

Survey of English Housing Preliminary Report: 2007-08

This Report presents the preliminary findings from the final year of the Survey of English Housing (SEH), a household survey conducted continuously for Communities and Local Government (and its predecessor Departments) from 1993-94 to 2007-08. In April 2008 this survey was merged with the English House Condition Survey to form the new English Housing Survey. Further details can be found on the Department's website or by contacting the SEH team – contact details are given at the end of this report.

The 2007-08 Survey of English Housing was carried out for Communities and Local Government by the National Centre for Social Research and it provides important housing data on owner occupation and on the social and private rented sectors. This preliminary report presents some of the key findings from the 2007-08 survey.

In addition to the Survey of English Housing results for 2007-08, a number of tables based on data from the Labour Force Survey (LFS) for 2008 are also included due to the larger sample size of the LFS. There is however a slight time difference: LFS 2008 results relate to the average position in May 2008; SEH 2007-08 results relate to the average position at end-September 2007.



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housing

Key Findings

- **Housing tenure:** In 2008 there were an estimated 14.6 million owner occupiers in England (68.3 per cent of the total – down from 69.6 per cent in 2007), 3.8 million social renters (17.7 per cent – unchanged) and 3.0 million private renters (13.9 per cent – up from 12.7 per cent in 2007).
- **Younger households and private renting:** In 2008 the proportion of younger households (with Household Reference Person (HRP) aged under 30) buying with a mortgage was 32 per cent and the proportion who were private renters was 45 per cent. This compares to 40 per cent buying with a mortgage and 33 per cent renting privately in 2001.
- **Owner occupation by household type:** 76 per cent of couples with dependent children were owner occupiers. By contrast only 35 per cent of lone parents with children were owner occupiers while 44 per cent of them were social renters. One person households were the most common household type in the social rented sector (43 per cent).
- **Household size:** The average household size in 2008 remained unchanged from 2007 at 2.4 persons per household. There was little difference between the tenures.
- **Housing tenure by ethnicity:** In 2008, nine per cent of all households in England were ethnic minority households. Only seven per cent of Indian households were social renters but 49 per cent of Bangladeshi households lived in social housing. Seventy per cent of white households were owner occupiers compared to 50 per cent of ethnic minority households.
- **Mortgage type:** Around three quarters of all mortgages held in 2007-08 and taken out since 2001 were repayment mortgages; only six per cent were endowment mortgages.
- **Mortgage difficulties:** Thirteen per cent of households buying with a mortgage reported either some difficulty in paying the mortgage or that they were in arrears. Over 30 per cent of unemployed households, those with at least one sick or disabled member, and those who had previously been repossessed had some difficulties or arrears.
- **Overcrowding:** There were around 565,000 overcrowded households in England – about 2.7 per cent of all households. By region, London not only had the highest overall rate of overcrowding (6.8 per cent) – but also the highest regional rates for individual tenures: 3.0 per cent of owner occupiers; 12.7 per cent of social renters and 9.8 per cent of private renters.
- **Household moves:** Over two million households had been resident at their current address for less than one year. Forty per cent of private renters had moved during the previous year compared to just three per cent of outright owners. Movement within sectors was more common than movement between sectors. Forty-seven per cent of all newly-formed households had moved into the private rented sector, 34 per cent into owner occupation and 20 per cent into the social rented sector.
- **Buying aspirations:** In 2007-08, 24 per cent of social renters and 56 per cent of private renters said that they expected to become homeowners eventually. Of these, 28 per cent of the private renters said they expected to buy within the next two years, compared to 12 per cent of the social renters.
- **Satisfaction with home and local area:** Over 90 per cent of households reported being very or fairly satisfied with their current accommodation. Traffic in the local area was a problem for 52 per cent of households; litter/rubbish affected 43 per cent of households; and 39 per cent of households reported vandalism/hooliganism as a problem.

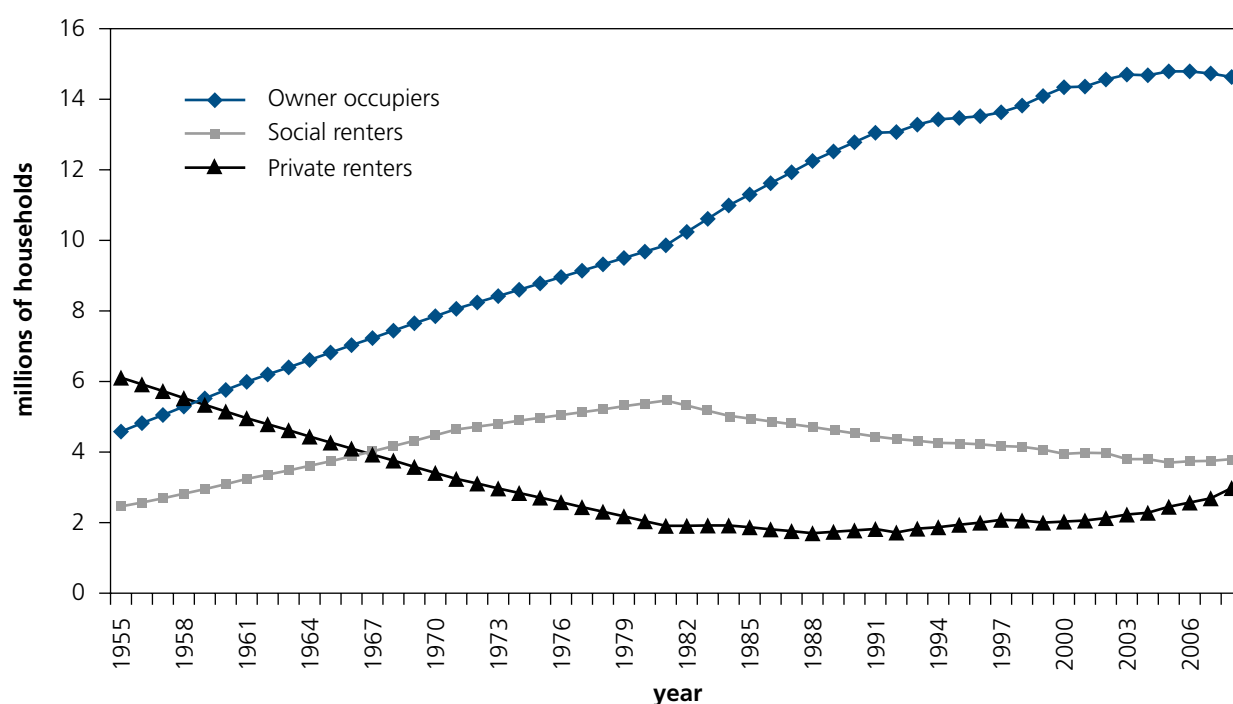
1. Trends in tenure

Chart 1 and table 1 show the changing pattern of tenure in England. Over the last two decades there has been a modest growth in the population and this, coupled with 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 one million in the 1990s from 19.3 million in 1991 to 20.4 million in 2001. Growth has since continued to a total of 21.4 million households in 2008.

The proportion of owner occupied households remained steady at around 70 per cent throughout the last decade but the 2008 estimates suggest that this has now declined to 68.3 per cent.

The number of households in the social sector reached a peak of around 5.5 million in 1979 but there was a substantial decline in the 1980s as a result of 'Right to Buy' purchases by sitting tenants. Numbers continued to decline at a slower rate until 2005, since when there have been modest increases, although the proportion of households in England who are social tenants has remained steady at 17.7 per cent. We are continuing to present combined figures for all social renters, rather than separate figures for council tenants and housing association tenants. This is because some housing association tenants wrongly report that they are council tenants, commonly in areas where ownership has recently transferred to housing associations. As a result the presentation of separate figures might be misleading.

Chart 1: Trends in tenure, England, 1955 to 2008



Source: ONS, Labour Force Survey

The number of households renting privately has increased substantially over the last decade from two million in 1998 to three million in 2008. This recent surge may be due to a combination of factors: the flexibility offered by private renting; affordability issues; increased supply due to the availability of 'buy-to-let' mortgages in recent years; and, during the past year, owners choosing to let out properties instead of trying to sell them in a difficult housing market.

Table 1: Trends in tenure: 1918 to 2008, England

All households

Year	Tenure							Total
	Owner occupiers		All	Social renters	Private renters		All	
	Own outright	Buying with a mortgage			Unfurnished ¹	Furnished		
thousands of households								
1918 ¹			N/A	N/A			N/A	N/A
1939 ¹			3,500	1,090			6,460	11,050
1953 ¹			4,110	2,240			6,490	12,840
1961 ¹			5,990	3,240			4,690	13,920
1971 ¹			8,060	4,640			3,240	15,940
1981	4,313	5,546	9,860	5,461	1,486	419	1,904	17,225
1984	4,590	6,399	10,990	5,034	1,412	508	1,920	17,945
1988	4,834	7,414	12,248	4,706	1,218	484	1,702	18,656
1991	4,795	8,255	13,050	4,435	1,236	588	1,824	19,309
1992	4,815	8,255	13,069	4,371	1,184	539	1,724	19,164
1993	4,898	8,382	13,280	4,317	1,196	638	1,833	19,430
1994	5,008	8,421	13,429	4,257	1,241	628	1,869	19,555
1995	4,998	8,468	13,467	4,245	1,324	615	1,939	19,652
1996	5,115	8,407	13,521	4,218	1,382	613	1,995	19,734
1997 ³	5,249	8,380	13,629	4,170	1,458	620	2,078	19,877
1998 ³	5,404	8,413	13,817	4,148	1,478	585	2,063	20,028
1999 ³	5,582	8,508	14,091	4,072	1,444	557	2,000	20,163
2000 ³	5,764	8,575	14,339	3,953	1,489	540	2,029	20,320
2001 ³	5,885	8,473	14,358	3,983	1,509	553	2,062	20,403
2002 ³	6,019	8,540	14,559	3,972	1,565	567	2,131	20,662
2003 ³	6,158	8,542	14,701	3,804	1,656	578	2,234	20,739
2004 ³	6,288	8,389	14,677	3,797	1,745	539	2,284	20,758
2005 ³	6,352	8,440	14,791	3,696	1,845	600	2,445	20,932
2006 ³	6,425	8,365	14,790	3,736	1,913	654	2,566	21,092
2007 ³	6,505	8,228	14,733	3,755	2,000	691	2,691	21,178
2008 ³	6,653	7,975	14,628	3,797	2,216	766	2,982	21,407
percentages								
1918 ^{1,2}			23.0	1.0			76.0	100
1939 ¹			32.0	10.0			58.0	100
1953 ¹			32.0	18.0			50.0	100
1961 ¹			43.0	23.0			34.0	100
1971 ¹			51.0	29.0			20.0	100
1981	25.0	32.2	57.2	31.7	8.6	2.4	11.1	100
1984	25.6	35.7	61.2	28.1	7.9	2.8	10.7	100
1988	25.9	39.7	65.7	25.2	6.5	2.6	9.1	100
1991	24.8	42.8	67.6	23.0	6.4	3.0	9.4	100
1992	25.1	43.1	68.2	22.8	6.2	2.8	9.0	100
1993	25.2	43.1	68.3	22.2	6.2	3.3	9.4	100
1994	25.6	43.1	68.7	21.8	6.3	3.2	9.6	100
1995	25.4	43.1	68.5	21.6	6.7	3.1	9.9	100
1996	25.9	42.6	68.5	21.4	7.0	3.1	10.1	100
1997 ³	26.4	42.2	68.6	21.0	7.3	3.1	10.5	100
1998 ³	27.0	42.0	69.0	20.7	7.4	2.9	10.3	100
1999 ³	27.7	42.2	69.9	20.2	7.2	2.8	9.9	100
2000 ³	28.4	42.2	70.6	19.5	7.3	2.7	10.0	100

