



Ministry of Housing,
Communities &
Local Government



English Housing Survey

Housing across the life course, 2018-19



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Introduction and main findings

1. The English Housing Survey (EHS) is a national survey of people's housing circumstances and the condition and energy efficiency of housing in England. It is one of the longest standing government surveys, and was first run in 1967.
2. This report provides findings from the 2018-19 survey and examines the housing circumstances of three different age cohorts: 16 to 34 year olds, 35 to 64 year olds and those aged 65 and over. Throughout the report we use “aged 16 to 34” to refer to households with a HRP¹ aged 16 to 34, “aged 35 to 64” to refer to households with a HRP aged 35 to 64, and so on.

Main findings

Not surprisingly, housing circumstances vary considerably by age.

Those aged 16 to 34 most commonly live with their parents or relatives or, if they live independently, in the private rented sector.

- About 43% of 16 to 34 year olds (around 5.9 million young people) live with their parents or relatives, most commonly in owner occupied homes (66%). Smaller proportions live with their parents or relatives in the private or social rented sectors (13% and 21% respectively).
- Among 16 to 34 year olds who live independently, nearly half (46%) live in the private rented sector. This drops to 18% for those aged 35 to 64, and 6% for those aged 65 and over.

While about two thirds of those aged 35 to 64 were owner occupiers, housing circumstances vary widely between the 35 to 49 year olds and the 50 to 64 year olds in this cohort.

- In 2018-19, 65% of those aged 35 to 64 were owner occupiers (42% buying with a mortgage, 23% outright owners).
- About half (49%) of those aged 35 to 49 were buying with a mortgage, compared with about a third (35%) of those aged 50 to 64. They were also more likely to be in private rented accommodation (25%, compared with 12%).
- Meanwhile, those aged 50 to 64 were more likely than those aged 35 to 49 to be outright owners (37% compared with 9%).

¹ The HRP (household reference person) is the ‘householder’ in whose name the accommodation is owned or rented (see the glossary for further information).

Three quarters of those aged 65 and over were outright owners.

- While the majority of those aged 65 and over were outright owners (74%), 26% of those aged 65 and over were likely still paying housing costs because they were buying with a mortgage (5%), or living in the private rented (6%), or social rented sector (16%).

Compared to the other age groups, renters aged 35 to 64 spend the lowest proportion of their income on rent, but are more likely to find it difficult to pay their rent.

- On average, and when including Housing Benefit, renters aged 35 to 64 spent 29% of their income on their rent, less than 16 to 34 year olds (31%) and those aged 65 and over (also 31%).
- A third (33%) of renters aged 35 to 64 reported that they found it either fairly difficult (24%) or very difficult (9%) to afford their rent. This equates to almost 1.3 million households with a HRP aged 35 to 64 reporting some difficulty paying their rent. By comparison, 22% of renters aged 16 to 34 reported that they found it either fairly difficult (17%) or very difficult (5%) to afford their rent. This may be explained by the fact that those aged 35 to 64 are more likely to have other large expenses such as childcare.

Private renters aged 65 and over spend a higher proportion of their income on rent (when including and excluding Housing Benefit) compared to private renters under 65.

- Private renters aged 65 and over spent 39% of their income on rent when including Housing Benefit and 49% when excluding Housing Benefit. This was compared to 33% and 35% respectively for those aged 16 to 34 and 32% and 37% for those aged 35 to 64.

Those aged 65 and over are less likely to move home than those aged under 65.

- In 2018-19, 2% of those aged 65 and over had moved in the past year, compared with 26% of those aged 16 to 34 and 7% of those aged 35 to 64.

Recent movers aged 16 to 34 and 35 to 64 most commonly move within the private rented sector, and are less likely to move from the private rented sector into the owner occupied sector.

- Amongst recent movers aged 16 to 34, there were around 550,000 moves within the private rented sector, accounting for 52% of all household moves within this age group. This compares to 88,000 moves from the private rented sector to owner occupation, 8% of all moves.

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- Amongst recent movers aged 35 to 64, there were 320,000 moves within the private rented sector, 37% of all moves. There were 73,000 moves from the private rented sector to owner occupation, or 8% of all household moves for this age group.

Among the under 65s, private renters with dependent children are more likely to have moved in the past year than owner occupiers and social renters with dependent children.

- Amongst 16 to 34 year olds with dependent children, 25% of private renters had moved in the past year compared to 7% of owner occupiers and 13% of social renters.
- Amongst 35 to 64 year olds with dependent children, 20% of private renters had moved in past year compared to 4% of owner occupiers and 8% of social renters.

Buying expectations vary by age, with younger renters more likely to expect to buy a home than older renters.

- Over two thirds (69%) of 16 to 34 year olds expected to buy their own home at some point in the future, compared to 38% of renters aged 35 to 64 and 4% of renters aged 65 and over.
- Renters aged 35 to 49 were more likely to plan to buy a home (50%) than those aged 50 to 64 (21%).

Compared to the other age groups, those aged 65 and over were less likely to live in overcrowded accommodation, and more likely to live in under-occupied accommodation (i.e. to have two or more spare bedrooms).

- Less than 1% of those aged 65 and over lived in overcrowded accommodation. Overcrowding was less common in this age group than in younger households: 5% of those aged 16 to 34 and 4% of those aged 35 to 64 lived in overcrowded accommodation.
- Under-occupation was more common in older households: 55% of those aged 65 and over lived in an under-occupied home, compared with 18% of those aged 16 to 34 and 34% of those aged 35 to 64.

Overcrowding is more prevalent in the social rented sector, and is particularly high among social renters aged 16 to 34.

- Among those aged 16 to 34, 12% of social renters live in overcrowded accommodation. By comparison, 10% of social renters aged 35 to 64 and 1% of social renters aged 65 and over live in overcrowded accommodation.

Conversely, under-occupation is more prevalent among owner occupiers, and is particularly high among owner occupiers aged 65 and over, two thirds of whom live in a home with two or more spare bedrooms.

- Among those aged 65 and over, 65% of owner occupiers live in under-occupied accommodation. By comparison, 46% of owner occupiers aged 35 to 64 and 37% of owner occupiers aged 16 to 34 live in under-occupied accommodation.

Those aged 65 and over were more likely to live in a non-decent home than those aged 16 to 34.

- 19% of older households live in a non-decent home, greater than the proportion of younger households (16%) but comparable to those aged 35 to 64 (17%).

35 to 64 year olds without dependent were more likely to live in a non-decent home than those with dependent children. This was particularly noticeable among 35 to 49 year olds without dependent children.

- 18% of those aged 35 to 64 without dependent children were living in a non-decent home in 2018, compared to 15% of those aged 35 to 64 with dependent children. Within this age group, those aged 35 to 49 without dependent children were most likely to live in a non-decent home (22%).

Those aged 65 and over were more likely to be satisfied with their current tenure, accommodation and area than the younger age groups.

- Households with a HRP aged 65 and over were more likely to be satisfied with their current accommodation (95%), tenure (96%) and area (90%) respectively, than those aged 16 to 34 (87%, 81%, 84%) and 35-64 (89%, 89%, 87%).

Acknowledgements and further queries

3. Each year the English Housing Survey relies on the contributions of a large number of people and organisations. The Ministry of Housing, Communities and Local Government (MHCLG) would particularly like to thank the following people and organisations, without whom the 2018-19 survey and this report, would not have been possible: all the households who gave up their time to take part in the survey, NatCen Social Research, the Building Research Establishment (BRE) and CADS Housing Surveys.
4. This report was produced by Melanie Doyle and Charlie Ridley-Johnson at NatCen Social Research.
5. If you have any queries about this report, would like any further information or have suggestions for analyses you would like to see included in future EHS reports, please contact ehs@communities.gov.uk.

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Chapter 1

Housing circumstances of 16 to 34 year olds

- 1.1 This chapter provides an overview of the housing circumstances of 16 to 34 year olds in England. This includes demographic characteristics, tenure profile, housing history and moves, housing costs and reported satisfaction with their tenure, accommodation and neighbourhood. It also explores the characteristics of young homeowners.
- 1.2 Throughout the chapter we use “aged 16 to 34” to refer to households with a HRP² aged 16 to 34. These are 16 to 34 year olds that are living independently. The term “younger owners” refers to owner occupiers where the HRP is aged 16 to 34. We also look at 16 to 34 year olds who live as part of other households, e.g. with their relatives or other non-relatives. Where analysis of this group has been undertaken, this is referred to as “people aged 16 to 34”.

Demographic characteristics

- 1.3 In 2018-19, there were about 4.0 million households in England with a HRP aged 16 to 34, i.e. living independently, Annex Table 1.1.

Long-term illness and disability

- 1.4 Just under one fifth (19%) of those aged 16 to 34 had at least one household member with a long-term illness or disability, the lowest proportion of any age group, Annex Table 1.4.

Economic status and income

- 1.5 The majority (69%) of HRPs aged 16 to 34 were working full-time with a further 11% working part-time. Smaller proportions were in full-time education (8%), unemployed (3%) or “other inactive”, a group which includes those who are unable to work due to illness or disability and those looking after the family or home (8%), Annex Table 1.5.

