Preface

This work was supported by Economic and Social Research Council Grant 000223810 and by the Cambridge Centre for Housing and Planning Research within the Department of Land Economy, Cambridge University. The author is very grateful to ESRC and to the Centre and Department for their support. He also wishes to thank the staff of the Official Publications Room at the University Library.

The author is grateful for the assistance given by the Office for National Statistics, the Office of the Deputy Prime Minister, and the Analytical Services Division of the Board of Inland Revenue (as it was at the time).

Khadijja Mattar transformed the author’s manuscript into text and tables, with an accuracy that is greatly appreciated, particularly for long and very complex tables.

The author alone is responsible for any errors in transcription from published tables and texts. He is also of course responsible for inferences drawn from published tables, and for his own work to make estimates where there are no official figures but where there are materials from which a figure could be produced to provide a more complete picture. Where this has been done, the fact is made clear.

A.E. Holmans
Cambridge
November 2005
Foreword

The purpose of this work is to bring together and so make more accessible historical statistical information about housing in Britain. It is intended as a work of reference. Except for original work by the author to produce estimates of households and dwellings and their tenure for years for which no official figures are available, all the data in this work are from published sources. These sources are very diverse and scattered, and some are by no means obvious. An example is information from the Board of Inland Revenue about changes in house prices during the Second World War, which was included in the report of an official committee charged with devising a scheme of price control for private houses. Bringing this array of figures together in one book is intended to assist all concerned with housing who have an interest not only in present housing conditions but how they came to be and how they compare with conditions in times past.

The figures are introduced by commentaries which describe their sources and definitions, particularly where the definitions have a bearing on how comparable the figures are across time. What counted as a “room”, for example, changed between the 1961 and 1971 censuses; and in the 1951 census dwellings that were part of an institution, in particular services married quarters “behind the wire” were not included in the count of dwellings and therefore of households. Comments are also offered on what can be inferred from the data presented. Comparisons are made between different estimates where these are available, for instance the age distribution of dwellings in the housing stock, and an attempt made to assess what would be a best estimate.

Work by University economists is drawn on extensively, as well as official sources. Before 1914 the main housing series are the work of University researchers, notably indexes of rents and building costs, and of new houses completed. Estimates of gross fixed capital formation in dwellings come from the national accounts series produced at the Department of Applied Economics at Cambridge University. Official housing data before 1914 comprise only the dwellings and household data in the decennial census; a limited amount of information about public capital expenditure on housing; house duty data; levels of rents of “working class” housing in major towns in a single year (1912); and some details of individual slum clearance and building schemes, mainly in London. An attempt is made in the commentaries to make the most of the pre-1914 information. But clearly the statistical history of British housing is very recent history.

The interwar years saw an increase in the scope of official statistics of housing as a consequence of policy innovations: subsidised building of housing; rent control; and (in the 1930s) slum clearance with impetus from central government. Official figures for the number of houses completed began in 1919, initially of houses built with subsidy but extended in 1922 to include unsubsidised dwellings as well. In the 1930s the Ministry of Health (then the government department responsible for housing) published a half-yearly Housing Return which included figures for slum clearance as well as new building, and some other housing activities including loans by local authorities for house purchase.
In the post-war years official statistics of housing expanded substantially. Some of the expansion was a consequence of new policies, for instances grants to private owners for improvement of dwellings. Some of it was in publishing additional detail (e.g numbers of dwellings started as well as completed), and more frequently (monthly instead of half-yearly). The main innovation in official statistics of housing, though, was the sample survey. The Government Social Survey was set up in 1941. It carried out a survey to estimate the number of households in 1945, and of waiting lists in 1949. But the landmark was the survey of housing in England and Wales carried out in 1960 for the ministry of Housing and Local Government. It provided an array of information on housing topics including, for the first time, an estimate of the number of households in each of the tenure sectors. Also started in the 1960s were the Building Societies Mortgage Survey, a continuous survey of a sample of mortgage loans (including particulars of the dwellings they finance and their prices); and house condition surveys, inspections of samples of dwellings by surveyors to collect information about unfitness and disrepair in the dwelling stock. These surveys were repeated subsequently.

Another innovation of the 1960s, a very important source of statistics included in this work, was publication in 1966 by the Ministry of Housing and Local Government (and its successors-in-title) of a quarterly digest of statistics of housing. The title of this publication was *Housing Statistics*, though often cited as *Housing Statistics Great Britain*. It was replaced by *Housing and Construction Statistics* in 1972, with the same housing data but with statistics of the construction industry added. This quarterly publication was replaced in 1980 by an annual *Housing and Construction Statistics* volume, with a quarterly series with a smaller range of data. In 2000 the annual volume became *Housing Statistics*, with construction statistics published separately. These volumes are a very substantial source for the present work.

Extensive use has also been made of the annual *UK Housing Review* (previously *Housing Finance Review*) first published by the Joseph Rowntree Foundation for 1994/95 and more recently by the Chartered Institute of Housing. One of its major strengths is providing information for Wales and Scotland alongside that for England. Housing in Wales and Scotland is the responsibility of the Welsh Assembly and the Scottish Parliament. Before devolution Scottish housing was the responsibility of a separate government department, originally the Scottish Office and latterly the Scottish Development Department. When the Welsh Office came into action in the early 1970s, housing was one of its functions. Separate housing administrations generate separate housing statistics.

An important way in which separate government departments for housing in each of the four countries of the United Kingdom have influenced housing statistics is through each having their own housing surveys. Housing surveys in England have not been matched in the other three countries, so from the 1970s onwards much of the "national" data is English. Scottish housing information has been separate since the administration of the census in Scotland became undertaken by the General Register Office for Scotland. A separate chapter (Part L) is therefore included for historical statistics of housing in Scotland. The only truly United Kingdom statistical series in this work are national accounts aggregates; and some public expenditure totals.
This work is divided into thirteen parts by subject (See Table of Contents) and a concluding part. The concluding part (Part N) starts with the “housing question” as understood in the years before 1914, and discusses how extensive have been changes since then in housing conditions, for the most part for the better. Also considered is what has been the contribution of public policies and public expenditure to these changes. Equally important in Part N is possible reasons why notwithstanding the improvements in housing conditions shown by the statistical measures, housing is nevertheless widely perceived at the time of writing as a problem area. In the first years of the 21st century the expression “housing crisis” could be used. The answer to this question cannot depend on historical statistics alone. But they can be used to show how significant was the persistence, though on a smaller scale in proportional terms of conditions considered unsatisfactory in much earlier terms; and throw some light on the prevalence of conditions that attracted less interest in times past. Two major contributory causes are put forward as hypotheses: the first is the persisting rise in house prices in real terms; the second is the distribution of income and employment. Rising house prices (and market rents) in real terms mean that rising incomes do less to increase command over housing services than they could otherwise. The distribution of income, and particularly the large number of households with no earning member, means that access to adequate housing for many households depends on support from taxation. Rising housing costs in real terms raise the cost of this support, in conditions where there are many other pressures on public expenditure.
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# Table of Contents

<table>
<thead>
<tr>
<th>Part</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preface</td>
<td></td>
<td>i</td>
</tr>
<tr>
<td>Foreword</td>
<td></td>
<td>ii</td>
</tr>
<tr>
<td>Part A</td>
<td>Population and Households</td>
<td>1</td>
</tr>
<tr>
<td>Part B</td>
<td>The Stock of Dwellings, New Building, and Components of Increase</td>
<td>23</td>
</tr>
<tr>
<td>Part C</td>
<td>The Housing Stock: Age, Number of Rooms and Bedrooms, Amenities and Services and State of Repair</td>
<td>60</td>
</tr>
<tr>
<td>Part D</td>
<td>Density of Occupation: Overcrowding and Under-Occupation</td>
<td>104</td>
</tr>
<tr>
<td>Part E</td>
<td>Housing Tenure: The Dwelling Stock and Households</td>
<td>124</td>
</tr>
<tr>
<td>Part F</td>
<td>Households: Owner-Occupiers and Renters</td>
<td>147</td>
</tr>
<tr>
<td>Part G</td>
<td>The Private Rented Sector: All Households (and their Dwellings) Who are Neither Owner-Occupiers nor Social Sector Tenants</td>
<td>187</td>
</tr>
<tr>
<td>Part H</td>
<td>Rents</td>
<td>220</td>
</tr>
<tr>
<td>Part I</td>
<td>House Prices</td>
<td>256</td>
</tr>
<tr>
<td>Part J</td>
<td>House Purchases and Mortgages</td>
<td>289</td>
</tr>
<tr>
<td>Part K</td>
<td>Public Expenditure on Housing</td>
<td>319</td>
</tr>
<tr>
<td>Part L</td>
<td>Scotland</td>
<td>366</td>
</tr>
<tr>
<td>Part M</td>
<td>Gross Fixed Investment in Dwellings, Construction Costs, General Price Level Gross Domestic Product, and Disposable Income</td>
<td>401</td>
</tr>
<tr>
<td>Part N</td>
<td>Overview of the Statistical History of British Housing: Progress but Persisting Problems</td>
<td>428</td>
</tr>
<tr>
<td>Bibliography</td>
<td></td>
<td>470</td>
</tr>
<tr>
<td>Appendix: List of Tables</td>
<td></td>
<td>475</td>
</tr>
</tbody>
</table>
PART A: POPULATION AND HOUSEHOLDS

Supporting Tables

Table S.1 Categories of Separate Occupiers in England and Wales in 1911 .......... 3
Table S.2 “Family Indexes” and Totals of Households in 1911, 1921, and 1931 ........ 6

Main Tables

Table A.1 Total Population, Adult Population and Households in England and Wales ................................................................. 14
Table A.2 Households and Concelled Households (or “Concelled Families”) England and Wales 1951-2001 .................................................. 15
Table A.3 Increases in Total Population, Adult Population and Households ........ 15
Table A.4 One-Person and Multi-Person Households 1931-2001 ......................... 16
Table A.5 Components of Increase in Households 1931-91 .................................................. 16
Table A.6 Headship Rates Among Widowed and Divorced Men and Women Aged 60 and Over .................................................. 16
Table A.7 Headship Rates Among Never-Married Men and Women Aged 20-44 ... 17
Table A.8 Households According to Size (Number of Persons) ................................. 18
Table A.9 Analysis of Composition of Households in 14 Sub-Districts in 1861: Absolute Numbers .................................................. 19
Table A.10 Analysis of Composition of Households in 14 Sub-Districts in 1861: Percentages .................................................. 19
Table A.11 Analysis of Households by Type in 1931 .................................................. 20
Table A.12 Households in 1951: Analysis by Characteristics of the Household head .................................................. 20
Table A.13 Households in 1961 and 1971: Analysis by Type and Age of Households Heads .................................................. 21
Table A.14 Households in 1971, 1981, 1991, and 2001: Analysis by Household Type .................................................. 21
Table A.15 Projections of Households .................................................. 22
I Total Population, Adult Population and Households

1. What since 1945 has been termed the “household” is the counting unit on the demand and need side of the housing system. The number of households and the adult population are shown in Table A.1. The adult population generally speaking is the household forming population. The total population, including the population under age 20 as well as the adult population is given in order to show how its rate of increase has differed from the adult population. Long term increases in gross domestic product (GDP), real national income, or personal disposable income in real terms are usually shown per head of population (see Part N). But with changes in demand for housing, income per household is what matters in most contexts. Whether the course of real income per household has been materially different from income per head is very relevant to the question discussed in Part N; why there is still a problem of poor housing at the beginning of the 21\textsuperscript{st} century when real income per head of the population is over four times what it was a century earlier.

2. Population and household totals are shown in Table A.1. Adult population is shown from 1841, though the information about ages in 1841 is considered to be approximate only. None was collected in earlier censuses. Mid-year population estimates for census years have been regularly published as bases for subsequent annual estimates of the population. The differences from the census figures are however very small, so the census figures are shown for ease of recognition. The results of the 1981 census, however, led the Office of Population Censuses and Surveys to conclude that the 1971 census had under-counted, and the official population estimate for mid-1971 was raised from 48,854,000 to 49,152,000. There have been problems with the 1991 and 2001 census population totals. Comparison of the 1991 enumerated population total with the total obtained by working forward from 1981 by adding births, subtracting deaths, and adding estimates of inward migrants and subtracting outward migrants led the Office of Population Censuses and Surveys to conclude that the 1991 census under-counted the population. The under-count was estimated at 1,210,000 in England and Wales at mid-1991. The 2001 census led the Office for National Statistics (which became responsible for the Census) to conclude that the under-count in 1991 was not as large as previously thought, so the estimate of the population at mid-1991 was revised downwards. The 2001 census also under-counted, and the results of work by the Office for National Statistics led to successive upward revisions to the mid-2001 population total. The figures given in Table A.1 for the total resident population and the adult population at mid-2001 are those issued by the Office of Population Censuses and Surveys in September 2004.

3. Table A.1 includes two non-census years, 1939 and 1945. For 1939 there is an official estimate by the General Register Office of the population analysed by age, defined in the same way as is the 1931 and 1951 censuses. For 1945 the estimate of households is from an official source (paragraph 7); but there is no population estimate that is comparable with that for 1939. The official population figure for 1945 is what was then termed the “total” population, which included H.M. Forces serving overseas.

4. Households require a more extended discussion, including concepts, definitions and nomenclature as well as the totals themselves. Before 1945 the term “family”
was used. A major change of definition was made in the 1861 census. The census report (Volume III, General Report, page 10) may be quoted:

"The family in its complete form consists of a householder with his wife and children; and in the higher classes with their servants. Other relatives and visitors sometimes form part of a family; and so do lodgers at a common table who pay for their subsistence and lodging. In taking the census the enumerator was directed to leave with each occupier a householder’s schedule; the occupier by definition including the owner, or the person who paid the rent whether (as tenant) for the whole house or (as lodger) for any distinct floor or apartment. Thus a lodger alone, or in company with another lodger occupying common apartments, is an occupier and as such is classed as a family in the abstracts."

5. The average number of persons per family (i.e. the total enumerated population divided by the number of families) was 4.47 in 1861, as compared with a range from 4.69 in 1801 to 4.83 in 1851. The reason was considered to be: "the multiplication of families by recognition of lodgers as constituents of the class" (see citation of source in the previous paragraph). The defining characteristic of a "separate occupier" was thus not eating meals with the "host" family. That has remained the substance of the definition of a separate household in a house occupied by two or more households, apart from a proviso added in 1981 (see paragraph six below) about not sharing the use of a living room or sitting room. "Separate occupiers" were equal by definition to the number of census schedules returned for premises where one or more person was present on census night. The different categories of "separate occupiers" enumerated in 1911 are shown in Table S.1.

Table S.1 Categories of Separate Occupiers in England and Wales in 1911

<table>
<thead>
<tr>
<th>Category</th>
<th>Number (thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>In ordinary dwelling houses</td>
<td>7,124</td>
</tr>
<tr>
<td>In blocks of flats</td>
<td>257</td>
</tr>
<tr>
<td>In shops</td>
<td>438</td>
</tr>
<tr>
<td>In hotels and inns</td>
<td>89</td>
</tr>
<tr>
<td>In offices, factories, etc.</td>
<td>22</td>
</tr>
<tr>
<td>In institutions</td>
<td>28</td>
</tr>
<tr>
<td>In other premises</td>
<td>31</td>
</tr>
<tr>
<td>In vessels and sheds (including vagrants)</td>
<td>17</td>
</tr>
<tr>
<td>Total separate occupiers</td>
<td><strong>8,005</strong></td>
</tr>
</tbody>
</table>

Source: 1911 Census, Vol. VI Buildings of Various Kinds, Table 1.

6. A sub-set of "separate occupiers" was defined in Vol. VIII of the 1911 Census, Table 1, termed "private families", of which there were 7,943,000. These were analysed by size (see Table A.7). As a sub-set of separate occupiers, "private families" counted lodgers who did not eat meals with the host family as separate families. The same concept, definition, and name were used in 1921 and 1931. In 1945 the term "private family" was changed to "household" by the Government Social Survey, and "household" was the term used in the 1951 census. The term remains in use to the time of writing. The definition was amended in 1981 so as not to count as a separate household anyone who shared the use of a living room or sitting room with someone else. The Office of Census and Surveys estimated (see Changing the Definition of Household) that if both the previous and revised definitions were
correctly applied the difference would be about 100,000. Whether the previous
definition was correctly applied in 1971 and the revised definition in 1981 must be a
matter for some doubt.

7. Sources for total households are to be described as well as definitions. Census
totals of “families” from 1801 to 1851, separate occupiers from 1861 to 1911 and of
private families are as published, taken from the 1951 Census Housing Report, Table
A. In the absence of a census in 1941 due to the war, an unofficial household estimate
for 1939 was made by the author, and for 1945 a survey-based estimate by the
Government Social Survey is used. To use census data only would mean
amalgamating together twenty years of very diverse circumstances. The estimate of
households in 1939 was originally published in A. E. Holmans, Housing Policy in
Britain: A History (page 63), and depended on the age, sex, and marital status of the
population in 1931, 1939, and 1951. The estimate of households in 1945 is from
Social Survey, Population and Housing in England and Wales mid-1945. The 1951
and 1961 household totals are both census-based, but with adjustments. The need for
adjustment to the 1951 census total stems from people in households living within the
boundaries of an institution (such as in Services family quarters within the camp or
station boundary) being counted as part of the population of the institution (1961
estimated the number of dwellings not counted for this reason at 141,000 (Housing
Policy Technical Volume Chapter 1, paragraph 36 and notes to Table I.5). A similar
number of households would have been omitted. Including them raises the household
total from 13,118,000 enumerated to 13,259,000. In 1961 the enumerated total of
households present was 14,644,000. DoE estimated that if households away from
home at the time of the census were included the total would be 14,724,000 (source
same as for the figure for 1951).

8. The totals of households in 1971, 1981, and 1991 were estimated from a
different source in a different way, described in Annex B of Projections of
Households in England to 2016. The source used was the 1971, 1981, and 1991
census samples of the OPCS (now ONS) Longitudinal Study. Each is an
approximately 1 percent sample of the enumerated population. The samples were
analysed as if they were independent cross-section samples, and from them were
calculated "household representative rates" (similar but not identical to the more
familiar headship rates) specific for age, sex, marital status and cohabitation status, for
use in household projections. By applying these headship rates to the official mid-
year population estimates analysed by sex, age, and status for 1971, 1981, and 1991
(see paragraph 2 above) estimates of households in each year were calculated. The
estimate of households in 1991 in Table A.1 was made by applying the same marital
status and headship rates to the revised estimate of the mid-1991 population issued by
the Office for National Statistics in 2003. This estimate was provided by the
Population and Housing Research Group at Anglia Polytechnic University.

9. The figure for households in 2001 is an interim estimate only. The 2001 census
information about marital status and household headship needed for an estimate on
the same basis as those for 1971, 1981, and 1991 (revised) is not yet available at the
time of writing. The published census total of households is too low, as it takes no
account (necessarily) of subsequent upward revisions to the original 2001 census-
based population estimate. A review of implications of the upward revisions to the
population total and information from the Survey of English Housing and Council Tax totals led the present author to conclude (A. E. Holmans, *Households and Dwellings in England in 1991 and 2001*, Research Report X, Cambridge Centre for Housing and Planning Research 2004, Table 20) that an increase from the published census total of 20,451,000 to 20,614,000 could be supported. A similar calculation has not been made for Wales. To obtain an interim estimate of households in England and Wales at mid-2001, 165,000 is added to the published census figure (21,660,000).

10. With the definition of a household used in British censuses and surveys two or more households can live in one dwelling, as could “private families” and “separate occupiers” (see paragraph 2). A household in the census and survey sense can include a “concealed family” or “concealed households”. These are couples with or without children, and lone parent families with children, that live as members of someone else’s household. Examples are recently married young couples who live with in-laws, or a deserted young mother who goes to live with her parents. In colloquial terms they may be said to share, but in definitional terms they are part of a household, not separate households. They were first identified in the 1951 census, where they were termed “family nuclei” and so parts of “composite households”. They could be found and studied as a result of a one percent sample of census records being extracted and analysed.

11. The number of lone parent “family nuclei” or “concealed families” that are counted depends on how “children” are defined. In 1951, and in 1961, 1971, and 1981, “children” could be of any age. In the 1992-based household projections, lone parent families and households were defined as lone parents with dependent children (i.e. under 16 – the school leaving age – or 16 or 17 in full-time education). The 1991 and 2001 censuses gave lone parents with dependent children and with only non-dependent children separately. For continuity with previous years Table A.2 includes concealed families with only non-dependent children in 1991 and 2001; but families with dependent children are shown as a separate line. Concealed families in 1951, 1961, and 1971 are taken from Department of the Environment, *Housing Policy Technical Volume* (1977) Table 1.22. The figure for 1991 is from *Census 1991 Report for Great Britain*, Table 88; and for 2001 from *National Report for England and Wales*, Table SO11. No census figure for concealed families in 1981 was published. A minimum estimate was derived from the number of households with two families and three or more families (*Household and Family Composition*, Table 12). Households with two families have one concealed family; those with three or more families two concealed families (or possibly more). This procedure gives only a minimum estimate, because it does not include instances such as couples living with one parent, who is the household head. That would count as only one family.

12. Table A.2 shows concealed families as between 6 and 7 percent of the sum of households plus concealed families in 1951, which was attributed to the shortage of housing caused by the war. No fully comparable estimates of concealed families are available before 1951. The published data from the 1945 *Survey of Population and Housing* (paragraph 7 above) did not include information about household composition from which the number of concealed families could be estimated. Work by the General Register Office published in the 1931 census *Housing Report and Tables* showed, though, that post-war housing shortages led to a considerable increase in the number of “concealed families”. In Chapter 5 the change in the number of
households between censuses from 1861 onwards was compared with "family indexes", calculated from census totals of population groups thought likely to be members of separate households. Three "family indexes" were calculated. Basis C is shown for 1911, 1921, and 1931, in comparison with the actual census totals of "private families". It comprised all married women plus widowed women under age 65 plus 10 percent of single men aged between 20 and 45.

Table S.2  "Family Indexes" and Totals of Households in 1911, 1921, and 1931

<table>
<thead>
<tr>
<th></th>
<th>1911</th>
<th>1921</th>
<th>1931</th>
</tr>
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<tbody>
<tr>
<td>Family index (Basis C)</td>
<td>7,935</td>
<td>9,046</td>
<td>10,140</td>
</tr>
<tr>
<td>Actual census total</td>
<td>7,943</td>
<td>8,739</td>
<td>10,233</td>
</tr>
</tbody>
</table>


13. The implication is that the number of separate households in 1921 was reduced by about 300,000 below what would be expected from the size of the population and its age, sex, and marital status composition. The total of concealed families is likely to have been higher than 300,000 because there would have been "concealed families" in 1911 and 1931, but how many is impossible to say.

II  The Increase in Households Relative to the Adult Population and Total Population

14. Table A.1 shows that after 1931 the number of households rose by more than in proportion to the adult population, in contrast to what happened between 1861 and 1911. Changes decade by decade (and in 1931-39 and 1939-51) in the total population, the adult population, and the total of households are shown in Table A.3, which was constructed from Table A.1. Little need be said about the relationship of the adult population and the total population. Changes in the number of births affect the total population at once, but the adult population only after a 20 year time lag. Owing to the high proportion of migrants that are young adults, migration changes have a greater effect in proportional terms on the adult population than on the total population. The main comment to be made about the total population is that the contention that since World War II it has been static or nearly so is wholly fallacious. Between 1951 and 2001 its average rate of increase was 0.4 percent a year, which may appear slow but which cumulated to 20 percent over the whole period, 8.6 million in absolute terms.

15. The increase in the total of households relative to the adult population is fundamentally important for the history of British housing. From 1861 to 1911 the rate of increase in the number of households was no faster than the increase in the adult population (1861-71) or materially slower. Overall, the adult population rose by 97 percent in the 50 year period, but the number of households by only 78 percent. The principal reason was probably falling marriage rates: there is a much closer fit with the "family indexes" in Chapter 5 of the 1931 census *Housing Report and Tables* (see paragraph 12 above), particularly married women plus widows and widowers under the age 65. The "family indexes" in comparison with the number of households suggest that over the two decades from 1911 to 1931 the pre-1911 relationship held good, but that in 1921 the number of households was depressed by insufficiency of
separate accommodation. A similar effect from World War II can be clearly demonstrated from 1951 census data. This would imply that the increase in households relative to the adult population in 1921-31 represented a return to “normal” rather than the beginning of the rise in households relative to the adult population that is clearly to be seen in 1931-39 and in all periods since. Between 1931 and 2001 the adult population of England and Wales rose by 46 percent, but the total of households rose by 113 percent. Of the increase of 11.6 million households in the period, about 4.7 million would be arithmetically pro-rata to the adult population, which leaves 6.9 million as the increase relative to the adult population.

III Sources of the Increase in Households Relative to the Adult Population

16. Information with which to analyse the increase in households relative to population is not available in comparable form for the whole period since 1931. Analysis of household composition and headship rates requires detailed data that did not become available until the advent of sampling the census (1951) and electronic data processing (1961 and later). Previously analyses of household composition were only for a small number of selected areas as in 1931, and indeed 1861 (see paragraph 23 below). In the absence of data for analyses of household type, composition, and headship rates over the whole period, analyses for shorter sub-periods must be used. There is however one analysis that can be made for the whole period since 1911, a division of the increase in households into one-person households and multi-person households. An analysis of households by size has been published since 1911 (Table A.8 below). For 1931, 1951, and 1961 the figures in Table A.3 for one-person households are the published census figures. For 1971, and 1981 they are estimates made in the same way as for households of all sizes in total (paragraph 8). The years 1991 and 2001 pose problems owing to the downward revision to the household estimate for 1991, and to the evidence that the published census household total is too low. The published estimate of one-person households in 1991 (see paragraph 8 above for the reference) is scaled down pro-rata to the total of all households. The published census figure for one-person households in 2001 (Census 2001, National Report for England and Wales, Table 051) is scaled upwards pro rata to the adjustment described in paragraph 9 above. These are interim estimates only; but are sufficient for depicting the trend increase in the number of one-person households.

17. A broad estimate can be made of the division of the increase in households between 1931 and 1991 into the arithmetical effects of the increase in the adult population; the change in the age and marital status (and from 1971 cohabitation status) of the adult population; and the overall rise in headship rates. This division for 1931-39, 1939-51, and 1951-61 depends on the 1951 headship rates (1951 census, Housing Report, Table BE, and see also A. E. Holmans, British Housing Policy: A History, pages 104-5 and Table IV.5). The division in 1971-81 and 1981-91 depends on the published analysis of components of change in households in England (Projections of Households in England to 2021, Table III), as no similar analysis has been published for Wales. In Table A.5 the totals have been rounded to tens of thousands and the items to fives of thousands to avoid the impression of spurious accuracy. The figures given do not of course purport to that degree of accuracy. The components of the increase in 1981-91 have been scaled in the way described in paragraph 16 for one-person households. For 1991-2001 only a division between the increase in the adult population and all other changes is possible.
18. More detailed information is available about household headship rates for widows and widowers (from 1951 to 1991); and younger single men and women (in the sense of never-married) from 1961 to 1991. From 1961 to 1991 headship rates specific for age, sex and marital status were calculated for use in household projections. Headship rates were calculated for 1961, 1966, 1971 and 1981 from a 10 percent sample from the census; but for the post-1991 census household projections a different source was used: the OPCS (subsequently ONS) Longitudinal Study samples for 1971, 1981, and 1991 (see paragraph 8 above). Owing to the difference of source the two sets of 1971 and 1981 headship rates differ (see Table A.6) but not by enough to “tell different stories”. In both sets of headship rates the denominator is the private household population, i.e. excluding persons whose usual residence is an institution, for instance a residential care home or nursing home. In 1951 however, the denominator for headship rates was the whole population in specific categories, defined by age, sex, and marital status. The effect is to depress calculated 1951 headship rates relative to rates for 1961 and later. This is a serious discontinuity. But in view of how important was the increase in the proportion of widows and widowers living independently as a source of increases in the number of households the published 1951 headship rates at ages 60 and over are included in Table A.6. Information from the 2001 census with which to calculate headship rates specific for sex, age, and marital status was not available at the time of writing.

19. The figures for 1951 in Table A.6 (Housing and Households Table S) refer strictly speaking to non-married men and women in the age groups shown and therefore include single and divorced (very few in 1951) men and women as well as widows and widowers who however predominated then at ages above 60.

20. No information was published about headship rates among younger single (never-married) men and women in 1951, so the time series is restricted to 1961 to 1991. As with widows and widowers in Table A.6, the figures for 1961 to 1981(a) are headship rates calculated from the 10 percent census samples, while 1981(b) and 1991 are household representative rates derived from the OPCS Longitudinal Study samples. The headship rates in Table A.7 include multi-person households as well as one-person households. In particular, the women’s headship rates include lone parent households. The increase in the number of never-married women who are lone mothers living independently (as distinct from members of someone else’s household) is the main reason for the faster increase in women’s than men’s headship rates at ages under 30 between 1981 and 1991.

VI Household Size and Type

21. Classification of households by type depends on information about relationships between household members, for instance husband and wife and parent and child. Such information is much more complex and difficult to analyse than counts of individuals, and until the appearance of sampling the census (1951) and electronic data processing (1961 and onwards), analysis of household composition was undertaken only for a small number of selected areas (in 1861 and 1931 only). Counting households according to the number of members – strictly speaking the number of names in the census schedule – is much less complex. Census enumeration by household schedules began in 1851, and from on there was no intrinsic difficulty about counting schedules according to the number of names they contained. Such
counts were first made in 1891, but only for “families” occupying four rooms or fewer. The number of rooms was first asked for in 1891, to enable overcrowding to be studied. Overcrowding figured prominently in the Report of the Royal Commission on the Housing of the Working Classes (1885) and was thought to be most prevalent in small houses. “Families” with more than four rooms were not asked about the number of rooms in 1891, nor in 1901. In 1911, however, the question about the number of rooms was asked of all households, as it has been in all censuses since. In 1911 census enumerators’ instructions included a definition of a room, which is discussed in Part B of this work. In 1891 and 1901 no definition was provided.

22. Table A.8 shows the size distribution of households in 1911 and in subsequent census years. The number of sizes is as published. The source is the census as published; the various adjustments to census household totals (paragraphs 7 to 9) are not taken through to numbers of households according to size. The numbers in 1911 to 1951 are of persons actually present, whether usually resident or not; the numbers in 1961 are also of persons present, for comparability with 1951.