Table 1: Trends in tenure: 1918 to 2008, England (continued)

All households

Year	Tenure							Total
	Owner occupiers			Social renters	Private renters			
	Own outright	Buying with a mortgage	All	All	Unfurnished1	Furnished	All	
2001 ³	28.8	41.5	70.4	19.5	7.4	2.7	10.1	100
2002 ³	29.1	41.3	70.5	19.2	7.6	2.7	10.3	100
2003 ³	29.7	41.2	70.9	18.3	8.0	2.8	10.8	100
2004 ³	30.3	40.4	70.7	18.3	8.4	2.6	11.0	100
2005 ³	30.3	40.3	70.7	17.7	8.8	2.9	11.7	100
2006 ³	30.5	39.7	70.1	17.7	9.1	3.1	12.2	100
2007 ³	30.7	38.9	69.6	17.7	9.4	3.3	12.7	100
2008 ³	31.1	37.3	68.3	17.7	10.4	3.6	13.9	100

Sources: 1918: Estimates by Alan Holmans of Cambridge University Department of Land Economy. 1939 to 1971: "Housing Policy in Britain", Alan Holmans, Table V1. 1981 to 1991: DOE Labour Force Survey Housing Traileer. 1992 to 2008: ONS Labour Force Survey.

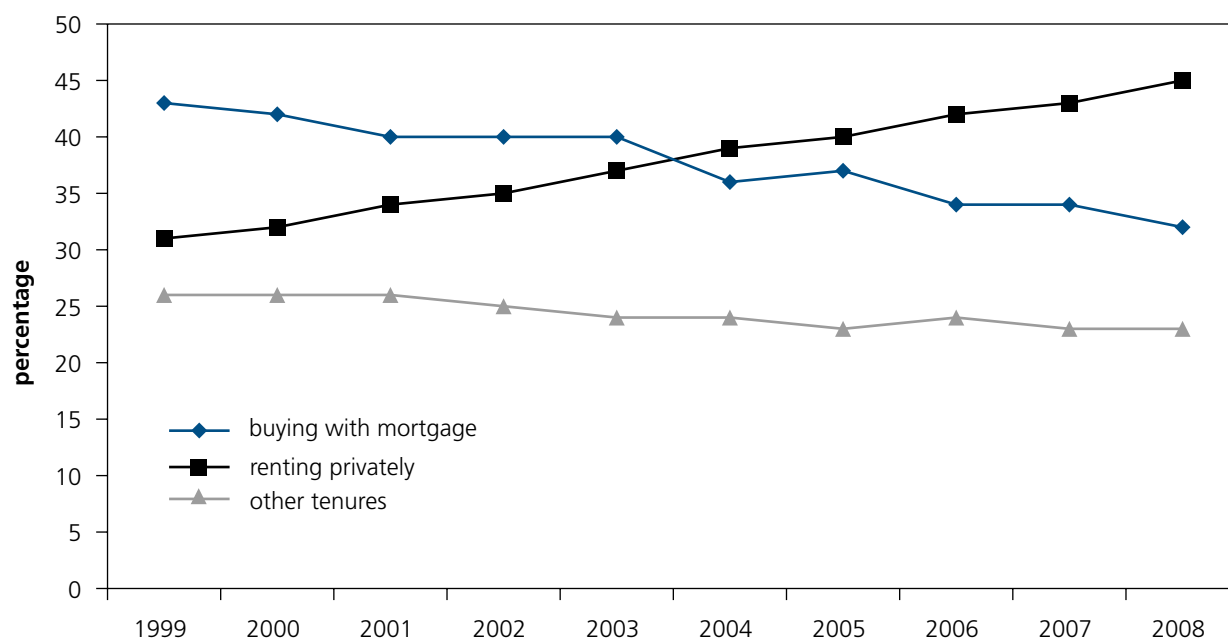
¹ Derived from figures for England & Wales. It has been assumed that the percentage in each tenure in England was the same as for England & Wales as a whole.

² Based on share of dwellings rather than households

³ Figures from 1997 onwards are based on re-weighted LFS data issued in late August 2008. These will therefore differ from the corresponding figures published in previous versions of the table.

Chart 2 shows the trend in tenure over the last ten years for those households with a household reference person (HRP) aged less than thirty. There is a clear upward trend in the proportion of such households renting privately, rising from 31 per cent in 1999 to 45 per cent in 2008. Conversely the proportion buying with a mortgage fell from 43 per cent in 1999 to 32 per cent in 2008. These changes are likely to be a reflection of the high house prices over this period and the associated affordability problems which younger households have faced.

Chart 2: Trends in tenure of households with HRP aged less than 30, England, 1999 to 2008



Source: ONS, Labour Force Survey

2. Household type

In 2008, couples with no dependent children were the most common type of household (35 per cent) – see table 2. Eighty-one per cent of these couples owned their own home, including 45 per cent who owned outright and 36 per cent who were buying with a mortgage. Households with dependent children accounted for 29 per cent of all households: 22 per cent were couples with dependent children and seven per cent were lone parents with dependent children. Seventy-six per cent of couples with dependent children were owner occupiers, 10 per cent owning outright and 67 per cent buying with a mortgage. By contrast only 35 per cent of lone parents with children were owner occupiers while 44 per cent of them were social renters.

A further 29 per cent of households were one-person households, with around half a million more female one-person households than male, 3.3 million compared to 2.8 million. One-person households were the most common household type in the social rented sector (43 per cent).

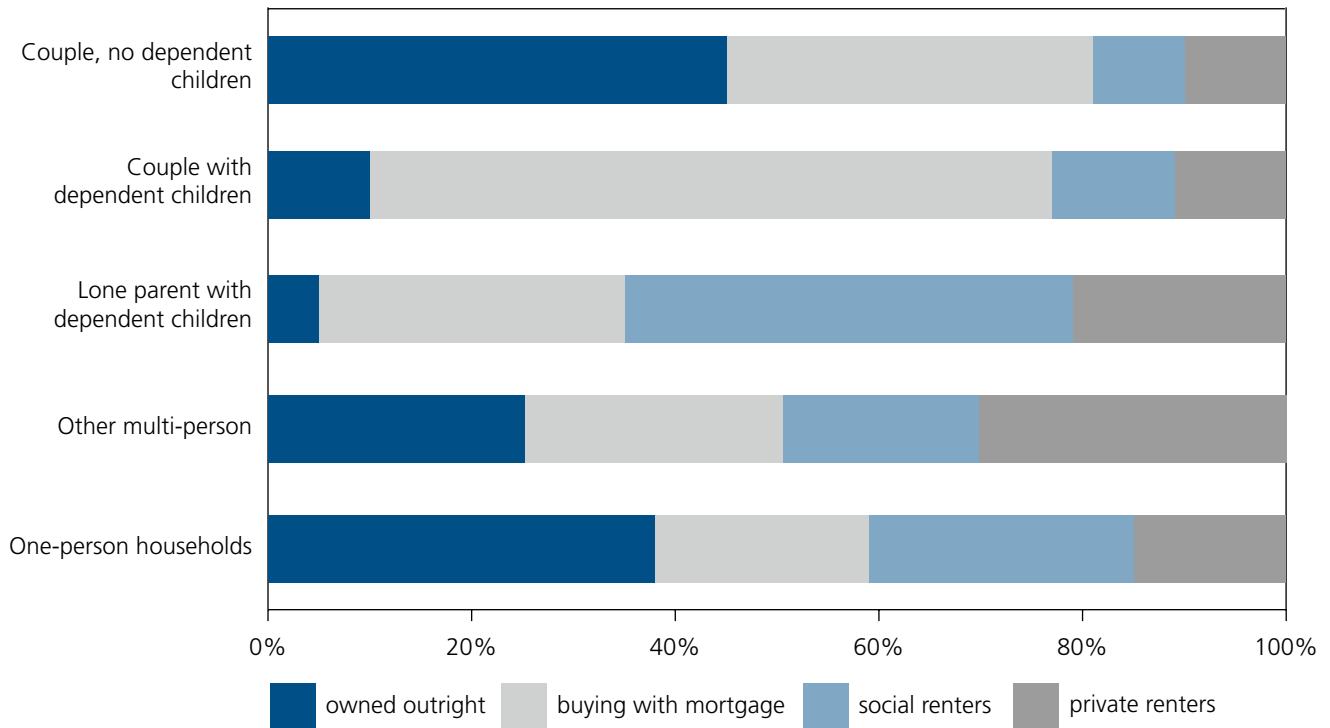
Table 2: Household type by tenure, England, 2008

All households								
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		
<i>thousands</i>								
Owned outright	3,414	439	74	408	787	1,526	2,313	6,648
Buying with a mortgage	2,726	3,076	443	411	748	566	1,314	7,970
All owner occupiers	6,139	3,516	517	818	1,535	2,092	3,627	14,617
All social renters	643	567	650	313	750	871	1,621	3,794
All private renters	754	521	310	496	553	346	899	2,980
Tenure unknown	6	1	1	2	1	5	6	16
All tenures	7,542	4,605	1,477	1,629	2,840	3,314	6,154	21,407
<i>column percentages¹</i>								
Owned outright	45	10	5	25	28	46	38	31
Buying with mortgage	36	67	30	25	26	17	21	37
All owner occupiers	81	76	35	50	54	63	59	68
All social renters	9	12	44	19	26	26	26	18
All private renters	10	11	21	30	19	10	15	14
All households	100	100	100	100	100	100	100	100
<i>row percentages</i>								
Owned outright	51	7	1	6	12	23	35	100
Buying with mortgage	34	39	6	5	9	7	16	100
All owner occupiers	42	24	4	6	11	14	25	100
All social renters	17	15	17	8	20	23	43	100
All private renters	25	17	10	17	19	12	30	100
All households	35	22	7	8	13	15	29	100

Source: ONS Labour Force Survey

¹ Cases with unknown tenure are excluded from the calculation of percentages

Chart 3: Household type by tenure, England, 2008



Source: ONS, Labour Force Survey

3. Household size

The average household size in 2008 remained unchanged from 2007 at 2.4 persons per household – see table 3. By tenure, the largest households were again those buying with a mortgage (average 2.8 persons) whilst the smallest were outright owners (average 1.9 persons).