² The HRP (household reference person) is the “householder” in whose name the accommodation is owned or rented (see the glossary for further information).

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- 1.6 As would be expected, the proportion of those aged 16 to 34 who were in full-time education was the highest of any age group covered in this report.
 - 1.7 Those aged 16 to 34 tended to be in the middle and middle-upper income quintiles, with 22% in income quintile three and 25% in income quintile four. A similar proportion were in the lowest (17%) and highest (18%) income quintiles. Just under one fifth (19%) of 16 to 34 year olds were in income quintile two, Annex Table 1.6.

Household composition

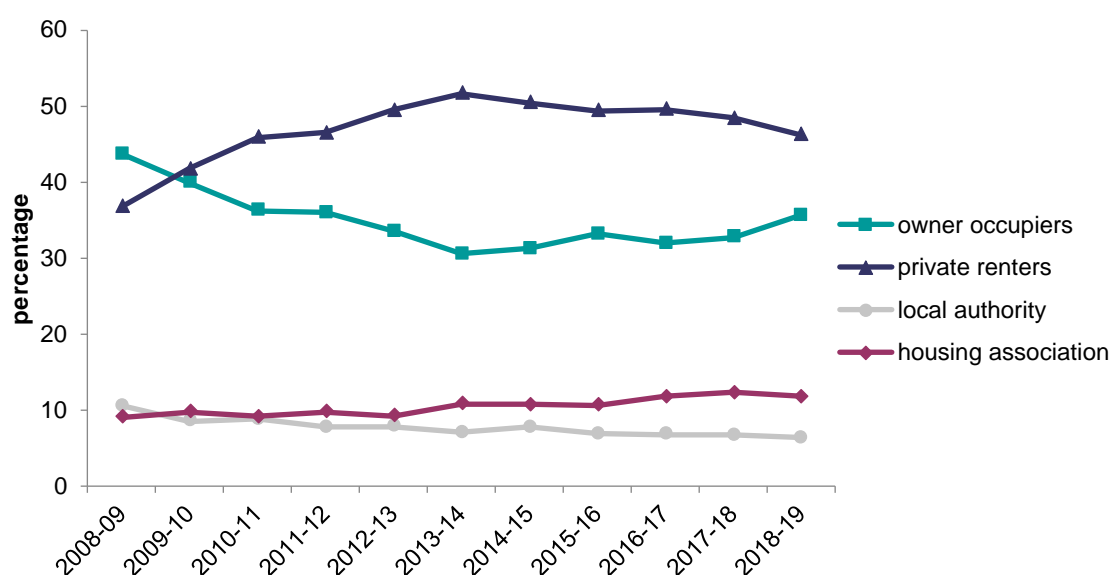
- 1.8 Those aged 16 to 34 were more likely to live as either a couple with dependent children (30%) or as a couple without any children (27%) than in any other household type. However, 16 to 34 year olds were less likely to live as couples with dependent children than 35 to 49 year olds, Annex Table 1.8.
- 1.9 One fifth (20%) of 16 to 34 year olds lived in single person households. A further 12% were lone parents with dependent children. One in ten (10%) were lone people sharing with other lone people.
- 1.10 When comparing across age groups, 16 to 34 year olds are notable for the relatively high proportion of lone people sharing with other lone people at 10%, compared to 2% for those aged 35 to 64 and 2% of those aged 65 and over.

Tenure

- 1.11 Private renting was the most common tenure amongst households with a HRP aged 16 to 34, accounting for 46% of this group. Over a third (36%) were owner occupiers, whilst the remaining 18% lived in the social rented sector, Annex Table 1.9.
- 1.12 Tenure patterns varied widely by region. Owner occupation ranged from 24% in London to 45% in the East Midlands. In London, the majority of 16 to 34 year olds lived in the private rented sector (62%), compared to only 38% in the East of England and East Midlands. The proportion of 16 to 34 year olds living in the social rented sector varied from 13% in the South East of England and 14% in London, to 28% in the North East of England, Annex Table 1.10.
- 1.13 There have been a number of changes in the tenure profile of 16 to 34 year olds since 2008-09. The proportion of 16 to 34 year olds in owner occupation decreased (from 44% in 2008-09 to 36% in 2018-19) while the proportion in the private rented sector increased (from 37% in 2008-09 to 46% in 2018-19), Annex Table 1.11.

- 1.14 The decline in the proportion of 16 to 34 year olds in owner occupation is largely attributable to a fall in the proportion buying their home with a mortgage, from 41% in 2008-09 to 33% in 2018-19. The proportion who own outright remained largely the same.
- 1.15 There was no change in the proportion of those aged 16 to 34 living in the social rented sector between 2008-09 and 2018-19. As in other age groups, a greater proportion of 16 to 34 year olds now live in housing association homes than local authority homes.

Figure 1.1: Trends in tenure, 16 to 34 year olds, 2008-09 to 2018-19



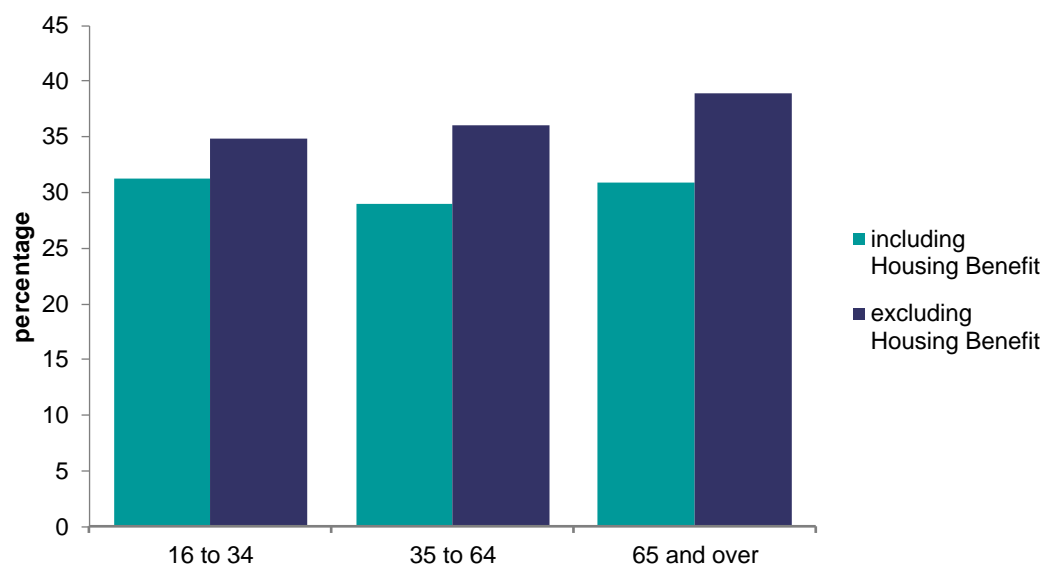
Base: households with a HRP aged 16 to 34
Note: underlying data are presented in Annex Table 1.11
Source: English Housing Survey, full household sample

Housing costs

- 1.16 Throughout this report, housing costs are based on the mean proportion of household income spent on rent, including and excluding Housing Benefit. This takes into account the income of all adults in the household and allows the impact of Housing Benefit to be assessed (for further information see Glossary). For mortgagors, housing costs are based on the mean proportion of household income spent on mortgage payments.
- 1.17 When including Housing Benefit, 16 to 34 year olds spent 31% of their income on rent; the same spent by those aged 65 and over (31%) but more than those aged 35 to 64 (29%), Annex Table 1.23.
- 1.18 Housing Benefit had a significant impact on the proportion of income spent on rent. When excluded, the mean proportion of household income spent on rent

by 16 to 34 year olds increased to 35%. This is the case for all age groups explored in this report, Figure 1.2.

Figure 1.2: Rent as a proportion of household income (including and excluding Housing Benefit), by age, 2018-19



Base: all renting households

Note: underlying data are presented in Annex Table 1.23

Source: English Housing Survey, full household sample

- 1.19 Among renting 16 to 34 year olds, the majority found it fairly (54%) or very (24%) easy to pay their rent after receiving Housing Benefit. However, over one fifth reported that it was fairly (17%) or very difficult (5%) to pay their rent, Annex Table 1.24.
- 1.20 Those aged 16 to 34 years old were more likely to find it fairly or very easy to pay their rent than 35 to 64 year olds, despite spending a higher proportion of their income (when including Housing Benefit) on rent.
- 1.21 Those aged 16 to 34 who were buying their home with a mortgage (excluding shared owners), spent an average proportion of 18% of their income on mortgage payments, Annex Table 1.25.
- 1.22 Within the same group, 3% reported difficulties in keeping up with their mortgage payments, Annex Table 1.26.

Living circumstances of people aged 16 to 34

- 1.23 So far, this chapter has focused on households where the HRP is aged 16 to 34 years old. However, to understand the living circumstances of all people aged 16 to 34, we also need to consider the circumstances of 16 to 34 year olds who live as part of other households.