23. The information about household types is very discontinuous: only for 1971, 1981, 1991, and 2001 are the definitions the same. The household types in 1961 resemble 1971 to 1991 but with important differences: cohabiting couples were not identified in 1961; and in 1961 lone parents could be living with their children of any age, whereas in 1971 and afterwards only dependent children (in the technical sense of under 16 or 16 to 18 if in full-time education) counted. The 1951 data on type of household distinguished twelve categories, defined by sex, marital status, and age of the head, which could not be matched with the 1961 categories. Not all married men head married couple households: some live alone or with a new partner; and lone parents were not distinguished from other single or widowed or divorced women. For 1931 only a division between married and non-married and with and without children under age 10 was estimated. For 1861 an analysis was made of the composition of “families” in 14 selected registration sub-districts. Each is commented on in turn.

24. The 1861 analysis of household composition in 14 selected registration sub-districts might be regarded as something of a historical oddity, not least because it was not repeated and no interest was taken in household composition in the census subsequently until 70 years later. It is nevertheless worth including here, to show (among other things) that households with bachelor or spinster heads are far from being a later 20th century phenomenon. The districts where household composition was tabulated in a selected sub-district were: Pancras and St Giles (London), Canterbury, Luton, Bury St Edmunds, Salisbury, Stoke-on-Trent, Nottingham, Chorley, Huddersfield, Easington, Merthyr Tydfil, Carmarthen and Cardigan. As to the criteria for selecting these sub-districts, the 1861 census (Volume III, General Report, page 10) merely refers to “14 sub-districts, representing different classes of the community”. Households were divided into those headed by a married couple; a widow or widower; bachelor or spinster; or no head present. Households were cross-divided according to the types of household member (other than the head) that were present: children; relatives; visitors; servants; and trade assistants. Households were classified according to combinations of these household members present. Thirty-one combinations were identified. Visitors can be ignored for present purposes in classifying households, as they would have been present only temporarily. The
principal focus of interest in aggregating the combinations to manageable numbers is
the number of households with and without children, and the number of non-married
household heads living alone. Households with the head not present (4.9 percent of
all households counted) are omitted as being too complex to classify. Table A.9
summarises these data in absolute terms, and Table A.10 in percentage terms.
Households headed by bachelors or spinsters were clearly not rare, some 15 percent of
all households if the data from the 14 districts are taken at face value. Furthermore,
three-quarters of the spinster or bachelor householders were living alone (note the
definition of a “separate occupier” in paragraph 3 above).

25. The 1931 analysis of types of household divided “private families” into those
containing at least one married couple and all other households, cross-divided into
those containing one or more children under age 10 and those not. The proportions
came from special tabulations for Sheffield and Camberwell, produced to study over-
crowding, and specifically to provide the information with which to set up a standard
for adequacy of space. That is the reason for distinguishing children under age 10, as
it is widely assumed that children under age 10 can share the same room even though
of opposite sexes. That is still one of the assumptions forming part of the “bedroom
standard” (see Part C). Age 10 is also important in the statutory definition of
overcrowding in the Housing Act 1935 in that in working out the “permitted number”
of persons in a dwelling, children aged 1 but under 10 counted half. The overall
proportions of married couple and other households with and without children under
age 10 were found to be the same in Camberwell as in Sheffield, from which the
Census Office concluded that these proportions could be taken to apply to England
and Wales as a whole (Housing Report and Tables, page xxxvi and Table XI). The
estimates of households according to type are shown in Table A.11. The figure of
263,000 for households other than married couples with children under age 10 is
doubtless an under-estimate of lone parent households owing to the age limit for
children; but is the first appearance of them in census tables.

26. The 1951 census did not analyse household type as such, but provided an
analysis of households by marital status, age, and sex of the household head (Housing
Report, Table 12A). From the one percent sample of the census, tabulations were
produced of “family nuclei” (i.e. families that formed part of a larger household) and
“composite households” (i.e. households that contained a family nucleus as well as
the main households). These tables were published in the census sample report, but
are not drawn on here. The analysis of households by characteristics of the household
head is shown in Table A.12.

27. Estimates of ‘households according to type in 1961 and 1971’ were produced as
part of the process of household projections by the Ministry of Housing and Local
Government (MHLG) and then the Department of the Environment (DoE). The data
source used was a 10 percent sample of the census in 1961, 1966, 1971, and
subsequently 1981. In analysing these base data, and in the projections, a four-fold
classification of household types was used: married couple households, lone parent
households, one-person households, and other households. The household projection
process and its base data were fully computerised, hence sub-divisions of the totals of
the four household types could be produced that were specific for age of the
household head and (except of course for married couple households) specific for sex
and marital status as well. Marital status here meant legal marital status: cohabitation
did not enter until the full revision of the household projection system in the early 1990s. Table A.13 shows the estimates of households of the four types with a subdivision by broad age groups. It is taken from Table I.10 of the Housing Policy Technical Volume published by the Department of the Environment in 1977.

28. The numbers and type of households in 1971, 1981, and 1991 were estimated as part of the households projection process in the early 1990s, but by a different method from that used for 1961 and 1971 in Table A.12. As explained in paragraph 7 above, the source used was the 1971, 1981, and 1991 OPCS Longitudinal Study samples, each analysed as if it were an independent cross-section sample. Changes were made in the household categories: cohabiting couple households were distinguished as a separate category; and lone-parent households re-defined as lone parents with dependent children. "Other" households were re-defined as "other multi-person households", defined by exception as multi-person households that were neither married couple households, cohabiting couple households nor lone parent households. These household estimates are shown in Table A.14. Comparison of the figures for 1971 with those in Table A.13 shows considerable discrepancies. Some are readily explained, for instance the reduction in lone parent households. The restriction to lone parents with dependent children transferred lone parents of only non-dependent children to "other multi-person households"; and lone parents could be re-classified as cohabiting couples if the parent was the tenant and hence household head. The difference in married couple households is likely to be explained partly (though not entirely) by married couples who live with a son or daughter being counted as household representative, when the son or daughter is the owner or tenant and hence the household head by the criteria in use when the figures for 1971 in Table A.13 were produced. The estimates of household totals in 1991 analysed by type are from a total of households which was subsequently revised downwards (paragraph 8). To scale the figures for 1991 to agree with the lower total would be rather arbitrary, so they are left as published. For 2001 the household numbers analysed by type are taken from Table UV68 of the 2001 census National Report for England and Wales.

V Household Projections

29. Household projections are estimates of the number of households in future years, given specified assumptions about future population and household formation. These assumptions are normally trend-based, and so implicitly reckon on a continuation of policies that affect these trends, e.g. in immigration and household formation. A projection is not the same thing as a forecast, because a forecast could include policy changes. But for most purposes the results of a continuation of current trends is a very useful starting point for future prospects for housing requirements.

30. The first official estimate of the number of households in a future year was made by the General Register Office in the 1931 census housing report. Chapter 14 of this report was entitled "Housing requirements in the immediate future", and included an estimate of the number of "private families" (households) in 1941. The population of England and Wales in that year was forecast at 41.0 million, which was divided by sex and age (by working forward from 1931) and marital status. With an estimate of the population sub-divided by sex, age, and marital status the "family indexes" (paragraph 12 above) for 1941 could be calculated. Given the fairly close relationship (except in 1921) between total households and these indexes, it was
reasonable to use them to estimate the number of households in 1941, which was put at 11,150,000, as compared with 10,233,000 in 1931. There was of course no census in 1941 owing to the war. But if the estimate of households in 1939 in Table A.1 is anywhere near right, the number of households rose much faster in the 1930s than the General Register Office had forecast. About 100,000 of the difference from the 1939 household estimate can be explained arithmetically by a faster increase in the population; the rest (over 500,000) was due at least in the most part to marital status, the increase in marriage rates in the 1930s. It is also possible, however, that the increase in the proportion of widows and widowers living independently (paragraph 18) may have got under way during the 1930s.

31. The housing volume of the 1951 census reports included a short section on “Pointers to the future” (pages cxxviii-cxxxix), with a projection of households to 1975 (Table BE). The 1951 census produced true headship rates rather than the “family indexes” of 1931. When the headship rates were applied to the 1931 population they produced a hypothetical household total only 32,000 higher than the enumerated total, which conveyed a picture of overall stability in the relationship between the household total and the size and structure of the population, apart from the proportion of younger married couples living independently being depressed by the housing shortage in 1951. The Census Office’s household projections assumed that the proportion of married men under age 40 that headed households would rise from 78.8 percent in 1951 to 90 percent in 1975, but with all other headship rates constant at 1951 levels. The projection for 1975 was 15,159,000; reference to Table A.1 shows this to be at least 2 million below the actual figure. Not all of the difference was due to the constant headship rates assumption: population growth and marital status contributed.

32. In the early 1960s it became clear that an assumption of a stable relationship between household totals and the size and structure of the population was no longer valid, as the enumerated total of households in 1961 significantly exceeded the hypothetical figure obtained by using 1951 headship rates. Electronic data processing of the census enabled headship rates specific for sex, age and marital status to be calculated for 1961, and when the 1966 sample census results became available, for that year also. For the first time evidence became available for whereabouts changes in headship rates were occurring, and the direction and magnitudes of the change. Projections made from these data were first published by the Ministry of Housing and Local Government (MHLG) in Housing Statistics Great Britain No. 14 (August 1969). With only two sets of headship rates only five years apart there was little scope for projecting them in complex ways, so changes between 1961 and 1966 were assumed to continue but at a gradually diminishing rate. As first published they were in terms of “potential households”, a needs measure which included married couples not living independently (concealed married couple families) and excluded three-quarters of one-person households living in shared accommodation (assumed not to want a separate house or flat). The 1969-based projection (published in Housing Statistics Great Britain No. 20 February 1971) gave enough detail for household figures on the same basis as in Table A.1 to be derived. The headship rates were the same as before, and the population projection was slightly modified. The 1971 census added a third set of observations of headship rates, which gave a better basis for projecting trends, though increased the complexity of doing so.
33. Table A.15 shows successive household projections for England and Wales and England. In all instances the population and marital status components came from projections by the Government Actuary’s Department for inter-departmental use, not specifically for household projections. The headship rates were however the responsibility of the Department responsible for housing in England, originally MHLG, then DoE, then DETR. The detail of the projection system and the data sources were extensively revised in the 1992-based projections published in 1995 (Projections of Households in England to 2016, Annexes A and B). Separate projections are available for England in some years but not all. The 1989 projections were for England only and not Wales. For the most part, changes between successive projection rounds have been more the consequence of changes to population projections and marital status rather than household headship.
### Table A.1  Total Population, Adult Population and Households in England and Wales

<table>
<thead>
<tr>
<th>Year</th>
<th>Total population</th>
<th>Adult population (*)</th>
<th>Households (*)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1801</td>
<td>8,893</td>
<td>...</td>
<td>1,897</td>
</tr>
<tr>
<td>1811</td>
<td>10,164</td>
<td>...</td>
<td>2,142</td>
</tr>
<tr>
<td>1821</td>
<td>12,000</td>
<td>...</td>
<td>2,493</td>
</tr>
<tr>
<td>1831</td>
<td>13,897</td>
<td>...</td>
<td>2,912</td>
</tr>
<tr>
<td>1841</td>
<td>15,914</td>
<td>8,584</td>
<td>()</td>
</tr>
<tr>
<td>1851</td>
<td>17,928</td>
<td>9,817</td>
<td>3,712</td>
</tr>
<tr>
<td>1861</td>
<td>20,066</td>
<td>10,984</td>
<td>4,492</td>
</tr>
<tr>
<td>1871</td>
<td>22,712</td>
<td>12,330</td>
<td>5,049</td>
</tr>
<tr>
<td>1881</td>
<td>25,974</td>
<td>13,959</td>
<td>5,633</td>
</tr>
<tr>
<td>1891</td>
<td>29,003</td>
<td>15,879</td>
<td>6,131</td>
</tr>
<tr>
<td>1901</td>
<td>32,528</td>
<td>18,736</td>
<td>7,037</td>
</tr>
<tr>
<td>1911</td>
<td>36,071</td>
<td>21,683</td>
<td>8,005/</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>7,943 (*)</td>
</tr>
<tr>
<td>1921</td>
<td>37,887</td>
<td>23,883</td>
<td>8,739</td>
</tr>
<tr>
<td>1931</td>
<td>39,952</td>
<td>26,998</td>
<td>10,233</td>
</tr>
<tr>
<td>1939</td>
<td>41,460</td>
<td>29,129</td>
<td>11,750</td>
</tr>
<tr>
<td>1945</td>
<td>...</td>
<td>...</td>
<td>12,227</td>
</tr>
<tr>
<td>1951</td>
<td>43,758</td>
<td>31,362</td>
<td>13,259</td>
</tr>
<tr>
<td>1961</td>
<td>46,105</td>
<td>32,320</td>
<td>14,724</td>
</tr>
<tr>
<td>1971</td>
<td>49,152</td>
<td>34,152</td>
<td>16,871</td>
</tr>
<tr>
<td>1981</td>
<td>49,634</td>
<td>35,414</td>
<td>18,323</td>
</tr>
<tr>
<td>1991</td>
<td>50,748</td>
<td>37,836</td>
<td>20,213</td>
</tr>
<tr>
<td>2001</td>
<td>52,360</td>
<td>39,298</td>
<td>21,825</td>
</tr>
</tbody>
</table>

Notes: (*) Aged 20 or over; not collected in 1831 and earlier; the figure for 1841 is approximate only.
(*) “Families” from 1801 to 1851; “separate occupiers” from 1861 to 1911; “private families” from 1911 to 1931; “households” from 1945 onwards.
(†) Not reported.
(‡) “Private families”; the first figure for 1911 is for “separate occupiers”.

Source: See text (paragraphs 7-9).
Table A.2  Households and Concealed Households (or “Concealed Families”) England and Wales 1951-2001

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households</td>
<td>13,259</td>
<td>14,724</td>
<td>16,871</td>
<td>18,323</td>
<td>20,213</td>
<td>21,825</td>
</tr>
<tr>
<td>Concealed households (*)</td>
<td>935</td>
<td>702</td>
<td>426</td>
<td>182 (**)</td>
<td>273</td>
<td>165 (*)</td>
</tr>
<tr>
<td>Households plus concealed households</td>
<td>14,194</td>
<td>15,426</td>
<td>17,297</td>
<td>18,505</td>
<td>20,486</td>
<td>21,990</td>
</tr>
<tr>
<td>Memo: Concealed households excluding lone parents with only non-dependent children (d)</td>
<td>...</td>
<td>...</td>
<td>...</td>
<td>...</td>
<td>249</td>
<td>150 (*)</td>
</tr>
</tbody>
</table>

Notes: (*) Includes concealed lone parents with only non-dependent children.
(**) Under-stated – see text (paragraph 11).
(d) Possibly too low as the figures do not take account of the upward revision to the mid-2001 population.

Source: Not available from the census before 1991.

Table A.3  Increases in Total Population, Adult Population and Households

<table>
<thead>
<tr>
<th></th>
<th>(percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total population</td>
</tr>
<tr>
<td>1861-71</td>
<td>13.2</td>
</tr>
<tr>
<td>1871-81</td>
<td>14.4</td>
</tr>
<tr>
<td>1881-91</td>
<td>11.7</td>
</tr>
<tr>
<td>1891-01</td>
<td>12.2</td>
</tr>
<tr>
<td>1901-11</td>
<td>10.9</td>
</tr>
<tr>
<td>1911-21</td>
<td>5.0</td>
</tr>
<tr>
<td>1921-31</td>
<td>5.5</td>
</tr>
<tr>
<td>1931-39</td>
<td>3.8</td>
</tr>
<tr>
<td>1939-51</td>
<td>5.5</td>
</tr>
<tr>
<td>1951-61</td>
<td>5.4</td>
</tr>
<tr>
<td>1961-71</td>
<td>6.6</td>
</tr>
<tr>
<td>1971-81</td>
<td>1.0</td>
</tr>
<tr>
<td>1981-91</td>
<td>2.2</td>
</tr>
<tr>
<td>1991-2001</td>
<td>3.2</td>
</tr>
</tbody>
</table>

Source: Calculated from Table A.1.
### Table A.4  One-Person and Multi-Person Households 1931-2001

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Households ('000)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>One-person</td>
<td>689</td>
<td>1,403</td>
<td>1,960</td>
<td>3,114</td>
<td>4,151</td>
<td>5,392</td>
<td>6,553</td>
</tr>
<tr>
<td>Multi-person</td>
<td>9,544</td>
<td>11,856</td>
<td>12,764</td>
<td>13,757</td>
<td>14,172</td>
<td>14,821</td>
<td>15,272</td>
</tr>
<tr>
<td>All households</td>
<td>10,233</td>
<td>13,259</td>
<td>14,724</td>
<td>16,871</td>
<td>18,323</td>
<td>20,213</td>
<td>21,825</td>
</tr>
</tbody>
</table>

Source: See text (paragraph 16), where the caveats about the figures for 1991 and 2001 should be noted.

### Table A.5  Components of Increase in Households 1931-91

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult population</td>
<td>810</td>
<td>900</td>
<td>410</td>
<td>840</td>
<td>620</td>
<td>1,300</td>
<td>780</td>
</tr>
<tr>
<td>Age and marital status composition (b)</td>
<td>590</td>
<td>375</td>
<td>680</td>
<td>480</td>
<td>110</td>
<td>180</td>
<td>830</td>
</tr>
<tr>
<td>Headship rates, etc. (c)</td>
<td>120</td>
<td>235</td>
<td>380</td>
<td>830</td>
<td>720</td>
<td>410</td>
<td></td>
</tr>
<tr>
<td><strong>Total increase</strong></td>
<td><strong>1,520</strong></td>
<td><strong>1,510</strong></td>
<td><strong>1,470</strong></td>
<td><strong>2,150</strong></td>
<td><strong>1,450</strong></td>
<td><strong>1,890</strong></td>
<td><strong>1,610</strong></td>
</tr>
</tbody>
</table>

Notes:  
(a) Division between 193-51 and 1951-61 is affected by the large number of couples living with in-laws, etc. in 1951 who became independent households by 1961 (see Table A.2).  
(b) Includes cohabitation in 1971 and after.  
(c) The 'etc.' is the statistical 'remainder', i.e. cross-products.  
Source: See text (paragraph 17).

### Table A.6  Headship Rates Among Widowed and Divorced Men and Women Aged 60 and Over

<table>
<thead>
<tr>
<th></th>
<th>Men 60-64</th>
<th>65-69</th>
<th>70-74</th>
<th>75 and over</th>
<th>Women 60-64</th>
<th>65-69</th>
<th>70-74</th>
<th>75 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>1951</td>
<td>55</td>
<td>57</td>
<td>56</td>
<td>52(*)</td>
<td>65</td>
<td>66</td>
<td>65</td>
<td>56(*)</td>
</tr>
<tr>
<td>1961 (a)</td>
<td>84.9</td>
<td>78.8</td>
<td>75.1</td>
<td>64.5</td>
<td>89.0</td>
<td>86.1</td>
<td>81.2</td>
<td>67.5</td>
</tr>
<tr>
<td>1971 (a)</td>
<td>85.5</td>
<td>84.0</td>
<td>81.1</td>
<td>73.4</td>
<td>90.4</td>
<td>89.5</td>
<td>86.8</td>
<td>77.5</td>
</tr>
<tr>
<td>1981 (a)</td>
<td>86.3</td>
<td>87.7</td>
<td>87.7</td>
<td>81.9</td>
<td>91.0</td>
<td>91.4</td>
<td>90.7</td>
<td>83.2</td>
</tr>
<tr>
<td>1981 (b)</td>
<td>90.2</td>
<td>91.8</td>
<td>90.6</td>
<td>86.6</td>
<td>86.2</td>
<td>87.2</td>
<td>87.9</td>
<td>84.7</td>
</tr>
<tr>
<td>1991 (b)</td>
<td>92.8</td>
<td>92.8</td>
<td>92.9</td>
<td>91.1</td>
<td>87.9</td>
<td>89.3</td>
<td>90.4</td>
<td>89.0</td>
</tr>
</tbody>
</table>

Notes: (*) With approximate allowance for the effect of the denominators in 1951 being total population, the figure for men would be 59 percent on the same basis as 1961, and for women 64 percent.  
(a) Denotes derived from a 10 percent sample of the census.  
(b) Denotes derived from the OPCS Longitudinal Study.
Table A.7  Headship Rates Among Never-Married Men and Women Aged 20-44

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Men</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1961</td>
<td>2.8</td>
<td>9.0</td>
<td>14.7</td>
<td>20.9</td>
<td>28.3</td>
</tr>
<tr>
<td>1971</td>
<td>7.3</td>
<td>16.4</td>
<td>22.5</td>
<td>24.5</td>
<td>29.6</td>
</tr>
<tr>
<td>1981 (a)</td>
<td>11.3</td>
<td>29.5</td>
<td>37.8</td>
<td>39.3</td>
<td>42.9</td>
</tr>
<tr>
<td>1981 (b)</td>
<td>8.9</td>
<td>25.9</td>
<td>35.0</td>
<td>37.6</td>
<td>40.6</td>
</tr>
<tr>
<td>1991</td>
<td>12.7</td>
<td>36.6</td>
<td>50.1</td>
<td>52.4</td>
<td>52.1</td>
</tr>
<tr>
<td><strong>Women</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1961</td>
<td>3.7</td>
<td>9.1</td>
<td>13.8</td>
<td>18.8</td>
<td>27.4</td>
</tr>
<tr>
<td>1971</td>
<td>9.0</td>
<td>19.7</td>
<td>25.6</td>
<td>28.7</td>
<td>31.3</td>
</tr>
<tr>
<td>1981 (a)</td>
<td>12.6</td>
<td>30.4</td>
<td>40.0</td>
<td>41.4</td>
<td>44.0</td>
</tr>
<tr>
<td>1981 (b)</td>
<td>12.0</td>
<td>35.4</td>
<td>43.8</td>
<td>51.3</td>
<td>50.6</td>
</tr>
<tr>
<td>1991</td>
<td>17.9</td>
<td>43.3</td>
<td>58.3</td>
<td>61.9</td>
<td>59.8</td>
</tr>
</tbody>
</table>

Notes: (a) and (b) see Notes to Table A.6.
### Table A.8  Households According to Size (Number of Persons)

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>423.2</td>
<td>526.8</td>
<td>688.7</td>
<td>1,403.3</td>
<td>1,959.8</td>
<td>3,001.5</td>
<td>3,849.1</td>
<td>5,291.3</td>
<td>6,502.6</td>
</tr>
<tr>
<td>2</td>
<td>1,283.6</td>
<td>1,546.9</td>
<td>2,239.8</td>
<td>3,627.1</td>
<td>4,383.3</td>
<td>5,267.2</td>
<td>5,695.8</td>
<td>6,726.8</td>
<td>7,402.1</td>
</tr>
<tr>
<td>3</td>
<td>1,531.4</td>
<td>1,823.6</td>
<td>2,459.9</td>
<td>3,312.2</td>
<td>3,353.6</td>
<td>3,150.7</td>
<td>3,016.2</td>
<td>3,240.7</td>
<td>3,358.8</td>
</tr>
<tr>
<td>4</td>
<td>1,439.5</td>
<td>1,625.3</td>
<td>1,980.5</td>
<td>2,491.2</td>
<td>2,680.9</td>
<td>2,790.3</td>
<td>3,205.2</td>
<td>3,086.6</td>
<td>2,894.5</td>
</tr>
<tr>
<td>5</td>
<td>1,145.6</td>
<td>1,213.5</td>
<td>1,271.5</td>
<td>1,259.4</td>
<td>1,294.3</td>
<td>1,338.1</td>
<td>1,289.0</td>
<td>1,081.0</td>
<td>1,069.2</td>
</tr>
<tr>
<td>6</td>
<td>823.0</td>
<td>818.4</td>
<td>746.6</td>
<td>567.4</td>
<td>555.7</td>
<td>581.6</td>
<td>445.8</td>
<td>321.4</td>
<td>314.0</td>
</tr>
<tr>
<td>7</td>
<td>551.2</td>
<td>520.1</td>
<td>421.8</td>
<td>255.4</td>
<td>229.3</td>
<td>211.6</td>
<td>127.0</td>
<td>127.2</td>
<td>119.3</td>
</tr>
<tr>
<td>8</td>
<td>344.8</td>
<td>314.8</td>
<td>214.4</td>
<td>107.0</td>
<td>94.2</td>
<td>46.6</td>
<td>46.6</td>
<td>46.6</td>
<td>46.6</td>
</tr>
<tr>
<td>9</td>
<td>200.7</td>
<td>179.3</td>
<td>112.0</td>
<td>50.9</td>
<td>41.0</td>
<td>17.6</td>
<td>17.6</td>
<td>17.6</td>
<td>17.6</td>
</tr>
<tr>
<td>10</td>
<td>106.1</td>
<td>98.3</td>
<td>54.4</td>
<td>23.5</td>
<td>127.2</td>
<td>119.3</td>
<td>119.3</td>
<td>119.3</td>
<td>119.3</td>
</tr>
<tr>
<td>11</td>
<td>51.8</td>
<td>40.5</td>
<td>24.6</td>
<td>11.1</td>
<td>184.1</td>
<td>184.1</td>
<td>184.1</td>
<td>184.1</td>
<td>184.1</td>
</tr>
<tr>
<td>12</td>
<td>23.4</td>
<td>17.6</td>
<td>10.7</td>
<td>5.3</td>
<td>33.6</td>
<td>14.2</td>
<td>14.2</td>
<td>14.2</td>
<td>14.2</td>
</tr>
<tr>
<td>13</td>
<td>10.1</td>
<td>7.4</td>
<td>4.4</td>
<td>4.4</td>
<td>4.4</td>
<td>4.4</td>
<td>4.4</td>
<td>4.4</td>
<td>4.4</td>
</tr>
<tr>
<td>14</td>
<td>4.5</td>
<td>3.4</td>
<td>1.8</td>
<td>4.2</td>
<td>4.2</td>
<td>4.2</td>
<td>4.2</td>
<td>4.2</td>
<td>4.2</td>
</tr>
<tr>
<td>15 or more</td>
<td>4.1</td>
<td>3.2</td>
<td>2.0</td>
<td>1.8</td>
<td>4.2</td>
<td>4.2</td>
<td>4.2</td>
<td>4.2</td>
<td>4.2</td>
</tr>
<tr>
<td>Total</td>
<td>7,943.1</td>
<td>8,739.2</td>
<td>10,233.1</td>
<td>13,117.9</td>
<td>14,640.9</td>
<td>16,509.9</td>
<td>17,706.5</td>
<td>19,877.3</td>
<td>21,660.5</td>
</tr>
</tbody>
</table>

Source: Censuses.
Table A.9. Analysis of Composition of Households in 14 Sub-Districts in 1861: Absolute Numbers

<table>
<thead>
<tr>
<th></th>
<th>Husband and Wife</th>
<th>Widow or Widower</th>
<th>Bachelor or Spinster</th>
<th>Total with head present</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household head alone(°)</td>
<td>7,093</td>
<td>3,205</td>
<td>6,875</td>
<td>17,173</td>
</tr>
<tr>
<td>Household head and children, no others (**)</td>
<td>24,026</td>
<td>4,430</td>
<td>322</td>
<td>28,778</td>
</tr>
<tr>
<td>Household head and children plus others</td>
<td>7,870</td>
<td>2,247</td>
<td>80</td>
<td>10,197</td>
</tr>
<tr>
<td>Household head and servants, no others</td>
<td>602</td>
<td>307</td>
<td>314</td>
<td>1,223</td>
</tr>
<tr>
<td>Other households</td>
<td>1,935</td>
<td>910</td>
<td>1,652</td>
<td>4,497</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>41,526</strong></td>
<td><strong>11,099</strong></td>
<td><strong>9,243</strong></td>
<td><strong>61,868</strong></td>
</tr>
<tr>
<td>Memo: All households with servants</td>
<td>4,490</td>
<td>1,422</td>
<td>830</td>
<td>6,742</td>
</tr>
</tbody>
</table>

Note: (°) Includes household head and visitors. Excluding visitors the number of households comprising the household head only were: husband and wife 6,487; widow or widower 2,967; bachelor or spinster 6,709.

(**) Includes household head, children and visitors.

Table A.10. Analysis of Composition of Households in 14 Sub-Districts in 1861: Percentages

<table>
<thead>
<tr>
<th></th>
<th>Husband and Wife</th>
<th>Widow or Widower</th>
<th>Bachelor or Spinster</th>
<th>Total with head present</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household head alone</td>
<td>17.1</td>
<td>28.9</td>
<td>74.4</td>
<td>27.8</td>
</tr>
<tr>
<td>Household head and children, no others</td>
<td>57.9</td>
<td>39.9</td>
<td>3.5</td>
<td>46.5</td>
</tr>
<tr>
<td>Household head and children plus others</td>
<td>19.0</td>
<td>20.2</td>
<td>0.9</td>
<td>16.5</td>
</tr>
<tr>
<td>Household head and servants, no others</td>
<td>1.4</td>
<td>2.8</td>
<td>3.4</td>
<td>2.0</td>
</tr>
<tr>
<td>Other households</td>
<td>4.7</td>
<td>8.2</td>
<td>17.9</td>
<td>7.3</td>
</tr>
<tr>
<td><strong>All households</strong> (total = 100 percent)</td>
<td><strong>41,526</strong></td>
<td><strong>11,099</strong></td>
<td><strong>9,243</strong></td>
<td><strong>61,868</strong></td>
</tr>
<tr>
<td>(All households)</td>
<td>(67.1)</td>
<td>(17.9)</td>
<td>(14.9)</td>
<td>(100.0)</td>
</tr>
</tbody>
</table>
Table A.11 Analysis of Households by Type in 1931

<table>
<thead>
<tr>
<th>Married couple households:</th>
<th>(thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>One or more children under age 10</td>
<td>3,358</td>
</tr>
<tr>
<td>No children under age 10</td>
<td>4,465</td>
</tr>
<tr>
<td>All married couple households</td>
<td>(7,823)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other households:</th>
<th>(thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>One or more children under age 10</td>
<td>263</td>
</tr>
<tr>
<td>One-person households</td>
<td>683</td>
</tr>
<tr>
<td>Two persons or more, no children under age 10</td>
<td>1,464</td>
</tr>
<tr>
<td>All households</td>
<td>10,233</td>
</tr>
</tbody>
</table>

Source: See text (paragraph 25).