Forty-three per cent of social renters were one-person households, of whom most were elderly. Amongst owner occupiers and private renters, two-person households were the most common. Nearly one-third of owner occupiers were three or four-person households compared to about a quarter of social 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.

Only two per cent of all households in England in 2008 had more than five members.

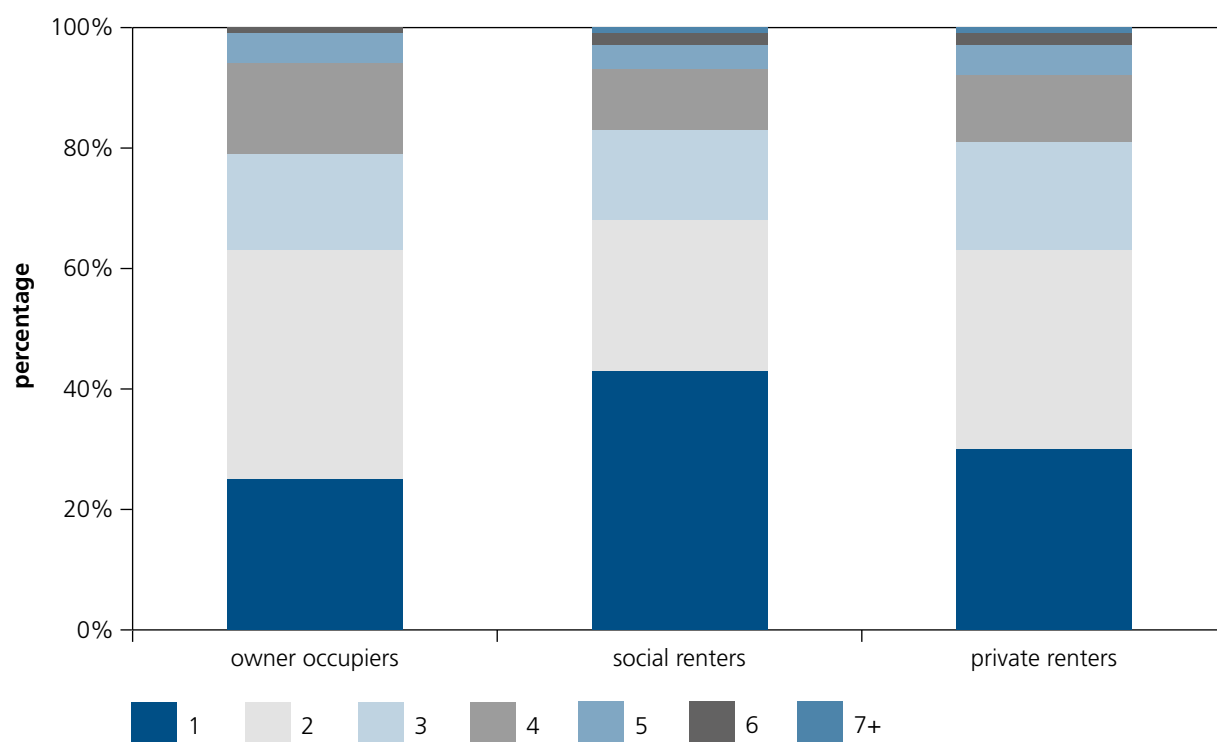
Table 3: Household size by tenure, England, 2008

All households									
Tenure	Household size							Total	Mean number of persons
	One	Two	Three	Four	Five	Six	Seven or more		
thousands									
Owned outright	2,313	3,187	642	326	114	44	21	6,648	
Buying with a mortgage	1,314	2,427	1,684	1,810	560	132	42	7,970	
All owner occupiers	3,627	5,615	2,326	2,136	674	177	63	14,617	
All social renters	1,621	964	554	377	163	74	41	3,794	
All private renters	899	973	545	338	148	48	28	2,980	
Tenure unknown	6	2	2	4	0	0	1	16	
All tenures ¹	6,154	7,554	3,428	2,855	986	298	133	21,407	
percentages									number
Owned outright	35	48	10	5	2	1	0	100	1.9
Buying with a mortgage	16	30	21	23	7	2	1	100	2.8
All owner occupiers	25	38	16	15	5	1	0	100	2.4
All social renters	43	25	15	10	4	2	1	100	2.2
All private renters	30	33	18	11	5	2	1	100	2.4
All tenures ¹	29	35	16	13	5	1	1	100	2.4
Source: ONS Labour Force Survey									
¹ Including households with unknown tenure.									

Source: ONS Labour Force Survey

¹ Including households with unknown tenure.

Chart 4: Household size by tenure, England, 2008



Source: ONS, Labour Force Survey

4. Ethnicity

Table 4 summarises ethnicity by housing tenure for 2008 showing that there were marked differences in tenure between ethnic groups. The table shows the ethnic group of the household reference person and this is what is referred to as the ethnicity of the household. Overall, 70 per cent of white households were owner occupiers compared to 50 per cent of ethnic minority households. However, Indian households were more likely to be owner occupiers (74 per cent) than any other ethnic group. Black African households were the least likely to be owners (28 per cent).

Only seven per cent of Indian households were social renters but Bangladeshi households had the highest proportion in social renting, 47 per cent. In the private rented sector there were 13 per cent of white households but 24 per cent of ethnic minority households. Thirty five per cent of Chinese households were private renters.

Chart 5 illustrates the proportion of white and ethnic minority groups within each tenure. The greatest difference can be seen amongst those who owned outright, but there is a much smaller difference between those buying with a mortgage. Outright owners have a higher age profile, typically containing a high proportion of retired people who have paid off their mortgage.

The ethnic minority population has a younger age profile than the white population; hence the percentage of ethnic minority households is higher among younger age groups (see chart 6). In 2008, only two per cent of households with a HRP aged 75 or over were ethnic minority households, compared to 16 per cent of those with a HRP aged 25 to 34.

Table 4: Tenure by ethnic group of household reference person, England, 2008

All households						
Ethnic group of household reference person ¹	Tenure					Total
	Owner occupiers			all social renters	all private renters	
	owned outright	buying with a mortgage	all owner occupiers			
						thousands
White – British	6,033	6,816	12,849	3,098	1,989	17,936
White – Other	249	306	555	154	416	1,126
All White	6,282	7,122	13,404	3,253	2,405	19,062
Black – Caribbean	38	93	131	109	29	269
Black – African	10	60	69	108	70	246
Indian	110	175	285	26	76	387
Pakistani	63	88	151	35	35	221
Bangladeshi ²	8	27	35	43	14	92
Chinese ²	15	37	52	13	35	100
Mixed	13	35	47	39	34	121
Other	42	132	174	131	161	466
All ethnic minority	298	647	945	504	454	1,902
All	6,580	7,769	14,348	3,756	2,860	20,964

Table 4: Tenure by ethnic group of household reference person, England, 2008 (continued)

All households

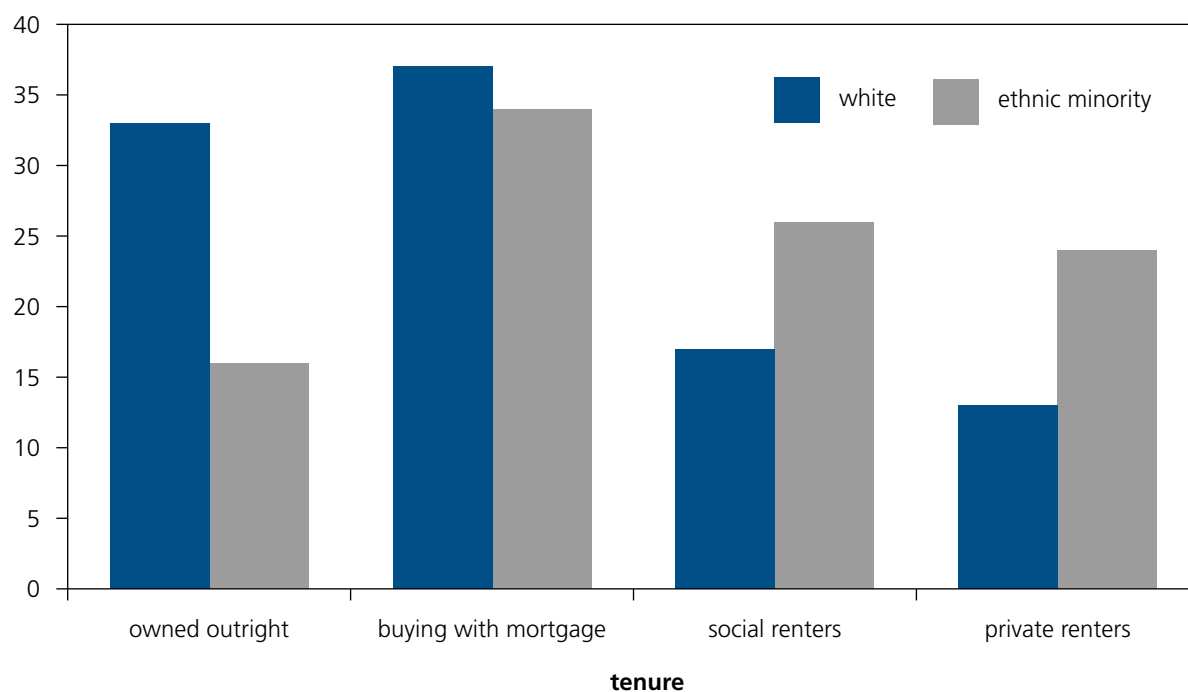
Ethnic group of household reference person ¹	Tenure					Total
	Owner occupiers			all social renters	all private renters	
	owned outright	buying with a mortgage	all owner occupiers			
						<i>percentages</i>
White – British	34	38	72	17	11	100
White – Other	22	27	49	14	37	100
All White	33	37	70	17	13	100
Black – Caribbean	14	35	49	41	11	100
Black – African	4	24	28	44	28	100
Indian	28	45	74	7	20	100
Pakistani	29	40	68	16	16	100
Bangladeshi ²	9	29	38	47	15	100
Chinese ²	15	37	52	13	35	100
Mixed	11	29	39	33	28	100
Other	9	28	37	28	35	100
All ethnic minority	16	34	50	26	24	100
All	31	37	68	18	14	100

