

# Survey of English Housing Provisional Results: 2005/06

The Survey of English Housing (SEH) is a continuous household survey carried out for Communities and Local Government by the National Centre for Social Research. The SEH provides important housing data on owner occupation and on the social and private rented sectors. This preview presents some of the key findings from the 2005/06 survey. These results are *provisional* not final (the population used for grossing was the estimated 2004 population not the population in 2005). When the final results for the 2005/06 survey become available they can be expected to be very similar to those given in this bulletin, *though not identical*. In addition to the provisional SEH results for 2005/06 and in order to present the best available statistics, a number of tables based on data from the Labour Force Survey (LFS) for 2006 have also been included.

SEH figures for 2001/02 and later years have been grossed using population estimates that reflect the results of the 2001 Census. Figures for 2000/01 and earlier years have not been revised to reflect the results of the Census. In tables that show SEH grossed estimates as time series, the discontinuity is indicated by a line space. In tables where LFS results are presented, this caveat doesn't apply because LFS figures back to 1992 have been adjusted in line with the 2001 Census results.



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# Key Findings

- **Housing tenure:** In 2006 there were an estimated 14.6 million owner occupiers in England (70% of the total), 3.7 million (18%) social renters and 2.5 million (12%) private renters.
- **Younger households and private renting:** In 2001, 40 per cent of under 30 households were buying with a mortgage and 33 per cent were renting privately. By 2006 the proportion buying with a mortgage had declined to 34 per cent and the proportion who were private renters had risen to 41 per cent.
- **Length of residence:** Nearly 2 million households had been resident at their current address for less than one year, though this varied considerably by type of tenure. For instance, 38 per cent of private renters had been in their current accommodation for less than a year compared to just 2 per cent of outright owners. 46 per cent of all households had lived at the same address for 10 years or more, with 27 per cent for 20 years or more.
- **Owner occupation by household type:** 79 per cent of couples with dependent children were owner occupiers. By contrast only 37 per cent of lone parents with children were owner occupiers while 46 per cent of them were social renters.
- **Housing tenure by ethnicity:** In 2006, 8 per cent of all households in England were BME (black or minority ethnic) households. 75 per cent of Indian households were owner occupiers as compared to 50 per cent for BME households as a whole. 52 per cent of Bangladeshi households were in social housing.
- **Overcrowding:** There are about 526,000 overcrowded households in England – about 2.5 per cent of all households. By region, London not only has the highest overall rate of overcrowding (6.6%) – but also the highest regional rates for individual tenures: 3 per cent of owner occupiers; 12 per cent of social renters and 10 per cent of private renters.
- **Private and Social Rents:** The average rent paid by those social renters receiving Housing Benefit was £68 per week before Housing Benefit, and £10 per week after Housing Benefit. The corresponding figures for the private rented sector were £104 per week before and £22 after Housing Benefit.
- **Problems in the neighbourhood:** Of 14 issues that we asked about, traffic was the worst problem (affecting 53 per cent of households); crime was the next highest (49%); followed by litter/rubbish (43%), teenagers hanging around (43%) and vandalism/hooliganism (41%).
- **Equity release:** About 650 thousand homeowners a year withdrew an average of £33,000 each in equity from their homes. The most common use was for home improvement: 56 per cent of withdrawals had been used (at least in part) for this. Twenty-nine per cent of withdrawals had been used to pay off other debts and 15 per cent to buy new goods for the home (such as carpets/furniture). Fourteen thousand homeowners each year withdrew an average of £74,000 in equity to help fund another property purchase – either for themselves or for a family member.
- **Buying aspirations of private renters:** In 2005/06, 60 per cent of private renters said that they expected to eventually buy their own home. Ten per cent of those who said they expected to buy said they would probably buy the place they were currently renting.
- **Second homes:** The number of English households with homes abroad has doubled from 115 thousand in 1996/97 to 235 thousand in 2005/06. English households also own about 260 thousand second homes located within England – but this has risen by a more modest 30 per cent over the past nine years.

# 1. Trends in tenure

Although there was only a modest growth in the population over the last two decades, the tendency for the average household size to decline has resulted in a considerable increase in the total number of households in England.

The number rose by over two million in the 1980s from 17.2 million households in 1981 to 19.3 million in 1991. This growth continued at a slower rate in the 1990s reaching a total of 20.8 million households in 2006.

Chart 1a and Table 1 show the changing pattern of tenure in England over the past fifty years.

The proportion of owner occupied households, which had been rising strongly since the early 1950s, grew more slowly in the 1990s and has now levelled off at just over 70 percent of all households.

The number of households in the social sector reached a peak of around 5.5 million in 1979 but it has since declined to 3.7 million. The biggest decline occurred in the 1980s as a result of Right to Buy purchases by sitting tenants. However, since the early 1990s the decline in the number of social sector households has been more gradual.

In 2006 2.5 million households were renting privately. This represents a 4 per cent rise over 2005, a 12 per cent rise since 2004 and a 22 per cent rise compared to 2001.

This recent surge may be due to a combination of factors: younger people choosing to stay longer in the private rented sector before buying and a rise in the number of private landlords encouraged by the availability of “buy-to-let” mortgages.

Chart 1b: Trend in tenure of households with HRP aged <30 2001 to 2006

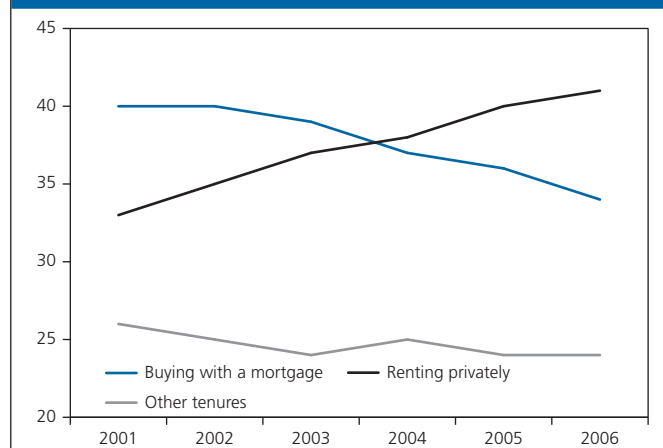


Chart 1b illustrates the impact of high house prices on young households in recent years. In 2001, 40 per cent of households with HRPs under 30 were buying with a mortgage and only 33 per cent were renting privately. By 2006 the proportion buying with a mortgage had declined to 34 per cent and the proportion who were renting had risen to 41 per cent.

Chart 1a: Trends in tenure: England 1953 to 2006

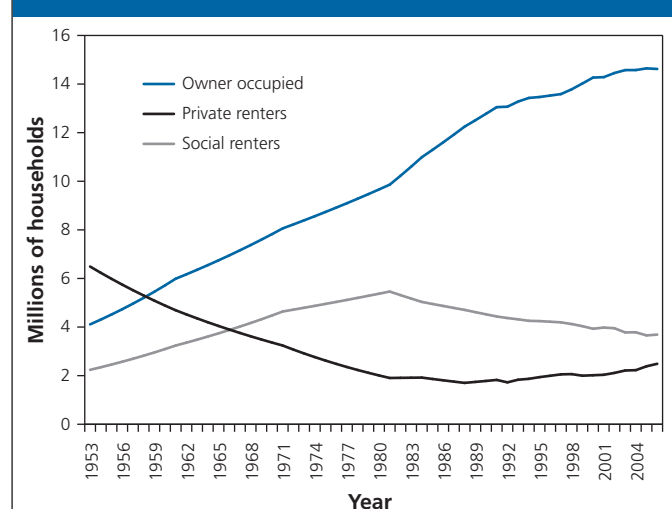


Table 1: Trends in tenure

All households							England
Year	Tenure						Total
	Owner occupied			Social rented	Private rented		
	Owned outright	Buying with a mortgage	All				
							<i>thousands</i>
1953 <sup>2</sup>			4,110	2,240	6,490 <sup>4</sup>	12,840	
1961 <sup>2</sup>			5,990	3,240	4,690 <sup>4</sup>	13,920	
1971 <sup>2</sup>			8,060	4,640	3,240 <sup>4</sup>	15,940	
1981	4,313	5,546	9,860	5,461	1,904	17,225	
1984	4,590	6,399	10,990	5,034	1,920	17,945	
1988	4,834	7,414	12,248	4,706	1,702	18,656	
1991	4,795	8,255	13,050	4,435	1,824	19,309	
1992 <sup>3</sup>	4,815	8,255	13,069	4,371	1,724	19,164	
1993 <sup>3</sup>	4,898	8,382	13,280	4,317	1,833	19,430	
1994 <sup>3</sup>	5,008	8,421	13,429	4,257	1,869	19,555	
1995 <sup>3</sup>	4,998	8,468	13,467	4,245	1,939	19,652	
1996 <sup>1,3</sup>	5,115	8,407	13,521	4,218	1,995	19,734	
1997 <sup>3</sup>	5,236	8,351	13,587	4,194	2,053	19,834	
1998 <sup>3</sup>	5,384	8,398	13,783	4,124	2,063	19,970	
1999 <sup>3</sup>	5,563	8,458	14,021	4,037	1,998	20,057	
2000 <sup>3</sup>	5,740	8,527	14,267	3,930	2,017	20,213	
2001 <sup>3</sup>	5,840	8,444	14,284	3,979	2,035	20,298	
2002 <sup>3</sup>	5,988	8,466	14,454	3,952	2,112	20,517	
2003 <sup>3</sup>	6,133	8,441	14,574	3,779	2,212	20,564	
2004 <sup>3</sup>	6,239	8,337	14,576	3,784	2,226	20,586	
2005 <sup>3</sup>	6,320	8,326	14,646	3,656	2,385	20,686	
2006 <sup>3</sup>	6,391	8,230	14,621	3,689	2,488	20,798	
							<i>percentages</i>
1953 <sup>2</sup>			32	17	51	100	
1961 <sup>2</sup>			43	23	34	100	
1971 <sup>2</sup>			51	29	20	100	
1981	25	32	57	32	11	100	
1984	26	36	61	28	11	100	
1988	26	40	66	25	9	100	
1991	25	43	68	23	9	100	
1992 <sup>3</sup>	25	43	68	23	9	100	
1993 <sup>3</sup>	25	43	68	22	9	100	
1994 <sup>3</sup>	26	43	69	22	10	100	
1995 <sup>3</sup>	25	43	69	22	10	100	
1996 <sup>3</sup>	27	42	69	21	10	100	
1997 <sup>3</sup>	26	42	69	21	10	100	
1998 <sup>3</sup>	27	42	69	21	10	100	
1999 <sup>3</sup>	28	42	70	20	10	100	
2000 <sup>3</sup>	28	42	71	19	10	100	
2001 <sup>3</sup>	29	42	70	20	10	100	
2002 <sup>3</sup>	29	41	70	19	10	100	
2003 <sup>3</sup>	30	41	71	18	11	100	
2004 <sup>3</sup>	30	40	71	18	11	100	
2005 <sup>3</sup>	31	40	71	18	12	100	
2006 <sup>3</sup>	31	40	70	18	12	100	

Sources: 1953 to 1971: "Housing Policy in Britain", Alan Holmans, Table V1. 1981 to 1991: DOE Labour Force Survey Housing Trailer.

1992 to 2006: ONS Labour Force Survey

Notes

<sup>1</sup> There were changes in the LFS methodology in 1996 which caused a discontinuity in the tenure trends for that year. The LFS figures for 1996 have therefore been adjusted so that they are consistent with 1995 and 1997.