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- 1.24 In 2018-19 there were approximately 5.9 million people aged 16 to 34 living with relatives. This accounts for 43% of all people aged 16 to 34, Annex Table 1.12
- 1.25 Two thirds (66%) of people aged 16 to 34 who were living with their relatives were living in the owner occupied sector. A further 21% were living in the social rented sector, and 13% in the private rented sector, Annex Table 1.13.
- 1.26 Around 1 million people (8% of 16 to 34 year olds) were living with non-relatives. The majority (79%) of 16 to 34 year olds who were living with non-relatives lived in the private rented sector. A further 17% lived in owner occupied accommodation, and 4% lived in the social rented sector, Annex Table 1.14.

Housing moves

- 1.27 Housing moves were explored by comparing previous tenure and current tenure for those who had moved within the past year. Those aged 16 to 34 were more likely to have moved in the last year than those aged 35 to 64 and those aged 65 and over. One million households with a HRP aged 16 to 34 moved in the past year, this accounts for 26% of those aged 16 to 34 compared to 7% of those aged 35 to 64 and 2% of those 65 and over, Annex Tables 1.15, 2.2, 3.3.
- 1.28 Most movement amongst 16 to 34 year olds occurred within the private rented sector. Around 78% of this age group who were currently private renters had previously been private renters (i.e. had moved from one privately rented property to another). There was less movement from the private rented sector into the owner occupied sector, 41% who were now owner occupiers had previously been private renters, Annex Table 1.16.
- 1.29 Just over half (51%) of social renters had moved from previous social rented homes. A fifth (20%) were previously private renters and 28% were new households.
- 1.30 Households with dependent children were less likely to move than those without dependent children. Among those aged 16 to 34 with dependent children, 15% (257,000 households) moved in the past year compared with 34% of households in the same age group without dependent children, Annex Table 1.15.
- 1.31 Most movement amongst 16 to 34 year olds with dependent children occurred within the rented sectors. Around 79% of current private renters were previously private renters. Over half (55%) of current social renters were previously social renters, Annex Table 1.17.

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- 1.32 Private renters who had moved in the past three years were asked their reasons for moving. The majority of 16 to 34 year olds (72%) said they had moved because they wanted to, although 12% said they moved because the tenancy was for a fixed period and 10% reported being asked to leave their accommodation, Annex Table 1.19.
- 1.33 When compared to those aged 35 to 64, 16 to 34 year olds were less likely to have moved because they were asked to (10% aged 16 to 34, 17% aged 35 to 64), but more likely to have moved because their tenancy was for a fixed period only (12% aged 16 to 34, 4% aged 35 to 64). A similar proportion (70% of 35 to 64 year olds) moved because they wanted to, Annex Table 2.6.

Buying expectations

- 1.34 The majority of renting 16 to 34 year olds were positive about their prospects of buying a home: 69% believed they will eventually buy their own home at some point in the future. However, this was largely seen to be a medium to long-term ambition, with 82% of 16 to 34 year olds reporting that they did not expect this to happen for two years or more, Annex Table 1.20.
- 1.35 Households with a HRP aged 16 to 34 who said they did not expect to buy their own home were asked their reasons for thinking this. Many of the reasons given were related to financial barriers or concerns, with 67% stating that they were unlikely to ever be able to afford it, 7% saying that they did not have a secure enough job and 4% saying they would not like to be in that level of debt. Noticeably, 16 to 34 year olds were significantly more likely to say that they preferred the flexibility of renting at 13%, compared to 3% for 35 to 64 year olds and 2% for those aged 65 and over, Annex Table 1.22.

Overcrowding, under-occupation and housing quality

- 1.36 Levels of overcrowding and under-occupation are measured using the bedroom standard (see Glossary for further details).
- 1.37 Overall, 5% of 16 to 34 year olds were living in overcrowded accommodation in 2018-19. This was a higher proportion than those aged 35 to 64 (4%) and those aged 65 and over (less than 1%), Annex Table 1.27.
- 1.38 Amongst those aged 16 to 34, overcrowding was highest in the social rented sector at 12%, followed by the private rented sector at 6% and the owner occupied sector at 1%.
- 1.39 Meanwhile, just under a fifth (18%) of 16 to 34 year olds were under-occupying their home (i.e. had two or more spare bedrooms). This was a

lower proportion than those aged 35 to 64 (34%) and those aged 65 and over (55%), Annex Table 1.28.

- 1.40 Amongst 16 to 34 year olds, under-occupation was highest in the owner occupied sector at 37%, followed by the private rented sector at 10%. The social rented sector had the lowest levels of under-occupation amongst 16 to 34 year olds at 1%.
- 1.41 The Decent Homes Standard was used to assess housing quality (see Glossary for details). Overall, 16 to 34 year olds were not more likely than other age groups to live in a non-decent home (16% of 16 to 34 year olds lived in a non-decent home in 2018). Nor was there a difference between the proportion of those aged 16 to 34 living in non-decent homes when comparing those without dependent (16%) and those with dependent children (15%), Annex Tables 1.29, 1.30.

Satisfaction with current tenure, area and accommodation

- 1.42 The majority of those aged 16 to 34 were satisfied with their current tenure (81%), their local area (84%) and their accommodation (87%) but were less likely to be satisfied than those aged 35 to 64 (89%, 87%, 89%) and those aged 65 and over (96%, 90%, 95%) respectively, Annex Tables 1.31, 1.32, 1.33.
- 1.43 However, one in ten (10%) 16 to 34 year olds were dissatisfied with their current tenure, 7% were dissatisfied with their local area and 7% were dissatisfied with their accommodation.
- 1.44 In 2018-19, there were 1.8 million people aged 16 to 34 living as part of another household who would like to rent or buy but could not afford to do so. This age group makes up the majority (88%) of people in this situation, Annex Table 1.34.
- 1.45 People within this group are defined as living in a ‘concealed household’. For further information on concealed households see EHS 2018-19 Sofa Surfing and Concealed Households factsheet and accompanying annex tables.

Characteristics of owner occupiers aged 16 to 34

- 1.46 In 2018-19, 36% of households with a HRP aged 16 to 34 were owner occupiers. This equates to 1.4 million households. The section explores the characteristics of this group – referred to as “younger owners” – in more detail, Annex Table 1.9.
- 1.47 Younger owners predominantly funded the purchase of their property through savings, with 75% reporting this. A further 33% reported receiving a gift or

loan from their family, whilst 8% used an inheritance. Some 18% funded their purchase through the sale of a previous home, Annex Table 1.35.

- 1.48 The vast majority (95%) of owner occupiers aged 16 to 34 were between the ages of 25 and 34; the remaining 5% were aged between 16 and 24, Annex Table 1.36.
- 1.49 Younger owners tended to live as couples. Some 39% of this group lived as couples with no children, whilst a further 36% lived as couples with dependent children. Other less common household compositions included people living by themselves (17%), people living as lone people sharing with other lone people (4%), people living as lone parents with dependent children (2%) and people living with multiple families sharing the same home (less than 1%), Annex Table 1.37.
- 1.50 Young owners tended to be in the higher income quintiles; collectively quintiles four and five (highest) accounted for 65% of this group. Nearly three in ten (29%) young homeowners were in the highest income quintile with a further 36% in income quintile 4. Income quintile 2 accounted for 11% and income quintile 1 (lowest) for 3% of younger homeowners, Annex Table 1.38.
- 1.51 The regional profile of younger homeowners was broadly similar to the regional distribution of owner occupiers in other age groups. There were however two exceptions. Younger homeowners were less likely to live in the South West of England (6%) than owner occupiers aged either 35 to 64 (11%) or 65 and over (13%) but were more likely to live in the North West than either of the other two age groups (17% of 16 to 34, 13% of 35 to 64, 13% of 65 and over). This is likely due to a combination of factors, perhaps related to jobs, differences in affordability or being priced out due to the market for second homes in the South West, Annex Table 1.39. For further information on second homes, see the EHS 2018-19 Second homes factsheet and accompanying annex tables.

Chapter 2

Housing circumstances of 35 to 64 year olds

- 2.1 This chapter explores the key characteristics of households with a HRP aged 35 to 64, including demographic characteristics, tenure profile and housing history, housing costs and satisfaction with housing. It also covers the characteristics of private renters in this age group and, where possible, compares those aged 35 to 49 with those aged 50 to 64.
- 2.2 Throughout this chapter, we refer to households with a HRP aged 35 to 64 as “those aged 35 to 64”. Where this broad age category is split to compare households with a HRP aged 35 to 49 and those with a HRP aged 50 to 64 we will use a similar approach, referring to these as “those aged 35 to 49” or “those aged 50 to 64” respectively.

Demographic characteristics

- 2.3 In 2018-19, there were around 12.6 million households in England with a HRP aged 35 to 64, accounting for over half (54%) of all households, Annex Table 1.1.

Long-term illness and disability

- 2.4 Just under one third (31%) of those aged 35 to 64 had a household member with a long-term illness or disability, Annex Table 1.4.
- 2.5 The proportion of households where someone had a long-term illness or disability was higher in households where the HRP was aged 50 to 64 (36%) than 35 to 49 (27%).
- 2.6 This is consistent with the increasing prevalence of long-term illness and disability with age. The proportion of households with a long-term illness or disability amongst those amongst those aged 16 to 34 was 19%, compared to 59% of those aged 80 and over.