Source: ONS Labour Force Survey

1 Excludes cases for which ethnic group unknown

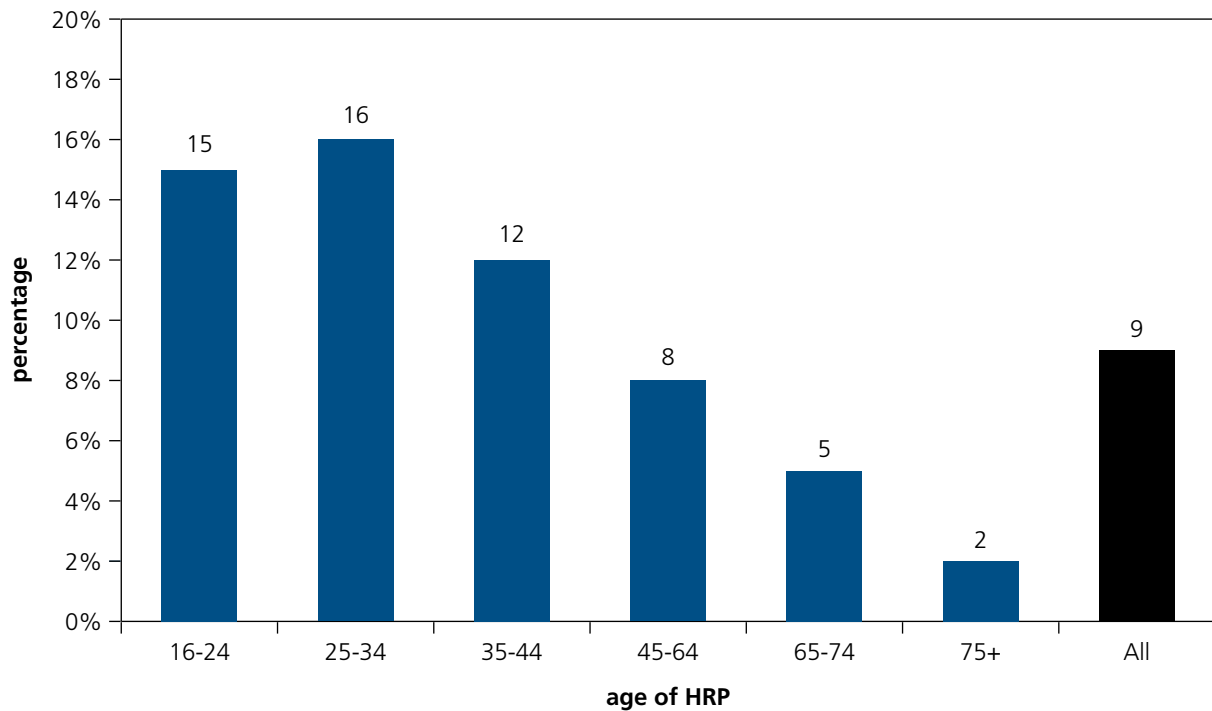
2 These estimates have a large sampling error because of their small sizes and (for Bangladeshis) the clustering of the Bangladeshi population.

Chart 5: Proportion of each ethnic group within each tenure, England, 2008



Source: ONS, Labour Force Survey

Chart 6: Proportion of households with an ethnic minority HRP by age of HRP, England, 2008



Source: ONS, Labour Force Survey

5. Economic status

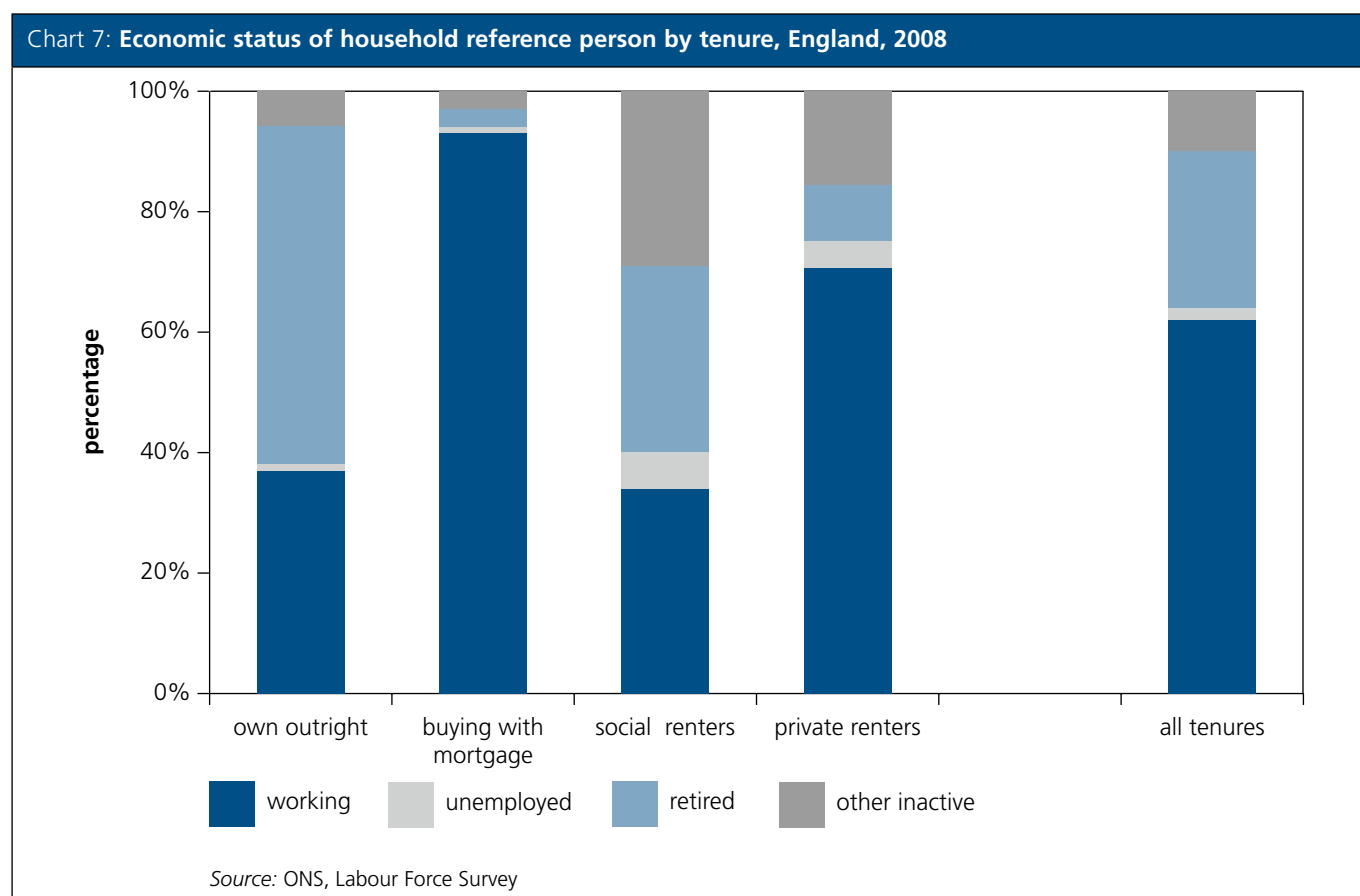
In 2008, 93 per cent of household reference persons who were buying with a mortgage were working – see table 5. For private renters the percentage was 70 per cent, and for social renters the percentage was 34 per cent. For outright owners, only 37 per cent of household reference persons were working – and 57 per cent were retired.

Table 5: Economic status of household reference person by tenure, England, 2008

All households							
Tenure	Economic status of household reference person						Total
	Working:		Total working	Unemployed	Retired	Other inactive	
	Full-time	Part-time					
thousands							
Owned outright	1,708	705	2,414	55	3,733	381	6,583
Buying with a mortgage	6,666	574	7,239	72	234	227	7,772
All owner occupiers	8,374	1,279	9,653	127	3,967	608	14,355
All social renters	916	353	1,269	234	1,149	1,107	3,759
All private renters	1,726	286	2,012	115	265	471	2,863
All tenures	11,016	1,918	12,933	477	5,381	2,185	20,977
Owned outright	26	11	37	1	57	6	100
Buying with a mortgage	86	7	93	1	3	3	100
All owner occupiers	58	9	67	1	28	4	100
All social renters	24	9	34	6	31	29	100
All private renters	60	10	70	4	9	16	100
All tenures	53	9	62	2	26	10	100
Source: ONS Labour Force Survey							

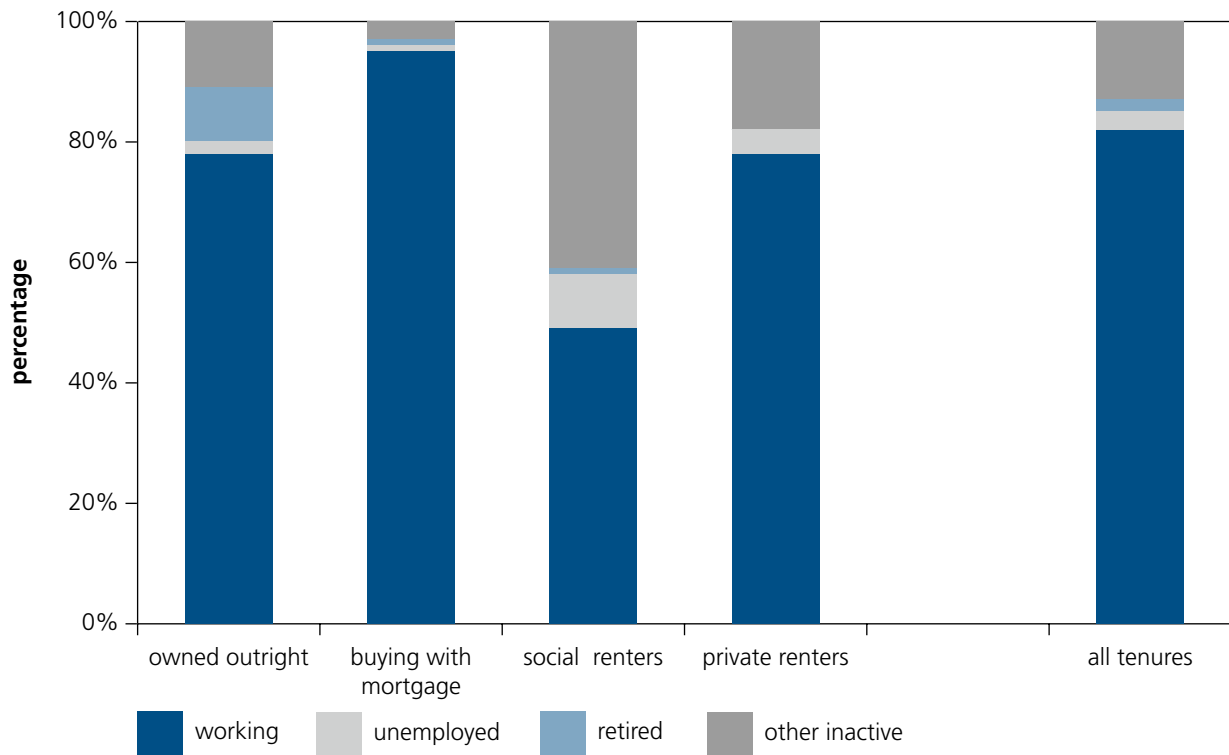
Source: ONS Labour Force Survey

Overall just over a quarter of household reference persons (HRPs) were retired with the lowest percentage for households buying with a mortgage. Of the 2.2 million “other inactive” HRPs, around half (1.1 million) 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. Overall around two-thirds of household reference persons in the social sector were economically inactive. Differences in economic status by tenure are further illustrated in chart 7.