Table A.12 Households in 1951: Analysis by Characteristics of the Household head

<table>
<thead>
<tr>
<th>Married head</th>
<th>(thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aged under 40</td>
<td>3,204.2</td>
</tr>
<tr>
<td>Aged 40-59</td>
<td>4,724.8</td>
</tr>
<tr>
<td>Aged 60 or over</td>
<td>2,017.9</td>
</tr>
<tr>
<td>(All ages)</td>
<td>(9,946.8)</td>
</tr>
<tr>
<td>Non-married men and women under age 40</td>
<td>244.2</td>
</tr>
<tr>
<td>Single men aged 40-59</td>
<td>142.5</td>
</tr>
<tr>
<td>Single men aged 60 or over</td>
<td>92.0</td>
</tr>
<tr>
<td>Widowed and divorced men aged 40-59</td>
<td>121.9</td>
</tr>
<tr>
<td>Widowed and divorced men aged 60 or over</td>
<td>372.3</td>
</tr>
<tr>
<td>Single women aged 40-59</td>
<td>268.1</td>
</tr>
<tr>
<td>Single women aged 60 or over</td>
<td>299.1</td>
</tr>
<tr>
<td>Widowed and divorced women aged 40-59</td>
<td>462.6</td>
</tr>
<tr>
<td>Widowed and divorced women aged 60 or over</td>
<td>1,168.4</td>
</tr>
<tr>
<td>All households</td>
<td>13,117.9</td>
</tr>
</tbody>
</table>

Source: See text (paragraph 26).
Table A.13 Households in 1961 and 1971: Analysis by Type and Age of Households Heads

<table>
<thead>
<tr>
<th></th>
<th>1961</th>
<th>1971</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married couple households</td>
<td>10,489</td>
<td>11,445</td>
</tr>
<tr>
<td>Lone parent households</td>
<td>1,012</td>
<td>1,094</td>
</tr>
<tr>
<td><strong>One-person households</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 30</td>
<td>70</td>
<td>195</td>
</tr>
<tr>
<td>30-44</td>
<td>156</td>
<td>235</td>
</tr>
<tr>
<td>45-59/64</td>
<td>549</td>
<td>702</td>
</tr>
<tr>
<td>60/65 and over</td>
<td>1,334</td>
<td>2,198</td>
</tr>
<tr>
<td>(All one person households)</td>
<td>(2,109)</td>
<td>(3,330)</td>
</tr>
<tr>
<td><strong>“Other” households</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 30</td>
<td>48</td>
<td>117</td>
</tr>
<tr>
<td>30 or over</td>
<td>1,066</td>
<td>793</td>
</tr>
<tr>
<td>(All “other” households)</td>
<td>(1,114)</td>
<td>(3,330)</td>
</tr>
<tr>
<td><strong>All households</strong></td>
<td>14,724</td>
<td>16,779</td>
</tr>
</tbody>
</table>

Source: See paragraph 27.

Table A.14 Households in 1971, 1981, 1991, and 2001: Analysis by Household Type

<table>
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<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Married couple households</td>
<td>11,909</td>
<td>11,686</td>
<td>11,205</td>
<td>10,263</td>
</tr>
<tr>
<td>Cohabiting couple households</td>
<td>210</td>
<td>518</td>
<td>1,231</td>
<td>1,967</td>
</tr>
<tr>
<td>Lone parent households</td>
<td>401</td>
<td>659</td>
<td>1,032</td>
<td>1,555</td>
</tr>
<tr>
<td>Other multi-person households</td>
<td>1,237</td>
<td>1,309</td>
<td>1,446</td>
<td>1,373</td>
</tr>
<tr>
<td>One-person households</td>
<td>3,114</td>
<td>4,151</td>
<td>5,426</td>
<td>6,503</td>
</tr>
<tr>
<td><strong>All households</strong></td>
<td>16,871</td>
<td>18,323</td>
<td>20,340</td>
<td>21,661</td>
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</tbody>
</table>

Source: See paragraph 28.
<table>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>England and Wales</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1969 base</td>
<td>16,803</td>
<td>17,368</td>
<td>17,832</td>
<td>18,286</td>
<td>18,753</td>
<td>19,008</td>
<td>19,561</td>
<td>19,661</td>
<td>19,760</td>
</tr>
<tr>
<td>1973 base</td>
<td></td>
<td>17,415</td>
<td>18,099</td>
<td>18,814</td>
<td>19,421</td>
<td>19,561</td>
<td>19,661</td>
<td>19,760</td>
<td>19,860</td>
</tr>
<tr>
<td>1974 base</td>
<td></td>
<td>17,574</td>
<td>18,254</td>
<td>18,929</td>
<td>19,510</td>
<td>19,614</td>
<td>19,715</td>
<td>19,815</td>
<td>19,915</td>
</tr>
<tr>
<td>1975 base</td>
<td></td>
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<td>18,378</td>
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PART B: THE STOCK OF DWELLINGS, NEW BUILDING, AND COMPONENTS OF THE NET INCREASE

Supporting Tables

Table S.3 Buildings with Living Accommodation in England and Wales 1911 ............25
Table S.4 Buildings in England and Wales in 1921...........................................26
Table S.5 Census Totals of Dwellings With Up to Three Rooms in 1921, 1931, 1951, and 1961.................................................................28
Table S.6 Estimates of Components of Change of the Housing Stock in Sub-Periods of 1931-51.................................................................29

Main Tables

Table B.1 Houses and Dwellings in England and Wales 1801-2001.................................43
Table B.2 Comparable Series for Vacant Dwellings in England and Wales 1901-2001 .....44
Table B.3 Sharing Households and Shared Dwellings in England and Wales 1911-2001..................................................................................44
Table B.4 Dwellings Completed: England and Wales: 1856 to 1944/45 ......................45
Table B.5 Dwellings Completed: England and Wales 1945-2001...............................46
Table B.6 Tenure of New Dwellings Built in England and Wales 1919/20 to 1944/45 .47
Table B.7 Building For Private Owners in England and Wales 1920/21 to 1938/39: Building for Owner-Occupation and Letting by Private Owners ...............48
Table B.8 Tenure of New Dwellings Built in England and Wales 1945 – 2001............49
Table B.9 Dwellings Completed in England and Wales in the Inter-War Years: Analysis by Tenure and Region.........................................................51
Table B.10 Houses and Flats Completed: Analysis by Number of Bedrooms: England and Wales .................................................................................52
Table B.11 Proportions of Houses and Flats and Distributions of Each by Number of Bedrooms .........................................................................................55
Table B.12 Average Floor Area and Number of Dwellings by Type and Construction Date: 1991 English House Condition Survey.................................................56
Table B.13 Average Floor Area By Dwelling Type and Construction Date: 2001 English House Condition Survey.........................................................56
Table B.14 Average Plot Size of Houses by Type and Construction Date ..................57
1. This Part brings together information about the stock of dwellings (including vacant dwellings and shared dwellings); new dwellings built; dwellings demolished; and the components of change of the housing stock.

**Total Dwellings, Vacant Dwellings and Households from 1861**

2. The counting unit in censuses for the stock of accommodation was originally the “house”. To start with it was undefined, with what was counted left to the enumerator. In 1861 to 1911 a house was defined as “all space within the external and party walls of a dwelling” (1861 Census of England and Wales, General Report, page 7). What constituted a dwelling was not further defined, but information published from the 1911 census showed that what was counted was living accommodation. In 1911 and 1921 an enumeration of buildings was made so as to identify buildings where there was living accommodation. “Houses” as defined in the 1911 census are shown in Table S.1. “Separate occupiers” are repeated from Part A, Table S.1.

| Table S.3  Buildings with Living Accommodation in England and Wales 1911 |
|-----------------|--------------------|--------------------|-----------------|--------------------|
|                 | Inhabited buildings | Uninhabited buildings | Total buildings | Separate occupiers |
| Ordinary dwelling houses | 6,501.8            | 367.7               | 6,869.5         | 7,124.2           |
| Blocks of flats | 75.6               | 1.4                 | 77.0            | 256.5 (a)         |
| Shops | 403.6               | 31.0                | 434.6           | 438.0             |
| Hotels, inns, public houses | 87.5               | 0.8                 | 88.3            | 88.7              |
| Offices, warehouses, workshops, factories (b) | 20.8               | 1.8                 | 22.6            | 21.9              |
| Institutions | 23.9               | 1.3                 | 25.2            | 27.9              |
| Other | 28.6               | 4.6                 | 33.2            | 30.7              |
| Vessels, sheds, vagrants, etc. | –                  | –                   | –               | 17.4              |
| Total | 7,141.8            | 408.7               | 7,550.5         | 8,005.4           |

Notes: (a) 253,200 separate flats enumerated.
(b) With sleeping accommodation for caretakers, etc.
Source: Census of England and Wales 1911, Vol. VI, Table 1.

3. Significant for counting the number of dwellings is that in 1911 and earlier a block of flats were counted as a separate “house”. The count of dwellings in 1911 found 77,000 separate blocks, which comprised 253,000 separate flats. With an average of 3.3 flats per block, small blocks clearly predominated. This was the main difference of definition between a “house” as defined from 1861 to 1911 and a “dwelling”, the concept used from 1921. With the “house”, the principal source of ambiguity was about buildings with living accommodation that were not wholly residential.

4. The 1921 census introduced the concept of the “structurally separate dwelling” as the counting unit. Such a dwelling would be as self-contained as a single dwelling house or a purpose-built flat. The detail collected in 1911 was used to produce a figure for “structurally separate dwellings” that was approximately comparable with 1921. The
principal feature was counting individual flats as separate dwellings, instead of blocks of flats. The 1921 census included an enumeration of all buildings, which were divided into those that contained dwellings and those that did not; and the number of separate dwellings in buildings with residential accommodation. These data are summarised in Table S.4.

Table S.4 Buildings in England and Wales in 1921

<table>
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<tr>
<th></th>
<th>Buildings not containing dwellings</th>
<th>Buildings containing dwellings</th>
<th>Dwellings occupied by non-private households</th>
<th>Dwellings occupied by private households</th>
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<td>Undivided private houses</td>
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<td>7,158.0</td>
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<td>7,130.5</td>
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<td>–</td>
<td>44.2</td>
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<tr>
<td>Blocks of flats, tenements</td>
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<tr>
<td>Shops</td>
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<tr>
<td>Others</td>
<td>339.8</td>
<td>73.8</td>
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<td>52.6</td>
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<tr>
<td>Total</td>
<td>490.6</td>
<td>7,797.7</td>
<td>51.1</td>
<td>7,978.2</td>
</tr>
</tbody>
</table>

Source: Census of England and Wales 1921, General Report, Table 20.

5. The 1921 census distinguished as a separate category of building “structurally divided private houses”. This category was not distinguished in 1911, so whether there were any is not known. These were private houses converted into flats, within 1921 there was an average of 2.4 flats per converted house. They were too few in 1921 to make much difference to the total count of dwellings; but in subsequent censuses houses converted into two or more flats caused very considerable difficulties. The exact wording of the definition of a separate dwelling was modified from time to time in the hope of making the concept clearer to apply. In 1961 to qualify as a separate dwelling the accommodation had to be entirely behind its own front door, with access to the street that did not pass through anyone else’s accommodation. The problems about applying this definition were with accommodation in buildings that were originally single houses but converted into two or more units. Whether conversion work did in fact provide sufficient self-containment to count as separate dwellings was often difficult to decide. That successively more detailed instructions to enumerators had not succeeded was shown by the 1966 sample census Quality Check. The sample for the 1966 census was drawn from 1961 census records, and the quality check found that in a significant proportion of instances accommodation that had been counted in 1961 as a separate dwelling was not sufficiently self-contained to qualify as separate. The consequent over-statement of dwellings was estimated at 2 percent (P. Gray and F. Gee (of the Government Social Survey), Quality Check on the 1966 Sample Census in England and Wales, (HMSO, 1972). The quality check was a sample inquiry so the proportion of 2 percent could be subject to sampling variation, but if broadly correct it implies that the dwelling stock in 1961 was over-stated by nearly 300,000.

6. In 1971 separate dwellings were to be identified by information given by respondents instead of the previous practice by which they were identified by
enumerators. Questions were asked about access, and whether access space was shared with other households. This procedure was not repeated: preparations were made for a dwelling count in 1981, but not carried out for financial reasons. In the event only “household spaces” were enumerated, with dwelling totals estimated by the Department of the Environment (DoE). Self-contained household spaces were taken as equivalent to dwellings, and non-self-contained household spaces converted to dwelling equivalents by means of ratios, 100:25 except in Inner London, and there 100:19. Non-self-contained household spaces were a sufficiently small proportion of the total for the dwelling stock total not to be very sensitive to the exact ratios chosen. In 1991 and 2001 a dwelling count was undertaken, by procedures developed from those originally prepared for use in 1981.

7. From all censuses from 1801 to 1901 totals of “houses” are shown in Table B.1 as published. For 1911 totals are shown both of “houses”, and of separate dwellings (as estimated, see paragraph 4). For 1921 and 1931 the dwelling totals are as published. In 1951 living accommodation within the boundaries of an institution was not counted as private housing (see Part A, paragraph 7) but an estimate of the number of dwellings excluded was made by the Ministry of Housing and Local Government and added to the enumerated total. The 1951 figure for dwellings in Table B.1 includes them. In 1961 they were counted as dwellings (Census 1961, General Report, page 183). The possible over-count in 1961 discussed in paragraph 5 above has implications for the number of dwellings in 1951 as well. The net increase in the dwelling stock between 1951 and 1961 as estimated from new building, conversions, and demolitions agrees closely with increase between the 1951 and 1961 census totals. That would imply that if there was an over-count of dwellings in 1961 there was a similar over-count in 1951. Whether the census dwelling totals in 1951 was over-stated due to partial conversions being counted, or non-converted household spaces counted as separate dwellings is very relevant to estimates of the housing stock at dates between 1931 and 1951.

8. There was no census in 1941 owing to the war, and there are no official estimates of the dwelling stock between 1931 and 1951. How large the increase in the dwelling stock was between 1931 and the end of the 1930s is important in a history of housing, and so too is by how much the dwelling stock increased or decreased during the war years. Estimates of totals of dwellings in 1939 and 1945, of course unofficial, have been made by the present author from information about new building and losses from the stock. Direct information about the number of dwellings produced by conversions of houses into flats is not available and so has to be derived by residual from the net increase in the dwelling stock between 1931 and 1951. There are no grounds for querying the 1931 census figure, so the calculation depends on 1951.

9. Total new building from the end of 1930/31 to the end of 1938/39 totalled 2,338,000 (Table B.4) and the number of dwellings demolished or closed under slum clearance powers was 273,000, which gives an identified net increase of 2,065,000. If that is added to the census figure for the housing stock in 1931 (9,400,00) a figure of 11,465,000 is obtained, which is a minimum figure of the housing stock at the end of 1938/39. New building in 1939/40 to 1944/45 totalled 270,000 (Table B.4) and between the end of 1944/45 and the first quarter of 1951 898,000. Slum clearance is more problematic. An estimate may be made from DoE’s figure of 96,000 in 1938-51 (Table
1.12 of the *Housing Policy* Technical Volume). Thirteen thousand is accounted for by the difference between 260,000 in Table 1.12 for 1931-38 and the 273,000 given in Table B.14. Slum clearance at the previous rate is likely for the second and third quarters of 1939, about 35,000, which leaves 48,000, which can reasonably be attributed to post-war rather than the war years. New building minus slum clearance is therefore put at 235,000 in 1939-45 and 850,000 in 1945-51. For the three sub-periods together, 1931-39, 1939-45, and 1945-51 new building minus slum clearance is thus put at 3,150,000. From this must be deducted dwellings destroyed by enemy action, estimated at 218,000. The identified increase in the dwelling stock between 1931 and 1951 was therefore 2,932,000, which may be compared with the net increase of 3,130,000 between 1931 and 1951 census totals. About 200,000 is left for conversion gains minus other losses, to be apportioned between the three sub-periods. Only assumptions are possible about “other” demolitions and losses. In the light of DoE’s figure of 72,000 for “other” losses in 1951-55 (Table 1.12), i.e. 14,000 a year, 10,000 a year in 1931-39 and 1945-51 would seem reasonable, with a smaller but positive figure for 1939-45, say 20,000 all told, which would come to 160,000 and put the conversion gain as a residual at 360,000.

10. There are two questions about this estimate of the conversion gain between 1931 and 1951: is it inflated by non-self-contained accommodation being counted as separate dwellings in 1951; and how should it be apportioned between 1931-39, 1939-1945, and 1945-51? Between 1931 and 1951 the census shows an exceptional increase in small dwellings (three rooms or fewer). These are shown in Table S.5. In 1921 dwellings with one, two, or three rooms were grouped in the published table.

| Table S.5  Census Totals of Dwellings With Up to Three Rooms in 1921, 1931, 1951, and 1961 |
|------------|---------------------------------|----------------------------|-----------------|----------------|----------------|
|            | 1921  | 1931  | 1951  | 1961  | Increases  |
| Number of rooms |       |       |       |       | 1921-31  | 1931-51  | 1951-61  |
| 1           |       |       |       |       | ...      | 55       | 31       |
| 2           | 1349  | 366   | 457   | 524   | ...      | 91       | 67       |
| 3           | 985   | 1346  | 1430  |       | ...      | 361      | 84       |
| Total 3 or fewer | 1349  | 1391  | 1898  | 2080  | 42       | 507      | 182      |

Source: Table C.9.

11. The net increase in small dwellings between 1931 and 1951 was very large in comparison with previous and subsequent years, even with allowance for comparing a 20-year period with 10-year periods. In the post-war years there was no new building of small dwellings. Building of flats took place in the 1930s, but not in the numbers that would go far to account for a net increase of half a million small dwellings. That there was a large increase in habitations of three rooms or fewer between 1931 and 1951 seems well established. The question is whether they were sufficiently self-contained to count as separate dwellings. If on the argument in paragraphs 5 and 7 above 300,000 is taken off the 1951 total of dwellings and most of the increase in small habitations taken to have been not sufficiently self-contained to count as separate dwellings, there is a problem about when the 300,000 deduction was reversed. For it hardly seems plausible that the
census dwelling totals right through to 2001 are 300,000 low. For present purposes the census figure for dwellings in 1951 (modified for dwellings in defence establishments) is retained, and the figure of 360,000 for conversion gains taken into the estimate of dwelling stock changes in 1931-39, 1939-45, and 1945-51. There is no comment in inter-war discussions of housing policy that would imply conversions on this scale. If any credence is given to the hypothesis that many were in fact rooms in shared dwellings the bulk would have come into being at the time when sharing is likely to have increased greatly, the war and post-war years. Certainty is not attainable, but plausible figures would be 10,000 a year in 1931-39 (which would balance “other” losses); and the other 280,000 divided equally between the war years and 1945-51. These are of course unofficial figures, but the heterogeneity of 1931-51 in housing terms justifies an attempt to estimate separate figures for its sub-periods. These calculations are shown in Table S.6.

| Table S.6 Estimates of Components of Change of the Housing Stock in Sub-Periods of 1931-51 |
|-------------------------------------------------|---------|---------|---------|---------|
|                                                   | 1931-39 | 1939-45 | 1945-51 | 1931-51 |
| New dwellings built                              | 2,338   | 270     | 898     | 3,506   |
| Conversion gain                                  | 80      | 140     | 140     | 360     |
| Losses from enemy action                         |         | 218     |         | 218     |
| Slum clearance                                   | 273     | 35      | 48      | 356     |
| Other losses                                     | 80      | 20      | 60      | 160     |
| Net increase                                     | 2,065   | 135     | 930     | 3,130   |
| Stock at start of period                         | 9,400   | 11,465  | 11,600  | 9,400   |
| Stock at end of period                           | 11,465  | 11,600  | 12,530  | 12,530  |

12. That a net increase of 135,000 is shown for 1939-45, notwithstanding losses from the stock due to enemy action, is the consequence of a half-year (almost) of peace-time being included due to starting at the end of the 1938/39 financial year, and counting in the suspect conversion gains. For comparability with the household total for 1939, which refers to mid-year, the dwelling stock total for 1939 is worked forward to mid-year and is put at 11,520,000. The 1945 total is not affected by this so the net increase in the stock in 1939-45 is shown as 80,000. The net increase between 1945 and 1951 is as in Table S.4.

13. If the census-based figure for 1951 is accepted there are no grounds for modifying the 1961 and 1971 totals of dwellings, and there is no actual dwellings total for 1981. There is a possible query about the 1991 census dwellings total. The figure used in the official series for total dwellings (e.g. in Housing Statistics 2001, Table 1.1) is the enumerated total of separate dwellings in permanent buildings, 20,855,000. The Census Validation Survey estimated, however, that the census under-stated the number of dwellings in Great Britain by 126,000 (OPCS, 1991 Census Validation Survey Coverage Report, Table 4.5). Separate figures were not given for England, Wales, and Scotland, but pro-rata to household spaces the figure for England and Wales that would correspond to 126,000 for Great Britain would be 116,000. A case might perhaps be made for taking this figure into the 1991 dwelling total, though it is subject to sampling variation. A separate point on the official total of dwellings at 1991 census date is that it is of
dwellings in permanent buildings only, and therefore does not include what the census terms “non-permanent accommodation”, i.e. caravans and houseboats. These were enumerated if they were occupied as usual residences by persons present at census date. There were 99,000 in 1991; the households whose usual residences they were are part of the household total, so in a comparison of dwelling and household totals, non-permanent accommodation occupied as usual residences and the household that occupied it should be included in both totals (or neither). In 2001 “caravans and other mobile or temporary structures” were included in the total of dwellings. The work on which was based an enhanced total of households in 2001 (Part A, paragraph 9) suggests an under-statement of dwellings in the census, though smaller than that of households. On the evidence from the source cited there, 75,000 dwellings may be added to the published total (Table SO48) of 22,481,000 to give 22,556,000.

14. The totals of dwellings include non-permanent accommodation, which in 1991 was added back (see previous paragraph). In other census years, definitely since 1951, it was included in the total. The first mention is in the 1951 census Housing Report (page xvi): “Caravans and house boats were treated as dwellings if occupied on census night but not otherwise”. The concept of a household’s usual residence was not introduced until 1961; in 1951 a caravan used at weekends and for holidays would count if there was someone there at the time of the census, but there is no information about how many there were. Caravans and houseboats are obviously self-contained; in 1981 if enumerated as household spaces they were treated as dwellings in DoE’s estimate.

15. From 1801 onwards “houses” in the census were divided into “inhabited” and “uninhabited” according to whether anyone was present at the time of the census. A house that was occupied but with all the occupiers away would therefore be counted as “uninhabited”. Not until 1901 was an attempt made to distinguish between houses that were genuinely empty and those that were occupied but with all the occupiers away. The number of “uninhabited” houses in total was 449,000 (6.7 percent of the total stock), of which 189,000 were “uninhabited, in occupation”, and 260,000 (3.9 percent of the total stock) were “uninhabited, not in occupation” (Census 1901, General Report Habitations, pages 36-43). This distinction was not drawn in the 1911 and 1921 censuses. In 1911 the reason given (General Report, Chapter V, Tenements, page 195) was: “it appeared probable that the large increase over 1891 in the number and proportion of uninhabited houses in some urban areas was due in great measure to the inclusion of lock-up shops as houses in occupation. It was therefore considered undesirable to attempt the distinction in 1911”. The contention was that some of the premises counted as vacant in occupation were not houses at all. How many of the 408,000 houses enumerated as uninhabited in 1911, 5.3 percent of the total stock, were genuinely vacant is an interesting question historically. In the year 1911, was the last census in which there was a free market in rented housing. There was a substantial stock of vacant dwellings at a time when large numbers of households lived in shared housing, which would imply that the main reason for sharing was likely to be inability to afford a separate house or flat, not physical shortages. The distinction between tenanted and not tenanted vacant dwellings was drawn in the 1931 census, with comment in the Housing Report and Tables volume. Tenanted vacant dwellings were enumerated at 1.2 percent of the dwelling stock and tenantless (i.e. genuinely vacant) at 1.7 percent. In 1921 dwellings enumerated as vacant (occupied and unoccupied together) were 2.7 percent of the total. The 1931 census
Housing Report and Tables (page xii) expressed the view that because the 1921 census had been taken in the holiday season (in June – it had been postponed from April owing to threatened transport strikes) more households in 1921 than in 1931 would have been away and hence their dwellings would have been counted as vacant. That would have resulted in a higher proportion of the stock being vacant than the 1.2 percent in 1931. If it had been 1.4 percent, then the figure for tenantless vacants would have been 1.3 percent, to which plausibility is added by the proportion in 1951 being 1.1 percent, like 1921 also a time of severe housing shortage. The view was further expressed that the proportion of the stock in 1911 that was vacant and tenanted could be lower than in 1931, as fewer people were likely to travel. This is more of a surmise than the reason given for thinking that the proportion in 1921 was higher than in 1931; but if it is accepted, the proportion of dwellings that were “vacant, tenanted” in 1911 might be put at 1.0 percent, as compared with 1.2 percent in 1931. One percent of the dwelling stock in 1911 would be 77,000. When subtracted from the enumerated total of vacant dwellings of 408,000 that would leave 331,000 as genuinely vacant, equal to 4.3 percent of the dwelling stock. That is more than three times as high as the probable proportion in 1921, and two-and-a-half times as high as in 1931. Tenanted and not tenanted vacant dwellings were distinguished in 1951 in the same way as in 1931.

16. In 1961 and subsequently occupied dwellings where no one was present at the census were not counted as any kind of vacant dwellings. Distinguishing vacant dwellings from occupied dwellings where all the occupiers were away and secondary residences continued to be a potential source of enumeration error. Secondary residences (second homes, holiday lettings, urban pieds à terre, for instance) were not distinguished as a category of dwellings or household space until 1981. In 1971 differences between counties in the proportions of vacant dwellings point to the figures for vacant dwellings including some at least of the secondary residences. Cornwall and Devon are examples. If the findings from the Scottish post-enumeration survey – there was none in England – could be applied pro-rata to England and Wales, 35,000 secondary residences were included in the total of 675,000 vacant dwellings (Department of the Environment, Housing Policy Technical Volume (HMSO 1977), paragraph 51). In 1981 the number of vacant household spaces (taken as equivalent to dwellings) was enumerated as 817,000, whereas the Post-Enumeration Survey (OPCS Monitor CEN 83/4, Table 6) put the figure at 772,000.

17. The 1991 and 2001 census totals of vacant dwellings are problematic in relation to each other, and the 1991 figure is problematic in relation to other information, including the totals of dwellings and households and information from the English House Condition Survey (EHCS) about vacant dwellings. For England the census total of vacant dwellings in 1991 was 905,000 (965,000 England and Wales), and from EHCS 639,000. Analysis of the inter-relationship between totals of households, occupied dwellings, shared dwellings and sharing households points to the census figure for vacant dwellings in 1991 being much too high. Full detail is in A. E. Holmans, Households and Dwellings in 1991 and 2001, Cambridge Centre for Housing and Planning Research (2004) pages 35-37 and Annex C. An alternative source is Annex A of Alan Holmans, Housing Demand and Need in England 1991-2001 (Joseph Rowntree Foundation, 1995). The conclusion reached is that a best estimate of the number of vacant dwellings in England in 1991 would be about 700,000 which implies around 740-750,000 for England and Wales. The
published census total of vacant dwellings in 2001 in England (Census 2001 England and Wales National Report Table O48) is 717,000. This appears plausible in relation to 740-750,000 in 1991 as the housing market was much more buoyant in 2001 than it had been in 1991. Further support is given by the 2001 census figure for England, 667,000, agreeing closely with the English House Condition Survey (684,000 from Table A1.8 of English House Condition Survey 2001, Supporting tables). The adjustments discussed above suggest a sequence of “best estimates” of vacant dwellings in 1971 to 2001 of: 1971, 640,000; 1981, 770,000; 1991, 740,000; and 2001, 717,000. The figure for 1981 strictly speaking refers to household spaces; but for reasons discussed in paragraph 6 above a figure for dwellings could hardly be different. These estimates of totals of vacant dwellings are included in Table B.1 along with the census tables.

18. The census figures for “tenantless” vacant dwellings in 1901, 1931, and 1951; the estimate of “tenantless” vacant dwellings in 1911 and 1921 (paragraph 15); the census totals for 1961 and 2001 and the “best estimates” for 1971, 1981, and 1991 are combined in Table B.2 to form an approximately comparable series of vacant dwellings as defined from 1961 onwards. A figure for 1939 would be of interest; but there is no independent evidence from which to make an estimate. An inference from the faster increase in dwellings than in households between 1931 and 1939 would rest entirely upon assumptions.

19. Secondary residences (occupied dwellings or household spaces not used as main residences) were first distinguished in the census of 1981, and were enumerated also in 1991 and 2001. This is too few for a time series. Census enumerated totals for England and Wales were 144,000 in 1981 (Housing and Households, Table 1); 245,000 in 1991 (Report for Great Britain, Table 61 occupied “accommodation not used as main residences”); and 150,000 in 2001 (National Report for England and Wales, Table SO48, “second residence/holiday accommodation”). The 1981 Post Enumeration Survey (OPCS Monitor CEN83/4, Table 6) gave a figure of 175,000. For 1991 the English House Condition Survey (EHCS) gave 193,000 as the total of occupied secondary residences, compared with 220,000 from the census. If 193,000 is taken as the figure for England in 1991, a corresponding figure for England and Wales would be about 215,000. Figures of 175,000 in 1981 and 215,000 in 1991 would look reasonable in view of the perception – and complaints – about the increases in second homes. However, a reduction of 65,000 between 1991 and 2001 is not readily reconciled with other evidence. In the Survey of English Housing respondents are asked about whether they own a second home and if so where it is, with supplementary questions to clarify the circumstances. The number of second homes in England belonging to English households in 1994/95 to 1996/97 is put at 208,000, and in 2000/01 to 2002/03 233,000. One of the categories of second home includes “held as an investment”. Whether these should be included in open to argument. If they are not, the figures would be 179,000 and 168,000 (Survey of English Housing, provided by ODPM — published in Table 24 of Households and Dwellings in England in 1991 and 2001). In view of sampling, that implies no material change in the number of secondary residences other than those held as investments. The number of secondary residences in England belonging to households sampled by the Survey of English Housing is not the totality of secondary residences in England. It does not include dwellings belonging to households whose main residence is elsewhere in the United Kingdom or abroad. Nor does it include dwellings belonging to
corporate bodies. These are all included in the census total, which should therefore be significantly higher than an estimate from the Survey of English Housing. The 2001 census total of secondary residences is therefore suspect.