Economic status and income

- 2.7 Among 35 to 64 year olds, the majority (69%) were working full-time, and a further 12% were working part-time. Smaller proportions were retired (5%), unemployed (3%) or “other inactive” (11%), Annex Table 1.5.
- 2.8 Rates of full-time employment were higher among those aged 35 to 49 (76%), than those aged 50 to 64 (62%). Those aged 35 to 49 were less likely than

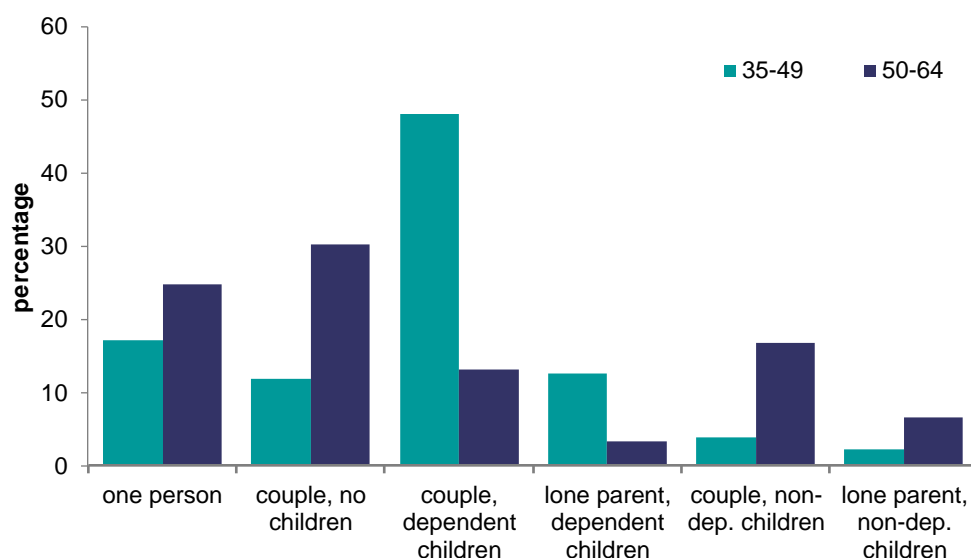
those aged 50 to 64 to be part-time employed (11% compared with 13%), retired (0% compared with 10%) or classed as other inactive (9% compared with 12%). Rates of unemployment were the same for both age groups.

- 2.9 For those aged 35 to 64, the proportion of households increased from 14% in the lowest quintile to 28% in the highest, a pattern not observed among other age groups, Annex Table 1.6.
- 2.10 Those aged 50 to 64 were more likely than those aged 35 to 49 to be in the lowest income quintile (17% compared with 11%), possibly reflecting different employment patterns in the two age groups, such as part-time working and job type.

Household composition

- 2.11 Couples with dependent children were the most common household type, accounting for almost one third (31%) of those aged 35 to 64. However, the pattern of household composition differed with age, Annex Table 1.8.
- 2.12 Overall, those aged 35 to 49 were more likely to have dependent children (61%) than those aged 50 to 64 (16%). Those aged 35 to 49 were more likely to be couples with dependent children (48%) than those aged 50 to 64 (13%). Similarly, those aged 35 to 49 were also more likely to be lone parents with dependent children (13%) than those aged 50 to 64 (3%).
- 2.13 Those aged 50 to 64 were more likely than those aged 35 to 49 to be one-person households (25% compared with 17%); couples with no children (30% compared with 12%); couples with non-dependent children only (17% compared with 4%); and lone parents with non-dependent children only (7% compared with 2%).
- 2.14 Households with non-dependent children accounted for almost a quarter (23%) of those aged 50 to 64 and are likely to represent households where non-dependent children remain in or return to the family home, Annex Table 1.8 and Figure 2.1.

Figure 2.1: Household composition, 35 to 64 year olds, 2018-19



Base: households with a HRP aged 35 to 64

Notes:

1) underlying data are presented in Annex Table 1.8

2) the following categories are excluded from the chart: households with two or more families (2%) and lone person sharing with other lone persons (2%)

Source: English Housing Survey, full household sample

Tenure profile

- 2.15 About two thirds (65%) of those aged 35 to 64 were owner occupiers (58% of those aged 35 to 49 and 71% of those aged 50 to 64). The remaining third were renters, (18% private renters; 17% social renters), Annex Table 1.9.
- 2.16 The tenure profile differed by age, with those aged 35 to 49 more likely to be buying with a mortgage or loan (49%, compared with 35% aged 50 to 64) and more likely to be in privately rented accommodation (25%, compared with 12%). Those aged 50 to 64 were more likely to own outright (37%) than those aged 35 to 49 (9%), Figure 2.2.

Figure 2.2: Tenure, 35 to 64 year olds, 2018-19



Base: households with a HRP aged 35 to 64

Notes:

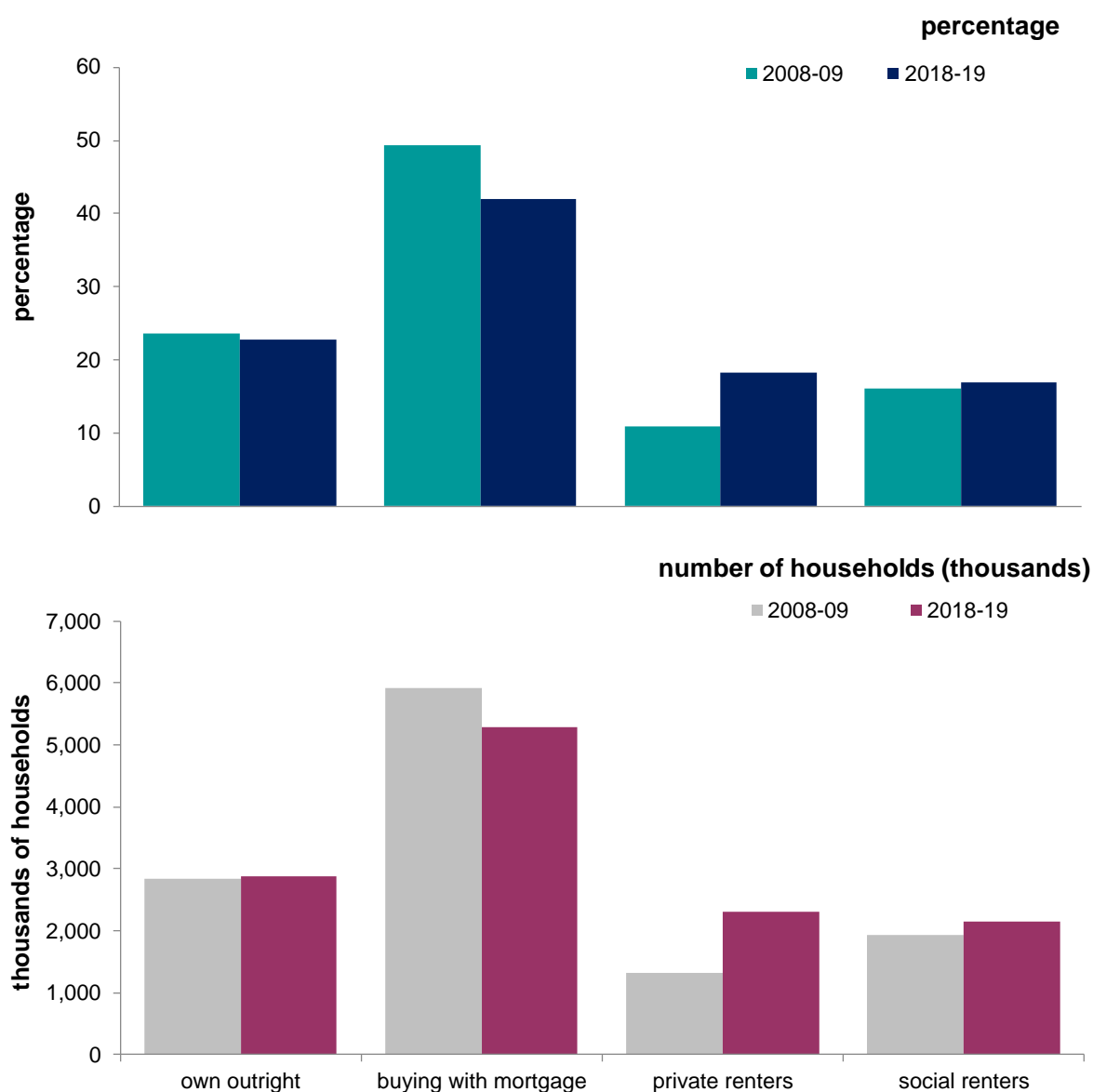
1) underlying data are presented in Annex Table 1.9

2) all owner occupiers, including outright owners and buying with a mortgage, is 58% for aged 35 to 49, 71% for aged 50 to 64

Source: English Housing Survey, full household sample

- 2.17 Comparing regions, the most striking difference was the lower rates of owner occupation in London (52% compared with 63% to 69% in other regions). London also had the highest rates of private renting (24%, compared with 15% to 18% in other regions) and the highest rates of social renting (24%, compared with 12% to 21% in other regions), Annex Table 2.1.
- 2.18 The South East (13%) and South West (12%) had the lowest rates of social renting, lower than those in other regions except the East Midlands (14%) and East of England (15%).
- 2.19 Since 2008-09, the tenure profile of this age group has changed. Rates of owner occupation among those aged 35 to 64 declined from 73% in 2008-09 to 65% in 2018-19. This downward trend in owner occupation among those aged 35 to 64 appears to be driven by the proportion buying with a mortgage which declined from 49% to 42% while the proportion of outright owners remained stable, Annex Table 1.11 and Figure 2.3.
- 2.20 Increasing rates of private renting over this period led to around one million more households with a HRP aged 35 to 64 in private rented accommodation than ten years ago. Rates of private renting in the 35 to 64 age group increased from 11% in 2008-09 to 18% in 2018-19, an increase in the number of private renters from 1.3 million in 2008-09 to 2.3 million in 2018-19.
- 2.21 Social renting was relatively stable over that period (16% in 2008-09, 17% in 2018-19). In 2018-19, 2.1 million households with a HRP aged 35 to 64 lived in the social rented sector.