Whilst table 5 and chart 7 refer to the economic status of *all* household reference persons in England, Chart 8 focuses solely on the economic status of *working age* household reference persons, that is males under 65 and females under 60. Ninety-six per cent of working age householders buying with a mortgage were working compared to only 49 per cent of social renters. There was a much higher proportion of ‘other inactive’ in the social rented sector, 41 per cent of working age households compared to 3 per cent of those buying with a mortgage, 11 per cent of outright owners and 18 per cent of private renters.

Chart 8: Economic status of working age HRP by tenure, England, 2008



Source: ONS, Labour Force Survey

6. 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 2008, 35 per cent of all households had nobody in work – see table 6. For the social rented sector this figure was 61 per cent and for outright owners it was 57 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 33 per cent of private renters, and 14 per cent of social renters.

Table 6: Number of households by number of working persons and by tenure, England, 2008

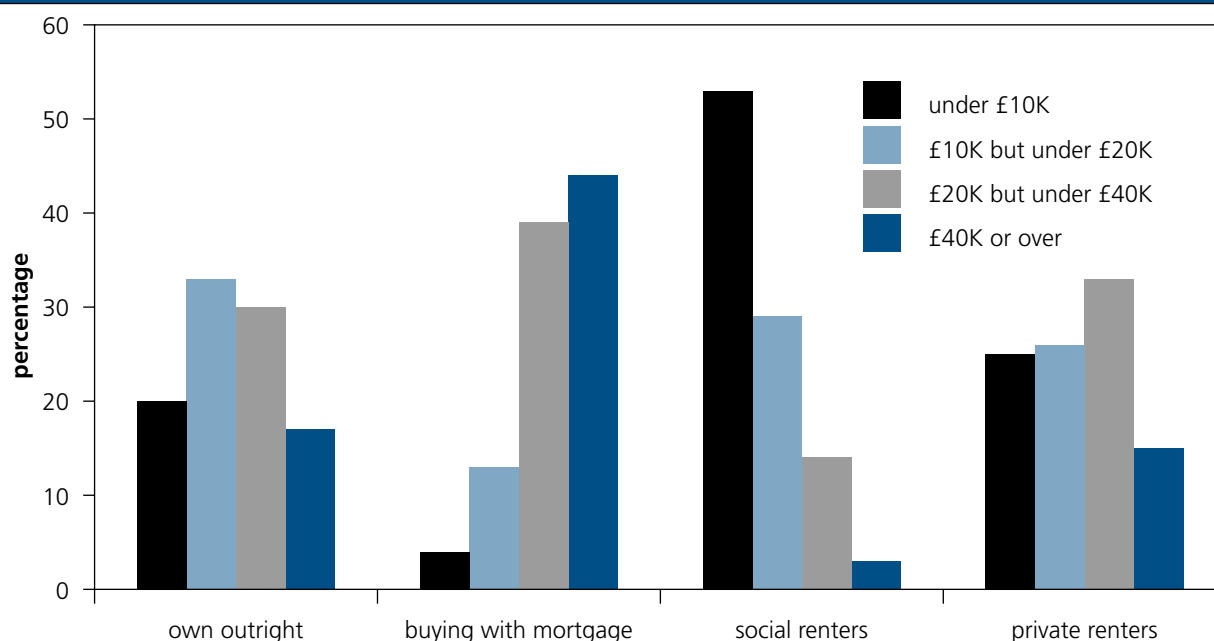
All households					
Tenure	Number of persons working				Total
	None	One	Two	Three or more	
thousands					
Owned outright	3,670	1,521	973	275	6,440
Buying with a mortgage	365	2,439	3,779	893	7,476
All owner occupiers	4,035	3,960	4,752	1,169	13,917
All social renters	2,233	916	409	101	3,659
All private renters	727	1,045	748	140	2,660
All tenures	6,996	5,921	5,909	1,410	20,236
percentages					
Owned outright	57	24	15	4	100
Buying with a mortgage	5	33	51	12	100
All owner occupiers	29	28	34	8	100
All social renters	61	25	11	3	100
All private renters	27	39	28	5	100
All tenures	35	29	29	7	100
Source: ONS Labour Force Survey					

Source: ONS Labour Force Survey

7. Gross income

There is a clear relationship between income and tenure – see table 7 and chart 9. Over half (53 per cent) of social renters had a joint income of less than £10,000 per annum, compared to 11 per cent of owners and 25 per cent of private renters. Nearly two-thirds (64 per cent) of those buying with a mortgage had a joint income of £30,000 or more but only six per cent of social renters had incomes of this level. Seventy-three per cent of outright owners had joint incomes of less than £30,000 per annum, reflecting the high proportion of retired people within this category.

Chart 9: Gross annual income of HRP (and partner) by tenure, England, 2007/08



Source: Communities and Local Government, Survey of English Housing

Table 7: Households: by gross annual income of HRP (and partner) by tenure, England, 2007/08

Tenure	Gross annual income of household reference person (& partner)								Total
	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	143	882	917	733	978	529	322	520	5,024
Buying with a mortgage	71	201	399	480	1,302	1,307	964	2,032	6,756
All owner occupiers	214	1,083	1,316	1,213	2,279	1,836	1,287	2,552	11,779
All social renters	440	1,414	690	332	367	136	57	31	3,466
All private renters	194	365	347	238	432	303	127	211	2,217
All tenures	848	2,862	2,353	1,783	3,078	2,275	1,471	2,794	17,463
	<i>percentages</i>								
Owned outright	3	18	18	15	19	11	6	10	100
Buying with a mortgage	1	3	6	7	19	19	14	30	100
All owner occupiers	2	9	11	10	19	16	11	22	100
All social renters	13	41	20	10	11	4	2	1	100
All private renters	9	16	16	11	19	14	6	10	100
All tenures	5	16	13	10	18	13	8	16	100

Source: Communities and Local Government, Survey of English Housing

Note: figures are based only on those households for whom income is known

8. Mortgages

Table 8 shows the type of mortgage held by households in 2007-08 by the year in which they were taken out. About three-quarters of mortgages taken out since 2001 were repayment mortgages; only six per cent were endowment mortgages. The increase in the proportion of new mortgages that were 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 was no longer expected to cover the outstanding loan on maturity.

Table 8: Type of mortgage by when started, England, 2007/08

Owners buying with a mortgage								
	Type of mortgage							Total ²
	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	
Year mortgage taken out								<i>thousands</i>
1984 or earlier	104	0	6	8	92	11	3	224
1985-1989	192	3	1	12	156	34	3	401
1990-1994	145	5	10	5	235	23	7	431
1995-1999	144	8	20	31	596	66	11	876
2000	29	0	2	9	200	16	5	261
2001	29	0	8	12	185	21	2	258
2002	34	3	6	21	345	28	6	443
2003	31	1	9	44	348	40	5	478
2004	47	5	23	40	487	31	9	641
2005	58	5	34	79	733	47	11	968
2006	61	4	71	154	994	73	21	1,378
2007 or 2008	66	9	46	158	916	62	19	1,277
Total²	941	43	236	573	5,287	453	102	7,636
								<i>percentages</i>
1984 or earlier	46	0	3	4	41	5	1	100
1985-1989	48	1	0	3	39	8	1	100
1990-1994	34	1	2	1	55	5	2	100
1995-1999	16	1	2	4	68	8	1	100
2000	11	0	1	3	77	6	2	100
2001	11	0	3	5	72	8	1	100
2002	8	1	1	5	78	6	1	100
2003	7	0	2	9	73	8	1	100
2004	7	1	4	6	76	5	1	100
2005	6	1	4	8	76	5	1	100
2006	4	0	5	11	72	5	2	100
2007 or 2008	5	1	4	12	72	5	2	100
Total	12	1	3	8	69	6	1	100
Percentage since 2001	6	1	4	10	74	5	1	100