20. Shared dwellings, in the sense of dwellings that are occupied by two or more separate households ("private families" in 1921 and 1931) have been enumerated in the census since 1921. This was made possible by using the concept of the "structurally separate dwelling" in place of the former "house" (paragraph 4 above). How accurately shared dwellings can be counted depends on how accurately separate households can be distinguished, and how successful enumerators are at finding all the households in multi-occupied houses. A sharing household receives its own census schedule. A "concealed household" or "concealed family" (Part A, paragraph 10) does not, because it is only part of someone else's household. Census totals of shared dwellings from 1921 to 2001 other than 1981 are in Table B.3. In 1981 there was no count of dwellings, and hence none of shared dwellings, but the enumerated number of households with residents present in non-self-contained accommodation (Housing and Households, Table 2) can serve as figure for sharing households. In 1991 the Census Validation Survey (Coverage Report, Chapter 4) produces evidence that shared dwellings (58,000) were under-stated in the census. The evidence from the Validation Survey and from the English House Condition Survey is discussed in Annex C of Households and Dwellings in England in 1991 and 2001. It points to totals in England of 75-80,000 shared dwellings and 275-300,000 sharing households, as compared with the published census figures of 55,000 and 190,000. In view of the approximate nature of the calculation and the small number of enumerated shared dwellings in Wales (3,000), the figures of about 300,000 sharing households and 80,000 shared dwellings would be applicable to England and Wales also. The 2001 published census figures of 68,000 sharing households and 21,000 shared dwellings also appear low. Information from the Survey of English Housing, discussed in Households and Dwellings in England in 1991 and 2001 (page 25) points to a total of about 200,000 sharing households. A corresponding figure for England and Wales might be about 210,000.

21. Census totals of shared dwellings and sharing households are in Table B.3, with footnote references to the figures of 300,000 in 1991 and 210,000 in 2001 put forward in the previous paragraph. Also included is an estimate of sharing households in 1911. The number of sharing households can be derived arithmetically from: (a) the number of households in total; (b) the number of dwellings occupied as main residences (in 1911 total dwellings minus vacant dwellings); and (c) the ratio of sharing households to shared dwellings. Of these the number of households in total was 7,943,000; total dwellings minus vacant 7,691,000 minus 408,000 = 7,283,000; and the ratio of sharing households to shared dwellings in both 1921 and 1931 was 2.3:1 (Table B.3). If the same ratio is assumed to have held in 1911, the number of sharing households would be 1,168,000 and the number of shared dwellings 508,000, 1,150-1,200,000 households and 500,000 shared dwellings. These figures are fairly sensitive to the value assumed for the ratio of sharing households to shared dwellings; with 2.1:1 the result would be 600,000 shared dwellings and 1,260,000 sharing households; with 2.5:1 440,000 shared dwellings and 1,100,000 sharing households. Estimates of the number of sharing households and shared dwellings cannot be made for years before 1911 owing to the way a "house" was defined.
New House Building – Dwellings Completed

22. Table B.4 comprises estimates of new dwellings completed year-by-year before 1914, and official figures for 1919/20 to 1944/45. Before 1919/20 no official statistics of new houses and flats completed were collected and published. Estimates of numbers of new dwellings year-by-year before 1919/20 are based on the work of B. Weber (‘A New Index of Residential Construction’, Scottish Journal of Political Economy, 1955) and J. Parry Lewis, Building Cycles and Britain’s Economic Growth (London, 1965). Both Weber and Parry Lewis used data from the records of local authorities relating to building control, in many instances plans approved but in some instances houses completed. The findings from their work were published as annual indexes. Both were reviewed by K. M. Riley in ‘An Estimate of the Age Distribution of the Housing Stock in Great Britain’ Urban Studies, 1973. Her judgement was that Parry Lewis’s index was to be preferred, because he used data for more towns than did Weber, whose data were for 34 major towns and so probably did not fully represent suburban house building. Miss Riley’s work required estimates of new dwellings built in absolute terms, not indexes. Her estimate was that 125,000 a year would be a best estimate for dwellings completed in England and Wales in 1901-10. That figure is used here to convert Parry Lewis’s index to absolute numbers for 1856 to 1913. Weber’s index can be used to take the figures forward to 1916, but only for Great Britain. 1917 and 1918 are blank. Conversion from the index to absolute numbers despite uncertainties both about the index itself and the conversion was considered worthwhile owing to interest in how new building before 1914 compares with more recent periods, for instance how the boom of the 1930s compared with pre-1914 housing booms. Owing to the heterogeneity of the data from which Parry Lewis’s index was constructed, cyclical turning points of booms and slumps cannot necessarily be dated to the exact year. Statistics of new houses built in the interwar years were published in the Statistical Abstract of the United Kingdom; Table 30 of No. 76 and Table 33 of No. 83 are the sources for 1919/20 to 1938/39. For figures for individual years between then and 1945 the source used was Annual Abstract of Statistics 1935-1946, Table 76.

23. From 1945 onwards the number of houses (including of course flats) started, under construction, and completed were published month by month in the official Monthly Digest of Statistics. These figures were subject to considerable revision, which affected annual totals, not just the monthly figures. Fairly frequent revisions were made to figures for earlier years in successive issues of Housing and Construction Statistics. In order to get as near as possible to “final” figures, the long back runs were published in Housing Statistics in 2002 and 2003. In Table B.5, Tables 2.5c (England) and 2.5d (Wales) from Housing Statistics 2003 are the source. The figures for the most recent years are subject to revision.

24. Warning must be given of doubts having been expressed over whether in the 1990s (and possibly rather earlier) completions were fully recorded. In the first three post-war decades the number of dwellings completed was generally a matter of pride for local authorities and so considerable effort was expended on getting the figures right. Later however, on interest in totals of dwellings completed diminished and constraints on local authority staffing limited the amount of work that could be done. Comparisons between recorded completions and the number of starts and dwellings under construction point to
long and variable lags in recording completions. Furthermore, the Planning Departments of some county councils (e.g. Kent) monitor the progress of building developments for which planning permission has been given, and sometimes give higher figures for dwellings completed than the returns (by District councils) to the central Government Department responsible for housing. The published 2001 census figure for the total of dwellings was only 17,000 different from ODPM’s estimate made by working forward from 1991 by adding recorded new dwellings and conversion gains and subtracting losses from the stock. If the argument in paragraph 13 for adding 75,000 to the published census total of dwellings is accepted, then the census-based net increase in the dwelling stock between 1991 and 2001 would have been about 60,000 higher than got by working forward from 1991. That could be due to under-recording of conversions as well as under-statement of new building. The same is true of the difference of 55,000 between the 1991 census dwelling total and the 1981-based dwelling stock estimate. This was put into the annual mid-year dwelling stock estimates by an “Adjustment for the 1991 census” of 5.5 thousands a year (see, for example, Housing and Construction Statistics 1985-1995, Table 9.2). Also to be mentioned here is that the 2001 English House Condition Survey estimated that 821,000 new dwellings had been added to the dwelling stock between 1996 and 2001 (English House Condition Survey 2001, Figure 1.1, page 15). That is about 70,000 more than recorded completions within the period (Table B.5), but the survey figure is annotated that the survey figures for components of change of the dwelling stock “should not be regarded as a revision of official statistics”.

Tenure of New Dwellings

25. The limited information about new building by local authorities and by what would now be termed housing associations before 1914 is discussed in Part E, paragraphs 9 and 10. In the inter-war years the information collected and published about new dwellings completed distinguished between dwellings completed for local authorities; for private enterprise with State assistance; and private enterprise without State assistance. “State assistance” refers to subsidies for building for private owners under the Housing (Additional Powers) Act 1919 and the Housing Act 1923 (the “Chamberlain” subsidy); and in much smaller numbers to “public utility societies”, the term used then for what were subsequently classed as housing associations. Dwellings completed for private owners with State assistance in 1919/20 to 1922/23 received subsidy under the 1919 Act; subsidies to private owners under the 1923 Act ended in 1928/29. No information was collected about the number of dwellings built without subsidy until October 1922; an estimate of 30,000 was made for the period between 1919 and September 1922 and is included in Table B.6. The source for Table B.6 is the same as for the totals for all tenures in Table B.4 (paragraph 22).

26. A division of dwellings completed in the inter-war years for private owners into building for owner-occupation and building for letting was estimated by G. P. Braae in Fluctuations in Investment in Housing in Britain and America Between the Wars 1919-39 (unpublished D.Phil. thesis, Oxford University). Braae’s estimates are in Table B.7. From 1933 onward numbers of dwellings built for letting were published in the Ministry of Health’s Housing Return. For earlier years the numbers were estimated from rateable value classes, and discussion in Reports of Committees on the Rent Restrictions Acts of
tenure of new dwellings in the three classes distinguished. For the whole period Braee’s figures for new building for renting appear to be too low. They sum to 636,000, as compared with the estimate of 888,000 newly built dwellings in Table E.2. It is possible that some houses built originally for owner-occupation were subsequently rented out but it is unlikely to explain the whole of the difference. Comment in the later 1930s suggested that some builders had over-estimated the demand to buy and rented out the houses they could not sell. These houses would be unlikely to have been included in the Ministry of Health’s figures. The sum of the figures for building for owner-occupation and renting in each year does not always agree exactly with the totals in Table B.6, though the differences are small. In the 1920s, caution is called for because the proportionate division in all years is similar.

27. The tenures distinguished in dwellings completed from April 1945 onwards are local authorities (including New Towns); private owners; housing associations; and Government departments. The Government departments category comprises: “dwellings provided or authorised by Government departments for the families of police, prison staff, the armed forces, and certain other services. New dwellings provided by county councils in England and Wales are included under this heading, as are those provided by other local government bodies acting in capacities other than as housing authorities (e.g. for parks, welfare, water undertaking, etc.)” (Housing Statistics Great Britain No. 3 (1966) page 53). In short this is housing provided by central and local government as employers. In 1945 to 1948 local authorities provided temporary dwellings (the “prefab” bungalows). These are shown separately in Table B.8. In this table, Registered Social Landlords (RSLs) are in the column headed housing associations. RSLs is the term used in official statistics from 1997 onwards. All housing associations are included, as are dwellings belonging to “local housing companies”. The increase in the number of housing association dwellings from 1965 onwards until the early 1970s consisted mainly of building by so-called “new style” housing associations (Housing Acts 1961 and 1964). Of these, co-ownership associations were a collective form of owner-occupation and as such were entitled to tax relief on interest on the loans they raised. The steep increase in interest rates from 1973 onwards made this arrangement financially unviable, and they were converted into individual owner-occupation through the provisions of the Housing Act 1980.

28. The tables in this Part are for England and Wales and not for regions. But the private housing boom of the inter-war years was geographically skewed, and in view of how important is this boom in the history of British housing a regional analysis may usefully be presented. Table B.9 is derived from Table 1 and Appendix A of J. L. Marshall, “The Pattern of Housebuilding in the Inter-War Period in England and Wales”, Scottish Journal of Political Economy, June 1968 (pages 184-205). His source was record cards for each local authority held in the Statistics Branch of the Ministry of Housing and Local Government. These cards appear to be no longer extant. Marshall’s article gives totals of dwellings completed between the end of the War (November 1918) and March 1940. Dwellings completed for private enterprise without subsidy before October 1922 were not recorded (see paragraph 25). An attempt is made to group the data, which refer to geographical counties, as closely as possible to the present government office regions. This cannot always be done exactly; the whole of Lincolnshire has to be included in the East Midlands; and (more seriously) London has to
be represented by the London County Council area and Middlesex. Metropolitan Kent and Surrey have to be included with the South East and metropolitan Essex with the East of England. Also shown separately is a total for London and the Home Counties, i.e. London (administrative county), Berkshire, Essex, Hertfordshire, Kent, Surrey, and Sussex. Table B.9 shows the total number of dwellings built and the numbers built for private enterprise and local authorities, and the proportion built for private enterprise. Also shown, as in Marshall’s table, is the number built in the inter-war years as a proportion of the occupied housing stock in 1921, in order to demonstrate how the geography of new building differed from that of the stock at the start of the period.

29. Building for private enterprise was highly concentrated in the South East. Forty-eight percent of completions in England for private enterprise were in London, the South East, and East regions, as compared with 39 percent of all occupied dwellings in 1921. If London (the administrative county) is taken out, and also East Anglia where there was comparatively little building in the inter-war years, the figure would be 1,225,000 dwellings completed for private owners, 42 percent of the total for England, as compared with 21 percent of occupied dwellings in 1921. Building for local authorities was much more evenly distributed, that in the East region apart from Essex and Hertfordshire 34 percent of new building was for local authorities merits note.

Size and Type of New Dwellings

30. By type is meant here houses and flats, with maisonettes counted as flats. Dwelling size can be measured in three ways: the number of habitable rooms; number of bedrooms; and floor area. What counts as a “habitable” room is discussed in Part C in connection with census information on number of rooms. Floor area is not routinely recorded for new dwellings: information about it comes from special surveys. Survey data on the floor area of buildings analysed by type and when they were built, for instance from the English House Condition Survey, can provide a substitute for a time series provided care is taken (see paragraph 32 below). Numbers of bedrooms in new dwellings, and whether the dwellings were houses or flats, have been recorded for dwellings completed for local authorities and new towns in England and Wales from 1945. For dwellings built for private owners comparable detail is available from 1961.

31. Numbers of houses and flats (separately) analysed by number of bedrooms are shown in Table B.10, separately for local authorities and new towns plus (from 1971) housing associations and for private owners. Dwellings for private owners must be shown separately because the proportions of houses and flats are very different from local authorities, and so is the mix of numbers of bedrooms. The proportions of flats are of interest in a history of housing. So too is the number of larger houses (four bedrooms or more) built for private owners and how far the increase in one-person households (Table A.9) has led to more smaller houses and flats (two bedrooms or one) being built. Table B.10 shows these series in absolute terms; Table B.11 in percentages for grouped years. Housing associations are grouped with local authorities from 1971 because increasingly housing associations housed tenants whose circumstances were similar to those of local authority tenants. The published sources are Housing Statistics Great Britain as far as 1970, and from 1971 the annual Housing and Construction Statistics volumes, of which
the first is from 1969 to 1979. For 1951 to 1960 the figures for individual years are from Annual Abstract of Statistics 1960 (Table 62), as Housing Statistics Great Britain provided only grouped figures for 1951-60. Figures are shown rounded to whole numbers owing to possible imprecision, especially in the later years, but proportions were calculated from un-rounded figures. From 1995/96 onwards only percentage distributions have been published (Housing Statistics 2003, Table 2.4(a). In view of the small numbers of dwellings completed for local authorities and housing associations (Registered Social Landlords) – see Table B.8 – the figures for these years are heavily rounded.

32. Information about the floor area of dwellings in Britain is available only through surveys. In the National Dwelling and Housing Survey (NDHS) and the 1988 Labour Force Survey (LFS) housing trailer (i.e. supplement) information from rating records of sample addresses was linked to interview data. The rating records included floor area. Floor area could have been analysed by type of dwelling and when the dwelling was built; but there are no published analyses in these terms from NDHS or the LFS trailer. Similar information has been collected by the English House Condition Survey and published in the reports on the 1991 and 2001 surveys (English House Condition Survey 1991, Table A3.4; and English House Condition Survey 2001, Supporting Tables, Table A1.5). Average floor area is shown there for dwellings analysed for dwelling type and construction date. These tables can be used as a substitute for a time series for floor area, subject to three important caveats. The first is that the average floor areas of dwellings still standing in 1991 or 2001, though built in earlier times. That is not likely to be significant for dwellings built after 1945 and in the inter-war years, but for dwellings built before 1914 it is much more important. The bulk of houses demolished through slum clearance were probably terraced, so it is very likely that the average floor area of pre-1914 terraced houses that survived to 1991 was distinctly larger than for all terraced houses originally built. The second caveat concerns extensions to houses after they had been built, and two flats (or more rarely small houses) converted into one. Comparison of the number of dwellings with four or more bedrooms built year by year (Table B.10) and the net increase in dwellings with four or more bedrooms as estimated from housing surveys (the National Dwelling and Housing Survey, the Labour Force Survey housing trailers and the Survey of English Housing) shows that not all of the net increase in dwellings with four bedrooms or more can have come from new building. Some evidently came from conversions and extensions. This is unlikely to distort the comparison between sizes of dwellings built in 1965-80 and post-1980. The tables of average floor area by type of dwelling and construction date from the 1991 and 2001 surveys differ. The table from 2001 EHCS has higher average values for all dwelling types than does the 1991 table. The 2001 table has more dwelling types, but fewer age ranges. Table B.12 is taken from the 1991 English House Condition Survey and Table B.13 from the 2001 survey.

33. The English House Condition Survey also collected information about plot sizes. In the report on the 1991 survey, average plot sizes were given by type of dwelling and construction date; but in the 2001 only averages by construction date for all dwelling types together. The information from the 1991 survey is shown in Table B.14. These data can be used in the same way as the data on average floor area as a substitute time series. The caveats about pre-1914 dwellings surveyed in 1991 being survivors from
much larger numbers originally built applies to plot sizes as well as floor areas. However subsequent increases in plot size are likely to have been much less common than increases in floor area, because to increase the plot size adjoining land has to be purchased.

**Slum Clearance**

34. Powers conferred on local authorities by general legislation (as distinct from local and private Acts) to demolish houses that were unfit for habitation have a history that dates back to 1868 (demolition of individual unfit dwellings) and 1875 (area clearance). There are no statistics or estimates of totals of dwellings demolished under these powers, as distinct from details of individual schemes, for which see A. S. Wohl, *The Eternal Slum* (Arnold, London, 1977). In quantitative terms however, the history of slum clearance begins with the Housing Act of 1930, which provided subsidies specifically for re-housing of households displaced by demolition or closure of unfit housing; and the administrative drive by the Ministry of Health that began in 1933 with the issue of instructions (Circular 1331, 1933) to local authorities to submit programmes for the clearance within five years of unfit houses within their areas. The original programmes submitted totalled 267,000 dwellings to be demolished or closed. They were subsequently added to, and reached 472,000 by the end of 1938/39. Some 273,000 dwellings were demolished or closed between 1931 and 1938/39. The war and the pervasive housing shortage that followed it led to slum clearance activity being largely in abeyance to the mid-1950s. The government of the day decided in 1953 that the large building programmes (see Table B.5) had sufficiently reduced housing shortages for slum clearance to be resumed. As in the 1930s local authorities were called on to submit clearance programmes, and the definition of what constituted unfitness was tightened (Housing Repairs and Rents Act 1954).

35. To be demolished under slum clearance powers, dwellings had to be unfit, and not capable of being made fit at reasonable expense; or so located in relation to unfit dwellings as to be necessarily included in an area clearance scheme, though fit. An unfit house was defined as being so far defective in one or more of the following respects as not to be suitable for human habitation in that condition: repair; stability; freedom from damp; natural lighting; ventilation; water supply; drainage and sanitary conveniences; facilities for preparing and cooking food and disposing of waste water; and internal arrangement. The Local Government and Housing Act 1989 added a requirement for a suitably located WC; and a bath or shower and hand basin, each with supplies of hot and cold water. By then slum clearance activity had fallen to low levels.

36. The number of dwellings demolished or closed under slum clearance powers (strictly speaking powers to deal with unfit housing) is shown in Table B.15). Dwellings closed may be demolished subsequently. These demolitions are excluded in order to avoid double counting. The counting unit for slum clearance statistics is the “house”, which normally means a building, which may contain more than one dwelling, converted flats in particular. Numbers of houses demolished or closed are taken from tables published in *Housing Statistics Great Britain* (to 1971), then various annual issues of *Housing and Construction Statistics*. Published figures for slum clearance are subject to
retrospective revision (usually small amounts) so it is possible that some of the figures in Table B.12 are not exact final figures. Figures for 1921-31 and 1931-38 are from Table I.12 of the *Housing Policy* Technical Volume.

**Components of Change of the Housing Stock**

37. Components of change in the total housing stock comprise additions from new building and provision of flats by conversion of single dwelling houses and non-residential buildings; and deductions from stock through slum clearance, and other losses through demolition and changes to non-residential uses. New building post-1918 can be taken as secure in statistical terms, subject to the query about possible under-recording in the 1990s (paragraph 24). So too can dwellings demolished through slum clearance, since the complex legal procedures generate detailed records. Conversions and losses for reasons other than slum clearance, on the other hand, are very problematic. Local authorities have made returns to central government (ODPM and its predecessors-in-title), but there are grounds for thinking that the coverage is incomplete, especially before 1997. Logically additions to the housing stock less losses from it must sum to the net increase. So if the net increase between censuses is considered reliable and so too new building and slum clearance, conversion gains net of non-slum clearance losses can be arrived at; but each separately cannot be derived in this way. Under-recording of conversions in London in the 1980s was established by a study undertaken for DoE and the London Planning Advisory Committee (LPAC), published by DoE as *Houses into Flats: A Study of Private Sector Conversions in London* (HMSO, 1992).

38. Evidence about losses that is independent of local authorities' returns has been provided by the English House Condition Survey (EHCS). In 1986, 1991, 1996, and 2001 the survey included a re-survey of part of the sample of dwellings in the previous survey, in order to obtain evidence about the changes in the condition of dwellings since the previous survey. Comparisons between the re-survey and the original could be used to estimate losses from the stock, subject to uncertainty about establishing that a dwelling had been demolished and that there had been no mistake about the address. EHCS put total losses from demolitions, changes to non-residential uses, and absorption into larger dwellings at 252,000 in 1986-91 and 132,000 in 1991-96 (see Table 6.5 of Alan Holmans, *Housing Demand and Need in England 1996-2016* for further details and citation of sources). Between 1996 and 2001 the English House Condition Survey puts losses from changes of use and demolitions at 4,000 and 99,000, 103,000 in total (English House Condition Survey 2001, Figure 1.1, page 15). Official estimates of components of change of the housing stock in 1986-91 and 1991-96 (*Housing and Construction Statistics 1986-1996*, Table 9.2) put the losses from the stock due to slum clearance, other demolitions, and changes of use at 79,000 and 57,000. Between 1996 and 2001, official estimates of demolitions and changes of use (*Housing Statistics 2003*, Table 1.2) sum to 77,000. The EHCS figures for losses in 1991-96 and 1996-2001 appear plausible in relation to each other, but that for 1986-91 is surprisingly high. For 1991-96 the difference between EHCS and the official estimate of components of change is equivalent to 15,000 a year, and in 1996-2001 5,000 a year. That the difference should be higher in 1991-96 would be expected in view of the improved coverage of the annual data from
1997/98 onwards. These are stages in an assessment of components of change of the housing stock between 1991 and 2001 (paragraph 42 below).

39. Before 1921, all that can be done is to compare new building (Table B.3) with the net increase in the dwelling stock between censuses. In view of the caveats about the estimates of new building (paragraph 22) and about the census totals of "houses" down to 1911 including some non-residential buildings only a broad-brush comparison can be made, which is as much a check on the estimate of new houses built as an estimate of losses from the stock. These comparisons by decade from 1861 to 1921 are in Table B.16. The only decade for which comment is required is 1911-21. Figures for 1911, 1912, 1913, and 1919/20 and 1920/21 are in Table B.4, and together sum to 220,000, for England and Wales. For 1914, 1915, and 1916 Weber's figures for Great Britain in Table B.4 sum to 96,000. The Scottish economy was very active at this time, so the share of England and Wales in the Great Britain total is assumed to be 85 percent (82,000). The sum of 220,000 in 1911-13 and 1919/20 and 1920/21 and 82,000 in 1914-16 is raised to 305,000 to allow notionally for a small amount of building in the omitted years (1917 and 1918). In the period that the table covers slum clearance was at a low level (see paragraph 33), so the losses from the stock were predominantly from commercial redevelopment. Removal of large numbers of houses in London to make way for railway lines and marshalling yards was commented on as a cause of overcrowding in evidence to the Royal Commission on the Housing of the Working Classes (1884-85), but there is no quantitative cross-check on whether the implied losses in Table B.16 are plausible or not.

40. Between 1921 and 1971 the estimates of components of change of the housing stock are taken from work done in the Department of the Environment for the Housing Policy Review and published in Table 1.12 in Part I of the Housing Policy Technical Volume. To align with Table B.1 however 1939 is substituted for 1938. This source is used as far as the end of 1970 only, because published components of change estimates in Housing and Construction Statistics from 1969-1979 onwards covered Great Britain, or England and Great Britain and not England and Wales. In a series of estimates for decades, to shift from England and Wales to England part way through a decade would cause difficulties. Components of change of the housing stock between 1939 and 1951 were discussed in paragraphs 9 to 13 above.

41. For 1951 to 1971 the estimates of components of change in the housing stock are those by the Department of the Environment published in Table 1.12 of the Housing Policy Technical Volume. That table included 1971-75, but successive volumes of Housing and Construction Statistics did not include components of stock change in England and Wales. Rather than have figures for 1971-81 that were partly England and partly England and Wales, estimates for England in 1971-75 were derived from the figures cited for England and Wales. The figures in Table B.17 for 1971-81 are therefore for England, as too are those for 1981-91 taken from Table 9.2 in successive issues of Housing and Construction Statistics. To reconcile the estimates of the components of change between 1981 and 1991 with the net increase in the dwelling stock between the censuses, DoE added 5,500 a year to the identified components of change. Because in Table B.1 non-permanent accommodation is added to the census total for 1991 whereas in 1981 it is already included, the number of residences in non-permanent accommodation in 1991 (82,000 in England) has to be added to the 5,500 a year, hence
the 137,000 shown in Table B.16 (DoE's 5,500 a year plus the non-permanent accommodation).

42. Between 1991 and 2001 the official estimates of the components of change of the housing stock in England (Housing Statistics 2002 and 2003, Table 1.2) sum to a net increase of 1,471,000. The difference between the 1991 and 2001 census totals, comparably defined to include non-permanent dwelling accommodation is 1,454,000. If the upward adjustment from the census of 75,000 included in the total for 2001 in Table B.1 (paragraph 13) is accepted, the net increase would be 1,529,000. A "census adjustment" of plus 58,000 is therefore included in the 1991-2001 row of Table B.16.
<table>
<thead>
<tr>
<th>Year</th>
<th>Total houses or dwellings</th>
<th>Uninhabited houses or vacant dwellings</th>
<th>Vacant dwellings alternative estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total</td>
<td>Tenantless</td>
</tr>
<tr>
<td>1801</td>
<td>1633</td>
<td>57</td>
<td>...</td>
</tr>
<tr>
<td>1811</td>
<td>1849</td>
<td>51</td>
<td>...</td>
</tr>
<tr>
<td>1821</td>
<td>2158</td>
<td>70</td>
<td>...</td>
</tr>
<tr>
<td>1831</td>
<td>2601</td>
<td>120</td>
<td>...</td>
</tr>
<tr>
<td>1841</td>
<td>3117</td>
<td>173</td>
<td>...</td>
</tr>
<tr>
<td>1851</td>
<td>3432</td>
<td>153</td>
<td>...</td>
</tr>
<tr>
<td>1861</td>
<td>3924</td>
<td>185</td>
<td>...</td>
</tr>
<tr>
<td>1871</td>
<td>4520</td>
<td>261</td>
<td>...</td>
</tr>
<tr>
<td>1881</td>
<td>5218</td>
<td>387</td>
<td>...</td>
</tr>
<tr>
<td>1891</td>
<td>5824</td>
<td>372</td>
<td>...</td>
</tr>
<tr>
<td>1901</td>
<td>6710</td>
<td>449</td>
<td>260</td>
</tr>
<tr>
<td>1911</td>
<td>7551</td>
<td>408</td>
<td>(331) (a)</td>
</tr>
<tr>
<td>1921</td>
<td>7691</td>
<td>408</td>
<td>(331) (a)</td>
</tr>
<tr>
<td>1931</td>
<td>9400</td>
<td>276</td>
<td>162</td>
</tr>
<tr>
<td>1945</td>
<td>11520</td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>1951</td>
<td>12530</td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>1961</td>
<td>14646</td>
<td>314 (b)</td>
<td>138</td>
</tr>
<tr>
<td>1971</td>
<td>17024</td>
<td>676</td>
<td></td>
</tr>
<tr>
<td>1981</td>
<td>18995</td>
<td>817</td>
<td></td>
</tr>
<tr>
<td>1991</td>
<td>20954</td>
<td>965</td>
<td></td>
</tr>
<tr>
<td>2001</td>
<td>22556</td>
<td>717</td>
<td></td>
</tr>
</tbody>
</table>

Notes: (a) Estimates – see text (paragraph 15).
(b) The distinction between tenanted and tenantless did not apply in 1961 and after. See text (paragraph 16).

Sources: Houses and dwellings in 1951 and earlier: Census 1951, Housing Report, Table A. Vacant ("uninhabited") dwellings in 1871 and earlier from 1871 Census England and Wales Preliminary Report, Table III.
Table B.2  Comparable Series for Vacant Dwellings in England Wales 1901-2001

<table>
<thead>
<tr>
<th>Year</th>
<th>Number (thousands)</th>
<th>Percent of dwelling stock</th>
</tr>
</thead>
<tbody>
<tr>
<td>1901</td>
<td>260</td>
<td>3.9</td>
</tr>
<tr>
<td>1911</td>
<td>331</td>
<td>4.3-4.4 (a)</td>
</tr>
<tr>
<td>1921</td>
<td>109</td>
<td>1.4</td>
</tr>
<tr>
<td>1931</td>
<td>162</td>
<td>1.7</td>
</tr>
<tr>
<td>1951</td>
<td>138</td>
<td>1.1</td>
</tr>
<tr>
<td>1961</td>
<td>314</td>
<td>2.1</td>
</tr>
<tr>
<td>1971</td>
<td>640</td>
<td>3.8</td>
</tr>
<tr>
<td>1981</td>
<td>770</td>
<td>4.1</td>
</tr>
<tr>
<td>1991</td>
<td>740</td>
<td>3.5</td>
</tr>
<tr>
<td>2001</td>
<td>717</td>
<td>3.2</td>
</tr>
</tbody>
</table>

Note: (a) The lower percentage is vacants as a proportion of separate dwellings; the higher as a proportion of “houses”.

Source: Derived from Table B.1.

Table B.3  Sharing Households and Shared Dwellings in England and Wales 1911-2001

<table>
<thead>
<tr>
<th>Year</th>
<th>Shared Dwellings (thousands)</th>
<th>Sharing Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>1911</td>
<td>500</td>
<td>1150-1200</td>
</tr>
<tr>
<td>1921</td>
<td>753</td>
<td>1732</td>
</tr>
<tr>
<td>1931</td>
<td>839</td>
<td>1939</td>
</tr>
<tr>
<td>1951</td>
<td>799</td>
<td>1834</td>
</tr>
<tr>
<td>1961</td>
<td>349</td>
<td>886</td>
</tr>
<tr>
<td>1971</td>
<td>271</td>
<td>637</td>
</tr>
<tr>
<td>1981</td>
<td>n.a.</td>
<td>274</td>
</tr>
<tr>
<td>1991</td>
<td>58</td>
<td>199</td>
</tr>
<tr>
<td>2001</td>
<td>21</td>
<td>68</td>
</tr>
</tbody>
</table>

Notes: (a) Alternative figure is 300,000 – see text paragraph 20.
(b) Alternative figure is 210,000 – see text paragraph 21.

