposit scheme, at 164,000, was more than three times the 47,000 in 2008-09, Table 3.13. This was however to be expected as the schemes were very new at the time of the 2008-09 survey but were becoming more established in 2009-10 (see Glossary).
- 3.37 In over half of cases (53%), the deposit required was four weeks/one month’s rent. More than a third (35%) had been asked to pay a deposit of more than this while 12% had paid less.
- 3.38 At the end of the tenancy 71% had their deposit returned in full, 16% in part and 14% had the full deposit withheld, Table 3.14.

Table 3.13: Households paying tenancy deposits, deposit holders and amount of deposit – households resident less than three years who were previously private renters, 2009-10

households who had paid a deposit on previous private rented accommodation¹

deposit holder	thousands of households	percentage
landlord	475	48.2
letting agent	322	32.8
tenancy deposit scheme	164	16.7
other/no response	23	2.3
total	984	100.0
amount of deposit		
less than four weeks/one month's rent	117	11.9
four weeks/one month's rent	518	52.7
more than four weeks/one month's rent	348	35.4
total	984	100.0

¹ households resident less than three years in their current home, whose previous permanent accommodation was private rented and who had paid a deposit

Source: English Housing Survey, full household sample

Table 3.14: Previous private tenancies – whether tenancy deposit returned, 2009-10

households who had paid a deposit on previous private rented accommodation¹

whether deposit returned	thousands of households	percentage
returned in full	694	70.5
returned in part	156	15.8
not returned	134	13.6
total	984	100.0

¹ households resident less than three years in their current home, whose previous permanent accommodation was private rented and who had paid a deposit

Source: English Housing Survey, full household sample

3.39 Table 3.15 shows the most common reason given by landlords for non-return of deposits was that the property was damaged or required cleaning (56%). Only 10% of households reported having had deposits withheld due to owing rent or other unpaid bills. Note that percentages will not add to 100 as more than one reason could have been given.

Table 3.15: Previous private tenancies – reasons given by landlord for non-return of all or part of deposit, 2009-10

households whose deposit not returned or returned in part only

reason given for non-return of deposit ¹	thousands of households	percentage
unpaid rent/bills	23	9.5
damage/required cleaning	135	55.7
other or no reason given by landlord	111	45.9
total	242	
no response	48	

¹ more than one reason could be given

Source: English Housing Survey, full household sample

Private rented sector – tenancies ending

3.40 Households resident less than three years and whose previous accommodation was private rented were asked the reasons the tenancy ended. If their landlord/agent wanted them to leave, they were asked what reason had been given. Note that more than one reason could have been given so percentages will not add to 100.

3.41 Over three-quarters of households ended their tenancy because they wanted to move (77%), with an additional 13% of tenancies ending through mutual agreement, Table 3.16.

Table 3.16: Reason for tenancy ending and reason asked to leave by landlord/agent, 2009-10

households whose previous accommodation was private rented¹

reason for tenancy ending ^{2, 3}	thousands of households	percentage
wanted to move	1,491	76.8
asked to leave by landlord/agent	159	8.2
accommodation tied to job which ended	48	2.5
mutual agreement	263	13.5
households with previous private rented accommodation	1,942	
reason landlord/agent asked household to leave ²	thousands of households	percentage
landlord wanted to sell property/use it themselves	91	57.2
other	68	42.8
households asked to leave by landlord/agent	159	100.0

¹ households resident less than three years in their current home, whose previous permanent accommodation was private rented

² more than one reason could be given

³ excludes non-response

Source: English Housing Survey, full household sample

3.42 Less than a tenth of tenancies (8%) ended because the tenants were asked to leave by the landlord/agent. The main reason given for being asked to leave was that the landlord either wanted to sell the property or use it themselves (57%). The remaining 43% cited a variety of reasons including non-payment of rent and difficulties with payment of Housing Benefit/Local Housing Allowance.

Chapter 4

New and recently moved households

This chapter reports on the creation of new households and the movement of continuing households. It examines the trends, characteristics and movement of households both within and between tenures.

Key findings

- **One third of private renters, 33%, had lived in their home for less than a year. Only 10% had lived in their home for over ten years. Only 2% of owner occupiers and 8% of social renters had occupied their homes for less than a year, but more than half of owner occupiers and 43% of social renters had lived in their homes for ten years or more.**
- **Just under 1.8 million households (8%) had moved into their current accommodation in the 12-month period prior to interview in 2009-10. This was a reduction of 10% compared with the previous year, and the smallest number of moves in any of the previous 15 years.**
- **The reduction in numbers of movers reported in 2009-10 was due to a very large reduction in the numbers of owner occupiers moving, down by 63% compared with two years previously.**
- **Sixty per cent of recent movers had moved to accommodation within the same tenure as the one they left and 23% moved into a different housing tenure. The remaining 17% were new households.**
- **In 2009-10, 296,000 new households had formed in the previous twelve months, the lowest number in the previous ten years.**
- **Households with household reference persons (HRPs) in the 16-24 age group were most likely to be recent movers: 45% had moved within the previous 12 months. The proportion of recent movers declined as HRP age increased, and just 2% of householders aged 65 and over had moved in the last year.**
- **When asked the main reason why they had moved, 34% of households cited job-related, family or personal reasons, including marriage, divorce and separation.**

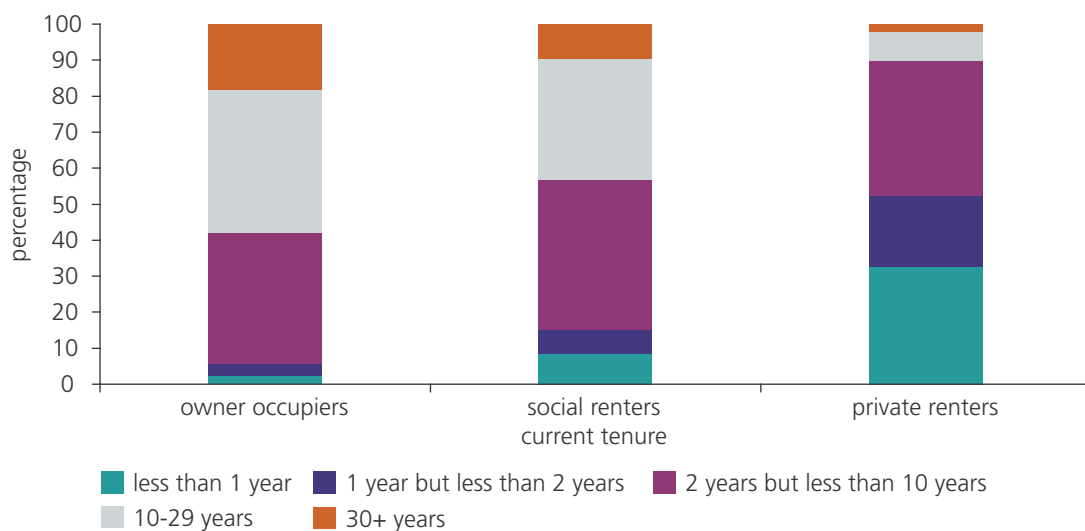
Moving households

- 4.1 A 'new household' is classified in this report as one where neither the household reference person (HRP) nor their spouse/partner occupied the HRP's previous permanent accommodation in either of their names.
- 4.2 'Continuing households' are those where the HRP or their spouse/partner occupied their previous accommodation in either or both of their names.
- 4.3 Note that previous accommodation refers to the HRP's previous permanent accommodation and thus does not include an accommodation considered by the HRP to be temporary. If someone had moved more than once, then information was collected only about the most recent move from permanent accommodation.

Length of residence in current accommodation

- 4.4 Figure 4.1 and Table 4.1 show the length of time that residents of different tenure types had spent at their current address, up until the date of interview.

Figure 4.1: Length of residence in current home by tenure, 2009-10



Base: all households

Note: underpinning data are presented in Table 4.1

Source: English Housing Survey, full household sample

- 4.5 Private renters were most likely to have moved recently: 33% had lived in their current accommodation for less than one year, with a further 20% having lived there for less than two years. For owner occupiers and social renters, 6% and 15% respectively had lived in their accommodation for less than two years.

Table 4.1: Length of residence in current home by tenure, 2009-10

all households

	1 year less than 1 year	2 years but less than 2 years	3 years but less than 3 years	3-4 years	5-9 years	10-19 years	20-29 years	30+ years	total	mean	median
	<i>thousands of households</i>									<i>years</i>	<i>years</i>
owner occupiers	360	478	975	1,511	2,772	3,375	2,395	2,649	14,515	16.4	12
social renters	308	253	285	407	838	822	401	357	3,672	11.6	8
private renters	1,089	664	467	468	317	192	78	72	3,346	3.8	1
all tenures	1,757	1,395	1,727	2,386	3,927	4,389	2,874	3,078	21,533	13.6	9
	<i>percentages</i>										
owner occupiers	2.5	3.3	6.7	10.4	19.1	23.2	16.5	18.3	100.0		
social renters	8.4	6.9	7.8	11.1	22.8	22.4	10.9	9.7	100.0		
private renters	32.5	19.8	14.0	14.0	9.5	5.7	2.3	2.1	100.0		
all tenures	8.2	6.5	8.0	11.1	18.2	20.4	13.3	14.3	100.0		

Note: excludes a small number who did not respond
Source: English Housing Survey, full household sample

- 4.6 Half of all households had lived in their property for less than nine years, the median length of residence. However, length of residence varied considerably with tenure. For example, 58% of owner occupiers had lived in the same property for 10 years or more, and 18% had not moved for at least 30 years.
- 4.7 For social renters, 43% had been in their current accommodation for at least 10 years, and nearly 10% had lived there for 30 years or more. Only 10% of private renters had occupied their current accommodation for 10 years or more.