Source: Communities and Local Government, Survey of English Housing

¹ Includes any mortgages started in the first quarter of 2008

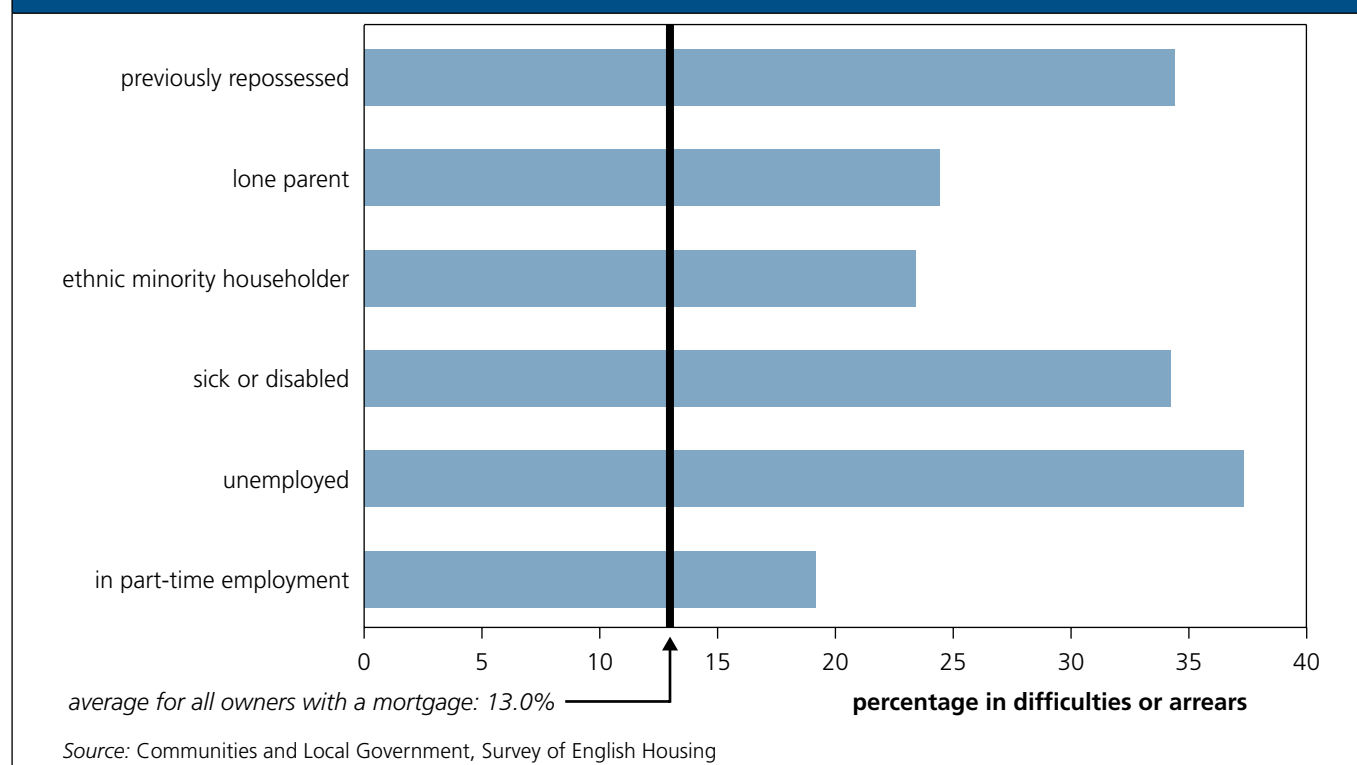
² Excludes unknowns

Around 573,000 households in 2007-08 held interest-only mortgages with no linked investment. Such mortgages have become more common in recent years as lenders no longer insisted that an investment vehicle be set up as a pre-condition to mortgage approval.

Chart 10 shows the proportion of certain types of households buying with a mortgage who were experiencing difficulties or in arrears during the two year period covering 2006-07 and 2007-08. A two-year period is used due to the small numbers of such households in the survey samples.

For England as a whole, 13 per cent of households buying with a mortgage reported either some difficulty in paying the mortgage or that they were in arrears. Over 30 per cent of unemployed households, those with at least one sick or disabled member, and those who had previously been repossessed reported some difficulties or being in arrears. Almost a quarter of lone parents (24 per cent) and ethnic minority households (23 per cent) were experiencing difficulties or arrears.

Chart 10: Households buying with mortgage who are in arrears or difficulties, England, 2006/07 to 2007/08



9. Social Rents

In 2007-08 the mean rent in the social sector was £72 per week. Mean rents for Council tenants were lower than those for Housing Association tenants, £68 per week compared to £77 per week, see table 9.

For those tenants receiving Housing Benefit the mean rent before Housing Benefit was £74 per week and on average they paid £11 per week after Housing Benefit. For tenancies of Housing Associations the corresponding amounts were £78 before Housing Benefit and £12 after Housing Benefit.

Table 9: Trend in social sector rents, England

	Mean weekly rent (£)		
	Council	Housing Association	All social
1993/94	34	41	35
2002/03	53	65	57
2003/04	54	68	59
2004/05	59	68	62
2005/06	61	71	66
2006/07	65	72	68
2007/08	68	77	72
For social sector tenancies receiving Housing Benefit			
2007/08 Rent before deduction of Housing Benefit	71	78	74
2007/08 Rent after deduction of Housing Benefit	10	12	11

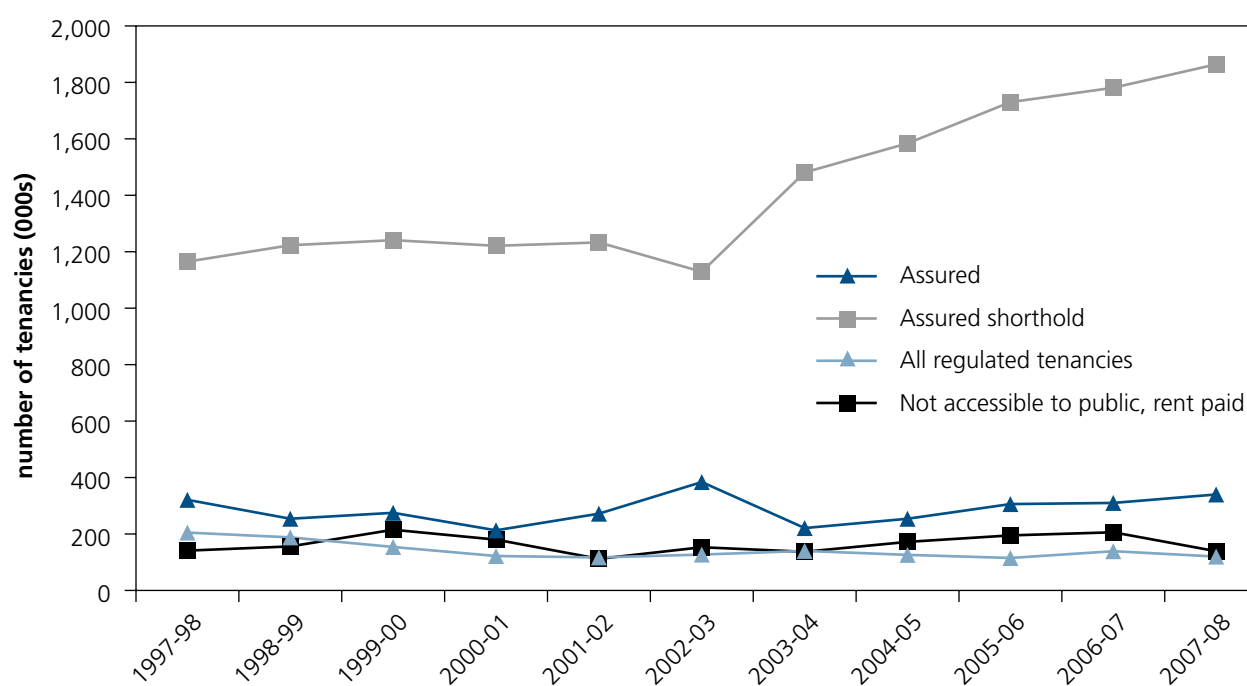
Source: Communities and Local Government, Survey of English Housing

10. Private Rents

Table 10, which deals exclusively with private renters, is presented in terms of tenancies rather than households. These terms are defined in the Definitions section at the end of this report, as are the tenancy types.

Since the 1988 Housing Act introduced the concepts of Assured and Assured Shorthold tenancies (see Definitions) and ended the creation of new Regulated tenancies, Assured Shorthold has become the most common form of tenancy. In 2007-08, 67 per cent of all private tenancies were Assured Shorthold and Regulated tenancies accounted for only four per cent of all tenancies. Eleven per cent of tenancies were not accessible to the public, for example accommodation tied to employment or rented only to family or friends.

Chart 11: Trend in private tenancy types, England, 1997/98 to 2007/08



Source: Communities and Local Government, Survey of English Housing

Table 10: Trend in private rental tenancies: by tenancy type, England

Year	Tenancy type							Total ¹
	Assured	Assured shorthold	All assured	All regulated	Not accessible to public	Resident landlord ¹	Other	
								<i>thousands</i>
1997/98	321	1,165	1,486	205	349	178	38	2,255
1998/99	254	1,223	1,477	189	386	169	25	2,246
1999/00	275	1,241	1,517	154	444	151	40	2,305
2000/01	213	1,221	1,434	122	382	192	56	2,186
2001/02	272	1,233	1,505	117	308	162	38	2,129
2002/03	384	1,129	1,514	127	355	176	51	2,221
2003/04	221	1,481	1,702	140	349	164	13	2,368
2004/05	254	1,584	1,838	126	359	186	17	2,526
2005/06	306	1,730	2,036	115	361	135	33	2,681
2006/07	310	1,781	2,091	139	389	144	33	2,796
2007/08	340	1,864	2,204	120	304	127	14	2,770
								<i>percentages</i>
1997/98	14	52	66	9	15	8	2	100
1998/99	11	54	66	8	17	8	1	100
1999/00	12	54	66	7	19	7	2	100
2000/01	10	56	66	6	17	9	3	100
2001/02	13	58	71	5	14	8	2	100
2002/03	17	51	68	6	16	8	2	100
2003/04	9	63	72	6	15	7	1	100
2004/05	10	63	73	5	14	7	1	100
2005/06	11	65	76	4	13	5	1	100
2006/07	11	64	75	5	14	5	1	100
2007/08	12	67	80	4	11	5	1	100

Source: Communities and Local Government, Survey of English Housing

¹ Figures include lodgers within owner occupier and social renting households.

The average 'free market' rent (ie rent for property accessible to the public without special conditions) in 2007-08 was £134 per week (this is the average for 'all assured' tenancies). The mean for Assured Shorthold tenancies was £136 a week and for other assured tenancies £126 a week. For the small number of remaining Regulated tenancies the average rent was £85 per week (table 11).

For those tenancies that received Housing Benefit the mean weekly rent before Housing Benefit in 2007-08 was £113. The mean amount that these tenants paid after Housing Benefit was £31 per week.

Table 11: Trend in private rents: by tenancy type, England

Year	Tenancy type						Other	Total ¹
	Assured	Assured shorthold	All assured	All regulated	Not accessible to public	Resident landlord ¹		
							<i>Mean rents² (£ a week)</i>	
1997/98	78	89	87	47	63	50	*	79
1999/00	87	94	93	52	79	61	*	86
2000/01	88	103	101	54	83	54	*	92
2001/02	98	114	111	57	77	60	*	102
2002/03	117	122	121	61	78	72	*	110
2003/04	96	121	118	57	83	70	*	110
2004/05	108	122	121	71	84	79	*	113
2005/06	109	129	126	68	80	81	*	119
2006/07	115	133	130	72	117	63	*	123
2007/08	126	136	134	85	107	75	*	129

Source: Communities and Local Government, Survey of English Housing

¹ Figures include lodgers within owner occupier and social renting households.

² Rent free tenancies are excluded from the calculations of mean rents

11. 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 three 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. Data from the three most recent survey years (2005-06 to 2007-08) have therefore been combined for this report in order to produce more robust estimates.

Table 12 shows estimates of the numbers of households by tenure that were: overcrowded; equal to standard (they have exactly the number of bedrooms needed under the bedroom standard); one above standard (they have one spare bedroom); and under-occupied (with two or more spare bedrooms).

The average number of overcrowded households in England over the three years to 2007-08 was approximately 565,000 – about 2.7 per cent of all households. By tenure, overcrowding continued to be highest in the social rented sector, 5.9 per cent across the whole of England. Overcrowding was lower in the private rented sector– 4.9 per cent, but lowest of all in the owner occupied sector – with only 1.4 per cent of owner occupied households experiencing overcrowding.