Table B.4 Dwellings Completed: England and Wales: 1856 to 1944/45

| Year | 1856 | 1857 | 1858 | 1859 | 1860 | 1861 | 1862 | 1863 | 1864 | 1865 | 1866 | 1867 | 1868 | 1869 | 1870 | 1871 | 1872 | 1873 | 1874 | 1875 | 1876 | 1877 | 1878 | 1879 | 1880 | 1881 | 1882 | 1883 | 1884 |
|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
|      | 47   | 42   | 46   | 49   | 47   | 49   | 60   | 65   | 69   | 61   | 64   | 72   | 80   | 88   | 94   | 96   | 103  | 94   | 108  | 135  | 154  | 145  | 124  | 100  | 95   | 96   | 91   | 93   | 93   |
|      | 1885 | 1886 | 1887 | 1888 | 1889 | 1890 | 1891 | 1892 | 1893 | 1894 | 1895 | 1896 | 1897 | 1898 | 1899 | 1900 | 1901 | 1902 | 1903 | 1904 | 1905 | 1906 | 1907 | 1908 | 1909 | 1910 | 1911 | 1912 | 1913 |
|      | 85   | 82   | 86   | 84   | 84   | 79   | 80   | 85   | 96   | 97   | 100  | 118  | 135  | 162  | 162  | 148  | 145  | 152  | 155  | 140  | 141  | 124  | 115  | 101  | 100  | 89   | 75   | 61   | 54   |
|      | 48   | 31   | 17   | 1   | 29   | 101  | 92   | 86   | 137  | 173  | 218  | 239  | 170  | 202  | 184  | 201  | 200  | 267  | 329  | 325  | 346  | 338  | 332  | 196  | 42   | 10   | 10   | 6    | 6    |

Note: (6) Great Britain.

Source: See text (paragraph 22).
### Table B.5  Dwellings Completed: England and Wales 1945-2001

<table>
<thead>
<tr>
<th>Year</th>
<th>1st + 9th (a)(b)</th>
<th>1964</th>
<th>387</th>
<th>1983</th>
<th>179</th>
</tr>
</thead>
<tbody>
<tr>
<td>1945</td>
<td>51 + 71 (b)</td>
<td>1965</td>
<td>347</td>
<td>1984</td>
<td>191</td>
</tr>
<tr>
<td>1946</td>
<td>128 + 34 (b)</td>
<td>1966</td>
<td>350</td>
<td>1985</td>
<td>178</td>
</tr>
<tr>
<td>1947</td>
<td>206 + 11 (b)</td>
<td>1967</td>
<td>363</td>
<td>1986</td>
<td>188</td>
</tr>
<tr>
<td>1948</td>
<td>172</td>
<td>1968</td>
<td>372</td>
<td>1987</td>
<td>199</td>
</tr>
<tr>
<td>1949</td>
<td>172</td>
<td>1969</td>
<td>324</td>
<td>1988</td>
<td>214</td>
</tr>
<tr>
<td>1951</td>
<td>208</td>
<td>1971</td>
<td>310</td>
<td>1990</td>
<td>175</td>
</tr>
<tr>
<td>1952</td>
<td>279</td>
<td>1972</td>
<td>287</td>
<td>1991</td>
<td>165</td>
</tr>
<tr>
<td>1954</td>
<td>283</td>
<td>1974</td>
<td>241</td>
<td>1993</td>
<td>158</td>
</tr>
<tr>
<td>1955</td>
<td>267</td>
<td>1975</td>
<td>279</td>
<td>1994</td>
<td>165</td>
</tr>
<tr>
<td>1956</td>
<td>269</td>
<td>1976</td>
<td>279</td>
<td>1995</td>
<td>167</td>
</tr>
<tr>
<td>1957</td>
<td>242</td>
<td>1977</td>
<td>276</td>
<td>1996</td>
<td>159</td>
</tr>
<tr>
<td>1958</td>
<td>249</td>
<td>1978</td>
<td>254</td>
<td>1997</td>
<td>158</td>
</tr>
<tr>
<td>1959</td>
<td>269</td>
<td>1979</td>
<td>231</td>
<td>1998</td>
<td>149</td>
</tr>
<tr>
<td>1960</td>
<td>269</td>
<td>1980</td>
<td>216</td>
<td>1999</td>
<td>148</td>
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<tr>
<td>1961</td>
<td>279</td>
<td>1981</td>
<td>180</td>
<td>2000</td>
<td>144</td>
</tr>
<tr>
<td>1962</td>
<td>271</td>
<td>1982</td>
<td>159</td>
<td>2001</td>
<td>138</td>
</tr>
</tbody>
</table>

**(Notes):**
- (a) 2nd, 3rd, and 4th quarters, the 1st quarter of 1945 is included in 1944/45 in Table B.4.
- (b) Figures to the right of the plus sign refer to temporary dwellings.

**Source:** See text (paragraph 23).
<table>
<thead>
<tr>
<th></th>
<th>Local authorities</th>
<th>Private enterprise with State assistance</th>
<th>Private enterprise without State assistance</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1919/20</td>
<td>0.6</td>
<td>—</td>
<td>0.6</td>
<td>—</td>
</tr>
<tr>
<td>1920/21</td>
<td>15.6</td>
<td>12.9</td>
<td>30.0&lt;sup&gt;(c)&lt;/sup&gt;</td>
<td>—</td>
</tr>
<tr>
<td>1921/22</td>
<td>80.8</td>
<td>20.3</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>1922/23</td>
<td>57.5</td>
<td>10.3</td>
<td>23.8&lt;sup&gt;(b)&lt;/sup&gt;</td>
<td>91.6&lt;sup&gt;(c)&lt;/sup&gt;</td>
</tr>
<tr>
<td>1923/24</td>
<td>14.4</td>
<td>4.3</td>
<td>67.5</td>
<td>86.2</td>
</tr>
<tr>
<td>1924/25</td>
<td>20.3</td>
<td>47.0</td>
<td>69.2</td>
<td>136.9</td>
</tr>
<tr>
<td>1925/26</td>
<td>44.2</td>
<td>62.8</td>
<td>66.4</td>
<td>173.4</td>
</tr>
<tr>
<td>1926/27</td>
<td>74.1</td>
<td>79.7</td>
<td>63.9</td>
<td>217.6</td>
</tr>
<tr>
<td>1927/28</td>
<td>104.0</td>
<td>74.5</td>
<td>60.3</td>
<td>238.9</td>
</tr>
<tr>
<td>1928/29</td>
<td>55.7</td>
<td>49.1</td>
<td>64.7</td>
<td>169.5</td>
</tr>
<tr>
<td>1929/30</td>
<td>60.2</td>
<td>50.1</td>
<td>91.7</td>
<td>202.1</td>
</tr>
<tr>
<td>1930/31</td>
<td>55.9</td>
<td>2.6</td>
<td>125.4</td>
<td>183.9</td>
</tr>
<tr>
<td>1931/32</td>
<td>70.1</td>
<td>2.3</td>
<td>128.4</td>
<td>200.8</td>
</tr>
<tr>
<td>1932/33</td>
<td>56.0</td>
<td>2.5</td>
<td>142.0</td>
<td>200.5</td>
</tr>
<tr>
<td>1933/34</td>
<td>55.8</td>
<td>2.9</td>
<td>207.9</td>
<td>266.6</td>
</tr>
<tr>
<td>1934/35</td>
<td>41.6</td>
<td>1.1</td>
<td>286.4</td>
<td>329.1</td>
</tr>
<tr>
<td>1935/36</td>
<td>52.4</td>
<td>0.2</td>
<td>272.3</td>
<td>324.9</td>
</tr>
<tr>
<td>1936/37</td>
<td>71.7</td>
<td>0.8</td>
<td>273.5</td>
<td>346.1</td>
</tr>
<tr>
<td>1937/38</td>
<td>78.0</td>
<td>2.6</td>
<td>257.1</td>
<td>337.6</td>
</tr>
<tr>
<td>1938/39</td>
<td>101.7</td>
<td>4.2</td>
<td>226.4</td>
<td>332.4</td>
</tr>
<tr>
<td>1939/40</td>
<td>50.5</td>
<td>2.8</td>
<td>142.7</td>
<td>196.0</td>
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<tr>
<td>1940/41</td>
<td>15.4</td>
<td>0.6</td>
<td>26.4</td>
<td>42.5</td>
</tr>
<tr>
<td>1941/42</td>
<td>2.9</td>
<td>0.1</td>
<td>5.5</td>
<td>9.8&lt;sup&gt;(d)&lt;/sup&gt;</td>
</tr>
<tr>
<td>1942/43</td>
<td>1.4</td>
<td>—</td>
<td>2.5</td>
<td>9.6&lt;sup&gt;(d)&lt;/sup&gt;</td>
</tr>
<tr>
<td>1943/44</td>
<td>2.5</td>
<td>—</td>
<td>1.1</td>
<td>5.8&lt;sup&gt;(d)&lt;/sup&gt;</td>
</tr>
<tr>
<td>1944/45</td>
<td>2.4</td>
<td>0.1</td>
<td>1.7</td>
<td>5.5&lt;sup&gt;(d)&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

Notes: (a) Estimate, 1919 to September 1922.
(b) October 1922 to March 1923.
(c) For private enterprise without State assistance includes only October 1922 to March 1923.
(d) The figures for 1941/42 to 1944/45 include respectively 1,327, 5,705, 2,105, and 1,253 dwellings built for Government Departments.

Source: See text (paragraph 25).
Table B.7  Building For Private Owners in England and Wales 1920/21 to 1938/39: Building for Owner-Occupation and Letting by Private Owners

<table>
<thead>
<tr>
<th>Year</th>
<th>Owner-Occupation</th>
<th>Renting</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1920</td>
<td>17.0</td>
<td>3.1</td>
<td>20.1</td>
</tr>
<tr>
<td>1921</td>
<td>20.7</td>
<td>3.6</td>
<td>24.3</td>
</tr>
<tr>
<td>1922</td>
<td>36.8</td>
<td>6.5</td>
<td>45.3</td>
</tr>
<tr>
<td>1923</td>
<td>60.9</td>
<td>10.7</td>
<td>71.6</td>
</tr>
<tr>
<td>1924</td>
<td>98.5</td>
<td>17.4</td>
<td>115.9</td>
</tr>
<tr>
<td>1925</td>
<td>109.5</td>
<td>19.7</td>
<td>129.2</td>
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<tr>
<td>1926</td>
<td>121.0</td>
<td>22.5</td>
<td>143.5</td>
</tr>
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Note: The years are financial years, as in Table B.6; 1937, for example, is 1937/38.
Source: G. P. Braae, page 420. See text (paragraph 26).
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Notes: (a) and (b) are as in Table B.5.
Source: See text (paragraph 27). Calendar year figures from 1990 onwards are from *Housing Statistics 2003*, Tables 2.5c and 2.5d.
Table B.9  Dwellings Completed in England and Wales in the Inter-War Years: Analysis by Tenure and Region.

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Notes: (a) Durham, Northumberland, Yorkshire North Riding.
(b) Cheshire, Cumberland, Lancashire, Westmorland.
(c) East and West Ridings.
(d) Derbyshire, Leicestershire, Lincolnshire, Northamptonshire, Nottinghamshire, Rutland.
(e) Hereford, Shropshire, Staffordshire, Warwickshire, Worcestershire.
(f) Bedfordshire, Cambridgeshire, Essex, Hertfordshire, Huntingdon, Isle of Ely, Norfolk, Peterborough, Suffolk.
(g) London (administrative county) and Middlesex.
(h) Berkshire, Buckinghamshire, Hampshire, Isle of Wight, Kent, Oxfordshire, Surrey, Sussex.
(i) Cornwall, Devon, Dorset, Gloucestershire, Somerset, Wiltshire.
(j) London, Middlesex, Berkshire, Essex, Hertfordshire, Kent, Surrey, Sussex.

Source: See text (paragraph 28).
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<td>58</td>
<td>5</td>
</tr>
</tbody>
</table>

**Note:** (a) Owing to the basis of the figures for these years in Table B.10, percentages are rounded to whole numbers.

**Source:** Calculated from Table B.10.
Table B.12 Average Floor Area and Number of Dwellings by Type and Construction Date: 1991 English House Condition Survey

<table>
<thead>
<tr>
<th></th>
<th>Terraced House</th>
<th>Semi-detached House</th>
<th>Detached House</th>
<th>Flat</th>
<th>All dwellings</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Average floor area</strong> (square metres)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-1850</td>
<td>91</td>
<td>115</td>
<td>171</td>
<td>71</td>
<td>123</td>
</tr>
<tr>
<td>1850-1899</td>
<td>78</td>
<td>98</td>
<td>149</td>
<td>65</td>
<td>83</td>
</tr>
<tr>
<td>1900-1918</td>
<td>78</td>
<td>101</td>
<td>153</td>
<td>66</td>
<td>71</td>
</tr>
<tr>
<td>1919-1944</td>
<td>76</td>
<td>76</td>
<td>119</td>
<td>57</td>
<td>81</td>
</tr>
<tr>
<td>1945-1964</td>
<td>71</td>
<td>74</td>
<td>111</td>
<td>57</td>
<td>77</td>
</tr>
<tr>
<td>1965-1980</td>
<td>71</td>
<td>73</td>
<td>105</td>
<td>56</td>
<td>78</td>
</tr>
<tr>
<td>Post-1980</td>
<td>60</td>
<td>62</td>
<td>90</td>
<td>56</td>
<td>73</td>
</tr>
<tr>
<td><strong>Number of dwellings</strong> (thousands)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-1850</td>
<td>139</td>
<td>84</td>
<td>251</td>
<td>111</td>
<td>585</td>
</tr>
<tr>
<td>1850-1899</td>
<td>1,486</td>
<td>367</td>
<td>242</td>
<td>814</td>
<td>2,919</td>
</tr>
<tr>
<td>1900-1918</td>
<td>752</td>
<td>323</td>
<td>193</td>
<td>425</td>
<td>1,692</td>
</tr>
<tr>
<td>1919-1944</td>
<td>905</td>
<td>2,055</td>
<td>622</td>
<td>310</td>
<td>3,891</td>
</tr>
<tr>
<td>1945-1964</td>
<td>719</td>
<td>2,005</td>
<td>744</td>
<td>763</td>
<td>4,231</td>
</tr>
<tr>
<td>1965-1980</td>
<td>1,255</td>
<td>147</td>
<td>1,816</td>
<td>1,476</td>
<td>4,694</td>
</tr>
<tr>
<td>Post-1980</td>
<td>279</td>
<td>290</td>
<td>776</td>
<td>368</td>
<td>1,713</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>5,545</td>
<td>5,271</td>
<td>4,643</td>
<td>4,266</td>
<td>19,725</td>
</tr>
</tbody>
</table>


Table B.13 Average Floor Area By Dwelling Type and Construction Date: 2001 English House Condition Survey

<table>
<thead>
<tr>
<th></th>
<th>Pre-1919</th>
<th>1919-44</th>
<th>1945-64</th>
<th>1965-80</th>
<th>Post-1980</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small terrace house</td>
<td>56.9</td>
<td>59.1</td>
<td>61.2</td>
<td>60.8</td>
<td>52.1</td>
<td>57.4</td>
</tr>
<tr>
<td>Medium/large terrace house</td>
<td>104.0</td>
<td>92.7</td>
<td>83.9</td>
<td>89.0</td>
<td>96.9</td>
<td>95.9</td>
</tr>
<tr>
<td>Semi-detached house</td>
<td>120.3</td>
<td>88.1</td>
<td>83.2</td>
<td>83.3</td>
<td>72.9</td>
<td>88.0</td>
</tr>
<tr>
<td>Detached house</td>
<td>179.5</td>
<td>142.8</td>
<td>141.4</td>
<td>129.0</td>
<td>125.4</td>
<td>139.2</td>
</tr>
<tr>
<td>Bungalow</td>
<td>85.1</td>
<td>79.9</td>
<td>76.2</td>
<td>80.0</td>
<td>75.7</td>
<td>78.2</td>
</tr>
<tr>
<td>Converted flat</td>
<td>68.0</td>
<td>60.7</td>
<td>52.2</td>
<td>72.7</td>
<td>50.1</td>
<td>66.3</td>
</tr>
<tr>
<td>Purpose-built flat, low rise</td>
<td>65.5</td>
<td>59.3</td>
<td>59.9</td>
<td>59.1</td>
<td>49.8</td>
<td>56.7</td>
</tr>
<tr>
<td>Purpose-built flat, high rise</td>
<td>52.6</td>
<td>54.5</td>
<td>58.4</td>
<td>60.5</td>
<td>52.8</td>
<td>58.9</td>
</tr>
</tbody>
</table>

Source: *English House Condition Survey 2001*, Supporting tables, Table A1.5.
Table B.14 Average Plot Size of Houses by Type and Construction Date

<table>
<thead>
<tr>
<th>Construction date</th>
<th>Terraced house</th>
<th>Semi-detached house</th>
<th>Detached house</th>
<th>All houses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 1850</td>
<td>278</td>
<td>797</td>
<td>1,418</td>
<td>913</td>
</tr>
<tr>
<td>1850-1899</td>
<td>147</td>
<td>404</td>
<td>1,024</td>
<td>268</td>
</tr>
<tr>
<td>1900-1918</td>
<td>163</td>
<td>403</td>
<td>1,150</td>
<td>332</td>
</tr>
<tr>
<td>1919-1944</td>
<td>230</td>
<td>355</td>
<td>925</td>
<td>410</td>
</tr>
<tr>
<td>1945-1964</td>
<td>243</td>
<td>341</td>
<td>823</td>
<td>411</td>
</tr>
<tr>
<td>1965-1980</td>
<td>170</td>
<td>305</td>
<td>554</td>
<td>357</td>
</tr>
<tr>
<td>Post-1980</td>
<td>153</td>
<td>234</td>
<td>477</td>
<td>333</td>
</tr>
</tbody>
</table>

Table B.15 Slum Clearance: Houses Demolished or Closed 1921-1997

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(thousands)</td>
<td>15</td>
<td>273</td>
<td>35</td>
<td>48</td>
<td>41.9</td>
<td>24.4</td>
<td>34.3</td>
<td>44.5</td>
<td>52.6</td>
<td>57.6</td>
<td>56.6</td>
<td>62.0</td>
<td>62.4</td>
<td>61.4</td>
<td>61.2</td>
<td>60.7</td>
<td>66.8</td>
<td>71.2</td>
<td>71.6</td>
<td>72.7</td>
<td>71.1</td>
<td>74.7</td>
<td>67.8</td>
<td>62.5</td>
<td>40.9</td>
<td>51.2</td>
<td>45.0</td>
</tr>
</tbody>
</table>

Table B.16 Net Increase in the Housing Stock, New Houses Built and Estimated Losses from the Housing Stock 1861-1921.

<table>
<thead>
<tr>
<th></th>
<th>Net increase in the housing stock</th>
<th>New dwellings built</th>
<th>Implied losses (demolitions, etc.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1861-71</td>
<td>596</td>
<td>702</td>
<td>106</td>
</tr>
<tr>
<td>1871-81</td>
<td>698</td>
<td>1,154</td>
<td>456</td>
</tr>
<tr>
<td>1881-91</td>
<td>606</td>
<td>873</td>
<td>267</td>
</tr>
<tr>
<td>1891-1901</td>
<td>886</td>
<td>1,183</td>
<td>297</td>
</tr>
<tr>
<td>1901-11</td>
<td>841</td>
<td>1,262</td>
<td>421</td>
</tr>
<tr>
<td>1911-21</td>
<td>288</td>
<td>305</td>
<td>14</td>
</tr>
</tbody>
</table>

Sources: Tables B.1 and B.4; see paragraph 38 for new building in 1911-21.

Table B.17 Components of Change of the Housing Stock 1921-1991.

<table>
<thead>
<tr>
<th></th>
<th>New building</th>
<th>Conversion gains, etc.</th>
<th>Slum clearance</th>
<th>Other losses</th>
<th>1991 and 2001 census adjustment</th>
<th>Net increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>1921-31</td>
<td>1,605</td>
<td>(a) 15</td>
<td>(a)</td>
<td></td>
<td>–</td>
<td>1,421</td>
</tr>
<tr>
<td>1931-39</td>
<td>2,338</td>
<td>80</td>
<td>273</td>
<td>80</td>
<td>–</td>
<td>2,065</td>
</tr>
<tr>
<td>1939-45</td>
<td>270</td>
<td>140</td>
<td>35</td>
<td>240 (o)</td>
<td>–</td>
<td>135</td>
</tr>
<tr>
<td>1945-51</td>
<td>898</td>
<td>140</td>
<td>48</td>
<td>60</td>
<td>–</td>
<td>930</td>
</tr>
<tr>
<td>1951-60</td>
<td>2,550</td>
<td>99</td>
<td>363</td>
<td>167</td>
<td>–</td>
<td>2,119</td>
</tr>
<tr>
<td>1961-70</td>
<td>3,220</td>
<td>59</td>
<td>685</td>
<td>255</td>
<td>–</td>
<td>2,338</td>
</tr>
<tr>
<td>1971-80 (c)</td>
<td>2,493</td>
<td>86</td>
<td>472</td>
<td>148</td>
<td>–</td>
<td>1,959</td>
</tr>
<tr>
<td>1981-90 (c)</td>
<td>1,763</td>
<td>157</td>
<td>104</td>
<td>148</td>
<td>+137</td>
<td>1,846</td>
</tr>
<tr>
<td>1991-2000 (c)</td>
<td>1,468</td>
<td>119</td>
<td>24</td>
<td>93</td>
<td>+58</td>
<td>1,529</td>
</tr>
</tbody>
</table>

Notes: (a) Other losses, net of conversion gains, 169,000 derived as a residual.
(b) Includes 218,000 due to enemy action.
(c) England only.

Source: See text (paragraphs 38-41).
PART C: THE HOUSING STOCK: AGE, NUMBER OF ROOMS AND BEDROOMS, AMENITIES AND SERVICES, FITNESS AND STATE OF REPAIR

Supporting Tables

Table S.7  Dwellings in England in 1988: Year Built According to Rating Data and as Recorded by Interviewers ................................................................. 63
Table S.8  Converted Flats Analysed by Construction Dates of Original Buildings ...... 65
Table S.9  Hypothetical Totals in 1991 of Dwellings Built in 1919-44, 1945-64, and 1965 and later ................................................................. 66
Table S.10 Types of Accommodation in England and Wales 1964 ............................ 69
Table S.11 Kitchens: Cross-Analysis by Size and Whether Meals Eaten There ........... 71
Table S.12 Dwelling and Household Spaces: Number of Bedrooms in 1991 and 2001 According to the English House Condition Surveys and Household Surveys ................................................................. 73
Table S.13 Proportions of Households in 1947 With Piped Water Supply and Bathroom .................................................................................. 75

Main Tables

Table C.1  Construction Dates of the Housing Stock in England and Wales as Estimated from the Department of the Environment’s Model .................. 82
Table C.4  Age Distribution of the Housing Stock: Comparison of Sources of Estimates .................................................................................. 84
Table C.5  Census Information about Dwellings and Types of Building in England and Wales in 1921, 1961, 1981, and 1991 ................................................................. 85
Table C.6  Information from the English House Condition Survey about Dwellings and Types of Building 1976-2001 ................................................................. 85
Table C.7  Information from the Labour Force Survey Housing Trailers and Survey of English Housing about Dwellings and Types of Building 1981-2001/02 ................................................................................ 86
Table C.9  Distribution of Dwellings and Household Spaces by Number of Rooms..... 88
Table C.10 Household Spaces According to Number of Bedrooms ....................... 89
Table C.11 Dwellings and Households Lacking Basic Amenities and Services .......... 90
Table C.12 Proportions of Households in Great Britain with Sole Use of a Bath or Shower and a WC Inside the Accommodation and with Central Heating 1971-2000 ................................................................. 91
Table C.13 Proportions of Dwellings With Central Heating Analysed by Construction Date .................................................................................. 92
Table C.14 Proportions of Dwellings With Double Glazing Analysed by Construction Date .................................................................................. 93
Table C.15 Selected Results from the National House Condition Survey 1967 .......... 94
Table C.16 Estimated Totals of Unfit Dwellings in England 1971-2001 .................. 95
Table C.17 Components of Change of the Stock of Unfit Dwellings ..................... 96
Table C.18 Unfit Dwellings 1971 to 2001: Analyses by Tenure and Construction Date ................................................................................................. 97
Table C.19 Dwellings Failing Each Decent Homes Criterion: Analysis by Tenure ....... 98
Table C.20 Dwellings Failing Each Decent Homes Criterion: Analysis by Construction Date .......................................................................................... 99
Table C.21 Poor Neighbourhoods and Dwellings Not Meeting the Decent Homes Criterion ............................................................ 100
Table C.22(a) Distribution of Repair Costs by Tenure: England and Wales 1967 ...... 100
Table C.22(b) Distribution of Repair Costs by Tenure: England and Wales 1971 ...... 101
Table C.22(c) Distribution of Repair Costs by Tenure: England 1976 ..................... 101
Table C.22(d) Distribution of Costs of Repair: England 1986 ............................. 102
Table C.22(e) Distribution of Costs of Comprehensive Repairs: England 1991 ........ 102
Table C.22(f) Standardised Repair Costs: England 1996 .................................. 103
Table C.22(g) Basic Standardised Repair Costs: England 2001 .......................... 103
The Age of the Housing Stock

1. Three methods have been used thus far in Britain to estimate the age distribution of the housing stock: (a) make an estimate of the construction dates of the stock in a base year, add new building year by year, and subtract losses analysed by construction date; (b) inspect a sample of dwellings and classify them by construction date; and (c) ask occupiers in a household interview survey about when the dwelling was built. Method (a) requires information about or estimates of the construction dates of dwellings demolished or transferred to non-housing uses. Method (c) can only cover occupied dwellings.

2. The first method, working forward from a base year estimate of the age distribution of the housing stock, was used by DoE and then DETR from the early 1970s to the later 1990s. The details of the base year age distribution and the sources and methods are given in K. M. Riley, “An Estimate of the Age of the Housing Stock of Great Britain” in *Urban Studies* Vol. 10 (1973) pages 373-379. It depends on the number of new dwellings built year by year, the number of losses, and their construction dates. Reference was made (Part B, paragraph 16) to Miss Riley’s work in connection with estimates of new building pre-1919. The construction dates of dwellings demolished or lost from the stock in other ways are the most problematic element of the base year estimate itself, and in working forward from it. In the absence (for the most part) of direct evidence, recourse was necessary to assumptions about how the probability of a dwelling being demolished was related to its age. For the detail of the assumptions, Miss Riley’s article should be consulted. Separate estimates of the age distribution of the housing stock in 1971 were made for England, Wales, and Scotland. Those for England and for Wales are shown in Table C.1. England and Wales are shown separately as the age distribution of the housing stock in Wales is very different from that in England owing to the buoyancy of the economy in Wales before 1914 and the depression in the inter-war years. Important to note is that converted flats are classified by the construction date of the original structure, not the date when the conversion work was done. A model based on the work published in Miss Riley’s article, with modifications, was used by DoE and DETR to produce annual estimates of the age distribution of the housing stock in England, Wales, and the English regions, with estimates for the most recent year and census year published annually in *Housing and Construction Statistics*. The age distributions were published in percentage form, but to the first decimal place; absolute numbers could therefore be readily calculated when needed for comparison with estimates from other sources. The last year for which an age distribution estimated in this way was published is 1997 (*Housing and Construction Statistics 1987-1997*, Table 9.5). In the next edition (1988-1998) only an age distribution for 1991 was published; and subsequent to that DETR’s estimate of the age distribution of the housing stock was derived from the Survey of English Housing. Published estimates of the age distribution of the housing stock as derived from the model are in Table C.1.

3. The Survey of English Housing (SEH) is an interview survey of a sample of households. One of the questions since its inception has been “when was this property built?”, with respondents to choose between: before 1919; 1919-1944; 1945-64; and 1965 or later. A similar question had been asked in the Labour Force Survey (LFS) housing trailers (in 1988 and 1991). Important to note is that no attempt is made to sub-divide the pre-1919 period on grounds of what respondents are likely to know about the age of their houses. Both the other methods, in contrast, sub-divide
the pre-1919 period. Estimates produced from DoE’s model distinguish (for England) pre-1871; 1871-1890; and 1891-1918; and the 1991 English House Condition Survey distinguishes pre-1850; 1850 to 1900; and 1900 to 1918.

4. In 1988 ages of dwellings as reported by respondents to the LFS housing trailer could be compared with data from rating records, as the rating data for LFS sample addresses were extracted from Valuation Office records and linked to the interview data. A cross analysis of age of dwelling as reported by LFS respondents and age as given in rating records is shown in Table S.7.

Table S.7 Dwellings in England in 1988: Year Built According to Rating Data and as Recorded by Interviewers.

<table>
<thead>
<tr>
<th>Rating data</th>
<th>1918 or earlier</th>
<th>1919-1944</th>
<th>1945-1964</th>
<th>1965 or later</th>
<th>Unknown</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1918 or earlier</td>
<td>3,446</td>
<td>526</td>
<td>74</td>
<td>51</td>
<td>51</td>
<td>4,117</td>
</tr>
<tr>
<td>1919-1944</td>
<td>185</td>
<td>3,027</td>
<td>511</td>
<td>135</td>
<td>51</td>
<td>3,909</td>
</tr>
<tr>
<td>1945-1964</td>
<td>41</td>
<td>416</td>
<td>3,069</td>
<td>462</td>
<td>50</td>
<td>4,038</td>
</tr>
<tr>
<td>1965 or later</td>
<td>39</td>
<td>32</td>
<td>467</td>
<td>4,330</td>
<td>27</td>
<td>4,896</td>
</tr>
<tr>
<td>Unknown</td>
<td>485</td>
<td>274</td>
<td>334</td>
<td>490</td>
<td>32</td>
<td>1,616</td>
</tr>
<tr>
<td>Total</td>
<td>4,197</td>
<td>4,274</td>
<td>4,456</td>
<td>5,468</td>
<td>211</td>
<td>18,607</td>
</tr>
</tbody>
</table>


5. Rating records did not include age for 1.6 million dwellings (sample numbers grossed up), and for 200,000 the interview records did not include the age of the dwelling. Subject to this limitation, Table S.7 shows that of the dwellings which according to rating records were built in 1918 or earlier, 84 percent were placed in that age range by the household interviewed; and 77 percent of dwellings built in the inter-war years (according to rating records) were placed in the correct age range. Comparatively few (7 percent) of dwellings placed in the 1918 and earlier group by households interviewed had been built in the inter-war or post-war years, according to rating records. But of the dwellings that according to rating records had been built in 1918 and earlier, 13 percent were placed by households in the 1919-44 group; and between 2 and 3 percent in the post-1945 groups. A reason for putting dwellings built in 1918 or earlier in the post-1945 group could be that households took the date of converted flats as the range of years when the conversion work was done, not the date of the original building. But misplacement between 1918 and earlier and the inter-war years cannot be accounted for in this way. In 1988 households interviewed under-stated the number of dwellings built in 1918 and earlier. The number stated to have been built in the inter-war years agreed fairly well with the rating records, through offsetting of pre-1919 dwellings misclassified to the inter-war years and inter-war dwellings misclassified to 1945-64.