Trends in recent movers

- 4.8 The total number of households moving each year increased steadily from 2.2 million in 1995-96 to a peak of 2.4 million households in 1999-00, before reaching a low of 2.0 million in 2005-06. Numbers of moves then increased over the next two years, in 2007-08 reaching a level similar to those in the late 1990s. Since then, the number of moves reduced to less than 1.8 million households in 2009-10, a fall of 26% in two years and the lowest level over the 15 year period, Figure 4.2 and Annex Table 4.1.

Figure 4.2: Trends in moving households by current tenure, 1995-96 to 2009-10



Base: households resident less than a year

Note: underpinning data are presented in Annex Table 4.1

Sources:

1995-96 to 2007-08: Survey of English Housing;

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

4.9 The major recent change was the decline of 63% in the number of owner occupiers moving, from 985,000 in 2007-08 to 360,000 in 2009-10. The number of households moving into social and private rented properties in 2009-10 was very similar to 2008-09, but in the longer term the trends for these two tenures have shown more variation.

4.10 Table 4.2 shows that in 2009-10, of the 1.8 million households who had moved in the previous 12 months, nearly 1.1 million had moved into private rented accommodation, 62% of all moves; only 20% of moving households moved into owner occupied accommodation.

Table 4.2: Previous tenure by current tenure of moving households, 2009-10

households resident less than a year

current tenure	stayed in the same tenure	new HRPs	previous tenure of households who changed tenure			total
			owner occupiers	social renters	private renter	
owner occupiers	213	40	–	10	97	360
social renters	185	48	22	–	55	310
private renters	662	210	169	46	–	1,087
all tenures	1,060	297	192	56	152	1,757
<i>column percentages</i>						
owner occupiers	20.1	13.5	–	18.1	64.0	20.5
social renters	17.5	16.1	11.7	–	36.0	17.6
private renters	62.4	70.4	88.3	81.9	–	61.9
all tenures	100.0	100.0	100.0	100.0	100.0	100.0
<i>row percentages</i>						
owner occupiers	59.2	11.1	–	2.8	27.0	100.0
social renters	59.7	15.4	7.2	–	17.7	100.0
private renters	60.9	19.3	15.6	4.2	–	100.0
all tenures	60.3	16.9	10.9	3.2	8.6	100.0

Note: data adjusted for a small number of households that did not respond

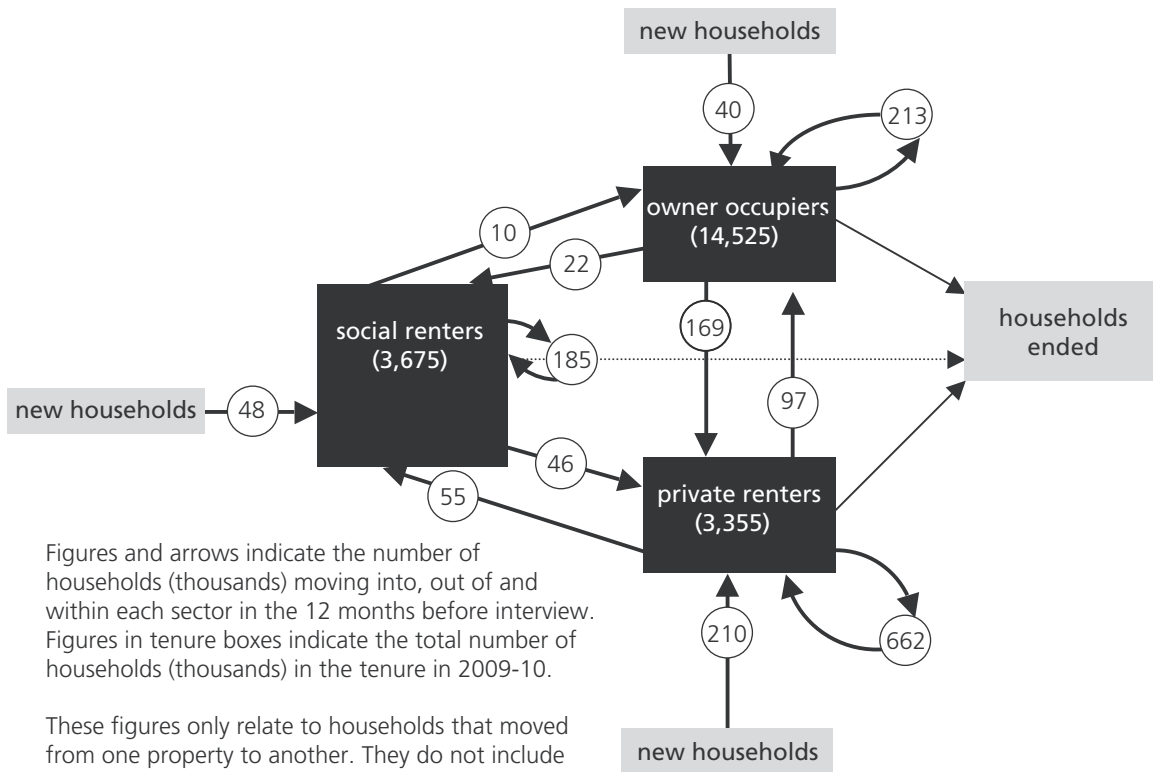
Source: English Housing Survey, full household sample

4.11 Of all households who had moved, 1.1 million (60%) had remained within the same tenure; one in five of these were owner occupiers, and more than three in five were private renters. Around 23% of moving households moved to new accommodation in a different housing tenure.

4.12 A further 297,000 (17%) were newly formed households. New households were most likely to become private renters (70%) and least likely to become owner occupiers (14%).

4.13 Figure 4.3 illustrates the overall flow of households within and between the different tenures. Note that this only shows movement of households within the private housing stock and does not show where households ceased to exist in England. Households may cease to exist for a number of reasons including moving out of England, becoming part of another household, moving into institutional accommodation, or death.

Figure 4.3: Number of households moving into and out of sectors, 2009-10



Base: all households resident less than 1 year

Notes:

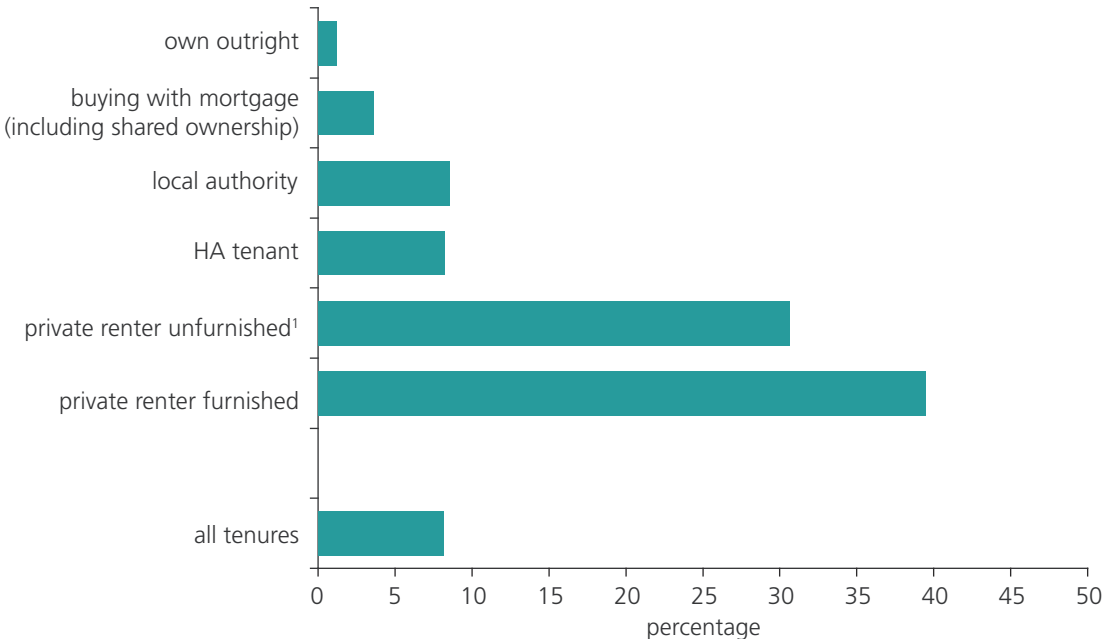
- 1) data adjusted for a small number of households who did not respond
- 2) underpinning data are presented in Table 4.2

Source: English Housing Survey, full household sample

Characteristics of recent movers

4.14 This section explores the characteristics of households who had moved in the last 12 months, including both new and continuing households. In 2009-10, 8% of all households had moved into their current homes within the previous 12 months, Annex Table 4.2. Private renters were most likely to be recent movers, especially those living in furnished accommodation: 39% of these households had moved within the last year, compared with 31% of those in unfurnished accommodation, Figure 4.4.

Figure 4.4: Proportions of households who had moved in the previous 12 months by current tenure, 2009-10



¹ includes a small number of households who did not state whether accommodation was furnished

Base: households resident less than a year

Note: underpinning data are presented in Annex Table 4.2

Source: English Housing Survey, full household sample

4.15 Owner occupiers were the least likely to have moved recently: only about 1% of those who owned their property outright had moved, and less than 4% of those who were buying with a mortgage. The proportion of social renters who had moved in the previous 12 months was also relatively low: 9% of local authority tenants and 8% of housing association tenants.

4.16 In 2009-10, 33% of private renters had moved in the previous 12 months; this compares with 39% in 2003-04. Owner occupiers were the least likely to have moved: only 2% had done so in 2009-10 compared with 6% six years earlier. In the social rented sector there was less difference in these proportions between the two years, Figure 4.5.