Table 12: Overcrowding and under-occupation by tenure, England, 2005/06 to 2007/08

Tenure	Overcrowded	Equal to standard	1 above standard	Under-occupied	Total
					<i>thousands</i>
Owned outright	58	555	2,106	3,720	6,439
Buying with mortgage ¹	147	1,553	3,278	3,056	8,035
All owners occupiers	206	2,108	5,384	6,776	14,474
Social renters	234	2,093	1,159	456	3,942
Private renters	126	1,108	879	437	2,550
All tenures	565	5,310	7,422	7,669	20,966
					<i>percentages</i>
Owned outright	0.9	8.6	32.7	57.8	100
Buying with mortgage ¹	1.8	19.3	40.8	38.0	100
All owners occupiers	1.4	14.6	37.2	46.8	100
Social renters	5.9	53.1	29.4	11.6	100
Private renters	4.9	43.5	34.5	17.1	100
All tenures	2.7	25.3	35.4	36.6	100

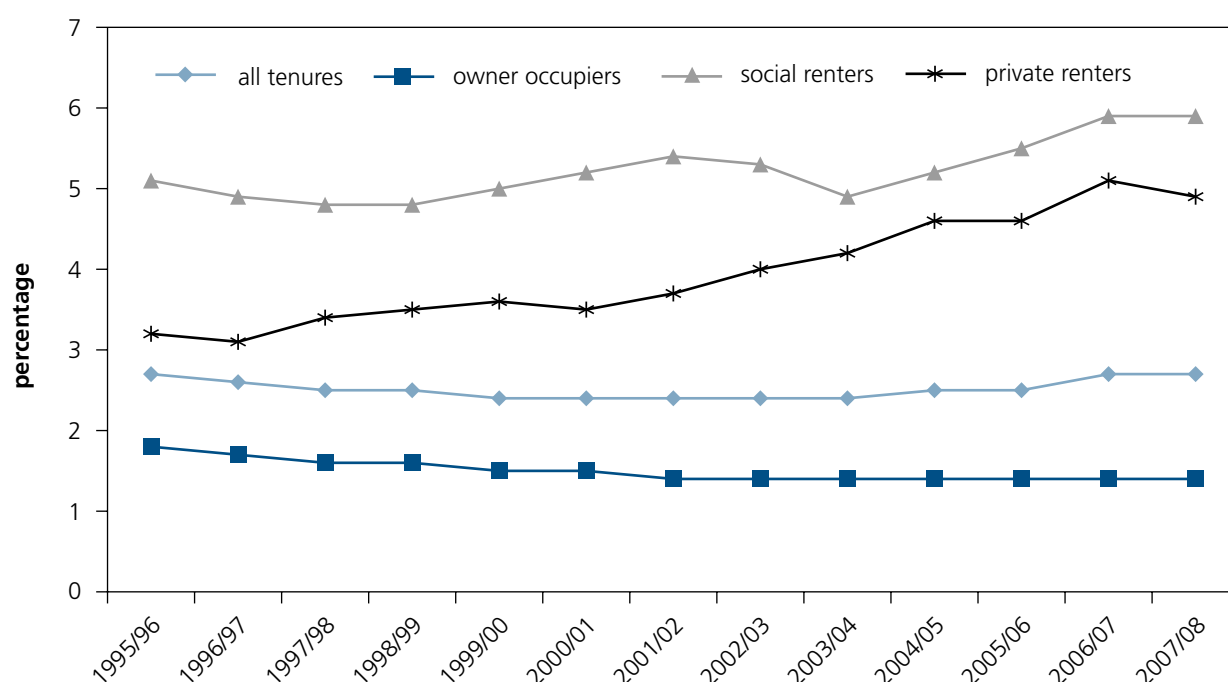
Source: Communities and Local Government, Survey of English Housing

¹ includes shared owners

Under-occupation was highest in the owner occupied sector, 46.8 per cent, and particularly amongst those who owned outright, 57.8 per cent. This reflects the high proportion of retired households (with fewer members) that are outright owners. By comparison the rates of under-occupation in the rented sectors were much lower: 11.6 per cent for social renters and 17.1 per cent for private renters.

Chart 12 shows the trend in overcrowding rates by tenure (three year moving average) from 1995-96 to 2007-08. This shows that the overall overcrowding rate across all tenures has changed little over time. For owner occupiers the rate of overcrowding has remained stable at 1.4 per cent since 2001-02. Social renters have seen small increases in the overcrowding rate from 2003-04 to 2006-07 but the rate remained static in 2007-08. A similar picture was also seen in the private rented sector.

Chart 12: Trend in overcrowding rates by tenure, England, 1995/96 to 2007/08 (three year moving average)



Source: Communities and Local Government, Survey of English Housing

Table 13 shows estimates of the number of overcrowded households and the rates of overcrowding by region and by tenure. London had the highest overcrowding rate of all the regions, both overall (6.8 per cent) and by tenure. There were around 200,000 overcrowded households in London, three-quarters of whom were renters. The social rented sector in London saw the highest rate of overcrowding, 12.7 per cent, and 9.8 per cent of private renters and 3.0 per cent of owner occupiers were overcrowded (as defined by the bedroom standard).

Table 13: Overcrowding by region and tenure, England, 2005/06 to 2007/08 (3 year moving average)

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
	'000 households				percent			
North East	5	9	2	16	0.6	3.6	1.7	1.4
North West	33	20	13	66	1.6	3.6	4.7	2.3
Yorkshire & the Humber	22	14	8	44	1.5	3.4	3.6	2.1
North	60	44	23	126	1.4	3.5	3.8	2.1
East Midlands	8	11	7	26	0.6	3.9	3.9	1.4
West Midlands	28	22	9	58	1.8	4.9	3.9	2.7
Midlands	36	33	15	84	1.2	4.5	3.9	2.1
East	17	19	10	47	1.1	5.0	3.9	2.0
London	51	102	55	207	3.0	12.7	9.8	6.8
South-East	28	25	14	67	1.1	5.2	3.2	2.0
South West	14	11	9	34	0.9	3.6	3.1	1.6
South	110	157	88	355	1.5	8.0	5.6	3.3
England	206	234	126	565	1.4	5.9	4.9	2.7

Source: Communities & Local Government Survey of English Housing

12. Length of residence

In 2007-08, over two million households (11 per cent) had been resident at their current address for less than one year. Forty per cent of all private renters had moved during the previous year, compared to only nine per cent of social renters and seven 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 three per cent of whom moved in the previous year.

Over 45 per cent of all households had lived in the same property for 10 years or more, with 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 23.6 years, compared to just 7.1 years for owner occupiers who were buying with a mortgage. Social tenants had a median length of residence of 7.8 years whereas private tenants had been in residence for a median of just 1.7 years. The overall median length of residence across all tenures was 8.9 years.

Table 14: Length of residence of household reference person by tenure, England, 2007/08

All household reference persons										
Tenure	Length of residence 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			
thousands										
Owned outright	217	356	281	742	1,218	2,607	1,151	6,572		
Buying with a mortgage	769	1,311	1,036	1,929	1,817	968	56	7,886		
All owner occupied	985	1,667	1,317	2,671	3,035	3,575	1,207	14,458		
All social rented	374	639	506	827	832	585	197	3,961		
All private rented	1,014	780	263	239	126	100	45	2,567		
All tenures	2,374	3,087	2,086	3,738	3,994	4,260	1,449	20,987		
percentages										years
Owned outright	3	5	4	11	19	40	18	100	23.6	
Buying with a mortgage	10	17	13	24	23	12	1	100	7.1	
All owner occupied	7	12	9	18	21	25	8	100	11.9	
All social rented	9	16	13	21	21	15	5	100	7.8	
All private rented	40	30	10	9	5	4	2	100	1.7	
All tenures	11	15	10	18	19	20	7	100	8.9	
Source: Communities and Local Government, Survey of English Housing										

Source: Communities and Local Government, Survey of English Housing

13. Recent movers

The most common types of move were from one owned property to another (603,000) or from one privately rented property to another (621,000) – see table 15. There was also a fair degree of movement within the social rented sector. Overall, movement within each of the sectors was more common than movement between them.

In 2007-08, 47 per cent of all newly-formed households moved into the private rented sector, 34 per cent moved directly into owner occupation and 20 per cent moved into the social rented sector.

Table 15: **Previous tenure by current tenure, England, 2007/08**

Household reference persons resident less than a year

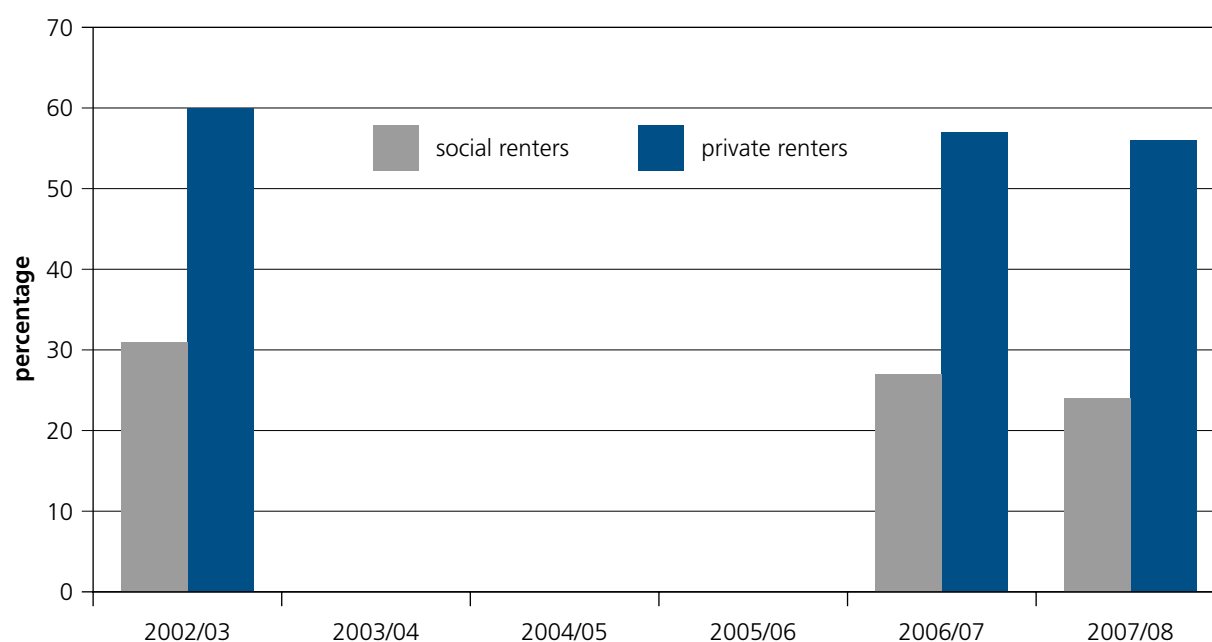
Current tenure	New household reference persons	Previous tenure – continuing households					Total
		Owner Occupied			All social renters	All private renters	
		Owned outright	Buying with a mortgage	All owner occupiers			
thousands							
Owned outright	15	131	44	175	4	22	217
Buying with a mortgage	116	43	385	428	18	206	767
All owner occupied	131	174	429	603	22	228	984
All social rented	76	9	13	23	196	77	371
All private rented	183	24	134	159	37	621	1,000
All tenures	390	208	576	784	254	927	2,355
Owned outright	7	60	20	81	2	10	100
Buying with a mortgage	15	6	50	56	2	27	100
All owner occupied	13	18	44	61	2	23	100
All social rented	20	3	4	6	53	21	100
All private rented	18	2	13	16	4	62	100
All tenures	17	9	24	33	11	39	100

Source: Communities and Local Government, Survey of English Housing

14. Buying aspirations

In 2007-08 only 24 per cent of social renters said that they expected to become homeowners eventually – compared to 56 per cent of private renters. This compares to 31 per cent of social renters and 60 per cent of private renters in 2002-03 who expected to buy eventually – see chart 13 (this question was not asked between 2002-03 and 2006-07).