6. Ages of accommodation occupied by households as reported in the 1988 and 1991 Labour Force Survey (LFS) housing trailers and from the Survey of English Housing (SEH) from 1994/95 onwards are in Table C.2. The 1993/94 SEH is not included because the grossed total of households was subsequently revised but the
sub-totals were not. Two caveats should be noted. The first is that the LFS trailers and SEH reported data about household spaces, strictly speaking, not dwellings; but by the 1990s non-self-contained household spaces were too few for significant distortions to be introduced in this way. The second is that information about the age of vacant dwellings could not be collected by an interview survey. The English House Condition Survey shows that pre-1918 dwellings are more likely than others to be vacant. According to the 1991 survey (Tables A4.1 and A4.3) 45 percent of vacant dwellings had been built before 1919, which causes pre-1919 dwellings to be under-represented in an estimate of the age distribution of dwellings derived from an interview survey. The difference made is about 0.7 percentage points.

7. The third source of information about the age of the housing stock in England is the English House Condition Survey (EHCS), which comprises an inspection of a sample of dwellings by Environmental Health Officers and surveyors, and an interview survey of residents at the sample addresses. The primary purpose of the physical survey is to assess unfitness and repair costs, but the age of the dwellings is also reported on. In the published reports on the 1971, 1976, and 1981 survey reports the numbers of dwellings in each of the three age ranges (pre-1919; 1919-44; and 1945 and later) were scaled to the totals given by the DoE model (see *English House Condition Survey 1981, Report of the Physical Survey*, paragraph 17(ii)). Only the 1986, 1991, 1996, and 2001 surveys provide independent estimates of the age distribution of the housing stock. In the 1986 EHCS report pre-1919 dwellings were divided into pre-1900 and 1900 to 1918, and the 1945 and later category into 1945-64 and 1965 and later. The 1991 and 1996 reports further sub-divided the pre-1900 group into pre-1850 and 1850-1899, and the 1965 and later group into 1965-1980 and post-1980. These estimates from the 1986, 1991, 1996, and 2001 surveys are shown in Table C.3. Sampling variation and possibly surveyor variability can be seen to affect the comparisons between successive surveys, as numbers of dwellings demolished (Tables B.10 and B.11) are not large enough for a net reduction between 1991 and 2001 of over 1 million in the number of dwellings built in 1850-1899 to have really taken place.

8. A comparison between the three sets of estimates of the age distribution of the housing stock in England in 1986, 1991, and 1996 and the two sets in 2001 is in Table C.4. Because in the age distribution estimated from the DoE model (Table C.1) post-1945 dwellings are divided at 1970, not 1965 as for the other two sets of estimates, only the division between pre-1919, 1919-44 and 1945 and later can be compared. The comparison is in percentage form, because the household totals from the Labour Force Survey (LFS) and Survey of English Housing (SEH) are not the same as the dwelling stock totals. The first decimal place of percentages is shown to minimise rounding discrepancies only. Table C.4 shows that the estimates from the DoE model gave a modestly higher proportion of the housing stock as built before 1919 than did the EHCS estimates, but the pre-1919 proportions in the LFS and SEH estimates were much lower. The distributions from SEH and EHCS in 2001 are closer together; but that appears to be due to an improbable fall between 1996 and 2001 in the number of pre-1919 dwellings shown by EHCS, nearly 400,000. The pre-1919 figure in 2001/02 in SEH (Table C.2) is not out of line with previous years. For the four years in Table C.4 taken together, the estimates from the LFS trailers and SEH of dwellings built before 1919 are clearly below the other sources, as would probably be expected from the comparison with rating records in paragraphs 4 and 5 above.
9. An approximate cross-check on the estimates of the age distribution of the housing stock can be made by starting with the total stock in a recent year and working backwards from new dwellings completed, conversion gains, and losses from the dwelling stock. 1991 is taken as the starting point, because most of the demolitions of local authority dwellings in the course of "regeneration" – a number that is not known with any accuracy – came later. The number of new dwellings completed since 1945 and in 1919-44 is known fairly accurately, so if the number of dwellings built in these years that have been demolished is fairly small, the numbers of post-1945 and 1919-44 dwellings in the stock as of 1991 are determined, so that the pre-1919 stock can be derived as a residual by subtracting the totals of 1919-44 and post-1945 dwellings. This calculation is made for England, not England and Wales, so that the EHCS data on converted flats can be used. Converted flats are classified by the construction date of the original building, not when the conversion work was done. Conversion gains (i.e. the number of converted flats less dwellings converted) have to be subtracted from pre-1919 stock totals to show how many of original pre-1919 stock totals how many of the original pre-1919 stock survived. The number and age distribution of converted flats are shown in Table S.8. They are taken from the 1986 and 1996 English House Condition Surveys, which are consistent one with another. The published figures from the 1991 survey cannot be used here because converted flats are aggregated with flats in non-residential buildings. Also included is an estimate of the net conversion gain, the amount added to the stock through conversions. For pre-1919 houses converted, an average of three flats per converted house is taken, hence a conversion gain of two, on the evidence of a study of conversions undertaken for DoE by the London Research Centre (Houses into Flats, a Study of Private Sector Conversions in London (HMSO, 1992), paragraphs 1.16 and 1.18). For inter-war and post-1945 conversions, an average of two flats per converted house is taken, as there were many fewer very large houses built in those periods that could be converted.

<table>
<thead>
<tr>
<th>Table S.8</th>
<th>Converted Flats Analysed by Construction Dates of Original Buildings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(thousands)</td>
</tr>
<tr>
<td><strong>1986 EHCS</strong></td>
<td></td>
</tr>
<tr>
<td>Converted flats</td>
<td>690</td>
</tr>
<tr>
<td>Conversion gain (added to stock)</td>
<td>460</td>
</tr>
<tr>
<td><strong>1996 EHCS</strong></td>
<td></td>
</tr>
<tr>
<td>Converted flats</td>
<td>811</td>
</tr>
<tr>
<td>Conversion gain (added to stock)</td>
<td>541</td>
</tr>
</tbody>
</table>

Source: *English House Condition Survey 1986, Table A3.3.*
*English House Condition Survey 1996, Supplementary tabulations to the main report, Table A1.2.*

10. The 1986 and 1996 EHCS agree that conversions into flats were predominantly in pre-1919 houses. For an estimate for the conversion gain to 1991 the estimates in Table S.8 from 1986 and 1996 are averaged, which gives for pre-1919 500,000; 1919-44 24,000; for 1945-64 7,000; and for 1965 or later 16,000.

11. The stock in 1991 of dwellings built in 191-44, 1945-64 and 1965-91 that there hypothetically would be in the absence of losses consists of the number of dwellings completed in the three periods plus the conversion gains, minus (for 1919-44)
dwellings destroyed by enemy action. New permanent dwellings completed in 1945-64 and 1965 to 1991 are taken from the same source as the figures for England and Wales in Table B.3. The division between England and Wales of the totals given there for England and Wales in 1919/20 to 1944/45 is based on Table 1 of J. L. Marshall, 'The Pattern of Building in the Inter-War Period in England and Wales', *Scottish Journal of Political Economy* 1968, pages 184-205). Marshall's figures for 1919 to the end of 1939/40 were extended to 1944/45 by a pro-rata division of the totals in Table B.3 for 1941/42 to 1944/45. That gives a figure of 150,000 for Wales out of a total of 4,240,000 dwellings completed in England and Wales in 1919/20 to 1944/45, hence 4,090,000 for England. Losses through enemy action come from an estimate by the Ministry of Health (then the Department responsible for housing), that a total of 218,000 dwellings in England and Wales were destroyed by air attack, of which 81,000 had been built in 1919/20 or later. No separate official figure is available for England. But since apart from Cardiff and Swansea the cities bombed in 1940-41 were in England, it is reasonable to put the figure for England at 80,000. Conversion gains (Table S.8), new building and the losses from enemy action are summed in Table S.9 to give totals for hypothetical stocks as at 1991 census date of dwellings built in 1919-44, 1945-64 and 1965 and after if there had been no demolitions and other losses apart from those due to enemy action in 1939-45.

**Table S.9 Hypothetical Totals in 1991 of Dwellings Built in 1919-44, 1945-64, and 1965 and later.**

<table>
<thead>
<tr>
<th></th>
<th>1919-44</th>
<th>1945-64</th>
<th>1965 and later</th>
</tr>
</thead>
<tbody>
<tr>
<td>New dwellings completed</td>
<td>4,090</td>
<td>4,210</td>
<td>6,236</td>
</tr>
<tr>
<td>Conversion gains (para. 41)</td>
<td>24</td>
<td>7</td>
<td>16</td>
</tr>
<tr>
<td>Losses – enemy action</td>
<td>-80</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total before other losses</strong></td>
<td><strong>4,034</strong></td>
<td><strong>4,217</strong></td>
<td><strong>6,252</strong></td>
</tr>
</tbody>
</table>

12. The totals in Table S.9 are maximum values, before subtracting losses. 1991 is before demolitions of local authority dwellings in the course of regeneration schemes became at all common, though there were dwellings demolished because they had become physically defective, e.g. through corrosion. Table C.3 shows that the figures for 1945-64 dwellings in 1991 EHCS and 1996 EHCS were 4,231,000 and 4,255,000 respectively, which are very close to the figure in Table S.9 and so support a judgement that demolitions had been very few. For the 1919-44 stock the 1986, 1991, and 1996 EHCS figures point to a total of rather over 3,900,000; the average for the three years is 3,918,000. If that figure were taken for the stock in 1991 it would imply losses of about 120,000 (not counting enemy action), about 3.0 percent of the original stock. For post-1945 dwellings, only an assumption is possible about losses up to 1991. 30,000 may reasonably be taken, which would put the stock at 10,440,000. With the total stock of permanent dwellings at 1991 census date put at 19,671,000, the pre-1919 stock at that date is estimated, as a residual, at 5,313,000, 5,310,000 rounded. Of that figure, some 500,000 appear to have come from conversion gains (paragraph 10). There were some 40,000 converted flats in existence in 1921 (Table S.5 in Part B), hence a conversion gain of 460,000 since 1918 to subtract from the 1991 stock estimate of 5,310,000, which leaves 4,850,000 as the estimate of pre-1919 dwellings still in being in 1991. That is of course a figure for England and so not directly comparable with the figure of 7,691,000 dwellings at the 1911 census date, plus about 250,000 built between 1911 and 1918 (Table B.3). A figure for England in
1918 would be about 7.4 million; so an estimate of 4,850,000 (excluding conversion gains) pre-1919 dwellings in the 1991 housing stock implies that about 66 percent of dwellings in England in 1918 were still standing in 1991. How that proportion varied between the different “vintages” of pre-1919 dwellings is a question that cannot be answered with any confidence owing to the extreme variability between the estimated numbers of dwellings built before 1850, in 1850-1899 and in 1900-1918 given by EHCS in 1991, 1996, and 2001 (Table C.3). The rating records for addresses in the 1988 LFS housing trailer sample (paragraphs 4 and 5) put the number built in 1899 or earlier at 4.03 million and in 1900-1918 at 1.12 million (Housing in England Housing Trailers to the 1988 and 1991 Labour Force Surveys, Table 3.7). The proportion built in 1900-1918, 27 percent, agrees with 1986 EHCS, but not 1991 EHCS, 33 percent. The DoE model gave estimates of the age of the dwelling stock in three age ranges pre-1919 (Table C.1); but these depended on the assumptions made about the ages of dwellings demolished.

13. If the estimates of the number of dwellings dating from 1918 and earlier given in the previous paragraph, 5,310,000 (including conversions) is anywhere near right, the corresponding figures from the LFS trailers and SEH are too low, even with allowance for vacant dwellings not being included. That agrees with the inference drawn from the comparison between the age of dwellings as given by households in 1988 LFS and the rating records, that households were much more likely to misclassify pre-1919 dwellings as inter-war rather than vice-versa.

II Types of Buildings

14. The enumeration of buildings in the 1921 census that were used as residences (Table S.5) distinguished undivided private houses, structurally divided private houses (i.e. converted into flats), blocks of flats, and dwellings in buildings that were not wholly residential. This division, between houses, purpose built flats, converted flats, and living accommodation in partly non-residential buildings, was the basis of classification of dwellings and types of building in the 1991 and 2001 censuses, with some additional detail. There is not however a continuous series of census data on types of residential buildings. There was no enumeration of buildings in 1931, apparently for reasons of economy, nor in 1951. In 1961 the division of dwellings between types of buildings distinguished: wholly residential permanent buildings, one dwelling; permanent buildings, more than one dwelling; and permanent buildings, not wholly residential. The category of permanent buildings, more than one dwelling comprised both purpose built flats and conversions. In 1971 no information was collected about types of buildings. The 1981 census did not have a count of dwellings, only “household spaces”. The categories of household spaces distinguished were: self-contained purpose built flats; self-contained with separate entrance from outside the building; self-contained with shared entrance from outside the building; and not self-contained. These categories do not match those used in 1961, in that household spaces in buildings that are not wholly residential are not distinguished. In 1991 and 2001 dwellings were divided into shared and unshared; converted and purpose built, then into flats and houses, with flats divided into those in residential buildings and those in commercial buildings; and houses into detached, semi-detached, and terraced. The 1986, 1991, and 1996 English House Condition Surveys reports provide similar information, though without separating residences in partly non-residential buildings. Comparisons between 1921, 1961, 1981, 1991, and 2001 census data are in Table C.5. Houses (as distinct from flats) are “undivided
private houses” in 1921; “wholly residential permanent buildings, one dwelling” in 1961; in 1981 self-contained household spaces with entrance from outside the building; and in 1991 and 2001 detached, semi-detached, and terraced. Purpose-built flats are dwellings in blocks of flats in 1921; in 1961 dwellings in permanent buildings with more than one dwelling (includes converted flats as well); in 1981 purpose built flats, and in 1991 a purpose built flat in a residential building. Purpose built dwellings in commercial buildings in 1991 are counted as flats in partly non-residential buildings. There must be an element of doubt about how comparable are the figures for 1981 and 1991: there is a difference of only 560,000 between self-contained household spaces with an entrance from outside the building in 1981 and detached, semi-detached and terraced dwellings in 1991 whereas 1.4 million houses were completed in 1981-90 (Table B.4).

15. Information about types of dwelling is provided also by the English House Condition Survey (EHCS) at five year intervals from 1976 onwards; and by the Labour Force Survey (LFS) Housing Trailer for 1981, 1984, 1988, 1991; and then the Survey of English Housing (SEH) from 1993/94 onwards. The 1964 housing survey (Government Social Survey, The Housing Survey in England and Wales 1964) provided information about types of accommodation, though in a form difficult to compare with other sources.

16. Information from EHCS about type of dwelling is in Table C.6. The types of dwelling distinguished varied between surveys. In 1976 and 1981 figures were published for detached, semi-detached, and terraced houses, purpose built flats, and “other”. In 1986 houses (the three types and “temporary”), purpose built flats, converted flats, and non-residential building with a dwelling; in 1991 flats in non-residential buildings were grouped with converted flats; and in 1996 and 2001 flats in non-residential buildings were not shown separately but included indistinguishably with other flats. Comparability between the figures for types of houses is reduced by bungalows being distinguished as a separate type in 1991 and 2001 but not in 1986 and 1996. Bungalows can be detached, semi-detached or (more rarely) terraced.

17. Information from the Labour Force Survey housing trailers and the Survey of English Housing is summarised in Table C.7. In the 1988 and 1991 housing trailers self-contained accommodation is divided into detached, semi-detached and terraced houses; purpose built and non-purpose built flats; mobile homes and other temporary accommodation; and “other”. In the 1981 and 1984 LFS trailers the separate types of houses were not distinguished. The run of figures has some changes between years that are hard to explain (e.g. the number of flats in 1995/96, 1996/97, 2000/01, and 2001/02), and the large figure for “other” in 1991 makes comparison between 1991 and the mid-1990s difficult.

18. A comparison between the census, EHCS, and LFS trailers or SEH figures for type of dwelling in England in 1991 and 2001 and between EHCS and SEH in 1996 is in Table C.8. It is important to note that the LFS and SEH figures are for households in non-self-contained accommodation and therefore lower than the census and EHCS figures which include vacant dwellings and secondary residences as well. In the table 1996 is represented by SEH for 1995/96 and 1996/97 combined and 2001 by 2000/01 and 2001/02 combined. Agreement between the sources is generally fair, though difficulties are caused by the large number counted as “other” by the 1991 LFS trailer, and exclusion of non-self-contained accommodation in all of the household surveys.
19. The information from the 1964 housing survey is potentially of major interest as a source of evidence about the number of converted flats and purpose built flats separately in the early 1960s. In the 1961 census data they are grouped together. Unfortunately the survey does not throw much light here owing to definition. The survey’s sample comprised “rateable units” (separately rated dwellings) which comprised one or more “accommodation units”. An “accommodation unit” was equivalent to what would later be termed a “household space”. “Accommodation units” which formed part of a rateable unit were not classified by dwelling type. The information about types of accommodation was published (The Housing Survey in England and Wales, Table 2.27) as an estimated total of accommodation units and a percentage distribution. In Table S.10 these percentages are used to apportion the total of occupied accommodation units between the categories distinguished.

<table>
<thead>
<tr>
<th>Table S.10 Types of Accommodation in England and Wales 1964</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proportion (percent)</td>
</tr>
<tr>
<td>----------------------</td>
</tr>
<tr>
<td>Whole house:</td>
</tr>
<tr>
<td>Detached</td>
</tr>
<tr>
<td>Semi-detached</td>
</tr>
<tr>
<td>Terraced</td>
</tr>
<tr>
<td>(Sub-total)</td>
</tr>
<tr>
<td>Flat in block</td>
</tr>
<tr>
<td>Dwelling with/over business</td>
</tr>
<tr>
<td>Accommodation is part of rateable unit</td>
</tr>
<tr>
<td>All accommodation units</td>
</tr>
</tbody>
</table>

Source: See text.

20. Accommodation that is part of a rateable unit might be sufficiently self-contained to count as a separate dwelling. Where a building contained more than one household renting accommodation, the building could be rated as one unit. How much work was needed to divide up a house into separate units that counted as dwellings was very much a “grey area”. The number of households sharing a dwelling in England and Wales in 1961 was 886,000 (Census 1961, Housing Tables, Table 4). Conceptually these would be included in “accommodation is part of a rateable unit”. The number of households fell between 1961 and 1971, so for 1964 a figure in the range 750-800,000 would be likely. That would leave about 400,000 as the number of accommodation units that were part of a rateable unit that should count as separate, which would put the number of converted flats at 650-700,000. This figure has to be compared with estimates of gains to the housing stock from conversions from houses to flats. The net addition to the dwelling stock from conversions between 1931 and 1951 is estimated at 360,000 (Table S.4). On the assumption of an average of three flats per converted house (paragraph 9), that would imply a figure of 540,000 flats provided. Official estimates of the components of change of the housing stock of England and Wales (Department of the Environment, Housing Policy Technical Volume, Table I.12) put the conversion gain in 1951-60 at 99,000 and in 1961-65 at 34,000. With the same ratio of three flats to one converted house, those estimates of the conversion imply a figure of about 160,000 for converted flats. The three to one ratio is not necessarily exact, and there may have been losses from the stock of converted flats. But the comparisons with conversion
gains suggest that a figure of 650-700,000 converted flats in 1964 is reasonable. It would imply a total of about 14,100,000 occupied dwellings in 1964. Comparison with 1961 census totals (Table B.1) suggests that this figure is slightly low. The figure in Table S.10 for dwellings “with or over business” agrees exactly with the 1961 figure for dwellings in buildings that were not wholly residential, but the sum of 650-700,000 converted flats and 1,030,000 purpose built flats exceeds that 1961 census figure for all kinds of flats (1,351,000, Table C.5) by more than can be explained by flats newly built or converted between 1961 and 1964.

21. The historical record of types of dwelling in census and surveys abounds with discrepancies that restrict the precision with which long term changes can be measured. The broad picture can however be discerned.

III Size of Dwellings

22. Measures of size of dwellings include the number of habitable rooms, the number of bedrooms, and floor area. Much less information has been collected about floor area in Britain than in many other countries. With the exception of the 1960 housing survey which attempted to collect information about floor areas, the only source of information about floor areas is the Valuation Office rating data collected with the National Dwelling and Housing Survey and the 1988 Labour Force Survey housing trailer (see paragraph above) and the English House Condition Survey in 1986, 1991, and 2001. Information about the number of habitable rooms has been collected from all households by the census from 1911, with more limited information in 1891 and 1901. Information about numbers of bedrooms was first collected by the 1960 housing survey.

23. Numbers of rooms were first asked for from all households in the 1911 census, but an analysis of dwellings by number of rooms first became possible when the concept of the structurally separate dwelling was introduced in 1921. There were far too many households in shared dwellings in 1911 for an analysis of numbers of rooms occupied by “private families” to be a proxy for numbers of rooms in dwellings. In 1981, in contrast, the proportion of households in non-self-contained household spaces was sufficiently low for numbers of rooms in household spaces to be treated in a time series as equivalent to numbers of rooms in dwellings. “Rooms” have throughout been “habitable rooms”, which exclude bathrooms, toilets, entrance halls, and landings. Historically significant in this context has been the disappearance of sculleries and the increased prevalence of kitchens. Sculleries were used for the washing of dishes, clothes, and sometimes for personal washing, and less commonly for cooking; cooking was usually done in the living room on a stove. Enumerators were instructed not to count a scullery as a room (1931 Census, Housing and Households, page vii). In 1951 the definition was the same, but a further explanation (1951 census Housing Report, page xvii), was added, to the effect that irrespective of what terms households themselves used, a room where washing, cleaning, and cooking took place but meals were not eaten was to be treated as a scullery, and not counted as a room. By 1961 the term “scullery” had become obsolete, and kitchen almost universally used. But whether it should be counted as a room depended, as in 1951, on whether meals were eaten there. In 1971 the definition was changed to make whether a kitchen should be counted as room depend on its size, irrespective of whether meals were eaten there. If a kitchen was at least six feet wide it was to count as a room for census and survey purposes. Information about the size of kitchens and
whether meals were eaten these was collected by the General Household survey in 1971 and 1972. Sample numbers from these surveys are shown in Table S.11.

| Table S.11 Kitchens: Cross-Analysis by Size and Whether Meals Eaten There |
|-----------------|-----------------|-----------------|
|                  | 1971 GHS  | 1972 GHS  |
| 6 feet wide      |            |            |
| Meals Eaten      | 6,319     | 6,159     |
| Cooking only     | 4,195     | 4,057     |
| Less than 6 feet wide |        |           |
| Meals eaten      | 350       | 344       |
| Cooking only     | 931       | 945       |
| Kitchens 6 feet wide | 10,514  | 10,216    |
| Kitchens where meals were eaten | 5,126 | 5,002 |

Sources: General Household Survey 1971, Table 5.30. General Household Survey 1972, Table 2.22.

24. On the evidence of the two years taken together, 89 percent of kitchens would be counted as “rooms” if 6 feet wide were the criterion, but only 43 percent if it were meals being eaten there. Nearly one-half of all dwellings would have one more room according to the 1971 definition than according to the definition used in 1961 and earlier. Statisticians in DoE used these data to estimate a distribution of numbers of rooms in 1971 according to the previous definition to set alongside the distribution on the amended definition as published. The parallel estimates of numbers of rooms in 1971 were published in Table I.18 in Chapter 1 of the Housing Policy Technical Volume and are included in Table C.9.

25. In that there was no count of dwellings in the 1981 census, the data used about number of rooms are for self-contained household spaces in permanent buildings. The figures provided in the Housing and Households volume (Table 2) are for household spaces with residents present. Household spaces where the residents were absent were not included. In 1991 a distribution of numbers of rooms in household spaces was published, and also a much more detailed table (Housing and Use of Cars, Table 21) which gave numbers of dwelling by individual numbers of rooms up to 16 and over. In 2001 the numbers of dwellings were for occupied household spaces. To maintain continuity, therefore, numbers of rooms for occupied household spaces are shown in Table C.9 for 1991. Table C.9 shows number of rooms in all dwellings in 1921; in occupied dwellings in 1931 to 1971; and in household spaces in 1981, 1991, and 2001. In these last three years the proportion of shared dwellings in the housing stock had fallen too low for numbers of rooms in household spaces to be significantly different from numbers of rooms in occupied dwellings. The number of households given by the census in 1991 was under-stated due both to the population under-count (Part A) and the over-statement of vacant dwellings. In consequence, the increase in the number of occupied household spaces between 1991 and 2001 is over-stated.

26. The number of rooms in dwellings and household spaces in 1921 to 2001 is shown in Table C.9. Note may be taken of the reduction and then increase in the number of larger dwellings, by some 2.7 million between 1971 and 2001 as measured by dwellings or household spaces with seven rooms or more. The reduction in sharing may have contributed to the apparent increase. The increase in the number of
small dwellings between 1931 and 1951 (over 500,000 with three rooms or fewer) was referred to in Part B in connection with the timing of increases in the dwelling stock. In concept the 1931 and 1951 figures for number of rooms are for occupied dwellings, not household spaces.

27. The number of bedrooms as well as the number of all habitable rooms is significant as a measure of how spacious dwellings are. The measure most commonly used at the time of writing for crowding is the "bedroom standard", the number of bedrooms that a household has in comparison with the standard number of bedrooms for a household of a given size and composition. The bedroom standard itself, and the changing number of households with fewer or more bedrooms than standard is discussed in Part D. Here the interest is in the number of bedrooms in dwellings. An advantage of the number of bedrooms as an indicator of the size of dwellings in that information about numbers of bedrooms in newly built dwellings is collected and published (Table B.4). The number of habitable rooms is not collected.

28. Information about numbers of bedrooms has never been collected by the census in Britain; the source of such information is housing surveys. The first survey to collect information about the number of bedrooms was carried out by the Government Social Survey in 1960 for the Ministry of Housing and Local Government, and published in *The Housing Situation in 1960*. This survey was repeated in 1964 and published as *The Housing Survey in England and Wales*. Information about the number of bedrooms was collected by the National Dwelling and Housing Survey (NDHS) in 1977-78, by the Labour Force Survey (LFS) housing trailers in 1981, 1988, and 1991; and by the Survey of English Housing (SEH) from 1993/94 onwards. NDHS, the LFS trailers, and SEH are for England, whereas the 1960 and 1964 surveys were for England and Wales. Households are classified according to whether the number of bedrooms available for the sole use of the household was 0 or 1, 2, 3, 4, or 5 or more. In the 1960 survey an estimated 37,000 households had no bedroom, and a similar proportion was reported by the 1964 survey, hence the presence of 0-1 bedrooms in Table C.10. No instances were reported in the later surveys. The numbers of bedrooms are those available to households and therefore refer strictly speaking to "household spaces" rather than dwellings. All are of course subject to sampling variation.

Table S.12  Dwelling and Household Spaces: Number of Bedrooms in 1991 and 2001 According to the English House Condition Surveys and Household Surveys

<table>
<thead>
<tr>
<th></th>
<th>One</th>
<th>Two</th>
<th>Number of Bedrooms</th>
<th>Five or more</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Three</td>
<td>Four</td>
<td></td>
</tr>
<tr>
<td>1991</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(thousands)</td>
</tr>
<tr>
<td>EHCS</td>
<td>2,266</td>
<td>5,832</td>
<td>9,009</td>
<td>2,089</td>
<td>529</td>
</tr>
<tr>
<td>LFS Trailer</td>
<td>2,129</td>
<td>5,238</td>
<td>9,216</td>
<td>2,121</td>
<td>598</td>
</tr>
<tr>
<td>2001</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EHCS</td>
<td>2,231</td>
<td>5,639</td>
<td>9,573</td>
<td>2,937</td>
<td>760</td>
</tr>
<tr>
<td>SEH</td>
<td>2,140</td>
<td>5,378</td>
<td>9,491</td>
<td>2,756</td>
<td>691</td>
</tr>
<tr>
<td>Change between 1991 and 2001</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EHCS</td>
<td>-35</td>
<td>-193</td>
<td>+564</td>
<td>+849</td>
<td>+231</td>
</tr>
<tr>
<td>LFS and SEH</td>
<td>+11</td>
<td>+140</td>
<td>+275</td>
<td>+635</td>
<td>+93</td>
</tr>
</tbody>
</table>

Source: Table C.10.

*English House Condition Survey 1991*, Table A3.6. The figure for dwellings with one bedroom includes 147,000 classified as "studio".

*English House Condition Survey 2001*, Supporting Tables, Table A1.6. The figure for dwellings with one bedroom includes 24,000 with no bedroom.

30. The grossed LFS total of households in 1991 appears to be over-stated on the basis of comparison with the 1991 census, and the increase between 1991 and 2001 under-stated. The EHCS totals of dwellings are the estimates of the dwelling stock in 1991 and 2001 by the Department of the Environment and Office of the Deputy Prime Minister. LFS and SEH show a less extreme contrast between large increases in the number of large houses (four or five bedrooms or more) and reduction in the number of small dwellings than does EHCS. But nevertheless LFS and SEH show an increase of some 700-750,000 large houses, between 60 and 65 percent of the overall increase. This is much larger than the number of new dwellings completed with four bedrooms or more (Table B.4). The difference is too large to be due to any differences of definition of what counts as a bedroom (such as rooms designed for use as a bedroom but used for other purposes, for instance a study). The change in the number of dwellings with four bedrooms or more between 1991 and 2001 is a net change. Most houses converted into flats are large houses, so the gross increase in the number of larger houses is therefore likely to have been somewhat more than the net increase. The increase in the number of larger dwellings through enlargement and extensions, and possibly two-into-one conversions of small flats and houses is discussed further in Chapter N in connection with investment in the existing stock of dwellings, as contrasted with adding to it by new building and conversion.