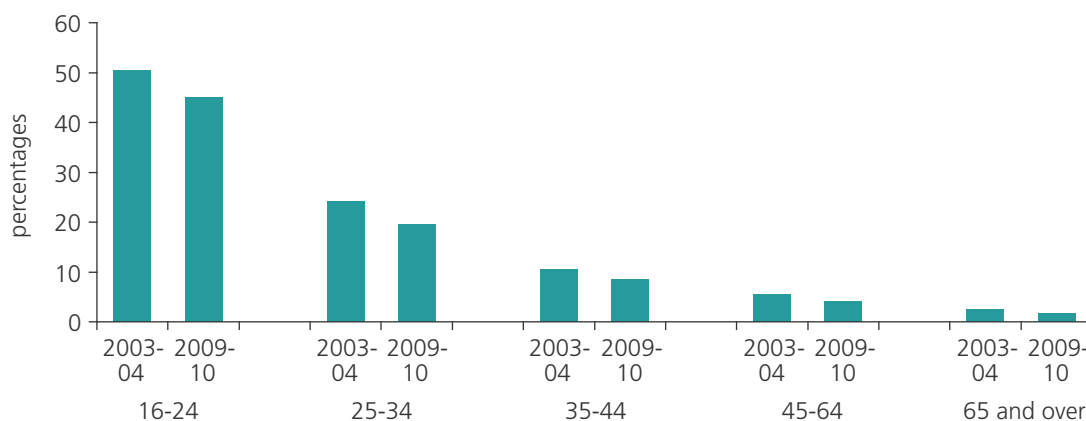
4.17 The proportion of households who were recent movers decreased as the age of the HRP increased, Figure 4.6. In 2009-10, 45% of 16-24 year olds had moved in the last 12 months compared to 2% of the 65 and older age group. However, these proportions were consistently lower in all age groups than the comparable results for 2003-04.

Figure 4.5: Percentage of households who had moved in previous year, by current tenure, 2003-04 and 2009-10



Base: households resident less than a year
Note: underpinning data are presented in Annex Table 4.2
Sources:
 2003-04 Survey of English Housing
 2009-10 English Housing Survey, full household sample

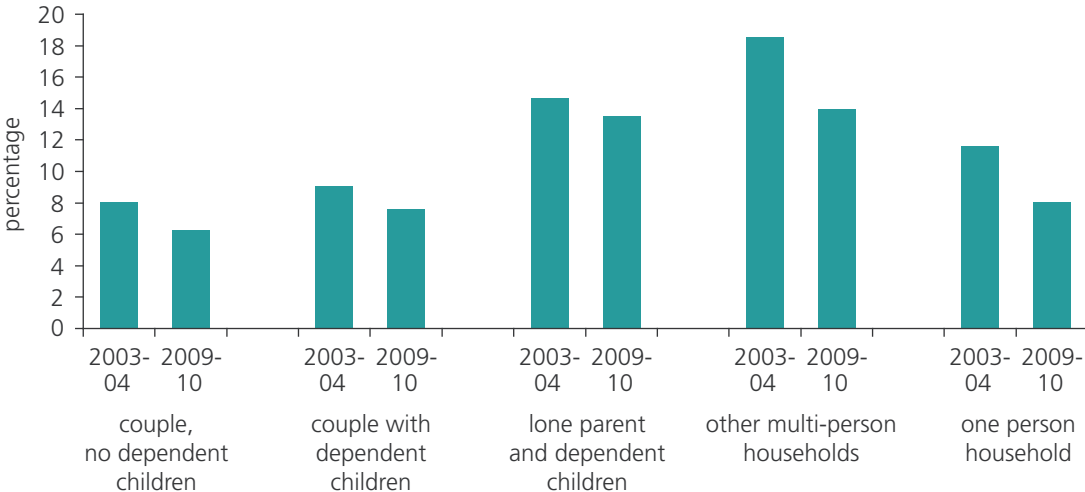
Figure 4.6: Percentage of households who had moved in previous year, by age of HRP, 2003-04 and 2009-10



Base: households resident less than a year
Note: underpinning data are presented in Annex Table 4.2
Sources:
 2003-04 Survey of English Housing
 2009-10 English Housing Survey, full household sample

4.18 The proportions of recent movers within each main household type were also consistently lower in 2009-10 than in 2003-04. One person households and other multi-person households showed the most change between these two years, but proportions of lone parents with children showed little change, Figure 4.7.

Figure 4.7: Percentage of households who had moved in previous year, by type of household, 2003-04 and 2009-10

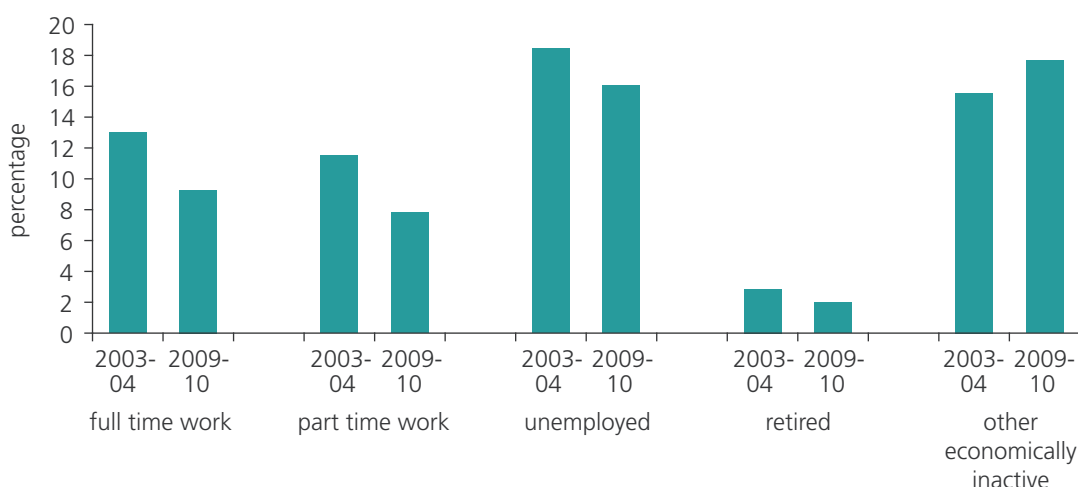


Base: households resident less than a year
Note: underpinning data are presented in Annex Table 4.2
Source:
 2003-04 Survey of English Housing
 2009-10 English Housing Survey, full household sample

- 4.19 Couples with no dependent children were the least likely to move with 6% being recent movers within the last year. Eight per cent of both couples with dependent children and one-person households had moved within the previous year.
- 4.20 Households where the HRP was currently unemployed or economically inactive (excluding those retired) were the most likely to have moved recently: 18% of the economically inactive HRPs in 2009-10 had moved recently, compared with 16% in 2003-04, Figure 4.8. This group, while excluding retired HRPs, includes full time students who are mostly young and private renters⁵.
- 4.21 The patterns for those who work full time (9%) and those that work part-time (8%) were very similar, with a reduction in proportions of households moving of nearly 4 percentage points between the two years.
- 4.22 Where the HRP was retired, only 2% of households had moved in the last year, down from 3% in 2003-04. This reflects the earlier findings that the older age groups were the least likely to move.

⁵ For 2009-10, the detailed breakdown for each type of inactive household who had moved in the last year was as follows: 2% of those where the HRP was retired; 50% of those where the HRP was in full time education; and 13% of those where the HRP was otherwise inactive.

Figure 4.8: Percentage of households who had moved in previous year, by economic status of HRP household reference person, 2003-04 and 2009-10



Base: households resident less than a year

Note: underpinning data are presented in Annex Table 4.2

Sources:

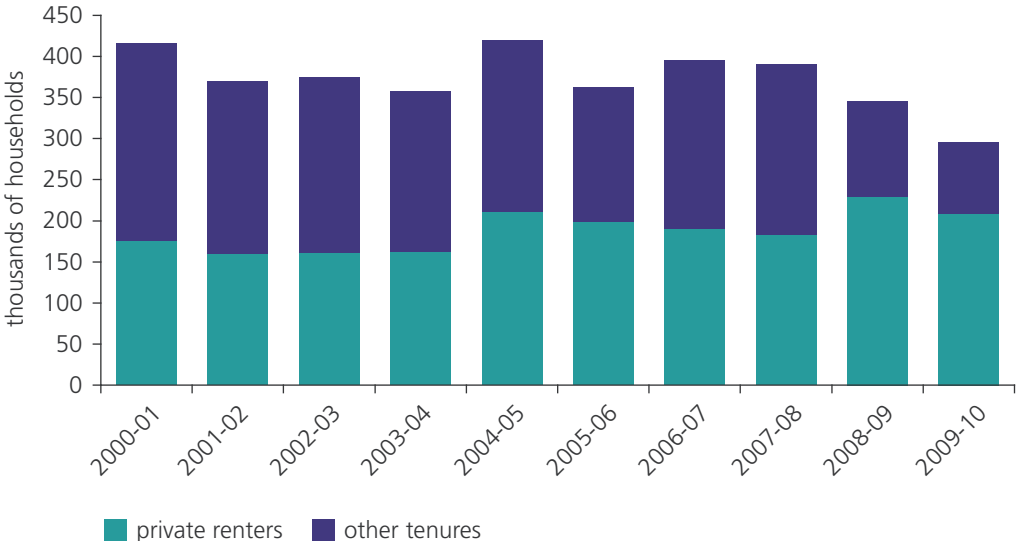
2003-04 Survey of English Housing

2009-10 English Housing Survey, full household sample

New households

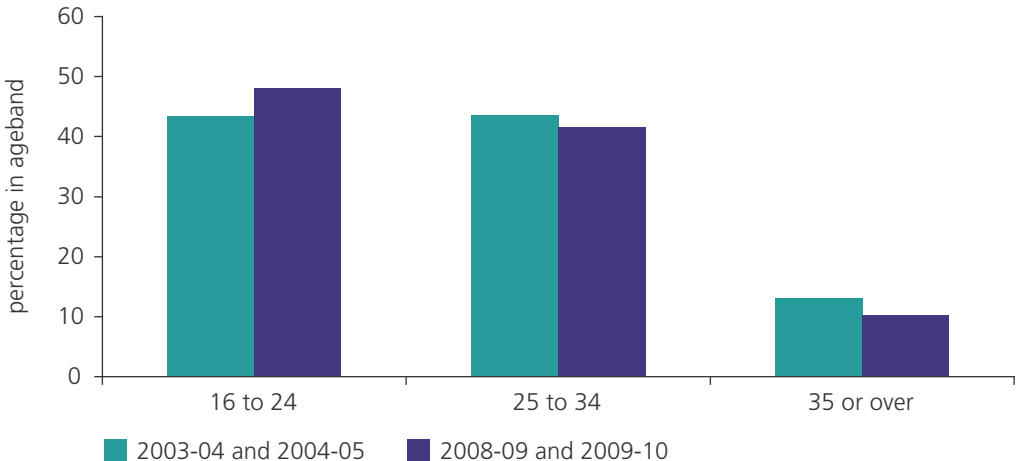
- 4.23 This section focuses on the trends and characteristics of new households. In 2009-10, there were 296,000 newly formed households, 17% of all the households who had moved in the previous 12 months. This was a considerable reduction on the total of 345,000 in 2008-09, which was itself the lowest level over the previous ten years, Figure 4.9.
- 4.24 In both of the two most recent years, the great majority of these new households were in the private rented sector, reaching 70 per cent in 2009-10, unlike the pattern in most of the last ten years where the proportion of private renters had generally been below or around 50 per cent.
- 4.25 The following analysis is based on two years' data, because of sample size constraints.
- 4.26 The great majority of new households had HRPs aged under 35. There were lower numbers of new households overall in the two year period 2008-10 than there had been five years earlier, but within this pattern, the broad age distribution of these HRPs had changed somewhat, Figure 4.10 and Annex Table 4.3.

Figure 4.9: Number of new households formed in the previous 12 months, 2000-01 to 2009-10



Base: new households resident less than one year
 Sources:
 2000-01 to 2007-08: Survey of English Housing;
 2008-09 onwards, English Housing Survey, full household sample

Figure 4.10: Proportions of HRPs in broad agebands, combined years 2003-05 and 2008-10

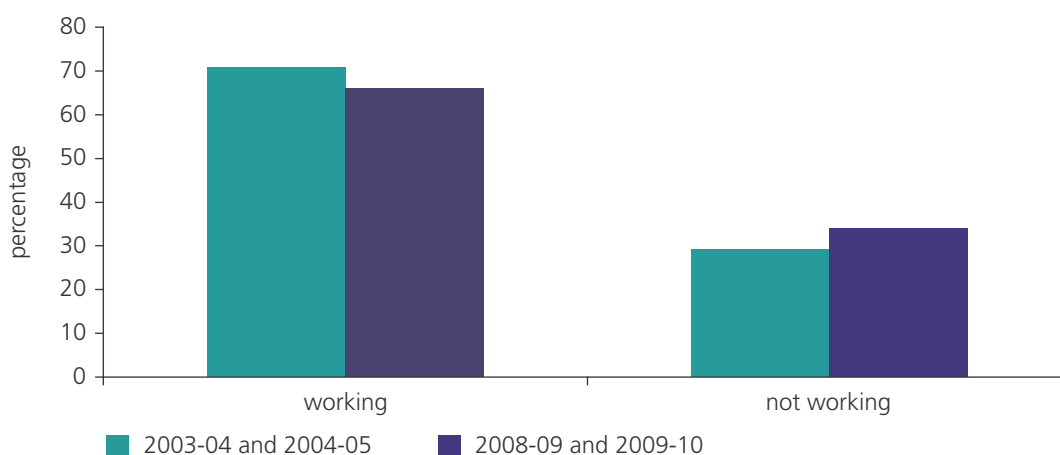


Base: new households resident less than one year
 Sources:
 2003-05 Survey of English Housing
 2008-10 English Housing Survey, full household sample

4.27 In 2003-04, the proportions of new HRPs in each of the 16-24 and 25-34 agebands were virtually the same at 43% and 44% respectively. By 2008-10, however, because numbers of new HRPs aged 25-34 had reduced by over a fifth and there were also substantially fewer new HRPs aged 35 and over, some 48% of new households had HRPs aged 16-24.

4.28 Figure 4.11 shows that in 2008-10, new households were slightly less likely to have an HRP who was working either full-time or part-time (66%) than those which were new households in 2003-05 (71%). This change is likely to be partly because the increased proportion of younger households will include students, who are classed as economically inactive.

Figure 4.11: Economic status of HRP for new households, combined years 2003-05 and 2008-10



Base: new households resident less than one year

Note: underpinning data are presented in Annex Table 4.3

Sources:

2003-05 Survey of English Housing

2008-10 English Housing Survey, full household sample

Continuing households

4.29 The following sections look at the movement between and within tenure groups of continuing households (new households are excluded from this analysis). It covers households who had been resident in their current home for less than three years, rather than one year as in previous sections. If a household had moved more than once, then information was collected only about the latest move.

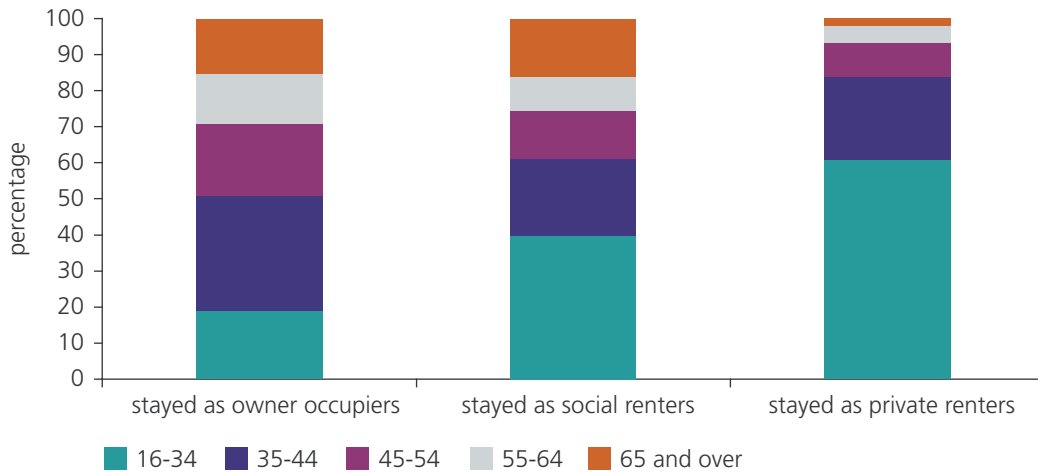
Moves within tenure

4.30 This section examines characteristics of continuing households who had moved within the same tenure in the previous three years, Annex Table 4.4. The analysis is based on two survey years' data due to sample size constraints.

4.31 Figure 4.12 shows the age distribution of HRPs of households who moved within the same tenure. Where households remained as owner occupiers, 32% of HRPs were in the 35 to 44 age category, and 19% were aged 16-34. Of those households who continued as social or private renters, the largest

proportion had HRPs in the 16 to 34 age bracket (40% and 61% respectively). Very few householders in the private renting sector were aged 55 or above.

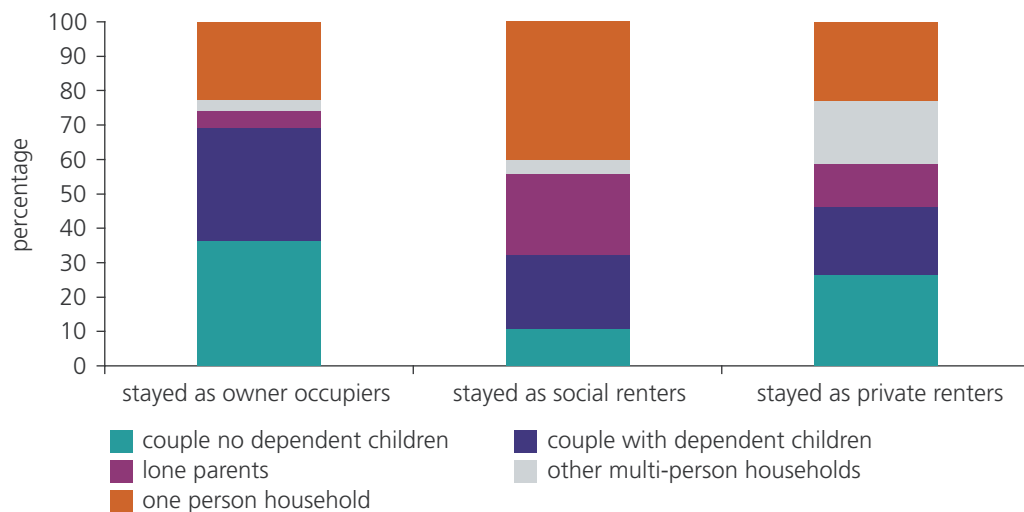
Figure 4.12: Age distribution of HRPs in continuing households who had moved within tenure in the last three years, combined years 2008-10



Base: continuing households resident less than 3 years
Note: underpinning data are presented in Annex Table 4.4
Source: English Housing Survey, full household sample for 2008-09 and 2009-10

4.32 Of moving households who remained as owner occupiers, the great majority were couples: 33% were couples with dependent children and 36% without dependent children, Figure 4.13.