<sup>2</sup> Derived from figures for England & Wales. It has been assumed that the percentage in each tenure in England was the same as for England & Wales as a whole.

<sup>3</sup> Figures from 1992 onwards have been revised to take account of the 2001 Census.

<sup>4</sup> Includes a small proportion (under 1 per cent of all households) renting from housing associations.

## 2. Types of mortgages

Table 2 shows the type of mortgage held by households in 2005/06 by the year in which they were taken out. Nearly three-quarters of mortgages taken out since 2001 were repayment mortgages; only 7 per cent were endowment mortgages. The increase in the proportion of new mortgages that are both interest only and repayment may reflect a tendency to convert part of the outstanding loan to a repayment loan in cases where the endowment policy is no longer expected to cover the outstanding loan on maturity. Around 365 thousand households in 2005/06 held interest-only mortgages with no linked investment.

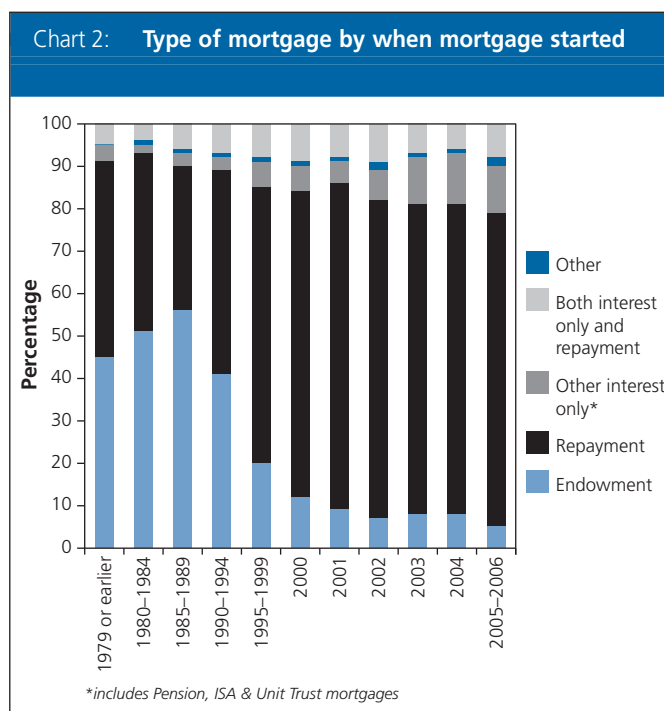


Table 2: Type of mortgage by when mortgage started

Owners buying with a mortgage								England 2005/06 (provisional)	
Year	Type of mortgage							Total	
	Endowment mortgage	Pension or PEP/ISA mortgage	Interest only, more than one linked investment	Interest only, no linked investment	Repayment mortgage (interest plus principal)	Interest only component plus a repayment component	Other		
1979 or earlier	32	1	2	0	33	4	0	72	
1980-1984	137	0	2	4	113	10	3	268	
1985-1989	328	6	4	6	199	33	4	582	
1990-1994	247	6	5	9	289	37	5	599	
1995-1999	231	19	21	32	747	98	6	1,153	
2000	55	4	6	17	318	37	5	441	
2001	47	1	12	15	422	46	5	550	
2002	53	4	15	35	560	59	18	743	
2003	88	18	32	64	780	75	15	1,072	
2004	95	14	37	101	922	84	15	1,267	
2005-2006 <sup>1</sup>	63	7	39	82	846	93	17	1,147	
<b>Total</b>	<b>1,377</b>	<b>80</b>	<b>173</b>	<b>365</b>	<b>5,230</b>	<b>575</b>	<b>93</b>	<b>7,894</b>	
	<i>percentages</i>								
1979 or earlier	45	2	3	0	46	5	0	100	
1980-1984	51	0	1	1	42	4	1	100	
1985-1989	56	1	1	1	34	6	1	100	
1990-1994	41	1	1	1	48	6	1	100	
1995-1999	20	2	2	3	65	8	1	100	
2000	12	1	1	4	72	8	1	100	
2001	9	0	2	3	77	8	1	100	
2002	7	1	2	5	75	8	2	100	
2003	8	2	3	6	73	7	1	100	
2004	8	1	3	8	73	7	1	100	
2005-2006 <sup>1</sup>	5	1	3	7	74	8	2	100	
<b>Total</b>	<b>17</b>	<b>1</b>	<b>2</b>	<b>5</b>	<b>66</b>	<b>7</b>	<b>1</b>	<b>100</b>	
Percentage since 2001	7	1	3	6	74	7	1	100	

Source: Communities and Local Government Survey of English Housing (SEH)  
<sup>1</sup> Includes any mortgages started in the first quarter of 2006

Such mortgages have become more common in recent years since lenders no longer insist that an investment vehicle be set up as a pre-condition to mortgage approval.

### 3. Length of residence

In 2005/06, nearly 2 million households (10 per cent) had been resident at their current address for less than one year. Of these, 47 per cent were private renters, 35 per cent were owner-occupiers and 18 per cent were in the social sector. Thirty-eight per cent of all private renters had moved during the previous year, compared to only 9 per cent of social renters and 5 per cent of owner-occupiers. In other words, private renters are much more mobile than social renters or owner-occupiers.

The least mobile group are outright owners, only 2 per cent of whom moved in the previous year.

Nearly half of all households had lived in the same property for 10 years or more, with just over a quarter having lived in the same property for 20 years or more. In the case of outright owners over half had lived in the same property for 20 years or more.

The median length of residence for outright owners was 22.9 years, compared to just 7.3 years for owner occupiers who were buying with a mortgage. Social tenants reported a median length of residence of 7.7 years whereas private tenants had been in residence for a median of just 1.6 years. The overall median length of residence across all tenures was 9.0 years.

Table 3: Length of residence (years) of household reference person by tenure									
All household reference persons									England 2005/06 (provisional)
Tenure	Length of residence (years) of household reference person							Total	Median length of residence
	< 1 year	1 year to < 3 years	3 years to < 5 years	5 years to < 10 years	10 years to < 20 years	20 years to < 40 years	40 years or more		
Owned outright	132	349	322	737	1,222	2,494	1,099	6,354	thousands
Buying with a mortgage	551	1,412	1,194	1,975	1,971	923	68	8,095	
<b>All owner occupied</b>	<b>683</b>	<b>1,761</b>	<b>1,516</b>	<b>2,712</b>	<b>3,193</b>	<b>3,417</b>	<b>1,166</b>	<b>14,448</b>	
Rented from:									
council	182	329	272	427	447	412	151	2,222	
housing association	174	289	235	362	308	188	52	1,607	
<b>All social rented</b>	<b>356</b>	<b>618</b>	<b>507</b>	<b>790</b>	<b>755</b>	<b>600</b>	<b>204</b>	<b>3,829</b>	
Rented privately:									
unfurnished	587	528	182	185	110	93	50	1,736	
furnished	352	241	52	44	20	8	7	723	
<b>All private rented</b>	<b>939</b>	<b>770</b>	<b>234</b>	<b>229</b>	<b>131</b>	<b>101</b>	<b>57</b>	<b>2,459</b>	
<b>All tenures</b>	<b>1,977</b>	<b>3,149</b>	<b>2,257</b>	<b>3,731</b>	<b>4,079</b>	<b>4,117</b>	<b>1,427</b>	<b>20,737</b>	
									percentages
Owned outright	2	5	5	12	19	39	17	100	years
Buying with a mortgage	7	17	15	24	24	11	1	100	22.9
<b>All owner occupied</b>	<b>5</b>	<b>12</b>	<b>10</b>	<b>19</b>	<b>22</b>	<b>24</b>	<b>8</b>	<b>100</b>	<b>11.7</b>
Rented from:									
council	8	15	12	19	20	19	7	100	8.8
housing association	11	18	15	23	19	12	3	100	6.5
<b>All social rented</b>	<b>9</b>	<b>16</b>	<b>13</b>	<b>21</b>	<b>20</b>	<b>16</b>	<b>5</b>	<b>100</b>	<b>7.7</b>
Rented privately:									
unfurnished	34	30	10	11	6	5	3	100	1.9
furnished	49	33	7	6	3	1	1	100	1.1
<b>All private rented</b>	<b>38</b>	<b>31</b>	<b>10</b>	<b>9</b>	<b>5</b>	<b>4</b>	<b>2</b>	<b>100</b>	<b>1.6</b>
<b>All tenures</b>	<b>10</b>	<b>15</b>	<b>11</b>	<b>18</b>	<b>20</b>	<b>20</b>	<b>7</b>	<b>100</b>	<b>9.0</b>

Source: Communities and Local Government Survey of English Housing (SEH)



## 4. Recent movers

The most common types of move were from one privately rented property to another (552 thousand) or from one owned property to another (423 thousand) – see Table 4. There was also a fair degree of movement within the social rented sector. Overall, movement within each of these sectors was more common than movement between them.

More than half of all moves involved the private rented sector – people moving into it, out of it or within it – showing how important the sector is in providing mobility in the housing market. In 2005/06 over half of all newly-formed households moved into the private rented sector, 23 per cent of them moved directly into owner occupation and a further 23 per cent moved into the social rented sector.

Table 4: Previous tenure by current tenure									
Household reference persons resident less than a year									
England 2005/06 (provisional)									
Current tenure	Previous tenure								Total
	New household reference persons	Owner occupied			Social Rented			All Private Rented	
		Owned outright	Buying with a mortgage	All	Council	Housing Association	All		
									<i>thousands</i>
Owned outright	4	83	28	111	0	1	1	15	131
Buying with a mortgage	75	30	283	313	6	4	10	150	548
<b>All owner occupied</b>	<b>80</b>	<b>113</b>	<b>311</b>	<b>423</b>	<b>6</b>	<b>5</b>	<b>11</b>	<b>165</b>	<b>679</b>
Rented from:									
council	49	6	9	15	75	16	91	25	180
housing association	32	9	5	14	29	62	91	37	174
<b>All social rented</b>	<b>80</b>	<b>15</b>	<b>14</b>	<b>29</b>	<b>104</b>	<b>78</b>	<b>182</b>	<b>63</b>	<b>355</b>
Rented privately:									
unfurnished	105	19	95	114	23	16	39	325	583
furnished	88	5	21	25	4	4	8	228	348
<b>All private rented</b>	<b>193</b>	<b>24</b>	<b>116</b>	<b>140</b>	<b>27</b>	<b>20</b>	<b>47</b>	<b>552</b>	<b>932</b>
<b>All tenures</b>	<b>353</b>	<b>152</b>	<b>441</b>	<b>592</b>	<b>138</b>	<b>103</b>	<b>240</b>	<b>780</b>	<b>1,965</b>
									<i>percentages</i>
Owned outright	3	63	21	85	0	1	1	11	100
Buying with a mortgage	14	5	52	57	1	1	2	27	100
<b>All owner occupied</b>	<b>12</b>	<b>17</b>	<b>46</b>	<b>62</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>24</b>	<b>100</b>
Rented from:									
council	27	3	5	8	42	9	51	14	100
housing association	18	5	3	8	17	36	52	21	100
<b>All social rented</b>	<b>23</b>	<b>4</b>	<b>4</b>	<b>8</b>	<b>29</b>	<b>22</b>	<b>51</b>	<b>18</b>	<b>100</b>
Rented privately:									
unfurnished	18	3	16	20	4	3	7	56	100
furnished	25	1	6	7	1	1	2	65	100
<b>All private rented</b>	<b>21</b>	<b>3</b>	<b>12</b>	<b>15</b>	<b>3</b>	<b>2</b>	<b>5</b>	<b>59</b>	<b>100</b>
<b>All tenures</b>	<b>18</b>	<b>8</b>	<b>22</b>	<b>30</b>	<b>7</b>	<b>5</b>	<b>12</b>	<b>40</b>	<b>100</b>

Source: Communities and Local Government Survey of English Housing (SEH)

## 5. Household type

In 2006, couples with no dependent children were the most common type of household (36 per cent) – see Table 5. 83 per cent of these owned their own home, including 44 per cent who owned outright. A further 28 per cent of households were one-person households. One-person households were the most common household type in both the social rented sector (43 per cent) and in the private rented sector (30 per cent). Households with dependent children accounted for 29 per cent of all households, of which 22 per cent were couples and 7 per cent lone parents. Seventy-nine per cent of couples with dependent children lived in their own homes, 9 per cent owning outright and 71 per cent buying with a mortgage. By contrast only 37 per cent of lone parents with children were owner occupiers while 46 per cent of them were social renters.