IV  Dwelling Services

31. Information about dwelling services, sometimes referred to as "amenities" or even (in the 1951 census) "household arrangements" has been collected only in the post-war years. The first inquiry into the presence of these services was by the Government Social Survey in 1947, with findings published by the Central Office of Information in The British Household. The concept of "basic" or "standard amenities" was introduced by legislation in 1949, namely a fixed bath or shower in a bathroom; WC inside the dwelling; wash hand basin; sink; and a hot and cold water
supply to bath, wash hand basin and sink. Also included in 1949 was a ventilated food store, which was dropped from the list in 1969 as the spread of ownership of refrigerators had made it obsolete. The 1949 legislation empowered local authorities to pay grants (subject to conditions) towards the cost of installing these amenities in houses and flats that lacked them, with part of the cost met from central government subsidy. New legislation in 1959 provided for "standard grants" towards the cost of installing these amenities or services which owners could claim as of right provided that after the services were installed the dwelling would have a useful life of at least 30 years. Information about the presence of these "amenities" was collected by house condition surveys, the first in 1967, and then at five year intervals from 1971 onwards. These surveys were also the source of information about the condition of the housing stock (in the sense of fitness or unfitness) and state of repair (see Section V below).

32. There are three sets of survey data about the "basic amenities". Two are strictly speaking about numbers of households with and without them. The General Household Survey (GHS) is an annual survey which has collected this information since 1971. The other source is the Department of the Environment's survey series, which comprises the National Dwelling and Housing Survey (NDHS) in 1977-78; the Labour Force Survey (LFS) housing trailers in 1981, 1984, 1988, and 1991; and then the Survey of English Housing (SEH) from 1993/94 onwards. Individual surveys also provided information about amenities and services: the 1947 survey was mentioned in the previous paragraph. There is also the 1960 housing survey (Government Social Survey, The Housing Situation in 1960). The third source is the sequence of house condition surveys, the National House Condition Survey in 1967 (paragraph 44 below) and 1971; and the English House Condition Survey at five year intervals from 1976.

33. The period during which the census collected information about amenities and services is similarly short. The first census to do so was that in 1951, which asked about whether there was a piped water supply within the house; a cooking stove or range; a WC; and a fixed bath. In 1961 the services asked about were a cold tap; a hot tap; a WC inside the dwelling; and a fixed bath. The 1971 census asked about whether there was a hot water supply, fixed bath, and a flush toilet, and whether the flush toilet was inside or outside the dwelling, but no question was asked about the supply of cold water, because by then a mains water supply had become almost universal except in very remote rural areas. In 1981, and again in 1991 and 2001 questions were asked about a fixed bath or shower, and an inside WC. The 1991 census included a question about central heating, as did the 2001 census.

34. A feature of the 1947 survey is of particular interest in historical terms is that for two services, a piped water supply and a fixed bath in a bathroom, separate proportions were shown for pre-1918 and post-1918 dwellings. Because building work was strictly controlled in the war and immediate post-war years, it is very unlikely that there were many instances of baths being installed in houses that lacked them between 1939 and 1947. The proportions of households living in dwellings with fixed baths in 1947, shown in Table S.13, probably depicts as well the situation at the end of 1930s. For dwellings built in the inter-war years a fixed bath was a standard feature.
Table S.13  Proportions of Households in 1947 With Piped Water Supply and Bathroom.

<table>
<thead>
<tr>
<th></th>
<th>Pre-1918</th>
<th>Post-1918</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Piped water supply</td>
<td>90</td>
<td>99</td>
<td>97</td>
</tr>
<tr>
<td>Fixed bath in bathroom</td>
<td>36</td>
<td>93</td>
<td>55</td>
</tr>
</tbody>
</table>


35. The numbers of households in 1947, 1960, and 1964 and the number of dwellings from 1967 onwards lacking one or more of the specified services are shown in Table C.11 in terms of numbers of households lacking specific services. For 1947 the information was published in the form of percentages which were applied to a total of households interpolated between 1945 and 1951 (Table A.1). The figures for 1947, 1960, and 1964 relate to households, and from 1967 to dwellings. The latter include and the former exclude vacant dwellings. In 1971 an estimated 172,000 vacant dwellings did not have a WC inside the dwelling and 179,000 lacked a bath in a bathroom; 218,000 lacked one or more of the standard amenities (Department of the Environment, English House Condition Survey 1981, Part I).

36. Notwithstanding some inconsistencies between years and the figures in Table C.8 for 1967 and earlier being for England and Wales and for 1971 and subsequently being for England only, the picture drawn is clear. In 1947 (and probably 1939 as well) only about one-third of all households had all of what were shortly afterwards to be termed the “basic amenities”. By the 1990s, however, the number of dwellings without any of them had fallen too far to be really measurable by a survey with the sample size of the English House Condition Survey (just over 12,000 achieved for the physical survey). In the report on the 1996 EHCS, the number of dwellings lacking individual amenities, apart from an inside WC, was not given, which is testimony to interest in them being lost because they had become so comparatively few. The 2001 EHCS did not have a table or comment about the “standard” or “basic” amenities. Lack of one or more of them had become merely one of the matters which could cause a dwelling to be statutorily unfit for habitation. How sole use of a fixed bath or shower and of a WC inside the accommodation became almost universal is shown by data from the General Household Survey in Table C.12. By 1990 the number of households without them had fallen so low that the questions about them were dropped.

37. Table C.12 includes proportions of households with central heating. This is important information, because the English House Condition Survey did not report central heating until 1986. The earliest information about central heating was provided by the 1960 housing survey, which estimated the number of households with central heating at about 800,000, 6 percent of all households (The Housing Situation in 1960, Table 46). The contrast with 35 percent in 1971 looks large; but given that in Table C.11 the proportion with central heating is shown as increasing from 35 percent in 1971 to 59 percent in 1981, the increase between 1960 and 1971 is not wholly implausible. That the figure for 1960 is taken from a survey of England and Wales whereas the GHS data in Table C.11 are for Great Britain is unlikely to affect the comparison significantly. What counts as central heating in different surveys is subject to ambiguity, particularly whether night storage heaters as included. The figure in Table C.12 for 1971 includes them. The figure for 1960 might possibly not have done.

75
38. Central heating was asked about in EHCS from 1986 onwards. In the 1986 report (*English House Condition Survey 1986*, Table A4.5) the proportion of dwellings with central heating was given, 73 percent with full or partial heating. That is identical with the figure for 1987 in Table C.12. The 1991, 1996, and 2001 EHCS reports included proportions of dwellings with central heating according to construction date of the dwelling. This analysis is in Table C.13. There are ambiguities of definition. In 1996 and 2001 “programmable” heating was distinguished, but in Table C.13 is included with central heating for comparability with 1991.

39. Installing double glazing is another way in which older dwellings built without it can be modernised. The 1986, 1996, and 2001 English House Condition Surveys published proportions of dwellings with double glazing in the same ranges of construction dates as for central heating in Table C.13. The information about double glazing was however not the same in all three surveys. In 1986 full and partial double glazing were distinguished; in 2001 there were three categories, less than half, more than half, and whole house; but in 1996 only whether double glazing was present or not. In Table C.14 less than half and more than half are combined together as “partial”, to aid comparability.

40. The 1996 English House Condition Survey report included a table about second bathrooms and the 2001 survey about second WCs, both widely advertised features of “up-market” new houses at the time of writing. No information was published about them from which rates of change could be gauged.

V Stock Conditions: Unfitness and the Decent Homes Standard

41. Fitness of dwellings for human habitation and the number of dwellings that were unfit has long been a major element in housing policy in England and Wales (in Scotland the legislation is different). The fitness standard remains in being at the time of writing. But for policy purposes it has become part of the standard of “a decent home”. In the *Housing Policy Statement Quality and Choice: A decent home for all* published in December 2000 the government of the day stated its key housing policy aim to be providing everyone with the opportunity to live in a decent home. The concept was given sufficient specific content for the 2001 English House Condition Survey to estimate the number of dwellings that did not reach this standard, their characteristics, and the circumstances of the households that lived in them. There is of course no history of numbers of dwellings not meeting the decent homes standard. It is featured here because it is important for the perception, discussed in Part N of persisting problems of poor housing and the most recent example of how customary minimum standards have risen through time. The long established concept of unfitness may be considered first. Eliminating unfit housing was a very important aim of policy in the 1950s, 1960s, and 1970s.

42. “Unfitness” as applied to housing is a legal term with important implications. A long sequence of Acts have given local authorities powers of compulsion with respect to unfit dwellings, to require the owner to make it fit (at his own expense) or to demolish it or for the local authority to acquire the dwelling compulsorily and demolish it. Further powers, dating from the 1870s, enabled local authorities to clear whole areas of unfit housing instead of taking action over individual dwellings one by one. The area clearance powers were strengthened by the Housing Act 1930 and were the basis of the slum clearance drive of the 1930s. These powers were further
reinforced by legislation in 1954, and were the basis for slum clearance from the mid-1950s to the mid-1970s. A full account of the legal definitions is not called for here. The matters to be taken into account in determining whether a house is unfit – i.e. not suitable for human habitation – have been altered on several occasions. The change that must be noted here because it is a cause of a major discontinuity in estimates of the total of unfit dwellings is that made by the Local Government and Housing Act 1989, which added lack of one or more of the “basic amenities” to the matters in respect of which a dwelling could be determined to be unfit. By then the number of dwellings lacking basic amenities had fallen to low enough levels not to add unmanageably to the amount of unfitness that had potentially to be dealt with. The legislation on “unfitness” applies only to England and Wales. The law in Scotland is different: the concept of unfitness does not exist there as a legal term, but rather the “tolerable” standard.

43. Totals of unfit dwellings were first produced from returns by local authorities in response to calls from central government (the Ministry of Health in 1933 and the Ministry of Housing and Local Government in 1955, 1961, and 1965) to report on the number of unfit houses in their areas and their plans for dealing with them. The programmes submitted in 1933 provided for a total of 267,000 unfit dwellings to be demolished or closed, but by the end of 1938/39 the local authorities’ total of unfit dwellings had risen to 472,000 (Ministry of Health Annual Report for 1939 (Cmd. 6089) page 82). The returns made in 1955 gave a national total of 850,000, and in 1965 824,000 (Department of the Environment, Housing Policy Technical Volume, Chapter X, paragraph 24). Variations in the figures for apparently similar areas (J. B. Cullingworth, Housing Needs and Planning Policy, page 51) gave grounds for distrusting the local authorities’ returns as a source for a national estimate; and there were other grounds as well for thinking that the aggregate of local authorities’ returns was too low as a national total of unfit dwellings (F. T. Burnett and S. F. Scott, ‘A Survey of Housing Conditions in Urban Areas’, Sociological Review, March 1962).

44. To provide a more firmly based estimate of the total of unfit dwellings, their location, and their tenure, the Ministry of Housing and Local Government carried out the National House Condition Survey in 1967. A sample of 6,000 dwellings were inspected by local authority Environmental Health Officers, with great care taken to secure consistency in their judgements about what constituted unfitness. The presence of the specified defects is generally straightforward to ascertain, but where they made a dwelling unsuitable for human habitation is inherently to a degree subjective. The estimate of the total of unfit dwellings (in England and Wales) was 1.8 million, of which nearly three-quarters of a million were not in actual or potential clearance areas, and over 0.4 million were in rural districts. The results from the 1967 National House Condition Survey cannot be divided between England and Wales and so cannot be included in a time series from the English House Condition Surveys. It is nevertheless a landmark in housing statistics and had a major influence on policy. Its main features are accordingly summarised in Table C.15. That nearly one-quarter of unfit dwellings were in rural districts, and 40 percent were not in potential clearance areas meant that putting the main weight on area clearance in cities and towns would not deal with the totality of unfit housing. That even within potential clearance areas 25 percent of unfit dwellings were owner occupied was important in foreshadowing stiffening resistance to clearance policies. As expected, however, was the concentration of unfitness in the pre-World War I housing stocks: 30 percent of dwellings built before 1919 were estimated to be unfit, but barely 1 percent of inter-
war dwellings. That the number of unfit local authority dwellings shown in Table C.15 is greater than the total of unfit inter-war dwellings in all tenures is probably explained by pre-1919 dwellings that were requisitioned under emergency powers and subsequently purchased by local authorities.

45. Whether the total of unfit dwellings was being reduced through slum clearance and improvement work, and if so how fast, was a very important question. In an attempt to answer it, the 1967 sample of dwellings was re-inspected in 1971. By this time housing in Wales had become the responsibility of the Welsh Office, which arranged for the Welsh part of the sample to be enhanced to provide additional geographical detail. England and Wales totals could still be produced for comparison with 1967, however. The total of unfit dwellings in England and Wales in 1971 was shown as 1,244,000 (Housing Policy Technical Volume, Chapter X, Table A.1). This was dramatically lower than the 1967 figure of 1,836,000. But whether this fall in the number of unfit dwellings was wholly genuine must be a matter of some doubt. The original figure for unfit dwellings in England in 1976 was 794,000, which was lower than the figure for 1971 by an amount similar to the reduction between 1967 and 1971. But a reassessment of the 1976 estimate made in the course of work on the 1981 survey raised the figure for unfit dwellings in 1976 to 1,162,000, only 54,000 lower than in 1971. A fall of 592,000 unfit dwellings in 1967-71 (England and Wales) followed by a fall of only 54,000 (England) in the next five years would appear an unlikely sequence. The estimate for England in 1971 was revised slightly upwards (English House Condition Survey 1981, Part I, page 11); so if the fall between 1967 and 1971 in the number of unfit dwellings appears high, the explanation would seem to lie in the figure for 1967 being too high. For that reason, the time-series for unfit dwellings presented in Table C.16 starts with 1971.

46. The totals of unfit dwellings in 1971, 1976, and 1981 are taken from the report of the 1981 English House Condition Survey (see reference in the previous paragraph). The change between 1981 and 1986 was estimated from the re-survey of sample dwellings surveyed in 1981. These dwellings were however only part of the 1986 sample, and the number of unfit dwellings in 1986 estimated from the whole sample (909,000) was considerably lower than estimated from the re-survey of the 1981 sample (1,053,000). Between 1986 and 1991 the legal definition of unfitness was altered (paragraph 42 above), and in the 1991 EHCS report estimates were made of what the 1986 total would have been if the 1991 definition had been in force then. The 1996 estimate appears to be comparable to that for 1991. In the report of the 2001 EHCS the 1996 figure was revised slightly downwards, and the 2001 figure is presented as comparable (English House Condition Survey Supporting Tables, Table A6.1). These changes and levels are put together to form a time series in Table C.16. By combining the like-with-like changes in totals of unfit dwellings shown in the table, the overall net reduction in the total of unfit dwellings in England between 1971 and 2001 is put at 849,000, which comprises net reductions of 100,000 between 1971 and 1981, 85,000 between 1981 and 1986, and 101,000 between 1986 and 1991, with a net increase of 24,000 between 1991 and 1996 and a reduction of 587,000 between 1996 and 2001. The overall net reduction of between 800,00 and 900,000 (in round terms) of unfit dwellings is a somewhat uncertain figure due not only to sampling but also the need to adjust for the change in the definition of unfitness. This change of definition raised the total of unfit by 690,000 (see Table C.16). Unfitness as a total meant something very different in the 1990s and later from what it did in the 1950s,

47. The reductions in the totals of unfit dwellings are net figures, the outcome of unfit dwellings demolished, closed, or transferred to non-housing uses; unfit dwellings made fit; and fit dwellings becoming unfit. Components of change analysis in these terms for 1971-76 were published as Table X.14 in Chapter X of the Housing Policy Technical Volume. It is not reproduced here because it was based on the original estimate of unfit dwellings in 1976 which was subsequently judged to be much too low (paragraph 45 above). No information about components of change in 1971-76 and 1976-81 was published in the report on the 1981 survey; and the change in the definition of unfitness made an analysis of components of change between 1986 and 1991 impossible. Components of change between 1981 and 1986, between 1991 and 1996, and between 1996 and 2001 were estimated, but published in incomplete form. The identified components of change in those years are shown in Table C.17. In 1981-86 only the net difference between dwellings becoming unfit and dwellings made fit is available, obtained by residual. In both 1981-86 and 1991-96 unfit dwellings made fit and fit dwellings becoming unfit appear to have cancelled out. Noteworthy is the survey finding (see sources cited for Table C.17) that between 1991 and 1996 around half a million of the dwellings that were unfit in 1991 had been made fit, and a slightly larger number of dwellings that were fit in 1991 had become unfit by 1996. The 2001 EHCS report (see Table C.18 for the reference) shows 1.1 million dwellings as having been made fit between 1996 and 2001, and 0.6 million becoming unfit. If most of these changes were genuine and not distorted by variability between surveyors, there are practical implications about what is meant by “unfitness”. Dwellings that become unfit within five years are likely to be very different from the slums that constituted much of the unfit stock in the 1930s and 1950s.

48. Each of the house condition surveys collected information about unfitness according to dwelling construction dates and tenure (though the 1986 EHCS report provided no information about the tenure of unfit dwellings). There are differences in the way in which vacant dwellings were treated, which are noted in Table C.18; and in the age ranges shown. For comparability the age ranges are grouped into pre-1919; 1919-44; 1945-64; and 1965 and later. There was a steep fall in the number of pre-1919 unfit dwellings, some 490,000 between 1971 and 1986. In net terms this was approximately equal to the number of houses demolished through slum clearance (Table B.8). But as well there could have been dwellings made fit and becoming unfit. There was a modest net increase in unfitness among dwellings built in the inter-war years. One of the fears at the time of the 1967 National House Condition Survey was that unfitness would spread from the pre-1914 stock into the inter-war dwelling stock and would result in a need for large scale clearances of unfit inter-war stock if not checked in time. That did not occur: Table C.18 shows the number of unfit inter-war dwellings in 1986 as 135,000, out of 3,963,000 in total (Table C.3). That total is 71,000 less than the total of dwellings completed between 1919 and 1944 plus conversion gains minus losses due to enemy action (Table S.7). Not all the 71,000 would have been unfit dwellings demolished or closed. So the low proportion of unfitness in the inter-war stock in 1986, 3.4 percent compared with 13.8 percent in the pre-1919 stock, was not explained by demolitions and closures between 1944 and 1986.
49. The criteria for classifying dwellings in 2001 as "decent" or "non-decent" are given in full in Appendix D of *English House Condition Survey 2001*. In summary the criteria that a decent home is required to meet are:

(i) It meets the current statutory minimum standard for housing (i.e. it is not unfit in the statutory sense).
(ii) It is in a reasonable state of repair.
(iii) It has reasonably modern facilities and services.
(iv) It provides a reasonable degree of thermal comfort, for which the dwelling must have both efficient heating and effective insulation.

The concept was first given quantitative form in the 2001 EHCS; but information collected in the 1996 survey allowed an estimate to be made retrospectively of the number of dwellings in 1996 that did not meet the decent home standard. Table C.19 and C.20 show the number of dwellings that in 2001 did not meet the "decent homes" standards analysed by tenure and by construction date. Tenure is important here. Dwellings in the local authority and housing association sector that do not reach the decent home standard are within the reach of government policy, though at considerable public expenditure cost. That is not so of privately owned dwellings. The "decent home" standard, unlike the unfitness standard, is not even in principle a compulsory standard.

50. In terms of the number of dwellings not meeting the criteria, the thermal comfort standard has by far the greatest impact. Very important is that dwellings that did not meet this criterion failed for the most part due to insulation, not heating. 4,232,000 dwellings (76 percent of all dwellings that did not meet the thermal comfort criterion) failed due to insulation only; 934,000 (13 percent) due to heating only; and 394,000 (6 percent) due to both heating and insulation.

51. From 1991 onwards EHCS has included assessments of the quality of neighbourhoods as well as dwellings. The estimate of numbers of dwellings in poor neighbourhoods in 2001 is included here because it has a cross-classification by whether dwellings meet the "decent home" criteria. The significance in the present context of numbers of dwellings in poor neighbourhoods is their part in creating the widespread perception of serious problems of unsatisfactory housing. Table C.21 shows the number of dwellings not meeting the decent homes criteria according to whether they are in poor neighbourhoods and whether the neighbourhoods are "predominantly private build", "predominantly council build", or "other/mixed build". Predominately council build includes dwellings originally built for local authorities but since sold to sitting tenants or transferred to housing associations. Noteworthy is the disproportionate number of dwellings in poor neighbourhoods that are in the "predominantly council build" sector.

VI Disrepair

52. Each of the house condition surveys collected information about disrepair. This is however a difficult topic, owing to problems about determining a baseline against which to compare the state of repair of the sample dwellings, and costing the work required to make good the disrepair relative to this base line. Comparisons across time between surveys are even more problematic, as there is no suitable cost or price index with which to revalue to constant prices. Separate tables (Tables C.16 (a) to (g)) are therefore shown for each survey. Repair costs are analysed in the surveys in several ways, but analysis by tenure was selected for the present purpose, because the
means available for a policy response to disrepair vary with tenure. Disrepair within the local authorities' and housing associations' stocks, together the "social rented sector" is a matter for management and funding, whereas for privately owned dwellings incentives and assistance can be offered but not necessarily taken up. Powers of compulsion can be exercised against private sector owners, but in practice very sparingly indeed towards owner-occupiers.

53. Information is required about distributions of repair costs and not totals or averages because dwellings in serious disrepair do not provide the opportunity of a decent home. All of the House Condition Survey reports other than 1981 included a distribution of repair costs. But the way in which the information was presented differed. In the reports on the surveys in 1967, 1971, and 1976 the number of dwellings in each of the tenures distinguished (owner-occupied, local authorities and new towns, and "others" - i.e. the private rented sector plus housing associations) in each range of repair costs was shown. In the 1967 National House Condition Survey, for example, there were an estimated 208,000 owner-occupied dwellings needing repairs costing £1,000 or more, 27,000 belonging to local authorities and new towns, and 452,000 in other tenures (Housing Statistics Great Britain No. 9 (April 1968), Table XIV). The reports on the 1986, 1991, 1996, and 2001 English House Condition Surveys gave percentiles of repair costs for each tenure. The 1986 EHCS report (Table A.11), for example showed that 5 percent of owner-occupied dwellings required repairs costing £3,800 or more, 5 percent of local authority dwellings required repairs costing £2,500 or more, and 5 percent of private rented sector dwellings required repairs costing £6,800 or more. In 1996 and 2001 the same procedure was followed, but with "standardised repair costs" per square metre instead of a money total. Expressing the cost in £ per square metre excludes the effect of differences in dwelling size. For the meaning of standardised repair costs, reference should be made to paragraphs F.14 to F.20 of English House Condition Survey 2001.

54. Part of the differences in average repair costs between tenures is due to the age of the dwellings. In all four tenures, average repair are highest for dwellings built before 1919, and lowest for dwellings built after 1964 (English House Condition Survey 2001 Supporting Tables, Table A7.13). The EHCS reports from 1986 onwards give large amounts of information about state of repair, which cannot be summarised here.
Table C.1  Construction Dates of the Housing Stock in England and Wales as Estimated from
the Department of the Environment's Model

<table>
<thead>
<tr>
<th>Year</th>
<th>Pre-1871</th>
<th>1871-90</th>
<th>1891-1918</th>
<th>1919-44</th>
<th>1945-70</th>
<th>Post-1970</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1971</td>
<td>1,505</td>
<td>1,699</td>
<td>2,476</td>
<td>3,982</td>
<td>6,523</td>
<td>–</td>
<td>16,185</td>
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<tr>
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<td>152</td>
<td>107</td>
<td>200</td>
<td>152</td>
<td>356</td>
<td>–</td>
<td>967</td>
</tr>
<tr>
<td>1976</td>
<td>1,357</td>
<td>1,632</td>
<td>2,422</td>
<td>3,984</td>
<td>6,216</td>
<td>1,563</td>
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<tr>
<td>Wales</td>
<td>145</td>
<td>106</td>
<td>1989</td>
<td>152</td>
<td>339</td>
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<td>1,273</td>
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<td>1986</td>
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<td>6,449</td>
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<td>154</td>
<td>349</td>
<td>286</td>
<td>1,232</td>
<td></td>
</tr>
</tbody>
</table>

Note: 
(a) The entries in the '1945-70' column are for post-1944 and therefore include 1971.
(b) End-year figures.
(c) At census date.
<table>
<thead>
<tr>
<th></th>
<th>Before 1919</th>
<th>1919 to 1944</th>
<th>1945 to 1964</th>
<th>1965 to 1984</th>
<th>1985 and after</th>
<th>Total (thousands)</th>
<th>(Not stated)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1988</td>
<td>4,197</td>
<td>4,274</td>
<td>4,456</td>
<td>5,468</td>
<td>18,395</td>
<td>(261)</td>
<td></td>
</tr>
<tr>
<td>1991</td>
<td>4,195</td>
<td>4,382</td>
<td>4,417</td>
<td>6,081</td>
<td>19,075</td>
<td>(234)</td>
<td></td>
</tr>
<tr>
<td>1994/95</td>
<td>4,265</td>
<td>4,081</td>
<td>4,510</td>
<td>4,974</td>
<td>1,675</td>
<td>19,505</td>
<td>(200)</td>
</tr>
<tr>
<td>1995/96</td>
<td>4,091</td>
<td>4,095</td>
<td>4,595</td>
<td>5,089</td>
<td>1,846</td>
<td>19,716</td>
<td>(202)</td>
</tr>
<tr>
<td>1996/97</td>
<td>4,068</td>
<td>4,031</td>
<td>4,564</td>
<td>5,187</td>
<td>2,082</td>
<td>19,932</td>
<td>(218)</td>
</tr>
<tr>
<td>1997/98</td>
<td>3,997</td>
<td>4,011</td>
<td>4,655</td>
<td>5,080</td>
<td>2,244</td>
<td>19,987</td>
<td>(263)</td>
</tr>
<tr>
<td>1998/99</td>
<td>4,185</td>
<td>4,000</td>
<td>4,608</td>
<td>5,008</td>
<td>2,353</td>
<td>20,154</td>
<td>(270)</td>
</tr>
<tr>
<td>1999/2000</td>
<td>3,884</td>
<td>4,086</td>
<td>4,385</td>
<td>4,906</td>
<td>2,521</td>
<td>19,783</td>
<td>(820)</td>
</tr>
<tr>
<td>2000/01</td>
<td>4,017</td>
<td>4,104</td>
<td>4,528</td>
<td>4,903</td>
<td>2,669</td>
<td>20,221</td>
<td>(438)</td>
</tr>
<tr>
<td>2001/02</td>
<td>4,005</td>
<td>3,997</td>
<td>4,618</td>
<td>4,997</td>
<td>2,516</td>
<td>20,134</td>
<td>(135)</td>
</tr>
</tbody>
</table>

Note: Instances where the construction date was not stated are omitted from the total.

Source: *Housing in England Housing Trailers to the 1988 and 1991 Labour Force Surveys*, Table 2.15:

*Housing in England:*
- 1994/95 Table A2.2
- 1995/96 Table A9.2
- 1996/97 Table A1.17
- 1997/98 Table A1.18
- 1998/99 Table A1.18
- 1999/00 Table A1.18
- 2000/01 Table A1.18
- 2001/02 Table A1.18

<table>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-1850</td>
<td>3,692</td>
<td>585</td>
<td>758</td>
<td>668</td>
</tr>
<tr>
<td>1850-1899</td>
<td>2,919</td>
<td>1,692</td>
<td>2,318</td>
<td>1,864</td>
</tr>
<tr>
<td>1900-1918</td>
<td>1,303</td>
<td>1,692</td>
<td>1,706</td>
<td>1,873</td>
</tr>
<tr>
<td>1919-1944</td>
<td>3,963</td>
<td>3,891</td>
<td>3,900</td>
<td>3,739</td>
</tr>
<tr>
<td>1945-1964</td>
<td>4,476</td>
<td>4,231</td>
<td>4,255</td>
<td>4,476</td>
</tr>
<tr>
<td>1965-1980</td>
<td>5,404</td>
<td>4,694</td>
<td>4,730</td>
<td>4,604</td>
</tr>
<tr>
<td>Post-1980</td>
<td>1,713</td>
<td>2,703</td>
<td>3,915</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>18,839</strong></td>
<td><strong>19,725</strong></td>
<td><strong>20,371</strong></td>
<td><strong>21,140</strong></td>
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</tbody>
</table>


Table C.4  Age Distribution of the Housing Stock: Comparison of Sources of Estimates

<table>
<thead>
<tr>
<th></th>
<th>Pre-1919</th>
<th>1919-44</th>
<th>1945 and after</th>
</tr>
</thead>
<tbody>
<tr>
<td>1986</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DoE model</td>
<td>27.5</td>
<td>21.0</td>
<td>51.5</td>
</tr>
<tr>
<td>EHCS</td>
<td>26.5</td>
<td>21.0</td>
<td>52.4</td>
</tr>
<tr>
<td>LFS/SEH (1988)</td>
<td>22.8</td>
<td>23.2</td>
<td>53.9</td>
</tr>
<tr>
<td>1991</td>
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</tr>
<tr>
<td>DoE model</td>
<td>27.3</td>
<td>20.7</td>
<td>52.0</td>
</tr>
<tr>
<td>EHCS</td>
<td>26.3</td>
<td>19.7</td>
<td>53.9</td>
</tr>
<tr>
<td>LFS/SEH</td>
<td>22.0</td>
<td>25.0</td>
<td>55.0</td>
</tr>
<tr>
<td>1996</td>
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</tr>
<tr>
<td>DoE model</td>
<td>25.8</td>
<td>19.9</td>
<td>54.3</td>
</tr>
<tr>
<td>EHCS</td>
<td>24.5</td>
<td>19.1</td>
<td>57.4</td>
</tr>
<tr>
<td>LFS/SEH</td>
<td>20.4</td>
<td>20.2</td>
<td>59.4</td>
</tr>
<tr>
<td>2001</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EHCS</td>
<td>20.8</td>
<td>17.7</td>
<td>61.5</td>
</tr>
<tr>
<td>LFS/SEH</td>
<td>19.9</td>
<td>19.9</td>
<td>60.3</td>
</tr>
</tbody>
</table>

Source: Tables C.1, C.2, and C.3.
### Table C.5  Census Information about Dwellings and Types of Building in England and Wales in 1921, 1961, 1981, and 1991

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Houses</td>
<td>7,131</td>
<td>12,782</td>
<td>16,204</td>
<td>16,766</td>
<td>18,119</td>
</tr>
<tr>
<td>Purpose-built flats</td>
<td>290</td>
<td>1,351</td>
<td>2,098</td>
<td>2,856</td>
<td>3,070</td>
</tr>
<tr>
<td>Converted flats</td>
<td>44</td>
<td>631</td>
<td>865</td>
<td>918</td>
<td></td>
</tr>
<tr>
<td>Not wholly residential</td>
<td>514</td>
<td>434</td>
<td>- (a)</td>
<td>295</td>
<td>258</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>7,978</strong></td>
<td><strong>14,567</strong></td>
<td><strong>18,933</strong></td>
<td><strong>20,782</strong></td>
<td><strong>22,365 (</strong>)**</td>
</tr>
</tbody>
</table>

Note: (a) Probably most included with houses.