Figure 2.3: Tenure of those aged 35 to 64, 2008-09 and 2018-19



Base: households with a HRP aged 35 to 64

Note: underlying data are presented in Annex Table 1.11

Source: English Housing Survey, full household sample

Housing costs

- 2.22 On average, those aged 35 to 64 spent a lower proportion of their income on rent than other age groups: those aged 35 to 64 spent 29% of their household income on rent, while those aged 16 to 34 and those aged 65 and over both spent 31%, Annex Table 1.23.
- 2.23 Housing Benefit had a significant impact for all age groups: for those aged 35 to 64, the proportion of income spent on rent increased from 29% with Housing Benefit included, to 36% with Housing Benefit excluded.

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- 2.24 One third (33%) of renters aged 35 to 64 found it difficult to afford their rent, and they were more likely to find it difficult to pay their rent than younger households aged 16 to 34 (22%) and older households aged 65 and over (18%). Overall, almost 1.3 million households aged 35 to 64 had some difficulty paying their rent, Annex Table 1.24.
- 2.25 Those aged 35 to 64 who were buying with a mortgage or loan spent 17% of their income on mortgage costs, Annex Table 1.25.
- 2.26 Among owner occupiers in this age group, 4% (around 232,000 households) reported difficulty in keeping up with their mortgage payments in the past 12 months, Annex Table 1.26.

Housing moves

- 2.27 Some 7% (872,000) of those aged 35 to 64 had moved in the past year, Annex Table 2.2.
- 2.28 Among those aged 35 to 64, 19% (447,000 households) of private renters had moved in the past year. Private renters were more likely to have moved in the past year than owner occupiers (3%, 274,000 households) or social renters (7%, 150,000 households).
- 2.29 For all three tenures, housing moves tended to be within the same sector: 72% of current private renters had moved from the private rented sector (i.e. from one privately rented property to another), 59% of current social renters had moved from another property in the social rented sector, and 71% of current owner occupiers had moved from another owner occupied home. Over a quarter (27%) of current owner occupiers had moved from the private rented sector, Annex Table 2.3.
- 2.30 Renters aged 35 to 64 were more likely to move from the private rented sector to the social rented sector than they were to move from the social to private rented sector. Around 26% of current social renters aged 35 to 64 had moved from the private rented sector, while 7% of current private renters had moved from the social rented sector.
- 2.31 Among those aged 35 to 64 with dependent children, 20% (203,000 households) of private renters had moved in the past year, as had 8% (60,000 households) of social renters and 4% (125,000 households) of owner occupiers. There was no difference between those with and without dependent children (owners 3%, social renters 7%, private renters 19%), Annex Table 2.2.
- 2.32 Most households with dependent children moved within the same tenure: 76% of current private renters moved within the same tenure, as did 73% of current

owner occupiers, and 67% of current social renters, Annex Table 2.4. This was also the case amongst those aged 35 to 64 without dependent children (70%, 69%, and 53% respectively), Annex Table 2.5.

- 2.33 Those aged 35 to 64 were more likely to move from the private rented sector into the social rented sector rather than from the social rented sector into the private rented sector. This was the case for those with dependent children (25% from private to social sector, 4% from social to private) and without dependent children (27% from private to social, 10% from social to private).
- 2.34 For households with dependent children, 26% of current owner occupiers had moved from the private rented sector. Private renters who had moved within the past three years were asked their reasons for moving. While most households aged 35 to 64 wanted to move (70%), others had to move because they were asked to leave by the landlord (17%) or because they had a fixed period tenancy (4%), Annex Table 2.6.

Buying expectations

- 2.35 Renters were asked whether they planned to buy a home in the UK in the future. Overall, 38% of renters aged 35 to 64 planned to buy a home in the UK and this was commonly a medium-term goal: 69% of those who planned to buy planned to do so after two years or more, Annex Table 1.20.
- 2.36 Renters aged 35 to 49 were more likely to plan to buy a home (50%) than those aged 50 to 64 (21%). Across all age groups, the proportion who planned to buy in the UK was higher for those aged 16 to 34 (69%), than for those aged 35 to 64 (38%), or 65 and over (4%).
- 2.37 Those who did not plan to buy their own home were asked their reasons for not planning to buy. For those aged 35 to 64, financial barriers were the most common reasons for not wanting to buy a home (68% thought that they would not be able to afford it, 6% did not believe their job was secure enough, and 4% did not want to be in debt). Other reasons were mentioned but were less common: 7% liked their current home, and 5% did not want the commitment of buying a home, Annex Table 1.22.

Overcrowding, under-occupation and housing quality

- 2.38 Levels of overcrowding and under-occupation are measured using the bedroom standard (see Glossary for details).
- 2.39 Among those aged 35 to 64, overcrowding was more common in the rented sectors. While just 2% of owner occupiers aged 35 to 64 lived in an overcrowded home, 10% of social renters and 8% of private renters aged 35 to 64 lived in overcrowded accommodation, Annex Table 1.27.

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- 2.40 Those aged 35 to 49 were more likely to live in overcrowded accommodation than those aged 50 to 64: owner occupiers (3% aged 35 to 49, 1% aged 50 to 64), private renters (9% and 5% respectively) and social renters (14% and 6% respectively).
- 2.41 Meanwhile, 34% of those aged 35 to 64 lived in an under-occupied home (i.e. had two or more spare bedrooms). Under-occupation was most common among owner occupiers, with 46% of owner occupiers aged 35 to 64 classed as under-occupied. By comparison, 15% of private renters and 8% of social renters in this age group lived in an under-occupied home, Annex Table 1.28.
- 2.42 Those aged 35 to 49 were less likely than those aged 50 to 64 to live in an under-occupied home: owner occupiers (36% aged 35 to 49, 54% aged 50 to 64), private renters (12% and 21% respectively), and social renters (5% and 11% respectively).
- 2.43 The Decent Homes Standard was used to assess housing quality (see Glossary for details). In 2018, 17% of 35 to 64 year olds lived in a non-decent home (18% of those aged 35 to 49 and 16% of those aged 50 to 64), Annex Table 1.29.
- 2.44 Households without dependent children (18%) were more likely to live in a non-decent home than those with dependent children (15%). Within this age group, those aged 35 to 49 without dependent children had the highest rates of non-decent homes (22%). Among those aged 35 to 64, there were around 760,000 households with dependent children living in non-decent homes. The majority of these had a HRP aged 35 to 49 (602,000 households), Annex Table 1.30.

Satisfaction with tenure, accommodation and area

- 2.45 The majority of those aged 35 to 64 were satisfied with their current tenure (89%), their local area (87%) and their accommodation (89%). However, 6% were dissatisfied or very dissatisfied with their current tenure Annex Tables 1.31 to 1.33.

Characteristics of private renters aged 35 to 64

- 2.46 This section describes the key characteristics of private renters aged 35 to 64 and compares the profile for those aged 35 to 49 with those aged 50 to 64.
- 2.47 Among private renters aged 35 to 64, 68% were aged 35 to 49 while 32% were aged 50 to 64, Annex Table 2.7.
- 2.48 The types of household most likely to be in private rented accommodation differed for those aged 35 to 49 and those aged 50 to 64, partly reflecting the

profile of household type in these two age groups. Among those aged 35 to 49 the most common household types in the private rented sector were couples with dependent children (39% of private rented households aged 35 to 49), one-person households (22%) and lone parents with dependent children (17%). For those aged 50 to 64, one-person households (39%), couples with no children (19%) and couples with dependent children (14%) were the most common household types, Annex Table 2.8.

- 2.49 Over one million private rented households with a HRP aged 35 to 64 had dependent children, accounting for 44% of private rented households in this age group, Annex Table 2.9.
- 2.50 Private renters aged 35 to 49 were more likely to have dependent children than private renters aged 50 to 64 (56% compared with 19%).
- 2.51 Households in the middle income quintile accounted for one quarter (25%) of private renters aged 35 to 64. Households in the highest income quintile (16%) and those in the lowest quintile (17%) were less common, Annex Table 2.10.
- 2.52 The regional distribution of private renters aged 35 to 64 showed that 21% of private rented households were in London and a further 17% in the South East, Annex Table 2.11.
- 2.53 The regional profile differed by age: private renters aged 35 to 49 were more likely to be in London than other regions (23%, compared with 5% to 15% in other regions); those aged 50 to 64 were more likely to be in the South East (21%) than most other regions (4% to 12%), apart from London (16%).