Figure 4.13: Household type of continuing households who had moved within tenure in the last three years, combined years 2008-10

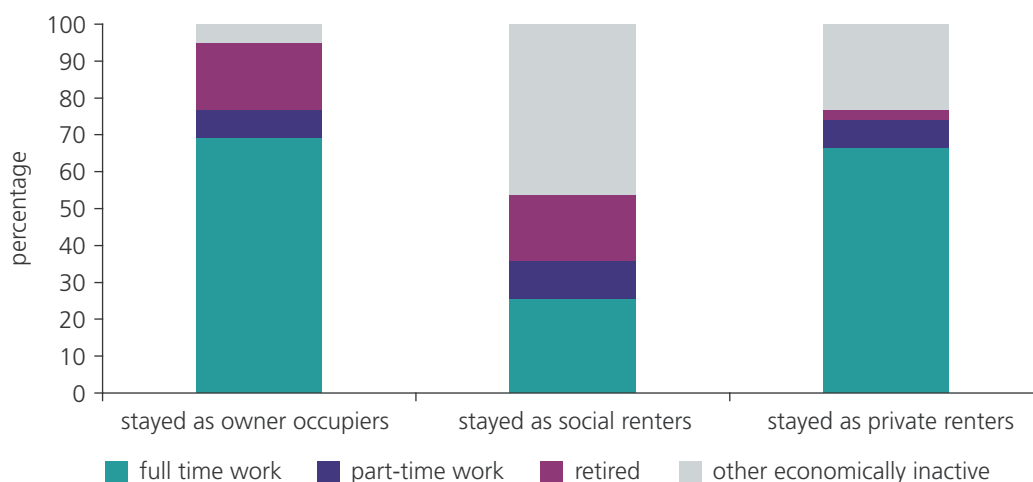


Base: continuing households resident less than 3 years
Note: underpinning data are presented in Annex Table 4.4
Source: English Housing Survey, full household sample for 2008-09 and 2009-10

4.33 Of those households who moved within the social rented sector, the largest group were the one person households (40%); this is higher than in the other tenures, where the proportion of one person households was 23% in both cases. The proportion of lone parent households in the social rented sector, 23%, was also relatively high compared to the other tenures. Only 11% of those movers who remained social renters were couples without dependent children, compared with 26% of those who remained as private renters.

4.34 Figure 4.14 shows that in households who had moved but remained as owner occupiers, 69% of HRP worked full time, and 7% worked part time. Only 26% of social renter HRPs worked full time, but an additional 10% were working part time.

Figure 4.14: Economic status of HRP in continuing households who had moved within tenure in the last three years, combined years 2008-10



Base: continuing households resident less than 3 years

Note: underpinning data are presented in Annex Table 4.4

Source: English Housing Survey, full household sample for 2008-09 and 2009-10

4.35 In households moving within private renting, levels of full and part time working were comparable with those moving within owner occupation, but under 3% of HRPs who remained as private renters were retired, compared with 18% in each of the other tenures.

4.36 Nearly half (46%) of households who had moved within the social rented sector had an HRP who was economically inactive, compared with 23% for households who stayed as private renters and 5% for owner occupiers.

Moves between tenures

4.37 The analysis in this section is based on two consecutive years' survey data, 2008-09 and 2009-10 combined, due to small numbers.

4.38 The largest number of moves between tenures took place between private renting and owner occupation. Of the 1.2 million continuing households who were previously private renters, 899,000 (75%) had become owner-occupiers. Of the 748,000 who were previously owner occupiers, 602,000 (81%) had moved into the private rented sector. Only 443,000 households had moved into social renting from a different tenure: two thirds of these were previously private renters.

4.39 Figures 4.15 to 4.17 and Annex Table 4.5 show some of the characteristics of continuing households who had moved between tenures in the previous 3 years.

4.40 Overall, less than 15% of these households had an HRP aged 55 or over, Figure 4.15. This proportion varied depending on the tenure changes involved: it was highest at 60% for owner occupier households who had moved to the social rented sector, and lowest at 6% for private renters who had become owner occupiers. Of those moving from private renting to owner occupation, 58% were aged 16-34.

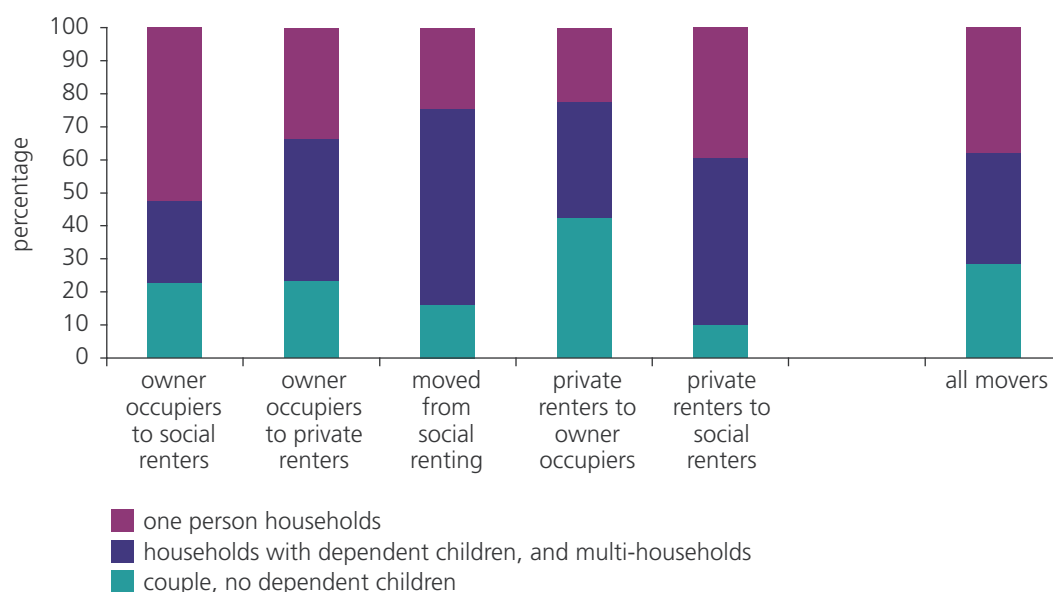
Figure 4.15: Age distribution of HRPs of continuing households who had moved between tenures in the previous three years, combined years 2008-10



Base: continuing households resident less than 3 years
Note: underpinning data are presented in Annex Table 4.5
Source: English Housing Survey, full household sample for 2008-09 and 2009-10

4.41 Some 38% of all households who had moved between tenures were single-person households, and a further 28% were couples without dependent children, Figure 4.16.

Figure 4.16: Household type of continuing households who moved between tenures in the last three years, combined years 2008-10



Base: continuing households resident less than 3 years

Note: underpinning data are presented in Annex Table 4.5

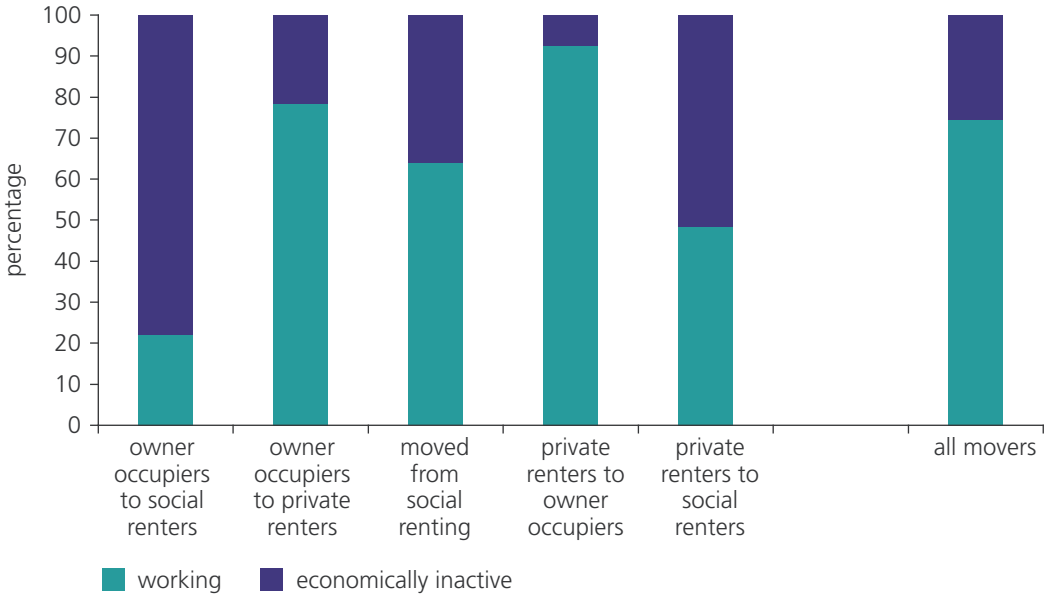
Source: English Housing Survey, full household sample for 2008-09 and 2009-10

4.42 The composition of the various tenure groups of movers varied considerably: over half of those who had moved from owner occupation to social renting were single person households, compared with less than a quarter of those moving from private renting to owner occupation. Couples with no dependent children made up a very small proportion of those moving from private renting to social renting, but over 40% of those moving from private renting to owner occupation.

4.43 A quarter of the households who had moved from owner occupation to become social renters had dependent children or were multi-person households, compared with half of those who moved from private renting to social renting, and 60% of those who had moved out of social renting.

4.44 As Figure 4.17 shows, there were considerable differences in the proportion of these households with an HRP who was working, depending on the type of tenure change. Overall, three quarters of moving households had an HRP who was working, but households who had moved from private renting to owner occupation were the most likely to have working HRPs (93%). This compares with 48% of private renters who became social renters.