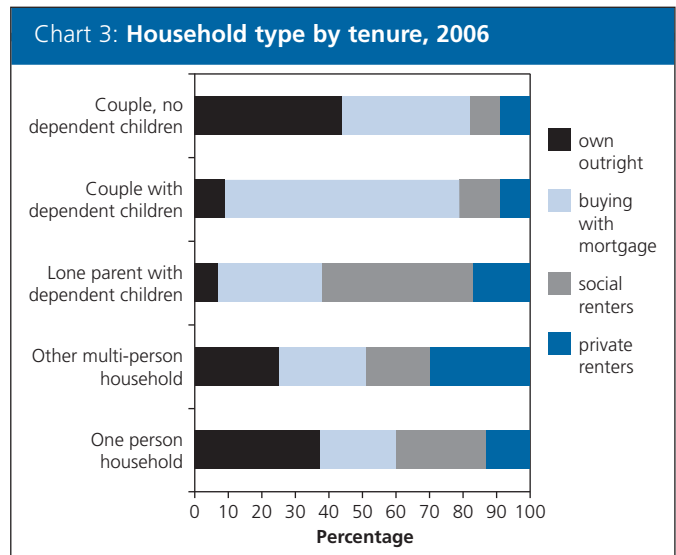


Table 5: Household type by tenure

All households									England 2006
Tenure	Household type							Total	
	Couple, no dependent children	Couple with dependent children	Lone parent with dependent children	Other multi-person household	One person households		All one person households		
					Male	Female			
Owned outright	3,311	399	95	348	730	1,506	2,236	<i>thousands</i>	
Buying with a mortgage	2,868	3,200	444	361	750	601	1,351		
<b>All owner occupiers</b>	<b>6,179</b>	<b>3,599</b>	<b>539</b>	<b>709</b>	<b>1,480</b>	<b>2,107</b>	<b>3,587</b>	<b>14,613</b>	
Rented from:									
council	391	328	408	175	388	553	941	2,243	
housing association	265	194	258	94	287	347	634	1,445	
<b>All social renters</b>	<b>656</b>	<b>522</b>	<b>666</b>	<b>268</b>	<b>674</b>	<b>900</b>	<b>1,575</b>	<b>3,687</b>	
Rented privately:									
unfurnished	493	353	222	217	314	264	578	1,864	
furnished	144	54	22	222	117	63	180	623	
<b>All private renters</b>	<b>637</b>	<b>407</b>	<b>245</b>	<b>439</b>	<b>431</b>	<b>327</b>	<b>758</b>	<b>2,487</b>	
<b>All tenures</b>	<b>7,472</b>	<b>4,528</b>	<b>1,450</b>	<b>1,417</b>	<b>2,586</b>	<b>3,334</b>	<b>5,920</b>	<b>20,787</b>	
								<i>percentages</i>	
Owned outright	44	9	7	25	28	45	38	31	
Buying with a mortgage	38	71	31	26	29	18	23	40	
<b>All owner occupiers</b>	<b>83</b>	<b>79</b>	<b>37</b>	<b>50</b>	<b>57</b>	<b>63</b>	<b>61</b>	<b>70</b>	
Rented from:									
council	5	7	28	12	15	17	16	11	
housing association	4	4	18	7	11	10	11	7	
<b>All social renters</b>	<b>9</b>	<b>12</b>	<b>46</b>	<b>19</b>	<b>26</b>	<b>27</b>	<b>27</b>	<b>18</b>	
Rented privately:									
unfurnished	7	8	15	15	12	8	10	9	
furnished	2	1	2	16	5	2	3	3	
<b>All private renters</b>	<b>9</b>	<b>9</b>	<b>17</b>	<b>31</b>	<b>17</b>	<b>10</b>	<b>13</b>	<b>12</b>	
<b>All tenures</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	

Source: ONS Labour Force Survey



## 6. Household size

The average household size in 2006 was 2.4 – see Table 6. By tenure, the largest households were those buying with a mortgage (average 2.8 persons) while the smallest were outright owners (average 1.9).

One-person households were more common than households of any other size amongst social renters. Amongst owner occupiers and private renters, two-person households were the most common. Nearly one-third of owner occupiers lived in three or four-person households compared to about a quarter of renters. These differences tend to reflect the large proportion of older people in the social sector and the greater concentration of middle-aged people with young families who are owner occupiers repaying a mortgage. These differences are also illustrated in Chart 4.

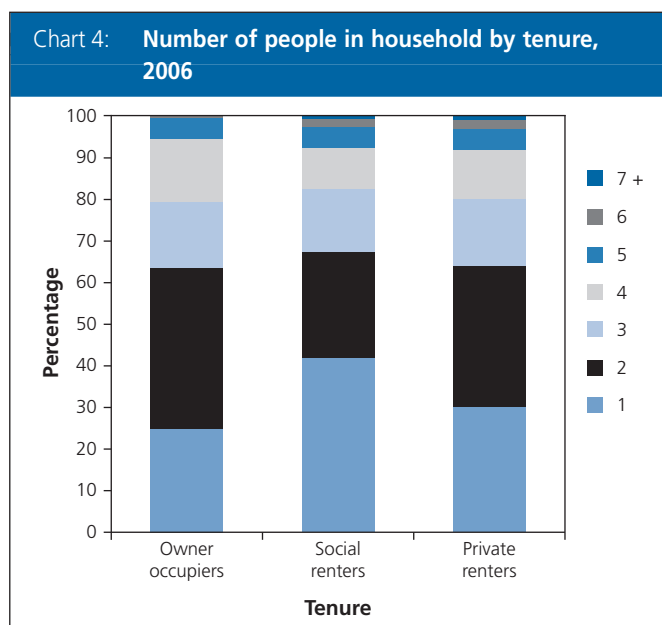


Table 6: Number of people in household by tenure

All households									England 2006	
Tenure	Number of people in the household							Total	Mean number of persons	
	One	Two	Three	Four	Five	Six	Seven or more			
Owned outright	2,236	3,088	608	316	94	31	16	6,388	<i>thousands</i>	
Buying with a mortgage	1,351	2,551	1,725	1,847	571	143	38	8,225		
<b>All owner occupiers</b>	<b>3,587</b>	<b>5,639</b>	<b>2,332</b>	<b>2,162</b>	<b>665</b>	<b>174</b>	<b>54</b>	<b>14,613</b>		
Rented from:										
council	941	573	343	214	104	46	22	2,243		
housing association	634	378	192	140	67	24	11	1,445		
<b>All social renters</b>	<b>1,575</b>	<b>951</b>	<b>535</b>	<b>354</b>	<b>171</b>	<b>70</b>	<b>33</b>	<b>3,687</b>		
Rented privately:										
unfurnished	578	649	308	204	81	32	11	1,864		
furnished	180	190	94	83	42	20	13	623		
<b>All private renters</b>	<b>758</b>	<b>840</b>	<b>403</b>	<b>287</b>	<b>123</b>	<b>52</b>	<b>25</b>	<b>2,487</b>		
<b>All tenures<sup>1</sup></b>	<b>5,923</b>	<b>7,433</b>	<b>3,271</b>	<b>2,804</b>	<b>961</b>	<b>296</b>	<b>112</b>	<b>20,798</b>		
									<i>percentages</i>	
Owned outright	35	48	10	5	1	0	0	100	<i>number</i>	
Buying with a mortgage	16	31	21	22	7	2	0	100	1.9	
<b>All owner occupiers</b>	<b>25</b>	<b>39</b>	<b>16</b>	<b>15</b>	<b>5</b>	<b>1</b>	<b>0</b>	<b>100</b>	<b>2.4</b>	
Rented from:										
council	42	26	15	10	5	2	1	100	2.2	
housing association	44	26	13	10	5	2	1	100	2.1	
<b>All social renters</b>	<b>43</b>	<b>26</b>	<b>15</b>	<b>10</b>	<b>5</b>	<b>2</b>	<b>1</b>	<b>100</b>	<b>2.2</b>	
Rented privately:										
unfurnished	31	35	17	11	4	2	1	100	2.3	
furnished	29	31	15	13	7	3	2	100	2.6	
<b>All private renters</b>	<b>30</b>	<b>34</b>	<b>16</b>	<b>12</b>	<b>5</b>	<b>2</b>	<b>1</b>	<b>100</b>	<b>2.4</b>	
<b>All tenures<sup>1</sup></b>	<b>28</b>	<b>36</b>	<b>16</b>	<b>13</b>	<b>5</b>	<b>1</b>	<b>1</b>	<b>100</b>	<b>2.4</b>	

Source: ONS Labour Force Survey

<sup>1</sup> Including households with unknown tenure.

## 7. Ethnicity

Table 7 summarises ethnicity by housing tenure for 2006. Eight per cent of all households in England were black or minority ethnic (BME) households – or to be more specific 8 per cent of household reference persons were from a BME group. The BME population has a younger age profile than the white population; hence the percentage of BME households is higher among younger age groups (see also Chart 5).

There are marked differences in tenure between ethnic groups – see Table 7 and Chart 6. Indian households are more likely to be owner occupiers than any other ethnic group – including whites. Pakistani households are nearly as likely to own as whites. Bangladeshi and Black African households are less likely to be owners, and more likely to be in social housing. Only 10 per cent of Bangladeshi households are private renters, while at the other extreme, 39 per cent of Chinese households are private renters.