Chapter 3

Housing circumstances of those aged 65 and over

- 3.1 This chapter describes the housing circumstances of households with a HRP aged 65 and over, including demographic characteristics, tenure profile, recent housing moves and buying expectations. Where possible, we have compared those aged 65 to 79 with those aged 80 and over.
- 3.2 Throughout the chapter, we refer to households with a HRP aged 65 and over as “those aged 65 and over”. The same approach is used when comparing age groups: households with a HRP aged 65 to 79 are referred to as “those aged 65 to 79”, and households with a HRP aged 80 and over as “those aged 80 and over”.

Demographic characteristics

- 3.3 In 2018-19, over a quarter of households in England had a HRP aged 65 and over. Reflecting an ageing population, the number and proportion of households in this age group has increased over the past 10 years from 5.5 million households (25%) in 2008-09 to 6.9 million households (29%) in 2018-19, Annex Table 1.1.

Sex

- 3.4 Like other age groups, those aged 65 and over were generally more likely to have a male HRP than a female HRP, Annex Table 1.2. However, this pattern changes for the households where the HRP was aged 80 and over, where the HRP was more likely to be female (47% male, 53% female). The majority of these were likely to be women living alone as 45% of those aged 80 and over were one-person female households, Annex Table 3.1.

Long-term illness and disability

- 3.5 Almost half (48%) of households with a HRP aged 65 and over had at least one household member with a long-term illness or disability. Prevalence of long-term illness and disability was higher among those aged 65 and over than in younger age groups (19% of those aged 16 to 34, 31% of those aged 35 to 64, Annex Table 1.4).

3.6 Within the 65 and over age group, the proportion of households where someone had a long-term illness or disability was higher amongst those aged 80 and over (59%) compared to those aged 65 to 79 (44%).

Economic status and income

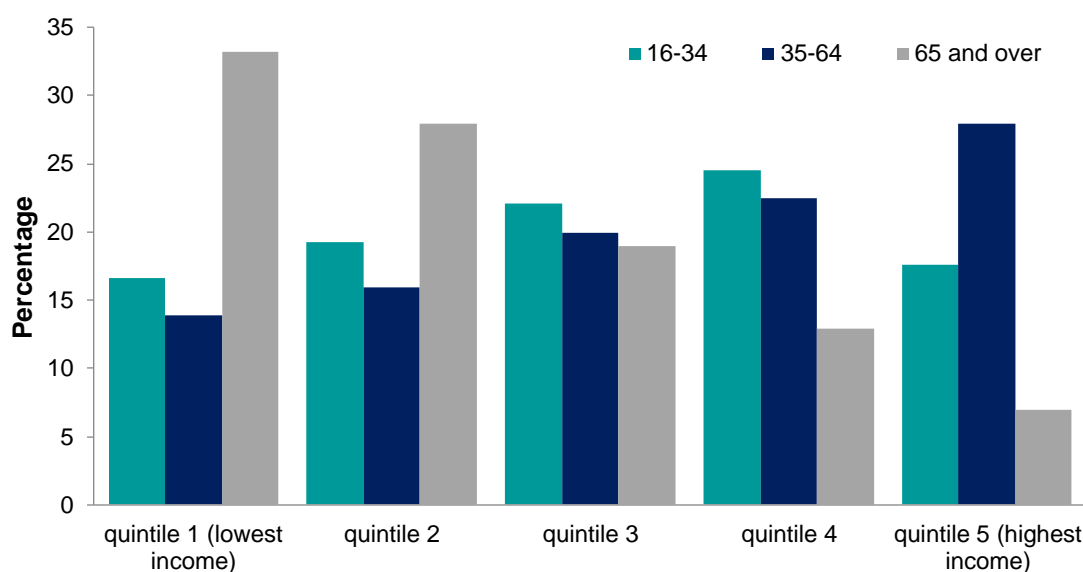
3.7 Although most HRPs aged 65 and over were retired (90%), around 4% were in full-time work, and a further 5% were working part-time, Annex Table 1.5.

3.8 Being in work was mostly reported by the 65 to 79 age group (6% full-time, 6% part-time), although 1% of those aged 80 and over worked part-time.

3.9 Older households tended to have lower incomes, with 33% in the lowest income quintile and a further 28% in the second lowest quintile, Figure 3.1 and Annex Table 1.6.

3.10 The income profile in this group contrasted with that of younger households, with older households more likely to have a low income than younger households, and less likely to have a high income.

Figure 3.1: Income quintile, by age, 2018-19



Base: all households

Note: underlying data are presented in Annex Table 1.6

Source: English Housing Survey, full household sample

3.11 The pattern of income is consistent with employment patterns: the majority of older households have a retired HRP and therefore rely on income from pensions, savings and other sources rather than employment.

3.12 Although income tends to be lower for those aged 65 and over than younger households, living costs may also be lower for most as the majority of households with a HRP aged 65 and over are outright owners (74%).

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- 3.13 However, those who are not outright owners may have lower income and still be paying for housing: just over a quarter of households with a HRP aged 65 and over were still paying housing costs because they were buying with a mortgage (5%), living in private rented accommodation (6%), or in social rented accommodation (16%), Annex Table 1.9.

Household composition

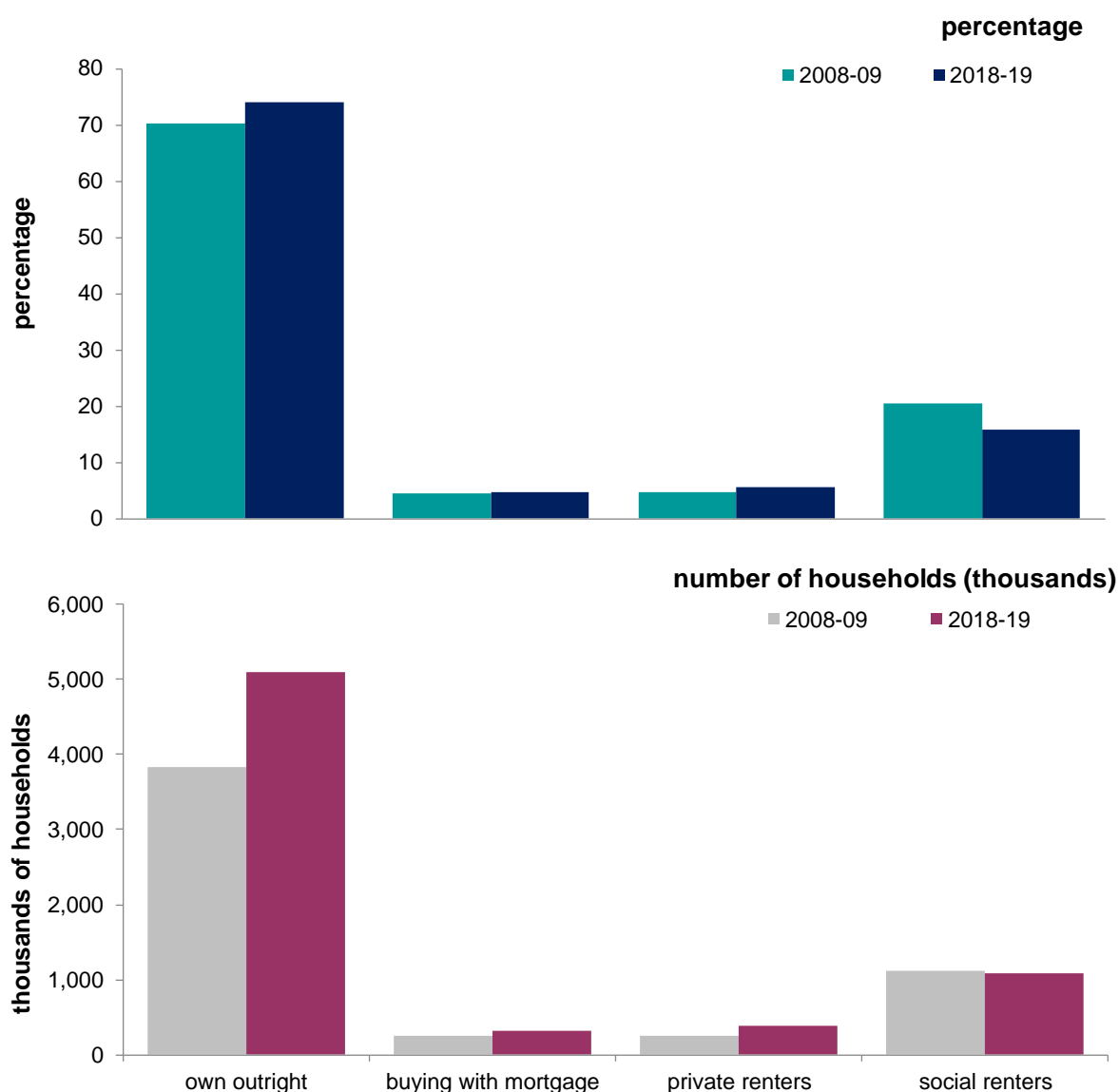
- 3.14 In 2018-19, over 3.1 million adults aged 65 and over lived alone, accounting for 45% of households where the HRP was aged 65 and over. In comparison, younger age groups were less likely to live alone (20% of those aged 16 to 34 and 21% of those aged 35 to 64), Annex Table 1.7.
- 3.15 The proportion of female, one-person households was higher amongst those aged 80 and over: women living alone made up 45% of households where the HRP was aged 80 and over and 24% of those aged 65 to 79, Annex Table 3.1.
- 3.16 The most common household type was couples with no children (42% of households aged 65 and over). Households with children were non-dependent children living with a lone parent (4%) or couples (4%). A small proportion of older HRPs reported sharing: living alone with other lone persons (2%) or in households with two or more families (2%).