Figure 4.17: Employment status of HRPs of continuing households who moved between tenures in the last three years, combined years 2008-10



Base: continuing households resident less than 3 years
Note: underpinning data are presented in Annex Table 4.5
Source: English Housing Survey, full household sample for 2008-09 and 2009-10

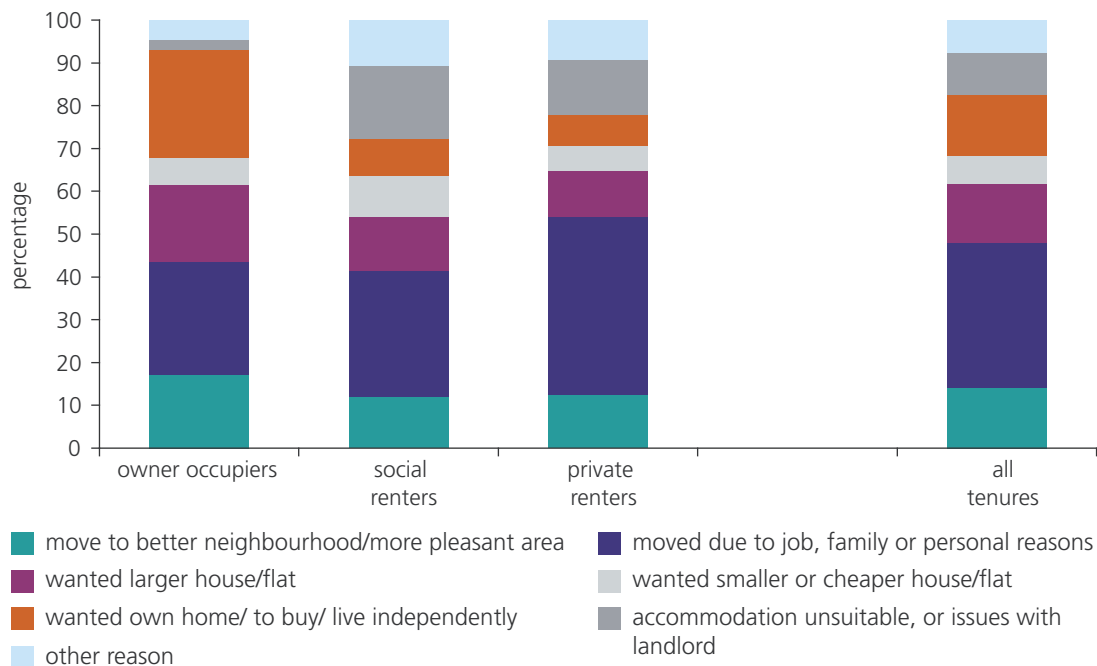
4.45 Less than a quarter of owner occupier households who had become social renters had HRPs who were working, compared with 78% of those owner occupiers who had moved to the private rented sector. Almost two-thirds of those who moved out of social renting into one of the other tenures had working HRPs.

Reasons for moving

4.46 Households move home for many different reasons, and a question was added to the English Housing Survey in 2009-10 to explore these in some detail. Respondents could give more than one reason for their recent move, but the following analysis focuses on the main reason given.

4.47 The reasons most frequently given for moving were job-related, family or personal issues (including marriage, divorce or separation). Overall, 1.7 million households (34% of all movers) gave such reasons, Annex Table 4.6. Although there was some variation by tenure, with 42% of private renters giving one of these reasons but only 27% of owner occupiers, respondents in all tenures were most likely to give a reason of this type, Figure 4.18.

Figure 4.18: Main reason given for moving, 2009-10



Base: continuing households resident less than 3 years

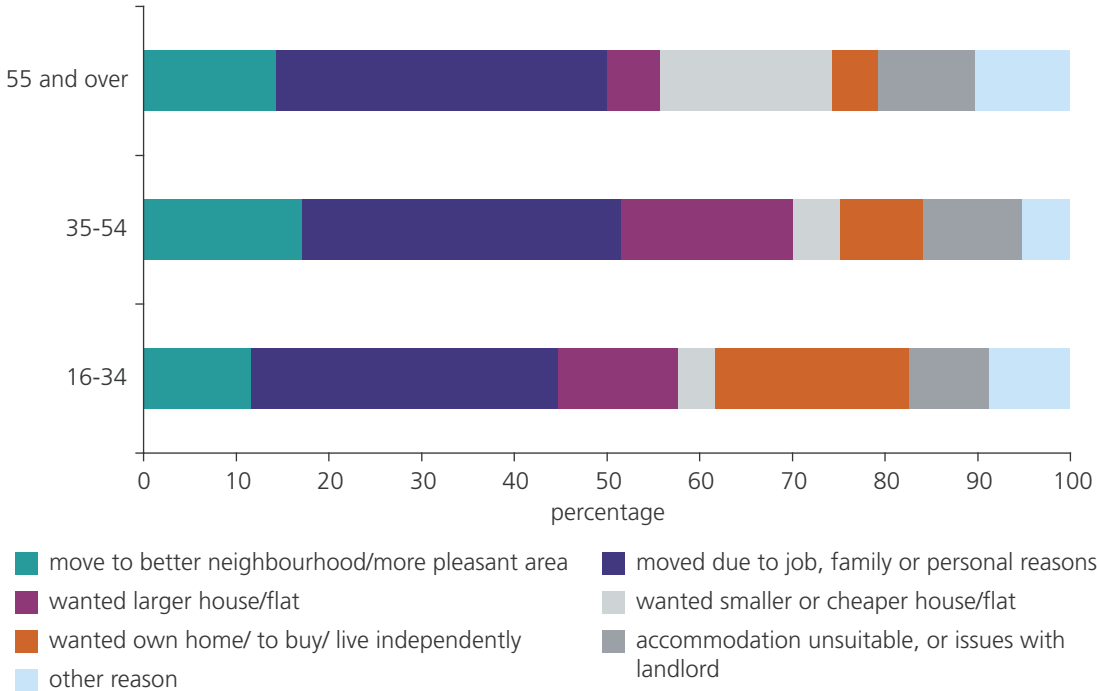
Note: underpinning data are presented in Annex Table 4.6

Source: English Housing Survey, full household sample for 2008-09 and 2009-10

4.48 Relatively few households said they had moved because they wanted a smaller or cheaper property – in total 323,000 (7%) gave these reasons, but the proportions ranged from 6% of private renters to 10% of social renters. More than twice as many households moved to get a larger property – 697,000 households (14%) in total, and 18% of owner occupiers. Owner occupier households were also more likely than those in other tenures to have moved because they wanted to live in a better neighbourhood or a more pleasant area (17%).

4.49 Figure 4.19 shows that households moving for job-related, family or personal reasons formed broadly similar proportions of the 16-34, 35-44 and 55 and over age groups. Households who had moved because they wanted their own home, to buy a property, or to live independently were, understandably, most likely to have an HRP aged between 16 and 34: 21% of this age group compared with 9% of those aged 35-44 and 5% of those aged 55 or over.

Figure 4.19: Main reason for the household moving by age of the HRP, 2009-10

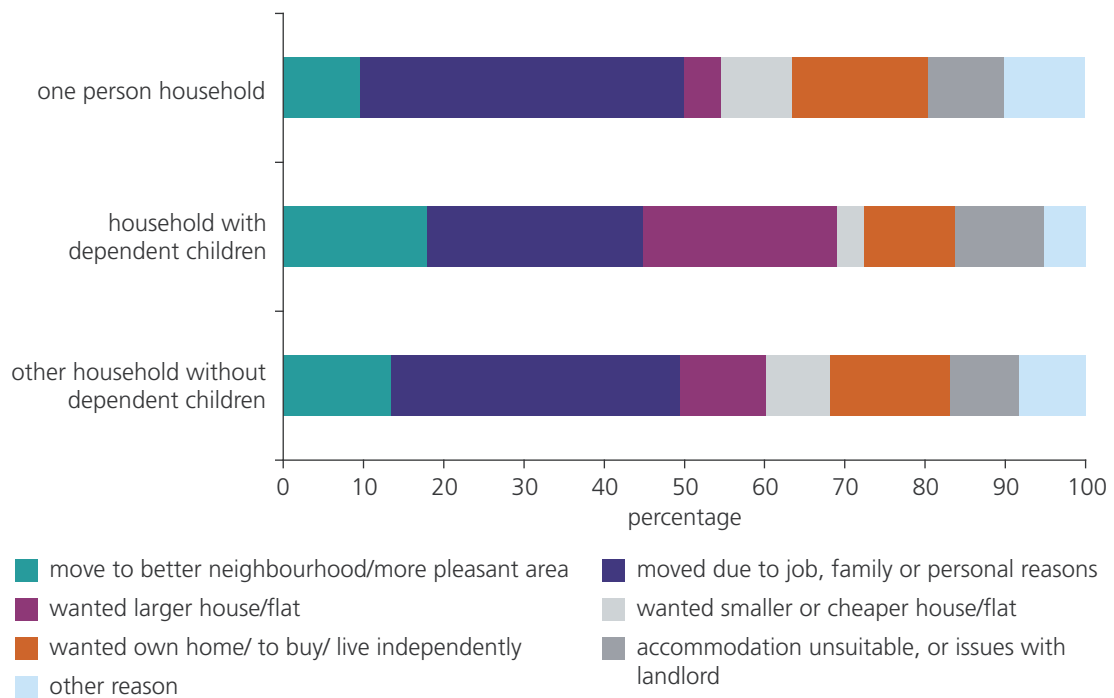


Base: continuing households resident less than 3 years
Note: underpinning data are presented in Annex Table 4.6
Source: English Housing Survey, full household sample for 2008-09 and 2009-10

4.50 Households where the HRP was aged between 35 and 54 were more likely to say they had moved because they wanted a larger property (19%), compared with 6% of those with an HRP aged 55 or above. In contrast, 18% of those with HRPs in this oldest age band had moved to a smaller or cheaper property, compared with 4% of those aged 16-34 and 5% of those aged 35-54.