Chart 5: Percent of households with a BME reference person by age of HRP, 2006

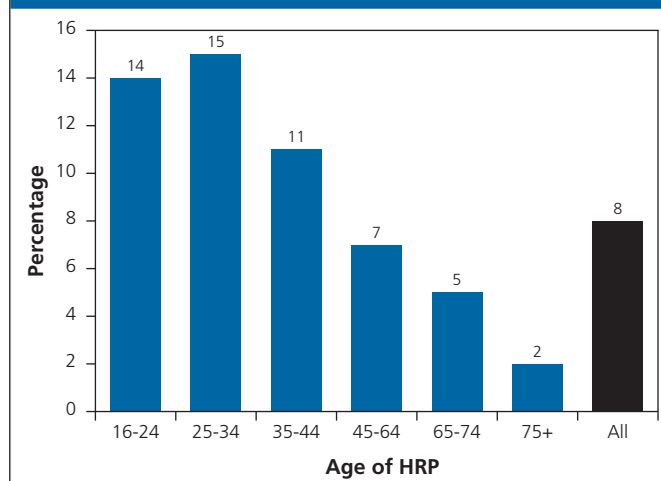


Chart 6: Percentage of each ethnic group within each tenure, 2006

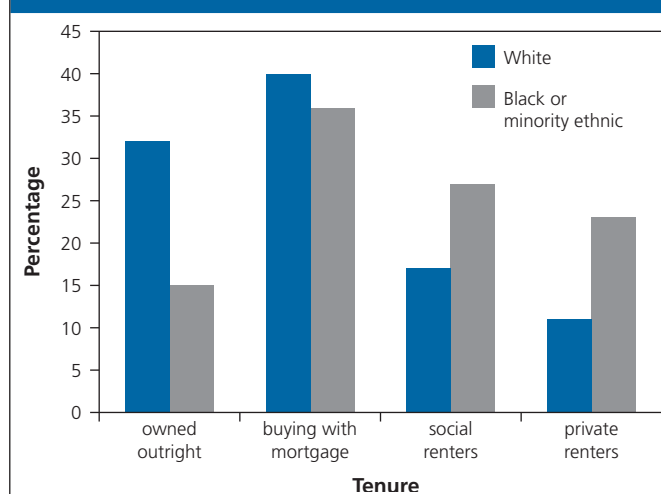


Table 7: Tenure by ethnic group of household reference person

All households											England 2006
Ethnic group of household reference person	Tenure									Total	
	Owner occupiers			Social renters			Private renters				
	owned outright	buying with a mortgage	all owner occupiers	council housing	association	all social renters	un-furnished	furnished	all private renters		
	<i>thousands</i>										
White – British	5,815	7,142	12,957	1,844	1,197	3,041	1,414	286	1,699	17,697	
White – Other	266	311	577	101	55	156	185	104	290	1,023	
<b>All White</b>	<b>6,081</b>	<b>7,453</b>	<b>13,533</b>	<b>1,945</b>	<b>1,252</b>	<b>3,197</b>	<b>1,599</b>	<b>390</b>	<b>1,989</b>	<b>18,720</b>	
Black – Caribbean	35	86	121	63	49	113	24	5	29	263	
Black – African	8	55	62	64	37	101	40	31	71	235	
Indian	87	173	260	16	18	34	27	28	55	349	
Pakistani	46	76	122	19	10	30	12	16	28	180	
Bangladeshi <sup>1</sup>	6	23	29	28	11	38	5	3	7	74	
Chinese <sup>1</sup>	13	24	37	1	3	4	11	15	26	68	
Mixed	5	42	47	19	12	31	17	11	28	106	
Other	51	124	175	66	38	104	75	64	139	418	
<b>All ethnic minority</b>	<b>252</b>	<b>602</b>	<b>854</b>	<b>277</b>	<b>179</b>	<b>455</b>	<b>210</b>	<b>173</b>	<b>383</b>	<b>1,692</b>	
<b>All</b>	<b>6,332</b>	<b>8,055</b>	<b>14,387</b>	<b>2,222</b>	<b>1,431</b>	<b>3,653</b>	<b>1,810</b>	<b>563</b>	<b>2,373</b>	<b>20,412</b>	
	<i>percentages</i>										
White – British	33	40	73	10	7	17	8	2	10	100	
White – Other	26	30	56	10	5	15	18	10	28	100	
<b>All White</b>	<b>32</b>	<b>40</b>	<b>72</b>	<b>10</b>	<b>7</b>	<b>17</b>	<b>9</b>	<b>2</b>	<b>11</b>	<b>100</b>	
Black – Caribbean	13	33	46	24	19	43	9	2	11	100	
Black – African	3	23	27	27	16	43	17	13	30	100	
Indian	25	50	75	5	5	10	8	8	16	100	
Pakistani	26	42	68	11	6	16	7	9	16	100	
Bangladeshi <sup>1</sup>	8	31	38	37	14	52	6	3	10	100	
Chinese <sup>1</sup>	19	36	55	2	5	6	17	22	39	100	
Mixed	5	39	44	18	12	29	16	10	26	100	
Other	12	30	42	16	9	25	18	15	33	100	
<b>All ethnic minority</b>	<b>15</b>	<b>36</b>	<b>50</b>	<b>16</b>	<b>11</b>	<b>27</b>	<b>12</b>	<b>10</b>	<b>23</b>	<b>100</b>	
<b>All</b>	<b>31</b>	<b>39</b>	<b>70</b>	<b>11</b>	<b>7</b>	<b>18</b>	<b>9</b>	<b>3</b>	<b>12</b>	<b>100</b>	

Source: ONS Labour Force Survey

<sup>1</sup> These estimates have a large sampling error because of their small sizes and (for Bangladeshis) the clustering of the Bangladeshi population.

## 8. Gross income

There is a clear relationship between income and tenure – see Chart 7 and Table 8. In 2005/06 the joint incomes of household reference person and partner (if any) living in the social rented sector had the lowest average income – around £12,185 per annum. Those buying on a mortgage had the highest average income, £40,910 per annum, more than three times the average income for social renters. The average income for outright owners, £24,522 per annum, was considerably lower than the level for those buying with a mortgage, no doubt reflecting the high proportion of retired people within this category.

Chart 7: Mean gross annual income of household reference person (and partner) by tenure, 2005/06

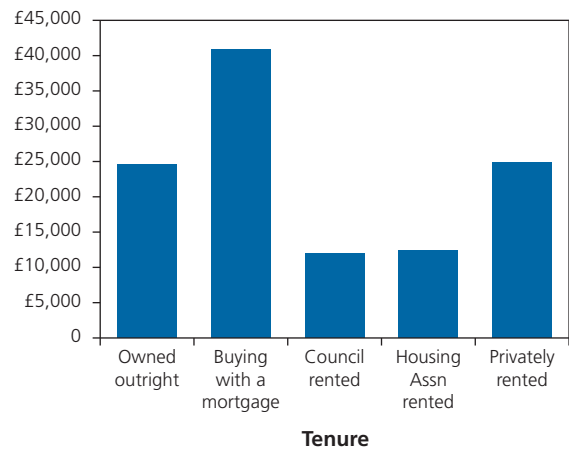


Table 8: Households: by gross annual income of HRP (and partner) by tenure

England 2005/06 (provisional)

Tenure	Gross annual income of household reference person (and partner)								Total	Mean annual income
	Under £5K	£5K but under £10K	£10K but under £15K	£15K but under £20K	£20K but under £30K	£30K but under £40K	£40K but under £50K	£50K or over		
	<i>thousands</i>									
Owned outright	195	947	957	761	939	518	307	400	5,023	£24,522
Buying with a mortgage	89	259	506	615	1,480	1,438	1,050	1,741	7,178	£40,910
<b>All owner occupiers</b>	<b>284</b>	<b>1,206</b>	<b>1,463</b>	<b>1,376</b>	<b>2,419</b>	<b>1,955</b>	<b>1,357</b>	<b>2,141</b>	<b>12,201</b>	<b>£34,163</b>
Rented from:										
council	263	788	423	191	197	52	24	13	1,950	£11,985
housing association	200	568	260	172	133	70	24	5	1,433	£12,459
<b>All social renters</b>	<b>464</b>	<b>1,356</b>	<b>682</b>	<b>363</b>	<b>330</b>	<b>122</b>	<b>48</b>	<b>18</b>	<b>3,382</b>	<b>£12,185</b>
Rented privately:										
unfurnished	113	251	245	212	280	195	94	130	1,521	£25,423
furnished	101	95	92	61	89	64	43	51	597	£23,330
<b>All private renters</b>	<b>215</b>	<b>345</b>	<b>337</b>	<b>273</b>	<b>370</b>	<b>259</b>	<b>137</b>	<b>182</b>	<b>2,117</b>	<b>£24,833</b>
<b>All tenures</b>	<b>962</b>	<b>2,907</b>	<b>2,483</b>	<b>2,012</b>	<b>3,119</b>	<b>2,336</b>	<b>1,542</b>	<b>2,341</b>	<b>17,701</b>	<b>£28,848</b>
	<i>percentages</i>									
Owned outright	4	19	19	15	19	10	6	8	100	
Buying with a mortgage	1	4	7	9	21	20	15	24	100	
<b>All owner occupiers</b>	<b>2</b>	<b>10</b>	<b>12</b>	<b>11</b>	<b>20</b>	<b>16</b>	<b>11</b>	<b>18</b>	<b>100</b>	
Rented from:										
council	14	40	22	10	10	3	1	1	100	
housing association	14	40	18	12	9	5	2	0	100	
<b>All social renters</b>	<b>14</b>	<b>40</b>	<b>20</b>	<b>11</b>	<b>10</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>100</b>	
Rented privately:										
unfurnished	7	16	16	14	18	13	6	9	100	
furnished	17	16	15	10	15	11	7	9	100	
<b>All private renters</b>	<b>10</b>	<b>16</b>	<b>16</b>	<b>13</b>	<b>17</b>	<b>12</b>	<b>6</b>	<b>9</b>	<b>100</b>	
<b>All tenures</b>	<b>5</b>	<b>16</b>	<b>14</b>	<b>11</b>	<b>18</b>	<b>13</b>	<b>9</b>	<b>13</b>	<b>100</b>	

Source: Communities and Local Government Survey of English Housing (SEH)

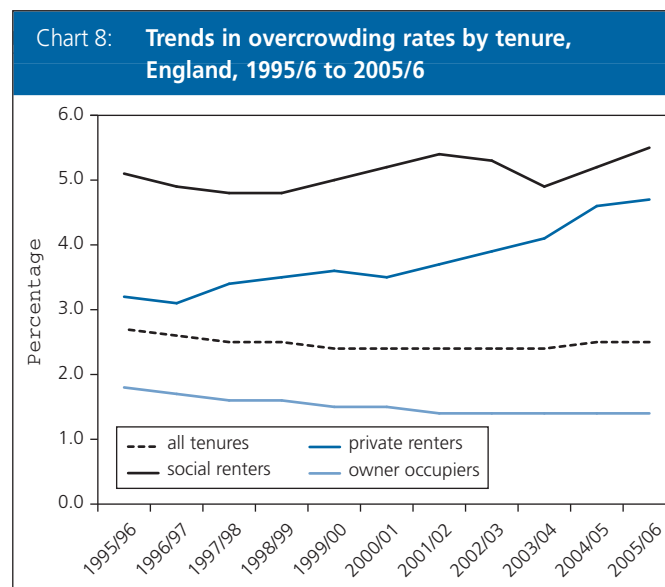
## 9. Overcrowding

Levels of overcrowding are measured using the “bedroom standard” (see definition in Notes at the end of this bulletin). Essentially this is the difference between the number of bedrooms needed to avoid undesirable sharing (given the number of household members and their relationships to each other) and the number of bedrooms actually available to the household. Fewer than 3 per cent of households are overcrowded, so the sample of overcrowded households interviewed in a single year’s survey is too small to produce reliable annual estimates. So data from the three most recent survey years (2003/04 to 2005/06) have been combined for this bulletin. The average number of overcrowded households in England over the three years to 2005/06 was approximately 526,000 – about 2.5 per cent of all households.

Table 9 shows estimates of the number of overcrowded households and the rates of overcrowding by region and by tenure. By region, London has the highest overcrowding rate: 6.6 per cent across all tenures. London also has the highest rate within each housing tenure: 3.0 per cent amongst owner occupiers, 12.2 per cent for the social rented sector and 9.9 per cent within the private rented sector.