Tenure profile

- 3.17 Those aged 65 and over were predominantly owner occupiers (79%). Outright owners were most common, accounting for 74% of households where the HRP was aged 65 and over. However, 5% (317,000) of those aged 65 and over were buying with a mortgage or loan: 4% had an ordinary loan mortgage and 1% an equity release mortgage, Annex Table 1.9, Annex Table 3.5.
- 3.18 Meanwhile 16% of those aged 65 and over lived in the social rented sector, and 6% in the private rented sector.
- 3.19 Regionally, London had the lowest rates of owner occupation (68%, compared with 75% to 83% in other regions) and the highest rates of social renting (26%, compared with 11% to 22% in other regions). Rates of private renting were broadly similar to other regions (7% in London, compared with 3% to 7% in other regions), Annex Table 3.2.
- 3.20 As the number of households with a HRP aged 65 and over varies by region, ranging from 400,000 in the North East to 1.1 million in the South East, it is important to consider the number of households in each tenure as well as the proportion.

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- 3.21 London had the highest number of social renters aged 65 and over (203,000 households) and, together with the South East (150,000 households) accounted for almost one third of social rented households in this age group. Similarly, almost one third of private renters aged 65 and over were in London (52,000 households) and the South East (67,000 households).
- 3.22 Between 2008-09 and 2018-19 the number of households with a HRP aged 65 and over increased from 5.5 million to 6.9 million. An increase not observed among other age groups and likely a result of population ageing.
- 3.23 The proportion of owner occupiers aged 65 and over increased from 75% in 2008-09 to 79% in 2018-19; an increase in the number of owner occupied households from 4.1 million to 5.4 million.
- 3.24 The increase in the proportion of owner occupiers was largely accounted for by an increase in outright owners (from 70% to 74% or from 3.8 million to 5.1 million households) The proportion buying with a mortgage or loan remained stable at around 5%, but the total number of households increased from 249,000 in 2008-09 to 317,000 in 2018-19.
- 3.25 The pattern was similar for private renters: the proportion of private renters aged 65 and over was similar to 2008-09, but the number increased from 257,000 in 2008-09 to 381,000 in 2018-19.
- 3.26 Around 16% of those aged 65 and over were social renters in 2018-19, down from 21% in 2008-09. However, the increasing number of older households means that the number of social rented households in this age group remained stable, at 1.1 million.

Figure 3.2: Tenure of those aged 65 and over, 2008-09 and 2018-19



Base: households with a HRP aged 65 and over
Notes: underlying data are presented in Annex Table 1.11
Source: English Housing Survey, full household sample

Housing moves

- 3.27 Compared with younger age groups, those aged 65 and over were less likely to move home: 2% of those aged 65 and over had moved in the past year, compared with 26% of those aged 16 to 34 and 7% of those aged 35 to 64, Annex Table 3.3, 1.15 and 2.2.
- 3.28 Renters were more likely than owner occupiers to have moved in the past year, but the relative size of the sectors means that more owner occupiers moved home than renters. Overall, 1% (67,000 households) of owner occupiers moved in the past year, compared with 7% of (25,000 households) private renters and 4% of (41,000 households) social renters.

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- 3.29 Among those aged 65 and over who moved in the past year, most owner occupiers moved within the same sector (97%), while new social renters were likely to have come from all tenures: social rented (41%), private rented (33%) or owner occupied (16%) accommodation, Annex Table 3.4.

Buying expectations

- 3.30 Around 4% of renters aged 65 and over planned to buy a home or share of a home at some point in the future. For some this was a short term aim, with 14% planning to buy within the next year, but most planned to buy in two years or more (76%), Annex Table 1.20.
- 3.31 Among renters aged 65 and over who did not plan to buy, the main reason they were not considering buying was that they would not be able to afford it (60%). Others liked their current home (21%) or preferred not to have the commitment of buying (6%) or the associated debt (3%), Annex Table 1.22.

Housing costs

- 3.32 On average, those aged 65 and over spent 31% of their household income including Housing Benefit on rent. With Housing Benefit excluded, households spent 39% of their income on rent, Annex Table 1.23.
- 3.33 Private renters aged 65 and over spent a higher proportion of their income on rent when including and excluding benefits (39% and 49% respectively) compared to private renters aged 16 to 34 (33% and 35%) and 35 to 64 (32% and 37%) Annex Table 1.23.
- 3.34 The majority of renters aged 65 and over found it easy (27%) or very easy (55%) to afford their rent. However, 15% found it difficult and 3% very difficult which means that around 174,000 households aged 65 and over found it difficult to afford their rent, Annex Table 1.24.
- 3.35 Older households who were still paying a mortgage, on average, spent 23% of their income on their mortgage, Annex Table 1.25. The majority (94%) had no difficulty in keeping up with mortgage payments in the past 12 months, Annex Table 1.26.

Overcrowding, under-occupation and housing quality

Overcrowding and under-occupation

- 3.36 Levels of overcrowding and under-occupation are measured using the bedroom standard (see Glossary for details).

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- 3.37 Less than 1% of those aged 65 and over lived in an overcrowded home. Overcrowding was less common in this age group than in younger households: 5% of households with a HRP aged 16 to 34 were overcrowded, as were 4% of households with a HRP aged 35 to 64, Annex Table 1.27.
- 3.38 Under-occupation was more common in households where the HRP was aged 65 and over than in younger households. Overall, 55% of households with a HRP aged 65 and over had at least two spare bedrooms, compared with 18% of households with a HRP aged 16 to 34, and 34% of households with a HRP aged 35 to 64, Annex Table 1.28.
- 3.39 Rates of under-occupation varied by tenure for those aged 65 and over and were higher among owner occupiers (65%) than private renters (27%) or social renters (14%).

Decent homes

- 3.40 Some 19% of those aged 65 and over lived in a non-decent home. Those aged 65 and over were more likely to live in a non-decent home than those aged 16 to 34 (16%) but no more likely than those aged 35 to 64 (17%), Annex Table 1.29.
- 3.41 Rates of non-decent homes were similar for those aged 65 to 79, and those aged 80 and over.

Satisfaction with tenure, area and accommodation

- 3.42 The majority of older households were satisfied with their tenure (96%), area (90%) and accommodation (95%), Annex Tables 1.31, 1.32 and 1.33.
- 3.43 Satisfaction with tenure, area and accommodation was higher among older respondents: 96% of those aged 65 and over were satisfied with their tenure, compared to 81% of those aged 16 to 34 and 89% of those aged 35 to 64, Annex Table 1.31.
- 3.44 Similarly, satisfaction with area was lower (84%) amongst 16 to 34 year olds, compared to 87% of 35 to 64 year olds and to 90% of those aged 65 and over, Annex Table 1.32.
- 3.45 Satisfaction with accommodation remained high for those aged 65 and over, even in households with a HRP aged 80 and over where accommodation may be less likely to meet householders needs without adaptations due to higher rates of long-term illness and disability. In households with a HRP aged 65 to 79, 94% were satisfied with their accommodation; in those aged 80 and over, 97% were satisfied, Annex Table 1.33.

3.46 Satisfaction with accommodation in those aged 65 and over was also higher than for those aged 16 to 34 (87%) and those aged 35 to 64 (89%).

Technical notes and glossary

Technical notes

1. Results for most of this report, on households, are presented for '2018-19' and are based on fieldwork carried out between April 2018 and March 2019 on a sample of 13,431 households. Throughout the report, this is referred to as the 'full household sample'.
2. Results which relate to the physical dwelling, are presented for '2018' and are based on fieldwork carried out between April 2017 and March 2019 (a mid-point of April 2018). The sample comprises 12,562 occupied or vacant dwellings where a physical inspection was carried out. Throughout the report, this is referred to as the 'dwelling sample'.
3. The reliability of the results of sample surveys, including the English Housing Survey, is positively related to the unweighted sample size. Results based on small sample sizes should therefore be treated as indicative only because inference about the national picture cannot be drawn. To alert readers to those results, percentages based on a row or column total with unweighted total sample size of less than 30 are italicised. To safeguard against data disclosure, the cell contents of cells where the cell count is less than 5 are replaced with a "u".
4. Where comparative statements have been made in the text, these have been significance tested to a 95% confidence level. This means we are 95% confident that the statements we are making are true.
5. Additional annex tables, including the data underlying the figures and charts in this report are published on the website: <https://www.gov.uk/government/collections/english-housing-survey> alongside many supplementary live tables, which are updated each year (in the summer) but are too numerous to include in our reports. Further information on the technical details of the survey, and information and past reports on the Survey of English Housing and the English House Condition Survey, can also be accessed via this link.