4.51 Figure 4.20 indicates that different broad types of households gave different main reasons for having moved home. Forty per cent of one person households and 36% of households without dependent children gave job, family or personal reasons as their main reason for moving. This compares with 27% of households with dependent children, a further 24% of whom said they had moved because they wanted a larger house or flat.

Figure 4.20: Main reason for moving by broad household type, 2009-10



Base: all responding households who had moved in the previous 3 years

Note: underpinning data are presented in Annex Table 4.6

Source: English Housing Survey, full household sample

4.52 Households with dependent children were also more likely to give their main reason as moving to a better neighbourhood or more pleasant area (18%) than those in the other broad household types. Nine per cent of one person households gave moving to a smaller or cheaper property as their main reason, compared with 8% of those with no dependent children, and only 3% of those with dependent children.

Appendix A: Sampling and grossing

General Description

The survey consists of three main elements: an initial interview survey of around 17,000 households with a follow up physical inspection and a desk based market valuation of a sub-sample of about 8,000 dwellings, including vacant dwellings. The interview survey samples for 2008-09 and 2009-10 forms part of ONS's Integrated Household Survey (IHS), and the core questions from the IHS form part of the EHS questionnaire. More information about the IHS is available from its webpage:

<http://www.statistics.gov.uk/statbase/Product.asp?vlnk=15381>

The EHS interview content covers the key topics included under the former SEH and EHCS. The content of the physical and market value components remains very largely unchanged from the former EHCS.

Sampling

2008-09 Sample

1. The initial sample for 2009-10 consisted of 32,100 addresses drawn as a systematic random sample from the Postcode Address File (small users). Interviews were attempted at all of these addresses over the course of the survey year from April 2009 to March 2010. A proportion of addresses were found not to be valid residential properties (e.g. demolished properties, second/holiday homes, small businesses, not yet built).
2. Of the 17,042 addresses where interviews were achieved (the 'full household sample'), all social rented properties and a sub-sample of private properties were regarded as eligible for the physical survey and the respondent's consent was sought. A proportion of vacant properties were also sub-sampled. Physical surveys were completed in 8,178 cases, and these cases form the 'dwelling sub-sample'.
3. All findings based on data from the dwelling sub-sample are presented in the 2009 EHS Housing Stock Report.
4. The principal differences in sampling methodology between the EHS and its predecessors the SEH and EHCS are that:

-
- The EHS uses an unclustered sample. This enables a smaller sample to be used with no loss of precision, ie without sampling errors being increased. The more scattered sample does, however, have some implications for fieldwork organisation.
 - The SEH was an interview survey with no subsequent physical survey element. It typically had an initial, clustered, sample of 30,000 cases and 18,000 achieved interviews. The slightly smaller unclustered sample achieved in the EHS will give more robust estimates for many measures from the household sample.
 - The SEH aimed to interview all households at multi-household addresses. In privately renting households with more than one tenancy group, the SEH also attempted to conduct interviews with each tenancy group. In contrast, the EHS selects one dwelling per address and one household per dwelling, and interviews only the household reference person (HRP) of that household or their partner.
 - The EHCS issued sample (also clustered) was smaller, and designed to deliver around 8,000 paired cases (interview/vacant with physical survey); cases with interviews but no physical survey were not reported separately. Survey errors associated with measures from the EHS physical survey remain largely the same as for the EHCS.

Grossing methodology

5. The grossing methodology reverses the sampling and sub-sampling, and adjusts for any identifiable non-response bias at each stage of the survey. Household results are then weighted to population totals by age x sex and region, and to the tenure distribution of the Labour Force Survey (LFS). This method is very similar to that of the Survey of English Housing, the main difference being that much more detailed bias adjustment is carried out in the English Housing Survey.
6. As part of data validation prior to the grossing, tenure corrections are made where cases are reported as local authority tenancies but where the local authority is known to have transferred all its stock to a housing association under a Large Scale Voluntary Transfer (LSVT). Similarly, where a local authority's stock is known to be managed by an Arm's Length Management Organisation (ALMO), cases where an ALMO is reported as the landlord are coded as local authority tenancies. This results in a more robust split between the local authority and housing association stock, and is consistent with past practice in the English House Condition Survey but not that of the Survey of English Housing.

Appendix B:

Sampling errors

Sources of error in surveys

1. Like all estimates based on samples, the results of the EHS are subject to various possible sources of error. The total error in a survey estimate is the difference between the estimate derived from the data collected and the (unknown) true value for the population. The total error can be divided into two main types: systematic error and random error.
2. Systematic error, or bias, covers those sources of error which will not average to zero over repeats of the survey. Bias may occur, for example, if certain sections of the population are omitted from the sampling frame, if non-respondents to the survey have different characteristics to respondents, or if interviewers systematically influence responses in one way or another. When carrying out a survey, substantial efforts are put into the avoidance of systematic errors but it is possible that some may still occur.
3. The most important component of random error is sampling error, which is the error that arises because the estimate is based on a sample survey rather than a full census of the population. The results obtained for any single sample may, by chance, differ from the true values for the population but the difference would be expected to average to zero over a number of repeats of the survey. The amount of variation depends on the size of the sample and the sample design and weighting method.
4. A measure of the impact of the variation introduced by the sample design and the weighting is the design factor (deft). This is evaluated relative to the error that would have been produced had the survey been carried out using a simple random sample⁶. A deft greater than one shows that the design and weighting have increased the variability of the estimate and increased the measure of the standard error relative to the reference. Since the 2008-09 EHS effectively is a simple random sample the deft arises solely from the weighting adjustments.
5. Random error may also arise from other sources, such as variation in the informant's interpretation of the questions, or interviewer variation. Efforts are made to minimise these effects through interviewer training and through pilot work.

⁶ Technically, the deft is the estimate of the standard error produced under the complex design divided by the standard error under an equally weighted simple random sample.

Confidence intervals

6. Although the estimate produced from a sample survey will rarely be identical to the population value, statistical theory allows us to measure the accuracy of any survey result. The standard error can be estimated from the values obtained for the sample and this allows calculation of confidence intervals which give an indication of the range in which the true population value is likely to fall.
7. Tables B1 and B2 show standard errors and 95% confidence intervals around selected key survey estimates for 2009-10.

Table B1: Sampling errors using weighted data: percentages, 2009-10

households

characteristic	unweighted base	percentage	standard error (percentage)	design factor	95% confidence interval	
					lower	upper
ethnic group of HRP	17,042					
white		90.1	0.2	1.1	89.6	90.6
black Caribbean		1.3	0.1	1.3	1.1	1.5
black African		1.5	0.1	1.2	1.3	1.8
Indian		2.2	0.1	1.2	1.9	2.4
Pakistani/Bangladeshi		1.6	0.1	1.1	1.4	1.8
other		3.3	0.2	1.2	3.0	3.6
all Ethnic minority		9.9	0.2	1.1	9.4	10.4
household type	17,042					
owner occupiers		67.4	0.4	1.0	66.7	68.1
social renters		17.0	0.3	1.0	16.5	17.6
private renters		15.6	0.3	1.1	15.0	16.2
economic status within tenure						
owner occupiers	11,622					
in employment		63.8	0.4	0.8	63.1	64.5
unemployed		1.4	0.1	1.1	1.2	1.7
economically inactive		34.8	0.3	0.8	34.1	35.4
social renters	3,089					
in employment		33.0	1.0	1.1	31.1	34.8
unemployed		8.8	0.6	1.1	7.7	9.9
economically inactive		58.2	1.0	1.1	56.3	60.1
private renters	2,331					
in employment		68.9	1.0	1.0	66.9	70.9
unemployed		6.6	0.5	1.0	5.5	7.7
economically inactive		24.5	0.9	1.0	22.6	26.3
all tenures	17,042					
in employment		59.3	0.3	0.8	58.7	59.9
unemployed		3.5	0.2	1.1	3.2	3.8
economically inactive		37.2	0.3	0.7	36.6	37.7

continued

households

characteristic	unweighted base	percentage	standard error (percentage)	design factor	95% confidence interval	
					lower	upper
household type within tenure						
owner occupiers	11,622					
couple no dep child		43.6	0.5	1.0	42.7	44.4
couple with dep child		23.1	0.4	1.0	22.4	23.9
lone parent with dep child		3.5	0.2	1.1	3.1	3.8
other multi-person		5.8	0.2	1.2	5.3	6.3
one person under 60		9.9	0.3	1.2	9.3	10.6
one person 60 or over		14.1	0.3	0.9	13.6	14.7
social renters	3,089					
couple no dep child		17.6	0.7	1.1	16.1	19.0
couple with dep child		15.1	0.7	1.0	13.7	16.4
lone parent with dep child		16.5	0.7	1.1	15.0	17.9
other multi-person		10.2	0.6	1.2	8.9	11.4
one person under 60		16.4	0.8	1.2	14.8	18.0
one person 60 or over		24.3	0.8	1.0	22.8	25.9
private renters	2,331					
couple no dep child		25.7	1.0	1.2	23.6	27.7
couple with dep child		18.0	0.8	1.0	16.4	19.6
lone parent with dep child		12.3	0.7	1.0	10.9	13.7
other multi-person		15.3	0.9	1.2	13.6	17.0
one person under 60		22.6	1.0	1.2	20.6	24.6
one person 60 or over		6.1	0.5	0.9	5.2	7.1
all tenures	17,042					
couple no dep child		36.3	0.4	1.0	35.6	37.1
couple with dep child		21.0	0.3	0.9	20.4	21.5
lone parent with dep child		7.1	0.2	1.0	6.7	7.4
other multi-person		8.0	0.2	1.2	7.5	8.5
one person under 60		13.0	0.3	1.2	12.4	13.6
one person 60 or over		14.6	0.2	0.7	14.2	15.0
movers	17,042					
HRPs resident less than 1 year		8.2	0.2	1.1	7.7	8.6