By tenure, overcrowding is highest in the social rented sector: 5.5 per cent across the whole of England. Overcrowding in the private rented sector is slightly lower – 4.6 per cent, but is much lower in the owner occupied sector – with only 1.4 per cent of owner occupied households overcrowded. The trend in the rate of overcrowding over the past ten

years is illustrated in Chart 8 for each housing tenure. The overall rate across all tenures (the dotted line) has changed little over time. However, there have been changes within each tenure. The rate of overcrowding in the owner occupied sector has been gradually declining. In the social rented sector the rate has varied around the 5 per cent mark and is now slightly higher than ten years ago. But the biggest change has been in the private rented sector where the overcrowding rate has risen from about 3 per cent ten years ago to 4.6 per cent in 2005/06.



In London, where – as we have seen – overcrowding is higher than in all other regions, overcrowding in the private rented sector has risen from 5.4 per cent in 1995/96 to 9.9 per cent in 2005/06. By comparison, overcrowding amongst social renters in London has risen from 10.6 per cent to 12.2 per cent, whereas in the owner occupied sector it has fallen from 3.5 per cent to 3.0 per cent.

Table 9: Number of overcrowded households by region and tenure

2003/04 to 2005/06

Government Office Region	Number of overcrowded households				Rate of overcrowding			
	tenure				tenure			
	owner occupiers	social renters	private renters	all tenures	owner occupiers	social renters	private renters	all tenures
				<i>'000 households</i>				<i>percent</i>
North East	7	8	3	19	1.0	3.0	3.5	1.7
North West	34	15	9	58	1.7	2.9	3.7	2.1
Yorkshire & the Humber	15	9	7	30	1.0	2.2	3.4	1.4
<b>North</b>	<b>56</b>	<b>33</b>	<b>19</b>	<b>107</b>	<b>1.3</b>	<b>2.7</b>	<b>3.5</b>	<b>1.8</b>
East Midlands	15	10	4	29	1.1	3.3	2.6	1.6
West Midlands	31	19	8	58	2.0	4.2	4.1	2.7
<b>Midlands</b>	<b>46</b>	<b>29</b>	<b>12</b>	<b>87</b>	<b>1.6</b>	<b>3.8</b>	<b>3.5</b>	<b>2.2</b>
East	16	14	6	36	0.9	3.7	2.7	1.6
London	51	97	54	202	3.0	12.2	9.9	6.6
South-East	24	28	9	61	1.0	6.1	2.2	1.8
South West	11	15	8	33	0.7	5.3	2.8	1.6
<b>South</b>	<b>102</b>	<b>154</b>	<b>76</b>	<b>332</b>	<b>1.4</b>	<b>8.1</b>	<b>5.3</b>	<b>3.1</b>
<b>England</b>	<b>204</b>	<b>215</b>	<b>107</b>	<b>526</b>	<b>1.4</b>	<b>5.5</b>	<b>4.6</b>	<b>2.5</b>

Source: Communities and Local Government Survey of English Housing (SEH)

<sup>1</sup> Overcrowded ie one or more bedrooms below the "bedroom standard"

For a definition of "bedroom standard", see the notes section at the end of this report.

## 10. Economic status

In 2006, 92 per cent of household reference persons who were buying on a mortgage were working – see Table 10. For private renters the percentage was 69 per cent, and for social renters the percentage was 32 per cent. For outright owners, only 36 per cent of household reference persons were working – and 58 per cent were retired.

Overall more than a quarter of household reference persons (HRPs) were retired with the lowest percentage for households buying with a mortgage.

Over half of "other inactive" HRPs were renting from the social sector. In the social rented sector the percentage of HRPs that were economically inactive but not retired was higher than in other tenures. Also, social renters were the least likely to be working (only 32 per cent) and nearly two thirds of household reference persons in the social sector were economically inactive.

Differences in economic status by tenure is further illustrated in Chart 9. Chart 10 illustrates the shift in economic activity for social renters since 1981. In 1981 nearly 50 per cent of them were in work, but this has since fallen to around 32 per cent – with an equivalent increase in the percentage of social renters who are inactive.

Chart 9: Economic status of household reference person by tenure, 2006

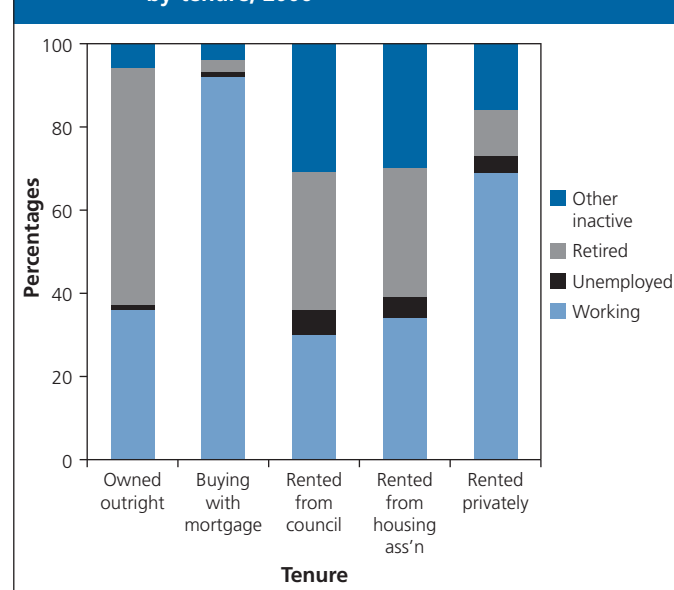




Chart 10: Economic activity of social renters:  
1981, 1991 and 2006

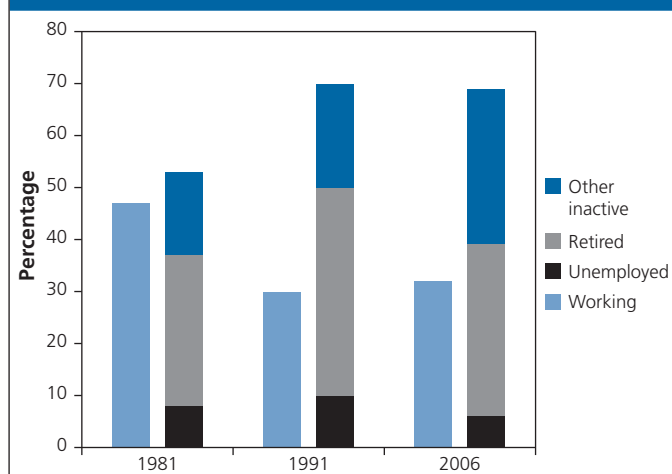


Table 10: Economic status of household reference person by tenure

<i>All households</i>								<i>England 2006</i>
Tenure	Economic status of household reference person							
	Working		Total working	Unemployed	Retired	Other inactive	Total	
Full time	Part time							
<i>thousands</i>								
Owned outright	1,622	631	2,253	48	3,658	375	6,334	
Buying with a mortgage	6,882	572	7,454	81	266	259	8,059	
<b>All owner occupiers</b>	<b>8,504</b>	<b>1,202</b>	<b>9,707</b>	<b>129</b>	<b>3,925</b>	<b>633</b>	<b>14,394</b>	
Rented from:								
council	476	201	677	136	744	665	2,223	
housing association	334	151	485	77	450	419	1,431	
<b>All social renters</b>	<b>810</b>	<b>353</b>	<b>1,162</b>	<b>213</b>	<b>1,195</b>	<b>1,084</b>	<b>3,654</b>	
Rented privately:								
unfurnished	1,056	182	1,238	80	225	268	1,811	
furnished	334	70	404	26	32	100	563	
<b>All private renters</b>	<b>1,390</b>	<b>252</b>	<b>1,642</b>	<b>106</b>	<b>258</b>	<b>368</b>	<b>2,374</b>	
<b>All tenures</b>	<b>10,704</b>	<b>1,807</b>	<b>12,511</b>	<b>447</b>	<b>5,377</b>	<b>2,085</b>	<b>20,421</b>	
<i>percentages</i>								
Owned outright	26	10	36	1	58	6	100	
Buying with a mortgage	85	7	92	1	3	3	100	
<b>All owner occupiers</b>	<b>59</b>	<b>8</b>	<b>67</b>	<b>1</b>	<b>27</b>	<b>4</b>	<b>100</b>	
Rented from:								
council	21	9	30	6	33	30	100	
housing association	23	11	34	5	31	29	100	
<b>All social renters</b>	<b>22</b>	<b>10</b>	<b>32</b>	<b>6</b>	<b>33</b>	<b>30</b>	<b>100</b>	
Rented privately:								
unfurnished	58	10	68	4	12	15	100	
furnished	59	13	72	5	6	18	100	
<b>All private renters</b>	<b>59</b>	<b>11</b>	<b>69</b>	<b>4</b>	<b>11</b>	<b>15</b>	<b>100</b>	
<b>All tenures</b>	<b>52</b>	<b>9</b>	<b>61</b>	<b>2</b>	<b>26</b>	<b>10</b>	<b>100</b>	

Source: ONS Labour Force Survey

# 11. Number of persons in work

The economic status of the household reference person cannot give a complete picture of the economic position of the household as other members of the household may also be in employment.

In 2006, 35 per cent of all households had nobody in work – see Table 11. For the social rented sector this figure was 63 per cent and for outright owners it was 58 per cent – this latter figure reflecting the fact that the majority of outright owners were retired. Households buying with a mortgage had the highest proportion of two or more people in work (62 per cent), compared to 32 per cent of private renters, and 12 per cent of social renters.

Table 11: Number of households by number of working persons and by tenure					
<i>All households</i>					<i>England 2006</i>
Tenure	Number of persons working				Total
	None	One	Two	Three or more	
					<i>thousands</i>
Owned outright	3,592	1,430	949	250	6,222
Buying with a mortgage	418	2,560	3,926	910	7,813
<b>All owner occupiers</b>	<b>4,010</b>	<b>3,990</b>	<b>4,874</b>	<b>1,161</b>	<b>14,035</b>
Rented from:					
council	1,381	528	201	59	2,168
housing association	860	371	137	35	1,403
<b>All social renters</b>	<b>2,240</b>	<b>899</b>	<b>339</b>	<b>94</b>	<b>3,572</b>
Rented privately:					
unfurnished	502	678	455	78	1,713
furnished	123	193	121	35	472
<b>All private renters</b>	<b>626</b>	<b>871</b>	<b>575</b>	<b>114</b>	<b>2,185</b>
<b>All tenures</b>	<b>6,876</b>	<b>5,759</b>	<b>5,788</b>	<b>1,368</b>	<b>19,792</b>
					<i>percentages</i>
Owned outright	58	23	15	4	100
Buying with a mortgage	5	33	50	12	100
<b>All owner occupiers</b>	<b>29</b>	<b>28</b>	<b>35</b>	<b>8</b>	<b>100</b>
Rented from:					
council	64	24	9	3	100
housing association	61	26	10	3	100
<b>All social renters</b>	<b>63</b>	<b>25</b>	<b>9</b>	<b>3</b>	<b>100</b>
Rented privately:					
unfurnished	29	40	27	5	100
furnished	26	41	26	8	100
<b>All private renters</b>	<b>29</b>	<b>40</b>	<b>26</b>	<b>5</b>	<b>100</b>
<b>All tenures</b>	<b>35</b>	<b>29</b>	<b>29</b>	<b>7</b>	<b>100</b>

Source: ONS Labour Force Survey

## 12. Year property built

Table 12 provides a three-way analysis of households: by type of property (house/flat), year built and by tenure. The private rented sector has the oldest stock, with 35 per cent of private renters in accommodation built before 1919, compared with just 8 per cent of social renters and 19 per cent of owner occupiers. Within the social sector, housing association stock is substantially newer than the council stock (see Chart 11).