Data quality

6. A full account of data quality procedures followed to collect and analyse English Housing Survey data can be found in the Quality Report, which is updated and

published annually³. A summary of the quality assurance processes for data collection and reporting are provided in the English Housing Survey Headline Report⁴

Glossary

Bedroom standard: The ‘bedroom standard’ is used by government 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 respondents; bedrooms not actually in use are counted unless uninhabitable.

Households are said to be overcrowded if they have fewer bedrooms available than the notional number needed. Households are said to be under-occupying if they have two or more bedrooms more than the notional needed.

Concealed household: These are defined as households with at least one additional adult present who would like to buy or rent their own accommodation but cannot afford to do so. Additional adults includes non-dependent children over the age of 16, but excludes the HRP, their partner and their older relatives.

Decent home: A home that meets all of the following four criteria:

- it meets the current statutory minimum standard for housing as set out in the Housing Health and Safety Rating System (HHSRS – see below).
- it is in a reasonable state of repair (related to the age and condition of a range of building components including walls, roofs, windows, doors, chimneys, electrics and heating systems).
- it has reasonably modern facilities and services (related to the age, size and layout/location of the kitchen, bathroom and WC and any common areas for blocks of flats, and to noise insulation).

³ <https://www.gov.uk/government/publications/english-housing-survey-quality-report>

⁴ <https://www.gov.uk/government/publications/english-housing-survey-quality-report>

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- it provides a reasonable degree of thermal comfort (related to insulation and heating efficiency).

The detailed definition for each of these criteria is included in *A Decent Home: Definition and guidance for implementation*, Department for Communities and Local Government, June 2006⁵.

Dependent children: Any person aged 0 to 15 in a household (whether or not in a family) or a person aged 16 to 18 in full-time education and living in a family with his or her parent(s) or grandparent(s). It does not include any people aged 16 to 18 who have a spouse, partner or child living in the household.

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

- **working full-time/part-time:** full-time work is defined as 30 or more hours per week. Part-time work is fewer than 30 hours per week. Where more than one answer is given, 'working' takes priority over other categories (with the exception that all those over State Pension Age (SPA) who regard themselves as retired are classified as such, regardless of what other answers they give).
- **unemployed:** this category covers people who were registered unemployed or not registered unemployed but seeking work.
- **retired:** this category includes all those over the state pension age who reported being retired as well as some other activity. For men the SPA is 65 and for women it is 60 if they were born before 6th April 1950. For women born on or after the 6th April 1950, the state pension age has increased incrementally since April 2010⁶.
- **full-time education:** education undertaken in pursuit of a course, where an average of more than 12 hours per week is spent during term time.
- **other inactive:** all others; they include people who were permanently sick or disabled, those looking after the family or home and any other activity.

On occasions, **full-time education** and **other inactive** are combined and described as **other economically inactive**.

Gross household income: The gross annual income of all adults living in a household from wages, pensions, other private sources, savings and state benefits. This does not include any housing related benefits or allowances. This measure is divided by 52 to calculate weekly income. Income is presented in quintiles throughout this report (see income quintiles definition – below).

⁵ <https://www.gov.uk/government/publications/a-decent-home-definition-and-guidance>

⁶ For further information see: www.gov.uk/browse/working/state-pension

Household: One person or a group of people (not necessarily related) who have the accommodation as their only or main residence, and (for a group) share cooking facilities and share a living room or sitting room or dining area.

The EHS definition of household is slightly different from the definition used in the 2011 Census. Unlike the EHS, the 2011 Census did not limit household membership to people who had the accommodation as their only or main residence. The EHS included that restriction because it asks respondents about their second homes, the unit of data collection on the EHS, therefore, needs to include only those people who have the accommodation as their only or main residence.

Household reference person (HRP): The person in whose name the dwelling is owned or rented or who is otherwise responsible for the accommodation. In the case of joint owners and tenants, the person with the highest income is taken as the HRP. Where incomes are equal, the older is taken as the HRP. This procedure increases the likelihood that the HRP better characterises the household's social and economic position. The EHS definition of HRP is not consistent with the Census 2011, in which the HRP is chosen on basis of their economic activity. Where economic activity is the same, the older is taken as HRP, or if they are the same age, HRP is the first listed on the questionnaire.

Household type: The main classification of household type uses the following categories; some categories may be split or combined in different tables:

- couple no dependent child(ren)
- couple with dependent child(ren)
- couple with dependent and independent child(ren)
- couple with independent child(ren)
- lone parent with dependent child(ren)
- lone parent with dependent and independent child(ren)
- lone parent with independent child(ren)
- two or more families
- lone person sharing with other lone persons
- one male
- one female

Housing Benefit: A benefit that is administered by local authorities, which is designed to assist people who rent their homes and have difficulty meeting their housing costs. Council tenants on Housing Benefit receive a rent rebate which means that their rent due is reduced by the amount of that rebate. Private and social housing tenants usually receive Housing Benefit (or rent allowance) personally, although sometimes it is paid direct to the landlord.

Income quintiles: All households are divided into five equal groups based on their income (i.e. those in the bottom 20%, the next 20% and so on). These groups are known as quintiles. These can be used to compare income levels of particular groups to the overall population.

Living circumstances of people aged 16 to 34: Analysis of the EHS can be done at two levels, household level and person level. Where person level analysis is used in the Housing across the life course report 2018-19 to look at living circumstances, this looks at the relationship between people within the household. The living circumstances of people aged 16 to 34 can be defined in the following way:

- living with relatives includes 16-34 year olds living with parents, siblings, or grandparents (including step, foster, adoptive, in-laws) where one of their relatives is the HRP.
- living with non-relatives includes 16 to 34 year olds living with any non-relatives where one of their non-relatives is the HRP.
- living as a HRP and partner includes 16 to 34 year olds living in couples, either as the HRP or the partner of the HRP.
- 'any other relationship' includes those not defined in the other categories. It predominantly consists of 16 to 34 year olds who are the HRP and a single parent, or lone persons living with other lone persons. It also contains a small number who reported living with an 'other' relative. 'Other' relatives were excluded from the 'living with relatives' group due to the ambiguity of what the relationship is to these "other" relatives.

Long-term limiting illness: This is consistent with the core definition of disability under the Equality Act 2010. A person is considered to have a disability if they have a long-standing illness, disability or impairment which causes substantial difficulty with day-to-day activities.

Mortgage type: three mortgage types are referred throughout this report:

- **repayment:** a mortgage in which the borrower repays the capital and interest together in fixed instalments over a fixed period (usually 25 years). The most common and most widely available type of mortgage.
- **interest only (with no linked investments):** a mortgage in which the mortgagor is only required to pay off the interest that arises from the principal that is borrowed. Because only the interest is being paid off, the interest payments remain fairly constant throughout the term of the mortgage.
- **endowment:** a mortgage linked to an endowment insurance policy which is intended to repay the capital sum on maturity.
- **Other mortgages:** including interest only with linked investments and combined endowment and repayment mortgages.

New household: Where neither the household reference person (HRP) nor their spouse/partner occupied the HRP's previous permanent accommodation, in either of their names. The EHS does not differentiate between previous accommodation within England and outside of England (including abroad).

Non-dependent children: any person aged over 18 or those aged 16-18 who are not in full-time education living in a family with his or her parent(s) or grandparent(s).

Overcrowding: Households are said to be overcrowded if they have fewer bedrooms available than the notional number needed according to the bedroom standard definition. See bedroom standard.

Recent movers: Households which moved into their current home in the last 12 months. This includes both new and continuing households, but does not include sitting tenant purchasers.

Region: A nine region classification is used to present geographical findings, as follows:

- North East
- North West
- Yorkshire and the Humber
- East Midlands
- West Midlands
- East
- London
- South East
- South West

Tenure: In this report, households are typically grouped into three broad categories known as tenures: owner occupiers, social renters and private renters. The tenure defines the conditions under which the home is occupied, whether it is owned or rented, and if rented, who the landlord is and on what financial and legal terms the let is agreed.

- **owner occupiers:** households in accommodation which they either own outright, are buying with a mortgage or as part of a shared ownership scheme.
- **social renters:** this category includes households renting from Local Authorities (including Arms' Length Management Organisations (ALMOs) and Housing Action Trusts) and Housing Associations, Local Housing Companies, co-operatives and charitable trusts.

A significant number of Housing Association tenants wrongly report that they are Local Authority tenants. The most common reason for this is that their home used to be owned by the Local Authority, and although ownership was transferred to a Housing Association, the tenant still reports that their landlord is the Local Authority. There are also some Local Authority tenants who wrongly report that they are Housing Association tenants. Data from the EHS for 2008-09 onwards incorporate a correction for the great majority of such cases in order to provide a reasonably accurate split of the social rented category.

- **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).

Under-occupation: Households are said to be under-occupying their property if they have two or more bedrooms more than the notional number needed according to the bedroom standard definition. See bedroom standard.

In accordance with the Statistics and Registration Service Act 2007 the United Kingdom Statistics Authority has designated these statistics as National Statistics, signifying that they are fully compliant with the Code of Practice for Statistics.

Designation can be broadly interpreted to mean that the statistics:

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

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

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