Chart 13: Renters expecting to buy eventually



Source: Communities and Local Government, Survey of English Housing

Table 16: Renters expecting to buy their own home and how long before they buy, England, 2007/08

	Social renters	Private renters	Social renters	Private renters
	<i>thousands</i>		<i>percentages</i>	
Expect to buy?				
Yes	931	1,321	24	56
No	2,866	929	75	40
Owens already	5	89	0	4
Total	3,802	2,339	100	100
How long before you expect to buy?¹				
Less than a year	34	162	4	13
1 year but less than 2 years	72	201	8	16
2 years but less than 5 years	233	415	26	32
5 years or more	565	513	62	40
Total	904	1,291	100	100
Expect to buy current home?				
Yes	399	179	44	14
No	504	1,119	56	86
Total	903	1,298	100	100

Source: Communities and Local Government, Survey of English Housing

¹ Excluding don't knows.

Twenty-eight per cent of private renters and 12 per cent of social renters expecting to buy eventually were expecting to do so within the next two years. These proportions were lower than those found in 2006-07 (34 and 14 per cent respectively) perhaps indicating that renters were expecting to rent for longer before being in a position to buy. Sixty-two per cent of social renters expected to buy in five years or more time.

Forty-four per cent of social renters who expected to become homeowners said they expected to buy the home they were currently renting. Only 14 per cent of the private renters expected to buy their current accommodation.

Renters who said they did not expect to ever buy their own home were asked what the main reason was for this. In general there was little difference between the two types of renters. The most common reason given, by 62 per cent of both social and private renters, was that they felt they would be unlikely ever to be able to afford it. Nine per cent of both tenures said the main reason for not expecting to buy was that they did not want to be in debt. Only five per cent of social renters and four per cent of private renters gave lack of a secure enough job as the main reason for not expecting to buy.

Table 17: Main reason renters do not expect to become homeowners, England, 2007/08

	Social renters	Private renters	Social renters	Private renters
	<i>thousands</i>		<i>percentages</i>	
It is unlikely I will ever be able to afford it	715	216	62	62
I do not have a secure enough job	57	15	5	4
I would not want to be in debt	99	30	9	9
Repairs and maintenance would be too costly	30	6	3	2
I wouldn't want that sort of commitment	75	22	7	6
I prefer the flexibility of renting	12	15	1	4
I like it where I am	122	28	11	8
Other	43	17	4	5
Total	1,153	350	100	100

Source: Communities and Local Government, Survey of English Housing

15. Attitudes to home and local area

The majority of households in England in 2007-08, 62 per cent, were *very satisfied* with their accommodation and a further 30 per cent were *fairly satisfied*. Only five per cent expressed any dissatisfaction with their current accommodation. Owner occupiers were more likely to be *very satisfied*, 68 per cent, compared to 49 per cent of social renters and 47 per cent of private renters. Dissatisfaction with their accommodation was higher among social renters than private renters, 13 per cent compared to nine per cent.

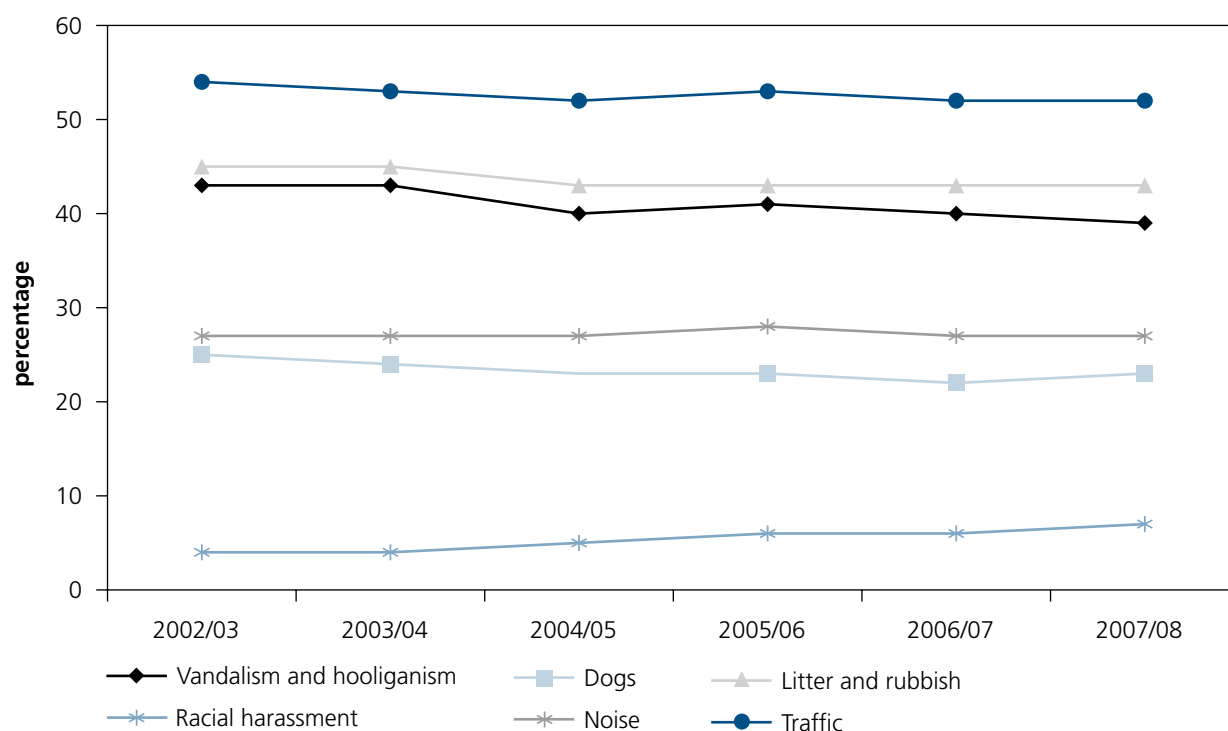
Table 18: Satisfaction with current accommodation by tenure, England, 2007/08

	tenure			All households
	Owner Occupiers	Social renters	Private renters	
	<i>thousands</i>			
Very satisfied	9,682	1,888	1,130	12,700
Fairly satisfied	3,901	1,302	918	6,121
Neither satisfied nor dissatisfied	275	177	153	604
Slightly dissatisfied	256	287	139	682
Very dissatisfied	64	236	86	386
Total	14,178	3,890	2,425	20,493
	<i>percentages</i>			
Very satisfied	68	49	47	62
Fairly satisfied	28	33	38	30
Neither satisfied nor dissatisfied	2	5	6	3
Slightly dissatisfied	2	7	6	3
Very dissatisfied	0	6	4	2
Total	100	100	100	100

Source: Communities and Local Government, Survey of English Housing

Respondents were also presented with a series of issues and asked whether they thought each 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'. There have been several changes over the time that the survey has operated in the range of issues included. Chart 14 shows the trend for six issues which have been included since 2002-03.

Chart 14: Trend in households experiencing local area problems



Source: Communities and Local Government, Survey of English Housing

The proportions reporting each problem have remained fairly stable over recent years. Traffic was the issue which was most commonly reported as a problem (52 per cent) and racial harassment the least commonly reported (seven per cent) in 2007-08. Litter and rubbish continued to be a problem for 43 per cent of households.

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 2007 to mid-April 2008 interviews were achieved in 15,610 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.

Main uses: The survey is a flexible means of meeting the housing information needs of policy makers, housing professionals and researchers, and the general public. In particular it provides information on: tenure; household composition and demographics; mortgages; rents; satisfaction with neighbourhood and accommodation; and overcrowding.

Data quality: Fieldwork is contracted out to the National Centre for Social Research which has stringent data quality checks. Interviews are conducted using laptops, enabling consistency checks to be applied at the point of collection. There are set procedures and specifications for the creation and checking of derived variables and the production of data tables.

Checks are also undertaken by the SEH team on the data, tables and underlying syntax supplied by the contractors. Outputs are also compared with those from previous years, in order to highlight any anomalies. Full technical details are provided as appendices to the annual report, *Housing in England*.

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 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.

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 1997-08; but the more all-encompassing description of ‘housing associations’ is now seen as more appropriate.

This report does not give separate estimates for council tenants and housing association tenants due to the ongoing problem that some housing association tenants who were previously council tenants continue to incorrectly report that they are council tenants. This is typically in areas where ownership has transferred from the council to a housing association. The overall social renting estimates are robust but separate estimates could be misleading. The main *Housing in England 2007-08* report (to be published in 2009) will give separate figures for those topics where there is a significant difference between the characteristics of the two types of social tenant.

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 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 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 counted as living in self-contained accommodation.

Reporting on the 2007-08 survey

A full report on the main results of the 2007-08 survey will be published in 2009.

Further information and contact details

Further details, copies of reports, and a wide range of further tables from the Survey of English Housing can be found at:

www.communities.gov.uk/housing/housingresearch/housingsurveys/

Information on the English House Condition Survey and the English Housing Survey can also be accessed via this link.

If you have any queries about this report or would like any further information please contact us at seh@communities.gsi.gov.uk

Information about housing in Wales, Scotland and Northern Ireland can be found at:

<http://wales.gov.uk/topics/statistics/theme/housing/survey/?lang=en>

<http://www.scotland.gov.uk/Topics/Statistics/Browse/Housing-Regeneration>

http://www.nihe.gov.uk/index/sp_home/research-2.htm