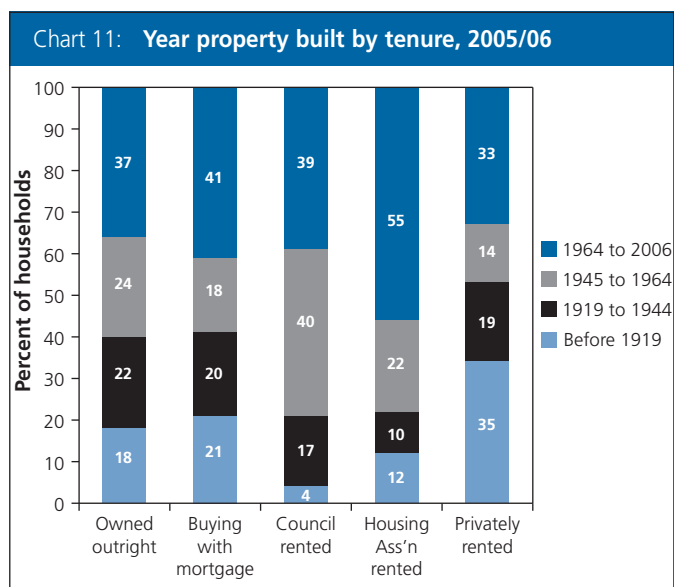


Table 12: Type of accommodation by tenure by year property built

England 2005/06 (provisional)

Type of accommodation and tenure	Year property built					Total
	Before 1919	1919 to 1944	1945 to 1964	1965 to 1984	1985 or later	
<i>thousands</i>						
<b>House or Bungalow</b>						
All owner occupiers	2,548	2,857	2,848	3,249	1,863	13,366
All social renters	128	409	817	544	294	2,191
All private renters	508	274	217	259	161	1,420
<b>All tenures</b>	<b>3,183</b>	<b>3,540</b>	<b>3,882</b>	<b>4,053</b>	<b>2,319</b>	<b>16,977</b>
<b>Flat or maisonette</b>						
All owner occupiers	232	110	162	302	205	1,011
All social renters	158	125	397	666	216	1,562
All private renters	310	164	101	179	153	907
<b>All tenures</b>	<b>700</b>	<b>398</b>	<b>660</b>	<b>1,148</b>	<b>574</b>	<b>3,480</b>
<b>All types of accommodation<sup>1</sup></b>						
All owner occupiers	2,784	2,969	3,011	3,572	2,104	14,440
All social renters	288	534	1,215	1,220	512	3,769
All private renters	823	438	320	442	322	2,345
<b>All tenures</b>	<b>3,894</b>	<b>3,941</b>	<b>4,546</b>	<b>5,235</b>	<b>2,938</b>	<b>20,554</b>
<i>percentages</i>						
<b>House or bungalow</b>						
All owner occupiers	19	21	21	24	14	100
All social renters	6	19	37	25	13	100
All private renters	36	19	15	18	11	100
<b>All tenures</b>	<b>19</b>	<b>21</b>	<b>23</b>	<b>24</b>	<b>14</b>	<b>100</b>
<b>Flat or maisonette</b>						
All owner occupiers	23	11	16	30	20	100
All social renters	10	8	25	43	14	100
All private renters	34	18	11	20	17	100
<b>All tenures</b>	<b>20</b>	<b>11</b>	<b>19</b>	<b>33</b>	<b>17</b>	<b>100</b>
<b>All types of accommodation<sup>1</sup></b>						
All owner occupiers	19	21	21	25	15	100
All social renters	8	14	32	32	14	100
All private renters	35	19	14	19	14	100
<b>All tenures</b>	<b>19</b>	<b>19</b>	<b>22</b>	<b>25</b>	<b>14</b>	<b>100</b>

Source: Communities and Local Government Survey of English Housing (SEH)

<sup>1</sup> Including caravans, houseboats and other types of accommodation.

## 13. Rent after Housing Benefit

In 2005/06 the mean rent paid by social sector tenants receiving Housing Benefit was £68 per week before Housing Benefit and £10 per week after Housing Benefit – see Table 13. The corresponding figure for private tenants was £104 per week before Housing Benefit and £22 per week after Housing Benefit. Between 1993/94 and 2005/06 the rate of increase of the mean rent before Housing Benefit was higher in the social sector than in the private sector. However, in respect of rent after Housing Benefit the rate of increase in the private sector mean rent has been higher than in the social sector.

Table 13: Trends in rents paid before and after deduction of Housing Benefit

<i>tenancies receiving Housing Benefit</i>									
Year	Social renters						Private renters		
	Council		Housing Association		All		mean	median	
	mean	median	mean	median	mean	median	mean	median	
<b>Rent<sup>1</sup> before deduction of Housing Benefit</b>									
1993/94	35	33	43	38	36	33	59	50	
2002/03	54	50	68	62	58	54	86	75	
2003-04	56	52	71	65	61	55	89	78	
2004-05	61	54	70	63	64	58	95	85	
2005/06 <sup>2</sup>	63	56	75	69	68	61	104	87	
<b>Rent<sup>1</sup> after deduction of Housing Benefit</b>									
1993/94	6	3	8	0	7	3	9	1	
2002/03	9	0	12	0	10	0	17	5	
2003-04	9	0	10	0	9	0	18	5	
2004-05	9	0	11	0	10	0	23	7	
2005/06 <sup>2</sup>	9	0	12	0	10	0	22	5	

Source: Communities and Local Government Survey of English Housing (SEH)

<sup>1</sup> The rents are based on tenancies receiving Housing Benefit.

<sup>2</sup> Data for 2005-06 are provisional

## 14. Private Rents

Table 14, which deals exclusively with private renters, is presented in terms of tenancies rather than households. These terms are defined in the Notes section at the end of this bulletin, as are the tenancy types.

Private renting was in long-term decline, reaching a low point of below 2 million tenancies by the late 1980s. Since then the sector has recovered. Between 1993 and 2003 there were between 2.1 and 2.3 million private tenancies and during the past three years the number has risen to around 2.6 million.

In January 1989 the 1988 Housing Act introduced the concepts of *Assured* and *Assured Shorthold* tenancies (see Notes section) and ended the creation of new regulated tenancies. Assured Shorthold has now become the most common form of tenancy, accounting for 65 per cent of all private tenancies in 2005/06. The number and proportion of regulated tenancies declined during the 1990s, and in 2005/06 they were only 4 per cent of all tenancies.

The average “free market” rent (ie rent for property accessible to the public without special conditions) in 2005/06 was £126 per week (this is the average for “all assured” tenancies), an increase of 4.5 per cent over 2004/05. The mean for Assured Shorthold tenancies was £129 a week and for other assured tenancies £109 a week.

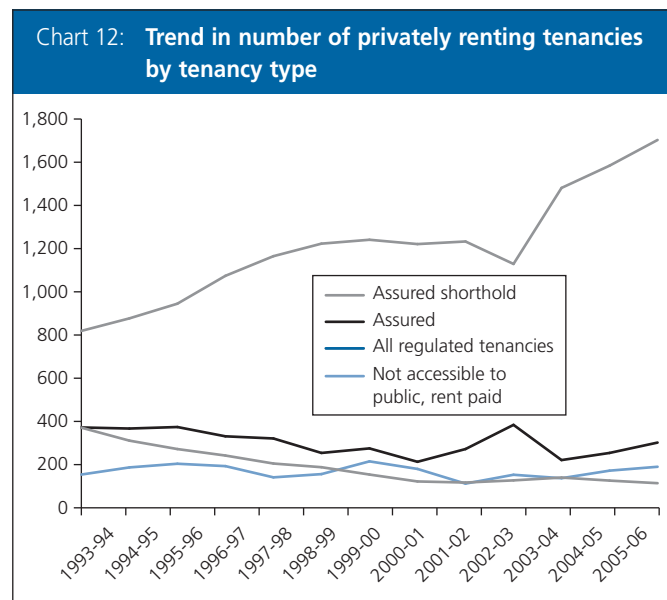


Table 14: Trends in private rental tenancies and rents by tenancy type

Year	Tenancy type										Total <sup>1</sup>
	Assured	Assured shorthold	All assured	Regulated		Not accessible to public		Resident landlord <sup>1</sup>	Other		
				rent registered	rent not registered	All regulated	rent paid			rent free	
											<i>thousands</i>
1988	..	..	..	472	599	<b>1,071</b>	239	269	109	127	<b>1,814</b>
1990	357	143	<b>500</b>	322	268	<b>590</b>	228	254	89	125	<b>1,787</b>
1993-94	372	819	<b>1,191</b>	224	146	<b>371</b>	154	225	166	24	<b>2,132</b>
1994-95	367	877	<b>1,244</b>	172	139	<b>311</b>	187	244	181	30	<b>2,197</b>
1995-96	374	945	<b>1,319</b>	167	105	<b>272</b>	204	223	209	26	<b>2,254</b>
1996-97	331	1,074	<b>1,406</b>	128	114	<b>242</b>	193	223	198	18	<b>2,280</b>
1997-98	321	1,165	<b>1,486</b>	121	84	<b>205</b>	141	208	178	38	<b>2,255</b>
1998-99	254	1,223	<b>1,478</b>	107	81	<b>188</b>	156	231	169	25	<b>2,247</b>
1999-00	275	1,241	<b>1,517</b>	79	75	<b>154</b>	215	229	151	40	<b>2,305</b>
2000-01	213	1,221	<b>1,434</b>	62	60	<b>122</b>	180	202	192	56	<b>2,186</b>
2001-02	272	1,233	<b>1,505</b>	66	51	<b>117</b>	112	196	162	38	<b>2,129</b>
2002-03	384	1,129	<b>1,514</b>	67	59	<b>127</b>	153	201	176	51	<b>2,221</b>
2003-04	221	1,481	<b>1,702</b>	59	81	<b>140</b>	137	212	164	13	<b>2,368</b>
2004-05	254	1,584	<b>1,838</b>	59	67	<b>126</b>	172	187	186	17	<b>2,526</b>
2005-06 <sup>2</sup>	302	1,703	<b>2,005</b>	47	67	<b>114</b>	190	164	133	33	<b>2,639</b>
											<i>percentages</i>
1988	..	..	..	26	33	<b>59</b>	13	15	6	4	<b>100</b>
1990	20	8	<b>28</b>	18	15	<b>33</b>	13	14	5	7	<b>100</b>
1993-94	17	38	<b>56</b>	11	7	<b>17</b>	7	11	8	1	<b>100</b>
1994-95	17	40	<b>57</b>	8	6	<b>14</b>	8	11	8	1	<b>100</b>
1995-96	17	42	<b>58</b>	7	5	<b>12</b>	9	10	9	1	<b>100</b>
1996-97	15	47	<b>62</b>	6	5	<b>11</b>	8	10	9	1	<b>100</b>
1997-98	14	52	<b>66</b>	5	4	<b>9</b>	6	9	8	2	<b>100</b>
1998-99	11	54	<b>66</b>	5	4	<b>8</b>	7	10	8	1	<b>100</b>
1999-00	12	54	<b>66</b>	3	3	<b>7</b>	9	10	7	2	<b>100</b>
2000-01	10	56	<b>66</b>	3	3	<b>6</b>	8	9	9	3	<b>100</b>
2001-02	13	58	<b>71</b>	3	2	<b>5</b>	5	9	8	2	<b>100</b>
2002-03	17	51	<b>68</b>	3	3	<b>6</b>	7	9	8	2	<b>100</b>
2003-04	9	63	<b>72</b>	2	3	<b>6</b>	6	9	7	1	<b>100</b>
2004-05	10	63	<b>73</b>	2	3	<b>5</b>	7	7	7	1	<b>100</b>
2005-06 <sup>2</sup>	11	65	<b>76</b>	2	3	<b>4</b>	7	6	5	1	<b>100</b>
											<i>£ a week</i>
<b>Mean rents<sup>3</sup></b>											
1988	..	..	..	18	33	<b>26</b>	28		22	*	<b>27</b>
1990	58	63	<b>59</b>	24	33	<b>28</b>	28		33	*	<b>40</b>
1993-94	60	82	<b>75</b>	31	32	<b>32</b>	43		40	*	<b>61</b>
1994-95	62	83	<b>77</b>	36	35	<b>35</b>	42		45	*	<b>65</b>
1995-96	66	91	<b>84</b>	40	37	<b>39</b>	34		44	*	<b>70</b>
1996-97	66	94	<b>88</b>	42	36	<b>39</b>	62		46	*	<b>76</b>
1997-98	78	89	<b>87</b>	50	40	<b>47</b>	63		50	*	<b>79</b>
1998-99	76	96	<b>93</b>	51	37	<b>45</b>	55		47	*	<b>83</b>
1999-00	87	94	<b>93</b>	58	44	<b>52</b>	79		61	*	<b>86</b>
2000-01	88	103	<b>101</b>	58	50	<b>54</b>	83		54	*	<b>92</b>
2001-02	98	114	<b>111</b>	65	43	<b>57</b>	77		60	*	<b>102</b>
2002-03	117	122	<b>121</b>	70	47	<b>61</b>	78		72	*	<b>110</b>
2003-04	96	121	<b>118</b>	61	53	<b>57</b>	83		70	*	<b>110</b>
2004-05	108	122	<b>121</b>	74	67	<b>71</b>	84		79	*	<b>113</b>
2005-06 <sup>2</sup>	109	129	<b>126</b>	76	60	<b>68</b>	80		81	*	<b>119</b>