Table B2: Sampling errors using weighted data: means, 2009-10

households

characteristic	unweighted base	mean (£ per week)	standard error	design factor	95% confidence interval	
					lower	upper
joint income of HRP and partner						
owner occupiers	11,622	752	6.77	1.06	739	765
social renters	3,089	291	4.30	1.20	282	299
private renters	2,331	552	14.29	1.06	524	580
all tenures	17,042	642	5.18	1.04	632	652
mortgage payment						
recent first time buyers	2,146	119	1.85	1.10	115	123
other mortgagors	3,802	154	2.35	1.07	150	159
all mortgagors	5,950	141	1.63	1.06	138	144
rent net of services						
social renters	3,064	75	0.43	1.13	74	76
private renters						
market rents	1,685	162	2.38	1.11	158	167
non-market rents	298	136	6.01	1.01	124	148
all private renters	1,983	158	2.63	1.29	153	163

Glossary

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

This notional standard number of bedrooms is then compared with the actual number of bedrooms (including bed-sitters) available for the sole use of the household, and differences are tabulated. Bedrooms converted to other uses are not counted as available unless they have been denoted as bedrooms by the informants; bedrooms not actually in use are counted unless uninhabitable. Households are said to be overcrowded if they have fewer bedrooms available than the notional number needed. Households are said to be under-occupying if they have two or more bedrooms more than the notional number needed.

Dependent children: Dependent children are persons aged under 16, or single persons aged 16 to 18 and in full-time education.

Economic activity

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

(a) **Working full-time/part-time**

Full-time work is defined as 30 or more hours per week. Part-time work is less than 30 hours per week.

Where more than one answer is given, 'working' takes priority over other categories (with the exception that all those over State Pension Age (SPA) who regard themselves as retired are classified as such, regardless of what other answers they give).

(b) **Unemployed**

This category covers people who were registered unemployed or not registered unemployed but seeking work.

(c) **Retired**

This category includes all those over the SPA (65 years for men and 60 for women) who reported being retired as well as some other activity.

(d) **Full time students**

(e) **Other inactive**

All others; they include people who were permanently sick or disabled, those looking after the family or home and any other activity.

First-time buyers: see Recent first-time buyers.

Household: A household is defined as one person or a group of people who have the accommodation as their only or main residence and (for a group) either share at least one meal a day or share the living accommodation, that is, a living room or sitting room.

Household membership: People are regarded as living at the address if they (or the informant) consider the address to be their only or main residence. There are, however, certain rules which take priority over this criterion.

- (a) Children aged 16 or over who live away from home for the purposes of work or study and come home only for the holidays are not included at the parental address under any circumstances.
- (b) Children of any age away from home in a temporary job and children under 16 at boarding school are always included in the parental household.
- (c) People who have been away from the address continuously for six months or longer are excluded.
- (d) People who have been living continuously at the address for six months or longer are included even if they have their main residence elsewhere.
- (e) Properties used only as second homes are never counted as main residences.

Household reference person (HRP): The household reference person is defined as a 'householder' (that is a person in whose name the accommodation is owned or rented). For households with joint householders, it is the person with the highest income; if two or more householders have exactly the same income, the older is selected. Thus the household reference person definition, unlike the old head of household definition, no longer gives automatic priority to male partners.

Household type: The main classification of household type uses the following categories:

- Married/cohabiting couple with no dependent children – these households may however include non-dependent child(ren)
- Married/cohabiting couple with dependent child(ren) – may also include non-dependent child(ren)
- Lone parent family (one parent with dependent child(ren) – may also include non-dependent child(ren)
- Other multi-person household (includes flat sharers, lone parents with non-dependent children only and households containing more than one couple or lone parent family)
- One person aged under 60

-
- One person aged 60 or over

The married/cohabiting couple and lone parent household types (the first three categories above) may include one-person family units in addition to the couple/lone parent family.

Marital status: marital status is based on the respondent's opinion and may differ from legal marital status. Unrelated adults of the same or opposite sex are classed as cohabiting if they consider themselves to be a couple.

Mortgages

- **Repayment mortgage**

A mortgage in which the regular payments (usually monthly) include both interest on the outstanding amount and a capital repayment element. Assuming that the interest rate is unchanged payments will be constant over the term of the mortgage, however over time the mix of interest and capital repayment changes. Initially most of the payment goes towards paying the interest, however the capital repayment element has the effect of slightly reducing the outstanding loan. As the outstanding mortgage reduces, the interest element reduces as well, and since the total payment remains the same the capital repayment element increases. Towards the end of the term most of the regular payment comprises capital repayment and interest is a relatively small component; at the end of the term the full amount of the original loan will have been repaid.

- **Interest only mortgage – no linked investment**

During the term of the mortgage the borrower makes interest payments to the mortgage lender but the amount of the original loan remains to be repaid at the end of the fixed term. The mortgagor therefore needs to make appropriate arrangements for paying off the loan at the end of the fixed term.

- **Interest only mortgages with linked investments**

- **Endowment mortgage:** A mortgage in which the borrower makes two separate regular payments during the term of the mortgage, one to the lender to pay the interest on the loan, and one to a life insurance company under a 'with profits' endowment policy intended to repay the original loan. The life (or joint lives) of the borrower(s) is insured for a fixed sum to which profits called reversionary bonuses are added every year. The fixed sum insured plus reversionary bonuses (plus in some cases a terminal bonus) are paid by the insurance company at the end of the term of the endowment policy, which is also the term of the mortgage, or on the death of the insured.
- **Pension Mortgage:** As in the case of an endowment mortgage there are two regular payments. One is to the lender to pay the interest on the loan, and the other is a contribution to a pension plan; the fund built up through the plan is used to repay the mortgage when its term expires. The customer gets full tax relief on the contributions to the pension plan, and this type of

mortgage is particularly suited to the self-employed, partners or directors who own more than 5 per cent of their company.

- **PEP, ISA and Unit Trust Mortgages:** Like endowment and pension mortgages these are “interest only” mortgages i.e., during the term of the mortgage the borrower makes interest payments to the mortgage lender and the original loan is repaid at the end of the fixed term. In this case the repayment vehicle is a PEP (now defunct), an ISA or a Unit Trust. PEPs and ISAs benefit from tax relief.
- **All-in-one Mortgage:** This is a type of flexible mortgage which allows a person to link together different accounts – for example a current account, a savings account and a mortgage (as well as any other loans). There are two types of all-in-one account, current account mortgages and offset mortgages.

Moving households: A moving household is usually a household which has been at the present address for less than 12 months. In some tables, it includes households resident for less than three years, in order to give a larger sample for analysis.

A new household is one where neither the household reference person nor their spouse/partner occupied the household reference person’s previous (permanent) accommodation in either of their names. EHS does not differentiate between previous accommodation within England and outside of England (including abroad).

Continuing households are those households where the household reference person or their spouse/partner occupied their previous (permanent) accommodation in their names. This must be their previous accommodation.

New household: see Moving Households.

Overcrowding: see Bedroom Standard

Recent first time buyers: owner occupiers who had never owned before and had bought their first (current) home in the previous three years.

Tenancy deposit scheme: This scheme was introduced by the Housing Act 2004 as part of a package of measures to raise standards in the private rented sector. From 6th April 2007 all deposits taken by landlords must be safeguarded by one of three Government approved schemes. Landlords can choose which scheme they wish to use and must safeguard each deposit and inform the tenant which scheme has been used within 14 days of receiving the deposit.

Tenure:

- **Owner occupiers:** this includes those who own their accommodation outright or are buying it with a mortgage (including through a shared ownership scheme).
- **Social renters:** This category includes households renting from:
 - local authorities including Arms Length Management Organisations (ALMOs) and Housing Action Trusts;

-
- housing associations (mostly Registered Social Landlords – RSLs), Local Housing Companies, co-operatives and charitable trusts.
 - **Private renters:** all other renters including all whose accommodation is tied to their job. It also includes people living rent-free (for example, people living in a flat belonging to a relative) and squatters.

Type of private letting: the following terms have been used in this report

- **Market renters** – households with assured or assured shorthold private tenancies. Under the 1988 Housing Act, all tenancies starting after the 14th January 1989 are Assured (including Assured Shorthold) unless they fall into one of the excluded categories, for example business lettings or lettings by resident landlords. Before March 1997, tenants had to be given a notice in writing to say that a tenancy was an Assured Shorthold. From March 1997, the rules changed and all new tenancies were Assured Shortholds unless the agreement specifically stated that they were not. Assured Shorthold lettings are for a fixed period of six months or more. The landlord can regain possession of the property six months after the beginning of the tenancy provided that two months notice is given. In the case of an assured letting the tenant has the right to remain in the property unless the landlord can prove grounds for repossession. The landlord does not have an automatic right to repossess the property when the tenancy comes to an end.
- **Non-market renters** – households with all other types of private rental tenancies including those with rent-free tenancies and tied accommodation (that is tied to employment).

Under-occupation: see Bedroom Standard

ISBN 978-1-4098-3020-7

ISBN 978-1-4098-3020-7



9 781409 830207