Sources: 1988 &amp; 1990: Private Renters' Survey, Department of the Environment; 1993-94 onwards: Communities and Local Government Survey of English Housing (SEH)

\* Figure not shown because sample size insufficient

<sup>1</sup> From 1993-94 onwards, figures include lodgers within owner occupier and social renting households.<sup>2</sup> Data for 2005-06 are provisional.<sup>3</sup> Rents exclude any payments for water charges and services which are included in the payment to the landlord.

.. The rent-free tenancies are excluded from the calculation of average rents.



## 15. Attitudes to problems in the area

Respondents were presented with a series of issues and asked whether they thought it was a 'serious problem in this area', 'a problem in this area but not serious', or whether it was 'not a problem in this area'.

Table 15 illustrates that, up until 2003/04, the most commonly reported problem throughout the survey series has been crime. However,

the proportion of those reporting crime as a problem was at a much lower level in 2005/06 (49 per cent), than in 1992 (73 per cent). Of the other issues that we ask about, traffic has overtaken crime as the most commonly cited problem, with 53 per cent of respondents reporting it as a problem in 2005/06.

The proportion that considered dogs to be a problem has decreased consistently throughout the time series, from 55 per cent in 1992 to 23 per cent in 2005/06.

Table 15: Trends in household<sup>1</sup> attitudes to problems in their area

England									
Problems in area	Percentage of respondents who thought each issue was a problem:								
	1992	1994/95	1997/98	1999/00	2001/02	2002/03	2003/04	2004/05	2005/06
									<i>percent</i>
Vandalism and hooliganism	60	59	55	40	45	43	43	40	41
Graffiti	38	32	29	22	26	25	24	23	23
Crime	73	74	68	56	58	55	53	48	49
Dogs	55	42	34	29	28	25	24	23	23
Litter and rubbish	56	46	41	42	45	45	45	43	43
Neighbours	18	14	13	13	12	14	14	15	15
Racial harassment	..	5	4	4	4	4	4	5	7
Noise	..	25	24	23	22	27	27	27	28
Traffic	..	..	..	41	40	54	53	52	53
Other harassment <sup>2,4</sup>	..	..	..	..	..	6	5	5	7
Drunks <sup>3</sup>	..	..	..	..	..	..	..	21	23
Drug dealers <sup>3</sup>	..	..	..	..	..	..	..	23	23
Teenagers <sup>3</sup>	..	..	..	..	..	..	..	42	43
Prostitution <sup>3</sup>	..	..	..	..	..	..	..	2	3

<sup>1</sup> Excludes households where the respondent was not the household reference person nor spouse or partner

<sup>2</sup> This issue was only added to the SEH in 2002/03.

<sup>3</sup> Questions asking about these issues were only introduced into the SEH in 2004/05.

<sup>4</sup> Of those who said that this was a problem in 2005/06, the percentages who thought that harassment of specific groups was a problem were as follows.

<i>The elderly</i>	49
<i>Disabled people</i>	17
<i>Religious groups</i>	17
<i>Gay men and lesbians</i>	15
<i>Asylum seekers</i>	29
<i>Other groups</i>	21

Note that the above percentages do not add to 100, as some respondents mentioned more than one group.

Sources:  
 1992: Housing Attitudes Survey  
 1994-95 onwards: Communities and Local Government Survey of English Housing (SEH)

## 16. Equity release

Some new questions were introduced in to the 2005/06 survey that asked whether respondents had withdrawn any equity from their home (or other property) within the previous three years.

Table 16 shows that nearly 5 per cent (656 thousand) of homeowners each year withdrew equity from their home. The most common method of borrowing (used in 33 per cent of cases) was to increase the size of the current mortgage through a further advance or top-up. A further 27 per cent remortgaged their home with a different lender and, in the process, increased the amount borrowed; and 17 per cent released equity by selling their former home and buying a cheaper one (downsizing).

Overall, the average amount released was £33,300 per case. This can be used to derive an estimate of the total of equity release in England (over the past three years) of £21,800 million per annum.

Table 17 shows what households said they were going to use the extra money for. Overall, “home improvements and renovations” was the most common use to

which the proceeds of equity withdrawal was put (56 per cent of cases), followed by paying off debts (29%) and buying new goods for the property (eg furniture) (15%). These figures refer to the percentage of homeowners who reported each reason and not the percentage allocations of expenditure.

Figures are also shown separately for:

- those cases where the amount released was <£20,000; and
- for cases of £20,000 plus.

Seventeen per cent of cases above £20k were used to help finance the purchase of other properties compared to only 3 per cent of cases when the amount released was less than £20k. In a further 17 per cent of cases above £20k, the proceeds were (at least partly) invested or saved. However, when the amount released was less than £20k, in only 8 per cent of cases were the proceeds invested or saved.

It is estimated that about 14,000 households each year withdrew equity to help fund the purchase of another property – either for themselves or for another family member. The average amount withdrawn for this purposes was about £74,000.

Table 16: Number of homeowners per annum who borrowed against the value of their home or other property by method of borrowing<sup>1</sup>

Property owning households		2005/06	
Method of borrowing	No. of households per annum withdrawing equity		mean amount released
	thousands	percent	
Remortgaged current home and increased borrowing	178	27	£23,900
Remortgaged/topped up mortgage on other property	33	5	£46,600
Sold former home, bought this one and had money left over	112	17	£41,800
Sold another property and had money left over	50	8	£63,600
New mortgage on current home (didn't previously have one)	46	7	£56,100
Took out further advance/ top-up on current mortgage	218	33	£27,000
Took out personal loan secured against current home	69	10	£20,100
<b>At least one of the above<sup>2</sup></b>	<b>656</b>		<b>£33,300</b>
<b>Total number of homeowners</b>	<b>14,153</b>		

Source: Communities and Local Government Survey of English Housing (SEH)

<sup>1</sup> Based on information provided by homeowners about all equity withdrawals in the previous three years.

<sup>2</sup> Some of the households reported borrowing in more than one way – so the frequencies of the different equity release methods sum to more than 656 (thousand). For the same reason the percentages add to more than 100.

Table 17: How households used the proceeds from equity release

Property owning households			2005/06
What the withdrawn equity was used for	amount withdrawn		all h/holds that withdrew equity
	<£20k	£20k+	
			percent
To pay off debts	31	28	29
To invest or save	8	17	13
Home improvements/renovations	59	54	56
Buy new goods for the property e.g. carpets/furniture	14	17	15
Help finance another property for self (in UK)	2	10	6
Help finance purchase of another property for self (abroad)	1	4	2
Help finance purchase of property for other family member	1	3	2
Buy a car or other vehicle	12	12	12
Pay for a holiday	7	8	7
Pay for school fees	0	1	1
Pay for university costs	1	2	2
Pay for medical fees/nursing home	0	0	0
To help finance a business	1	5	3
Other	9	11	10

Source: Communities and Local Government Survey of English Housing (SEH)  
 Note that people often spent the "withdrawn equity" in more than one way. Therefore the percent of households reporting each reason sums to more than 100.

## 17. Buying aspirations of private renters

In 2005/06 we asked private renters the same buying aspiration questions that had been previously asked in 2002/03. As Table 18 shows, in 2005/06 the number of private tenants expecting to eventually buy their own home was 60 per cent, the same as in 2002/03.

Furthermore in 2005/06, 10 per cent of those who said they expected to buy eventually, said they thought they would buy the place they are currently renting (9 per cent in 2002/03).

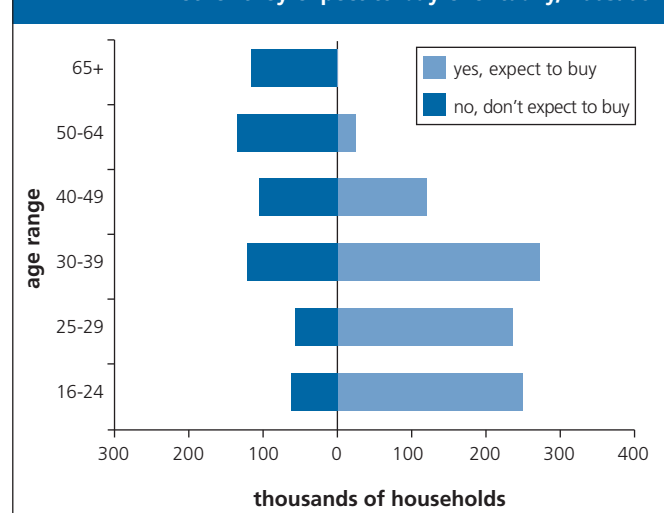
Excluding those who thought they would buy their current accommodation, the other private tenants who expected to buy (elsewhere) were asked how long they were likely to remain in their current accommodation before moving. Their responses, summarised in Table 19, are again very similar to 2002/03. The median number of months before they expect to move on was 12.0 months in 2005/06 compared to 11.6 months in 2002/03.

Private tenants were also asked why they had not yet bought their own home. Their reasons are summarised in Table 20, with figures shown separately for those who expect to buy eventually and those that don't. Comparable figures for 2002/03 are also included.

Those who don't expect to buy offered far more reasons for not buying – with every reason scoring more than 70 per cent.

By comparison, renters who expect to buy gave far fewer reasons as to why they hadn't yet bought. The two reasons with the highest scores were that they couldn't afford the deposit (60%) and couldn't afford the properties they liked (62%). Significantly, the least cited reason for not buying was "at my age, would not want to change" – a reflection of the fact that this group was generally much younger than those who don't ever expect to buy – as Chart 13 illustrates.

Chart 13: Age range of private tenants who currently don't have the deposit to buy a home – by whether they expect to buy eventually, 2005/06



Those who don't think they will ever buy (and in any case can't afford the deposit) are generally older (left hand side of the chart) than those who *do* think they will be in a position to buy one day (right-hand side). 84 per cent of those who can't afford the deposit but still expect to buy eventually are under 40 whereas only 40 per cent of those

who can't afford deposit and don't think they ever will buy a home are under 40.

In other words, younger tenants realise that although they can't afford the deposit at the moment, in due course they should be able to. By comparison, the generally older private tenants clearly feel that time is not on their side and that they are unlikely ever to buy.

**Table 18: Private tenant expectations that they will eventually buy their own home**

<i>Private tenants</i>						<i>2002/03 and 2005/06</i>
<b>year</b>	<b>yes, expect to buy</b>	<b>no, don't expect to buy</b>	<b>already own a property</b>	<b>other</b>	<b>total</b>	
						<i>'000 tenants</i>
2002/03	1,207	740	70	8	2,025	
2005/06	1,456	849	74	32	2,411	
						<i>percent</i>
2002/03	60	37	3	0	100	
2005/06	60	35	3	1	100	

*Source: Communities and Local Government Survey of English Housing (SEH)*

**Table 19: How long expectant buyers think they will remain in current private rented accommodation:**

<i>(excl those who expect to buy current accomm'n)</i>						<i>2002/03 and 2005/06</i>
<b>How long before next move?</b>	<b>2002/03</b>		<b>2005/06</b>			
						<i>percentages</i>
						<i>households</i>
< 3 months	130	150	13	12		
3-6 months	137	135	14	11		
6m to 1 year	232	318	24	26		
1-2 years	239	293	25	24		
2-5 years	165	232	17	19		
5+ years	66	76	7	6		
total	969	1,204	100	100		
median number of months:			11.6	12.0		

*Source: Communities and Local Government Survey of English Housing (SEH)*

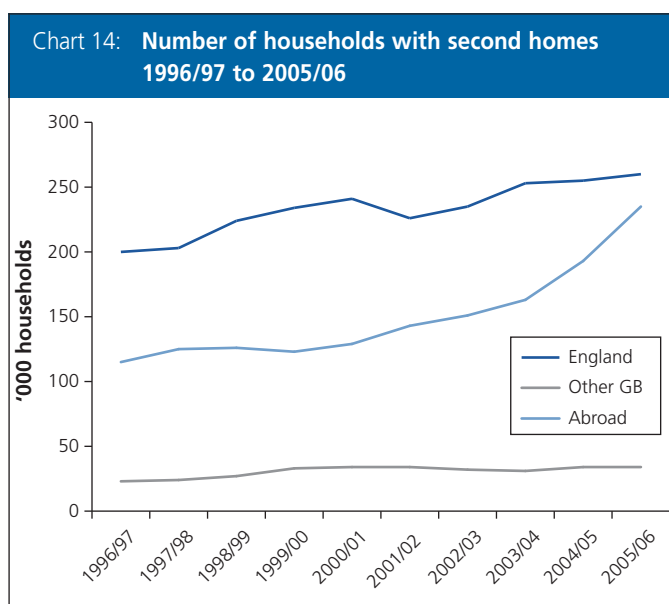
Table 20: Reasons given by private renters for not yet buying a home – split by those that expect to buy by method of borrowing<sup>1</sup>

Property owning households				
2005/06				
Some reasons for not buying	respondents who do not expect to buy a property		respondents who expect to buy a property eventually	
	2002/3	2005/6	2002/3	2005/6
				<i>percentage</i>
could not afford the deposit	57	60	70	70
would not get a mortgage	44	50	79	78
might be difficult to keep up the repayments	45	50	75	75
can't afford the properties I like	57	62	73	67
job not secure enough	45	50	73	72
don't want to be in debt	43	46	78	75
would cost too much in repairs and maintenance	40	41	74	74
too much of a responsibility	38	35	73	73
at my age, would not want to change	18	20	75	74

Source: Communities and Local Government Survey of English Housing (SEH)

## 18. Second homes

The latest estimate of the number of households in England with a second home in England is 260 thousand (based on the three-year moving average for the period 2003/04 to 2005/06). This represents a rise of about 30 per cent compared to 200 thousand nine years ago. By contrast, over the same period, the number of households with second homes abroad has more than doubled from 115 thousand to 235 thousand – with most of this increase occurring in the past few years. These trends are set out in Table 21 and illustrated in Chart 14.



### Explanation of the term “second home”

A “second home” is defined as privately-owned accommodation that is not occupied by anyone as their main residence but does get occupied from time to time eg a holiday home.

Accommodation that is let out as someone else’s main residence (eg a buy-to-let property) is not a second home.

A property which the owner will soon be moving into as his/her main accommodation is not a second home. Similarly, property that has been inherited but which will soon be sold is not a second home.

Accommodation that the household rents from someone else in order to have somewhere to stay for a few days each week (eg a flat in town) is a second home.

Table 22 shows how the actual number of second homes in 2005/06 was derived from those respondents who said they owned or rented a second property.

Table 21: Households with second homes

Households (three-year moving averages <sup>1</sup> )				England
Year	England	Location of second home		Abroad
		Other GB		
				<i>thousands</i>
1996/97	200	23		115
1997/98	203	24		125
1998/99	224	27		126
1999/00	234	33		123
2000/01	241	34		129
2001/02	226	34		143
2002/03	235	32		151
2003/04	253	31		163
2004/05	255	34		193
2005/06	260	34		235

Source: Communities and Local Government Survey of English Housing (SEH)

<sup>1</sup> The trend in second home ownership is shown as a three-year moving average because the underlying annual figures are too volatile.

Figures are not additive across locations because one household may have a second home in England and another abroad

Table 22: The SEH definition of a second property

Households that say they have a second property		England 2005/06
		Total
		<i>thousands</i>
All households who say they own or rent a second property <sup>1</sup>		1,578
Less all second properties are main residence of someone else		824
Less all second properties are intended to be sold or moved into shortly		136
Less all second properties are either main residences or intended to be sold/moved into shortly		26
<b>Total 'SEH' second homes</b>		<b>592</b>

Source: Communities and Local Government Survey of English Housing (SEH)

<sup>1</sup> Excludes a small number of households who claim to have a second property but did not say how many



# Notes

## About the survey

The SEH is designed to yield a nationally representative sample of households in England, and in the period from mid-April 2005 to mid-April 2006 interviews were achieved in 18,849 households. The sample was selected in two stages: first a sample of postcode sectors was selected from the Postcode Address File (PAF), then a sample of addresses was selected within each of these sectors.

The interviews are normally carried out, with the household reference person or with their partner, in their home. A laptop computer is used to store the questionnaire and also the data collected. Interviews take around 25 minutes, although interviews with private renters can be longer.

## Definitions

### 1. Bedroom standard

'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 allowed 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.

### 2. 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.

### 3. Household reference person (HRP)

From April 2001 the SEH in common with other Government surveys replaced the traditional concept of the "head of the household" by "household reference person". 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.

### 4. 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) Addresses used only as second homes are never counted as main residences.

## 5. Dependent children

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

## 6. Economic activity

### 6.1 Working

This category covers employees and self-employed persons who, in the previous week, did paid work (including part-time work), were away from a job/business (on annual leave or sick leave) or were doing unpaid work for their own or family business. Persons on a government-supported training scheme are classified as working full-time.

### 6.2 Unemployed

The ILO definition of unemployed covers people without a job who were available to start work in the two weeks after interview and had either looked for work in the four weeks before the interview or were waiting to start a new job they had already obtained.

### 6.3 Economically active

This includes persons who were working or unemployed (ILO defined, as above) in the week before interview.

### 6.4 Economically inactive

All others who were not working; they include people who were permanently sick or disabled, retired, full-time students or looking after the family or home.

### 6.5 Full-time students

Full-time students are classified according to their reports of what they were doing in the

reference week (for example, if it was during the vacation and they had a full-time job, they would be classified as working full-time).

## 7. Ethnicity

From 2001/02, the SEH has collected information on the ethnic group of adult household members according to the new harmonised definition used in the 2001 Census. The new definition increased the number of categories from 9 (in the 1991 Census definition) to 16.

For tables presenting trends the new categories have been combined to give groupings that are broadly comparable with the categories used in 2000/01 and earlier years. The sample sizes for many ethnic groups are quite small, so the results shown should be regarded as approximate.

## 8. Household type

The main classification of household type uses the following categories:

- Married/cohabiting couple with no children or with non-dependent child(ren) only.
- Married/cohabiting couple with dependent child(ren).
- Lone parent family (one parent with 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) – previously referred to as ‘large adult household’.
- One male.
- One female.

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.

## 9. Tenure

### 9.1 Owner occupiers

Owner occupied accommodation, is accommodation which is either owned outright, being bought with a mortgage or being bought as part of a shared ownership scheme.

### 9.2 Social renters

This category includes households renting from:

- The Council/Local Authority 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. Note that the term “RSLs” was used in place of “housing associations” from 1997/8; but the more all-encompassing description of “housing associations” is now seen as more appropriate.

### 9.3 Private renters

This sector covers all other tenants including all whose accommodation is tied to their job. It also includes people living rent-free (for example, people living in a flat belonging to a relative) and squatters.

## 10. Tenancies

The main types are listed below

### 10.1 Assured and Assured Shorthold Tenancies

Under the 1988 Housing Act, all tenancies starting after the 14<sup>th</sup> 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 start 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.

### 10.2 Regulated tenancies

In general these are tenancies that began before January 1989, since before that date most private tenancies were regulated lettings, unless they fell into one of the excluded categories. A few lettings after that date will also be regulated tenancies. With a regulated letting either the landlord or the tenant can apply to the Rent Officer for a registration of a fair rent. The registered rent then becomes the maximum that the landlord can legally charge. The landlord cannot evict the tenant without a possession order from the courts and this can only be granted in certain circumstances.

### 10.3 Tenancies not accessible to the public

Tenancies not accessible to the public are mostly lettings by employers to their employees, and rent-free lettings to friends or relatives of the landlord in private houses or flats. Accommodation in halls of residence and student accommodation on campus is excluded from the survey (on the grounds that they are classed as communal establishments) but other lettings in houses or flats off campus by universities and colleges to their students are included and come into this category. Being inaccessible to the public is not a legal category as such but most of the groups listed may be outside the Rent Act or Housing Act with regards to security of tenure.

### 10.4 Resident landlord lettings

Resident landlord lettings are tenancies where the landlord lives in the same building. This includes converted houses where they live in different parts of the same property (however long ago it was converted). In a purpose built block the landlord and tenant must live in the same flat for the letting to qualify as a resident

landlord letting. Thus some tenants with a resident landlord have a self-contained flat within the landlord's house. Others are lodgers renting just one or two rooms and sharing amenities such as the bathroom or kitchen with the landlord.

## 11. Non self-contained accommodation

Households are classified as living in non self-contained accommodation if they share a kitchen, bathroom or toilet with another household, or if they share a hall or staircase which is needed in order to get from one part of the accommodation to another.

Households which share a common entrance hall, but otherwise have all their accommodation behind their own front door are not counted as living in non self-contained accommodation.

## Reporting on the 2005/06 survey

A full report on the main results of the 2005/06 survey will be published in 2007. Prior to that, the live web tables will be updated with the results of the 2005/06 survey from January 2007 onwards. These tables can be found at: <http://www.communities.gov.uk>.

## Further Information

Further copies of this summary are available from the Communities and Local Government website:

**[www.communities.gov.uk](http://www.communities.gov.uk)**

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Summaries of completed Communities and Local Government housing, planning, sustainable communities, urban and homelessness research and good practice projects are also available via the Communities and Local Government website, see above.