Sources: 1921: See Table S.3 above.
1961: Census, Housing Tables, Table 1.
1981: Census, Housing and Households, Table 1.

### Table C.6  Information from the English House Condition Survey about Dwellings and Types of Building 1976-2001

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Houses</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Detached</td>
<td>3,450</td>
<td>3,459</td>
<td>3,658</td>
<td>2,909</td>
<td>4,193</td>
<td>3,273</td>
</tr>
<tr>
<td>Semi-detached</td>
<td>5,374</td>
<td>5,651</td>
<td>5,813</td>
<td>5,271</td>
<td>6,051</td>
<td>5,853</td>
</tr>
<tr>
<td>Terraced</td>
<td>5,641</td>
<td>5,731</td>
<td>5,714</td>
<td>5,545</td>
<td>6,189</td>
<td>6,004</td>
</tr>
<tr>
<td>Bungalow</td>
<td>...</td>
<td>...</td>
<td>...</td>
<td>1,734</td>
<td>...</td>
<td>2,055</td>
</tr>
<tr>
<td><strong>Sub-total</strong></td>
<td><strong>14,465</strong></td>
<td><strong>14,841</strong></td>
<td><strong>15,185 (</strong>)**</td>
<td><strong>15,459</strong></td>
<td><strong>16,433 (</strong>)**</td>
<td><strong>17,185</strong></td>
</tr>
<tr>
<td><strong>Flats</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purpose built</td>
<td>1,933</td>
<td>2,229</td>
<td>2,564</td>
<td>2,898</td>
<td>3,013</td>
<td>3,264</td>
</tr>
<tr>
<td>Conversions</td>
<td>717</td>
<td>996</td>
<td>259</td>
<td>1,368</td>
<td>919</td>
<td>691</td>
</tr>
<tr>
<td>In non-residential building</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>17,115</strong></td>
<td><strong>18,066</strong></td>
<td><strong>18,778 (</strong>)**</td>
<td><strong>19,715</strong></td>
<td><strong>20,365 (</strong>)**</td>
<td><strong>21,140</strong></td>
</tr>
</tbody>
</table>

Note: (**) Excludes a small number of dwellings classed as “temporary”.

Sources: English House Condition Survey 1976, Part I, Table 4.
English House Condition Survey 1986, Tables A3.1 and A3.3.
English House Condition Survey 1991, Table 3.16 (in which the number of semi-detached houses is printed in error as 5,721).
English House Condition Survey 1996, Supporting tabulations, Table A1.2.
English House Condition Survey 2001, Supporting tables, Table A.1.3.
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<tr>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Homes</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Detached</td>
<td>...</td>
<td>...</td>
<td>3,614</td>
<td>3,881</td>
<td>3,999</td>
<td>4,054</td>
<td>4,538</td>
<td>4,354</td>
</tr>
<tr>
<td>Semi-detached</td>
<td>...</td>
<td>...</td>
<td>6,092</td>
<td>6,247</td>
<td>6,604</td>
<td>6,475</td>
<td>6,769</td>
<td>6,717</td>
</tr>
<tr>
<td>Terraced</td>
<td>...</td>
<td>...</td>
<td>5,202</td>
<td>5,139</td>
<td>5,406</td>
<td>5,597</td>
<td>5,676</td>
<td>5,637</td>
</tr>
<tr>
<td><strong>Sub-total</strong></td>
<td>14,060</td>
<td>14,608</td>
<td>14,908</td>
<td>15,268</td>
<td>16,009</td>
<td>16,125</td>
<td>16,983</td>
<td>16,708</td>
</tr>
<tr>
<td><strong>Flats and Maisonnets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purpose built</td>
<td>2,250</td>
<td>2,300</td>
<td>2,318</td>
<td>2,411</td>
<td>2,534</td>
<td>2,703</td>
<td>2,312</td>
<td>2,490</td>
</tr>
<tr>
<td>Conversions</td>
<td>630</td>
<td>740</td>
<td>738</td>
<td>731</td>
<td>880</td>
<td>898</td>
<td>807</td>
<td>820</td>
</tr>
<tr>
<td><strong>Sub-total</strong></td>
<td>2,880</td>
<td>3,040</td>
<td>3,079</td>
<td>3,166</td>
<td>3,414</td>
<td>3,602</td>
<td>3,120</td>
<td>3,313</td>
</tr>
<tr>
<td>Caravans, mobile homes</td>
<td>60</td>
<td>60</td>
<td>49</td>
<td>44</td>
<td>49</td>
<td>70</td>
<td>32</td>
<td>39</td>
</tr>
<tr>
<td>Other</td>
<td>230</td>
<td>160</td>
<td>262</td>
<td>473</td>
<td>25</td>
<td>21</td>
<td>38</td>
<td>51</td>
</tr>
<tr>
<td><strong>All self-contained accommodation</strong></td>
<td>17,230</td>
<td>17,940</td>
<td>18,298</td>
<td>18,950</td>
<td>19,497</td>
<td>19,818</td>
<td>20,174</td>
<td>20,109</td>
</tr>
</tbody>
</table>

Notes: (*) Non-self-contained accommodation may be included in “other”.
       ( †) Includes not known whether purpose built.

Sources: *Housing Trailers to the 1981 and 1984 Labour Force Surveys*, Table 2.13.
          *Housing in England Housing Trailers to the 1988 and 1991 Labour Force Survey Housing Trailers*, Table 2.10.
          *Housing in England 1996/97*, Table A1.16.
          *Housing in England 2000/01*, Table A1.17.
          *Housing in England 2001/02*, Table A1.17.

<table>
<thead>
<tr>
<th>Year</th>
<th>Houses</th>
<th>Purpose-built flats</th>
<th>Converted flats</th>
<th>In non-residential buildings</th>
<th>Total self-contained in permanent buildings</th>
</tr>
</thead>
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<tr>
<td>1991</td>
<td>Census</td>
<td>15,722</td>
<td>2,765</td>
<td>851</td>
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<td>2,898</td>
<td>1,368</td>
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</tr>
<tr>
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<td>LFS trailer</td>
<td>15,268</td>
<td>2,411</td>
<td>731</td>
<td>...</td>
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<tr>
<td>1996</td>
<td>EHCS</td>
<td>16,433</td>
<td>3,013</td>
<td>919</td>
<td>...</td>
</tr>
<tr>
<td></td>
<td>SEH</td>
<td>16,067</td>
<td>2,619</td>
<td>889</td>
<td>...</td>
</tr>
<tr>
<td>2001</td>
<td>Census</td>
<td>16,994</td>
<td>2,968</td>
<td>891</td>
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<td>3,264</td>
<td>691</td>
<td>...</td>
</tr>
<tr>
<td></td>
<td>SEH</td>
<td>16,846</td>
<td>2,401</td>
<td>814</td>
<td>...</td>
</tr>
</tbody>
</table>

Note: Detail does not always sum to totals, which include “other” dwellings and flats not described either as purpose built or converted.

<table>
<thead>
<tr>
<th>Number of Rooms</th>
<th>1921</th>
<th>1931</th>
<th>1951</th>
<th>1961</th>
<th>(A)</th>
<th>1971</th>
<th>(B)</th>
<th>1981</th>
<th>1991</th>
<th>2001</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>40</td>
<td>95</td>
<td>126</td>
<td>295</td>
<td>260</td>
<td>178</td>
<td>322</td>
<td>187</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>1,349</td>
<td>366</td>
<td>457</td>
<td>524</td>
<td>735</td>
<td>511</td>
<td>681</td>
<td>708</td>
<td>533</td>
<td></td>
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<tr>
<td>3</td>
<td>985</td>
<td>1,346</td>
<td>1,430</td>
<td>1,660</td>
<td>1,242</td>
<td>1,437</td>
<td>1,696</td>
<td>1,951</td>
<td></td>
<td></td>
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<tr>
<td>4</td>
<td>3,891</td>
<td>2,322</td>
<td>3,399</td>
<td>3,883</td>
<td>4,430</td>
<td>3,675</td>
<td>3,665</td>
<td>4,048</td>
<td>4,290</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>2,503</td>
<td>4,270</td>
<td>5,343</td>
<td>5,725</td>
<td>5,078</td>
<td>5,489</td>
<td>5,823</td>
<td>5,881</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>1,580</td>
<td>1,548</td>
<td>1,959</td>
<td>2,410</td>
<td>4,061</td>
<td>3,762</td>
<td>4,274</td>
<td>4,492</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>2,279</td>
<td>583</td>
<td>487</td>
<td>548</td>
<td>655</td>
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<td>8</td>
<td>335</td>
<td>246</td>
<td>267</td>
<td>295</td>
<td>397</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>163</td>
<td>110</td>
<td>113</td>
<td>115</td>
<td>158</td>
<td>946</td>
<td>3,007</td>
<td>4,327</td>
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<td></td>
</tr>
<tr>
<td>10 or more</td>
<td>460</td>
<td>246</td>
<td>122</td>
<td>139</td>
<td>135</td>
<td>184</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Total</td>
<td>7,979</td>
<td>9,123</td>
<td>12,080</td>
<td>14,331</td>
<td>16,455</td>
<td>16,455</td>
<td>17,397</td>
<td>19,877</td>
<td>21,660</td>
<td></td>
</tr>
</tbody>
</table>

Notes: For 1971 the column headed (A) is the DoE estimate of what the number would have been if the same rule as in 1961 and earlier about when a kitchen counted as a room continued to apply. The column headed (B) is as enumerated. See paragraphs 14 and 15.

Census 1961, *Housing Tables*, Table 8.
Census 1971, *Housing Tables*, Table 8.
Census 1981, *Housing and Households*, Table 2.
Table C.10  Household Spaces According to Number of Bedrooms

<table>
<thead>
<tr>
<th></th>
<th>None or one</th>
<th>Two</th>
<th>Three</th>
<th>Four</th>
<th>Five or more</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>England and Wales</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1960</td>
<td>1,507</td>
<td>4,826</td>
<td>6,977</td>
<td>1,112</td>
<td></td>
<td>14,422</td>
</tr>
<tr>
<td>1964</td>
<td>1,586</td>
<td>4,639</td>
<td>7,421</td>
<td>915</td>
<td>285</td>
<td>14,828</td>
</tr>
<tr>
<td><strong>England</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1977/78</td>
<td>1,969</td>
<td>4,833</td>
<td>8,393</td>
<td>1,288</td>
<td>339</td>
<td>16,824</td>
</tr>
<tr>
<td>1981</td>
<td>1,874</td>
<td>4,696</td>
<td>8,740</td>
<td>1,472</td>
<td>418</td>
<td>17,225</td>
</tr>
<tr>
<td>1988</td>
<td>1,990</td>
<td>5,099</td>
<td>9,117</td>
<td>1,937</td>
<td>506</td>
<td>18,656</td>
</tr>
<tr>
<td>1991</td>
<td>2,129</td>
<td>5,238</td>
<td>9,216</td>
<td>2,121</td>
<td>598</td>
<td>19,309</td>
</tr>
<tr>
<td>1993/94</td>
<td>2,177</td>
<td>5,227</td>
<td>9,380</td>
<td>2,143</td>
<td>603</td>
<td>19,590</td>
</tr>
<tr>
<td>1996/97</td>
<td>2,387</td>
<td>5,575</td>
<td>9,335</td>
<td>2,311</td>
<td>539</td>
<td>20,150</td>
</tr>
<tr>
<td>1998/99</td>
<td>2,258</td>
<td>5,544</td>
<td>9,407</td>
<td>2,556</td>
<td>640</td>
<td>20,423</td>
</tr>
<tr>
<td>2000/01 to 2002/03</td>
<td>2,140</td>
<td>5,378</td>
<td>9,491</td>
<td>2,756</td>
<td>691</td>
<td>20,457</td>
</tr>
</tbody>
</table>

Note: The totals include small numbers of instances where the number of bedrooms was not stated.
Table C.11  Dwellings and Households Lacking Basic Amenities and Services

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed bath or shower (a)</td>
<td>5,300</td>
<td>3,210</td>
<td>2,478</td>
<td>2,106</td>
<td>1,621</td>
<td>848</td>
<td>473</td>
<td>170</td>
<td>62</td>
<td>–</td>
</tr>
<tr>
<td>Inside WC</td>
<td>–</td>
<td>2,080</td>
<td>1,582</td>
<td>2,919</td>
<td>1,983</td>
<td>1,117</td>
<td>553</td>
<td>139</td>
<td>66</td>
<td>46</td>
</tr>
<tr>
<td>Wash-hand basin</td>
<td>5,200</td>
<td>4,560 (c)</td>
<td>3,596</td>
<td>3,040</td>
<td>2,034</td>
<td>1,034</td>
<td>567</td>
<td>206</td>
<td>117</td>
<td>–</td>
</tr>
<tr>
<td>Sink</td>
<td>–</td>
<td>360</td>
<td>312</td>
<td>–</td>
<td>77</td>
<td>45</td>
<td>74</td>
<td>75</td>
<td>24</td>
<td>–</td>
</tr>
<tr>
<td>Hot water supply to bath, basin and sink</td>
<td>8,000</td>
<td>–</td>
<td>–</td>
<td>3,400</td>
<td>2,365</td>
<td>1,226</td>
<td>729</td>
<td>286</td>
<td>189</td>
<td>–</td>
</tr>
<tr>
<td>One amenity or more (b)</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>3,943</td>
<td>2,815</td>
<td>1,531</td>
<td>910</td>
<td>463</td>
<td>205</td>
<td>207</td>
</tr>
<tr>
<td>Piped water supply</td>
<td>900</td>
<td>180</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Electricity supply</td>
<td>2,000</td>
<td>570</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Both gas and electricity</td>
<td>1,500</td>
<td>40</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>All households or dwellings</strong></td>
<td><strong>12,570</strong></td>
<td><strong>14,422</strong></td>
<td><strong>14,828</strong></td>
<td><strong>15,700</strong></td>
<td><strong>16,137</strong></td>
<td><strong>17,115</strong></td>
<td><strong>18,066</strong></td>
<td><strong>18,839</strong></td>
<td><strong>19,725</strong></td>
<td><strong>20,371</strong></td>
</tr>
</tbody>
</table>

Notes:  
(a) In a bathroom in 1971 and later.  
(b) At least 8,000.  
(c) Probably not wholly comparable with 1947.

Sources:  
1947 from The British Household, Tables 37, 39, 42, 43, and 48.  
1960 from The Housing Situation in 1960, Tables 30, 38, 40, and 42.  
1964 from The Housing Survey in England and Wales, Table 4.2.  
1967 from Housing Statistics Great Britain, No. 9 (April 1968), Table VIII.  
1986 from English House Condition Survey 1986, Table A4.1.  
1991 from English House Condition Survey 1991, Table A5.2.  
Table C.12  Proportions of Households in Great Britain with Sole Use of a Bath or Shower and a WC Inside the Accommodation and with Central Heating 1971-2000

<table>
<thead>
<tr>
<th>Year</th>
<th>Sole use of bath or shower</th>
<th>Sole use of WC inside the accommodation</th>
<th>With central heating</th>
</tr>
</thead>
<tbody>
<tr>
<td>1971</td>
<td>88</td>
<td>85</td>
<td>35</td>
</tr>
<tr>
<td>1975</td>
<td>92</td>
<td>91</td>
<td>47</td>
</tr>
<tr>
<td>1979</td>
<td>95</td>
<td>93</td>
<td>55</td>
</tr>
<tr>
<td>1981</td>
<td>96</td>
<td>95</td>
<td>59</td>
</tr>
<tr>
<td>1983</td>
<td>97</td>
<td>97</td>
<td>64</td>
</tr>
<tr>
<td>1985</td>
<td>98</td>
<td>98</td>
<td>69</td>
</tr>
<tr>
<td>1987</td>
<td>95</td>
<td>95</td>
<td>73</td>
</tr>
<tr>
<td>1990</td>
<td>98</td>
<td>99</td>
<td>80</td>
</tr>
<tr>
<td>1991</td>
<td>-</td>
<td>-</td>
<td>82</td>
</tr>
<tr>
<td>1993</td>
<td>-</td>
<td>-</td>
<td>83</td>
</tr>
<tr>
<td>1995</td>
<td>-</td>
<td>-</td>
<td>86</td>
</tr>
<tr>
<td>1998</td>
<td>-</td>
<td>-</td>
<td>90</td>
</tr>
<tr>
<td>2000</td>
<td>-</td>
<td>-</td>
<td>92</td>
</tr>
</tbody>
</table>

Source: *General Household Survey Report 1990, Table 3.27.*
*Living in Britain 2000, Table 4.20.*
Table C.13  Proportions of Dwellings With Central Heating Analyzed by Construction Date

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Pre-1919</td>
<td>1919-44</td>
<td>1945-64</td>
</tr>
<tr>
<td>With central heating</td>
<td>3,817</td>
<td>3,145</td>
<td>3,447</td>
</tr>
<tr>
<td>All dwellings</td>
<td>5,196</td>
<td>3,891</td>
<td>4,231</td>
</tr>
<tr>
<td>Proportion with central heating (percent)</td>
<td>73</td>
<td>81</td>
<td>81</td>
</tr>
<tr>
<td>With central heating</td>
<td>3,744</td>
<td>3,296</td>
<td>3,708</td>
</tr>
<tr>
<td>All dwellings</td>
<td>4,782</td>
<td>3,900</td>
<td>4,255</td>
</tr>
<tr>
<td>Proportion with central heating (percent)</td>
<td>78</td>
<td>85</td>
<td>87</td>
</tr>
</tbody>
</table>

Sources:  *English House Condition Survey 1991*, Table A5.6.  
*English House Condition Survey 1996*, Supporting tabulations, Table A4.20.  
*English House Condition Survey 2001*, Supporting tables, Table 1.37.
<table>
<thead>
<tr>
<th></th>
<th>Pre-1919</th>
<th>1919-44</th>
<th>1945-64</th>
<th>1965-80</th>
<th>Post-1980</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1991</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Partial double glazing</td>
<td>957</td>
<td>1,023</td>
<td>932</td>
<td>1,010</td>
<td></td>
<td>3,922</td>
</tr>
<tr>
<td>Full double glazing</td>
<td>373</td>
<td>556</td>
<td>483</td>
<td>1,131</td>
<td></td>
<td>2,543</td>
</tr>
<tr>
<td>Proportion with some double glazing (percent)</td>
<td>30</td>
<td>40</td>
<td>32</td>
<td>38</td>
<td></td>
<td>35</td>
</tr>
<tr>
<td><strong>1996</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With some double glazing</td>
<td>2,003</td>
<td>2,561</td>
<td>2,716</td>
<td>3,127</td>
<td>1,674</td>
<td>12,081</td>
</tr>
<tr>
<td>Proportion with some double glazing (percent)</td>
<td>42</td>
<td>66</td>
<td>64</td>
<td>66</td>
<td>62</td>
<td>59</td>
</tr>
<tr>
<td><strong>2001</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Partial double glazing</td>
<td>1,371</td>
<td>1,346</td>
<td>1,099</td>
<td>977</td>
<td>417</td>
<td>5,210</td>
</tr>
<tr>
<td>Full double glazing</td>
<td>1,223</td>
<td>1,607</td>
<td>2,463</td>
<td>2,796</td>
<td>2,742</td>
<td>10,831</td>
</tr>
<tr>
<td>Proportion with some double glazing (percent)</td>
<td>59</td>
<td>79</td>
<td>80</td>
<td>82</td>
<td>81</td>
<td>76</td>
</tr>
</tbody>
</table>

Sources:  *English House Condition Survey 1986*, Table A4.9.
*English House Condition Survey 2001*, Supporting tables, Table 1.41.
Table C.15  Selected Results from the National House Condition Survey 1967

<table>
<thead>
<tr>
<th></th>
<th>Unfit, in potential clearance areas</th>
<th>Unfit, not in potential clearance areas</th>
<th>Total unfit</th>
<th>Not unfit</th>
<th>All dwellings</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of area</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Conurbations</td>
<td>454</td>
<td>146</td>
<td>600</td>
<td>4,717</td>
<td>5,317</td>
</tr>
<tr>
<td>Other urban areas</td>
<td>523</td>
<td>283</td>
<td>806</td>
<td>6,350</td>
<td>7,156</td>
</tr>
<tr>
<td>Rural districts</td>
<td>122</td>
<td>308</td>
<td>430</td>
<td>2,797</td>
<td>3,227</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,099</td>
<td>737</td>
<td>1,836</td>
<td>13,864</td>
<td>15,700</td>
</tr>
<tr>
<td><strong>Tenure</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Owner-occupied</td>
<td>273</td>
<td>283</td>
<td>556</td>
<td>7,415</td>
<td>7,971</td>
</tr>
<tr>
<td>Rented from local authorities or new towns</td>
<td>49</td>
<td>23</td>
<td>72</td>
<td>4,176</td>
<td>4,248</td>
</tr>
<tr>
<td>Other tenures (mainly private rented)</td>
<td>705</td>
<td>413</td>
<td>1,118</td>
<td>2,250</td>
<td>3,368</td>
</tr>
<tr>
<td>Closed</td>
<td>72</td>
<td>18</td>
<td>90</td>
<td>23</td>
<td>113</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,099</td>
<td>737</td>
<td>1,836</td>
<td>13,864</td>
<td>15,700</td>
</tr>
<tr>
<td><strong>Construction dates</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-1919</td>
<td>1,091</td>
<td>693</td>
<td>1,784</td>
<td>4,245</td>
<td>6,029</td>
</tr>
<tr>
<td>1919-1944</td>
<td>5</td>
<td>44</td>
<td>49</td>
<td>4,206</td>
<td>4,255</td>
</tr>
<tr>
<td>1945 or later</td>
<td>3</td>
<td>–</td>
<td>3</td>
<td>5,413</td>
<td>5,416</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,099</td>
<td>737</td>
<td>1,836</td>
<td>13,864</td>
<td>15,700</td>
</tr>
</tbody>
</table>

Source:  Housing Statistics Great Britain No. 9, (April 1968), Tables V, VI, and VII.
Table C.16  Estimated Totals of Unfit Dwellings in England 1971-2001

<table>
<thead>
<tr>
<th>Year</th>
<th>Thousands</th>
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</thead>
<tbody>
<tr>
<td>1971</td>
<td>1,216</td>
</tr>
<tr>
<td>1976</td>
<td>1,162</td>
</tr>
<tr>
<td>1981</td>
<td>1,116</td>
</tr>
<tr>
<td>1986</td>
<td>1,053</td>
</tr>
<tr>
<td>1991</td>
<td>909</td>
</tr>
<tr>
<td>1996</td>
<td>808</td>
</tr>
<tr>
<td>2001</td>
<td>1,498</td>
</tr>
<tr>
<td></td>
<td>1,522</td>
</tr>
<tr>
<td></td>
<td>1,472</td>
</tr>
</tbody>
</table>

Table C.17  Components of Change of the Stock of Unfit Dwellings

<table>
<thead>
<tr>
<th>Period</th>
<th>(thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1981 to 1986</td>
<td></td>
</tr>
<tr>
<td>Unfit dwellings in 1981</td>
<td>1,138</td>
</tr>
<tr>
<td>less Unfit dwellings demolished</td>
<td>-57</td>
</tr>
<tr>
<td>less Unfit dwellings no longer used as dwellings</td>
<td>-22</td>
</tr>
<tr>
<td>Unfit dwellings in 1981 made fit by 1986 <strong>minus</strong> fit dwellings in 1981 becoming unfit by 1986 (net)</td>
<td>+6</td>
</tr>
<tr>
<td>Unfit dwellings in 1986</td>
<td>1,053</td>
</tr>
<tr>
<td>1991 to 1996</td>
<td></td>
</tr>
<tr>
<td>Unfit dwellings in 1991</td>
<td>1,498</td>
</tr>
<tr>
<td>less unfit dwellings demolished</td>
<td>-38</td>
</tr>
<tr>
<td>less made fit (^{(a)})</td>
<td>-500</td>
</tr>
<tr>
<td>plus becoming unfit (^{(b)})</td>
<td>+562</td>
</tr>
<tr>
<td>Unfit dwellings in 1996</td>
<td>1,522</td>
</tr>
<tr>
<td>1996 to 2001</td>
<td></td>
</tr>
<tr>
<td>Unfit dwellings in 1996</td>
<td>1,500</td>
</tr>
<tr>
<td>less unfit dwellings demolished</td>
<td>-20</td>
</tr>
<tr>
<td>less made fit (^{(a)})</td>
<td>-1,100</td>
</tr>
<tr>
<td>plus becoming unfit (^{(b)})</td>
<td>+600</td>
</tr>
<tr>
<td>Unfit dwellings in 2001</td>
<td>900</td>
</tr>
</tbody>
</table>

Notes: \(^{(a)}\) EHCS text states that “around half a million of the dwellings unfit in 1991 had actually been made fit by 1996”.

\(^{(b)}\) Residual.

Sources:  *English House Condition Survey 1986*, Tables 9.1 and 9.3.
*English House Condition Survey 2001*, Figure 6.1 (heavily rounded figures).
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner-occupied</td>
<td>356</td>
<td>396</td>
<td>483</td>
<td>(a)</td>
<td>715</td>
<td>829</td>
<td>468</td>
</tr>
<tr>
<td>Local authorities and new towns</td>
<td>65</td>
<td>60</td>
<td>67</td>
<td></td>
<td>307</td>
<td>252</td>
<td>132</td>
</tr>
<tr>
<td>Private rented sector</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>333</td>
<td>392</td>
<td>238</td>
</tr>
<tr>
<td>Housing associations</td>
<td>629</td>
<td>506</td>
<td>370</td>
<td></td>
<td>43</td>
<td>49</td>
<td>47</td>
</tr>
<tr>
<td>Vacant</td>
<td>166</td>
<td>200</td>
<td>196</td>
<td></td>
<td>101(b)</td>
<td>(c)</td>
<td>(c)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,216</td>
<td>1,162</td>
<td>1,116</td>
<td></td>
<td>1,498</td>
<td>1,522</td>
<td>885</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Construction dates</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 1919</td>
<td>1,182</td>
<td>1,098</td>
<td>981</td>
<td>692</td>
<td>804</td>
<td>770</td>
<td>456</td>
</tr>
<tr>
<td>1919-1944</td>
<td>34</td>
<td>64</td>
<td></td>
<td>135</td>
<td>327</td>
<td>372</td>
<td>197</td>
</tr>
<tr>
<td>1945-1964</td>
<td></td>
<td></td>
<td>135</td>
<td>55</td>
<td>225</td>
<td>218</td>
<td>132</td>
</tr>
<tr>
<td>1965 and later</td>
<td></td>
<td></td>
<td></td>
<td>27</td>
<td>142</td>
<td>146</td>
<td>101</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,216</td>
<td>1,162</td>
<td>1,116</td>
<td>909</td>
<td>1,498</td>
<td>1,522</td>
<td>885</td>
</tr>
</tbody>
</table>

Notes: (a) Information about the tenure of unfit dwellings was not included in the 1986 EHCS report.
(b) Private owners only. Vacant dwellings owned by local authorities and housing associations are included in their tenure totals.
(c) Allocated between tenures.

Sources: Tenure:

Construction dates:
- *English House Condition Survey 1986*, Table A5.1.
<table>
<thead>
<tr>
<th></th>
<th>Owner-occupied</th>
<th>Private rented</th>
<th>Local authority</th>
<th>RSL</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thermal comfort</td>
<td>3,416</td>
<td>885</td>
<td>951</td>
<td>307</td>
<td>5,560</td>
</tr>
<tr>
<td>Fitness</td>
<td>468</td>
<td>238</td>
<td>132</td>
<td>47</td>
<td>885</td>
</tr>
<tr>
<td>Disrepair</td>
<td>1,182</td>
<td>375</td>
<td>245</td>
<td>69</td>
<td>1,870</td>
</tr>
<tr>
<td>Modernisation</td>
<td>216</td>
<td>94</td>
<td>160</td>
<td>32</td>
<td>502</td>
</tr>
<tr>
<td>All non-decent</td>
<td>4,336</td>
<td>1,083</td>
<td>1,191</td>
<td>383</td>
<td>6,993</td>
</tr>
<tr>
<td>(Non-decent as percent of total)</td>
<td>(29)</td>
<td>(49)</td>
<td>(43)</td>
<td>(28)</td>
<td>(33)</td>
</tr>
</tbody>
</table>

Table C.20  Dwellings Failing Each Decent Homes Criterion: Analysis by Construction Date

<table>
<thead>
<tr>
<th></th>
<th>Pre-1919</th>
<th>1919-44</th>
<th>1945-64</th>
<th>1965-80</th>
<th>Post-1980</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thermal comfort</td>
<td>1,635</td>
<td>1,038</td>
<td>1,318</td>
<td>1,570</td>
<td>27</td>
<td>5,560</td>
</tr>
<tr>
<td>Fitness</td>
<td>456</td>
<td>197</td>
<td>132</td>
<td>73</td>
<td>885</td>
<td>885</td>
</tr>
<tr>
<td>Diarepair</td>
<td>923</td>
<td>522</td>
<td>273</td>
<td>147</td>
<td>6</td>
<td>1,870</td>
</tr>
<tr>
<td>Modernisation</td>
<td>184</td>
<td>82</td>
<td>128</td>
<td>109</td>
<td>1</td>
<td>502</td>
</tr>
<tr>
<td>All non-decent</td>
<td>2,253</td>
<td>1,431</td>
<td>1,584</td>
<td>1,694</td>
<td>32</td>
<td>6,993</td>
</tr>
<tr>
<td>(Non-decent as percent of total)</td>
<td>(51)</td>
<td>(38)</td>
<td>(35)</td>
<td>(37)</td>
<td>(1)</td>
<td>(33)</td>
</tr>
</tbody>
</table>

Source:  As Table C.19, Table A3.10.
Table C.21  Poor Neighbourhoods and Dwellings Not Meeting the Decent Homes Criterion

<table>
<thead>
<tr>
<th>Poor neighbourhoods</th>
<th>Predominantly private build</th>
<th>Predominantly council build</th>
<th>Other/mixed</th>
<th>Total (thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All dwellings</td>
<td>1,240</td>
<td>952</td>
<td>207</td>
<td>2,399</td>
</tr>
<tr>
<td>Not decent</td>
<td>694</td>
<td>475</td>
<td>103</td>
<td>1,272</td>
</tr>
<tr>
<td><strong>Other neighbourhoods</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All dwellings</td>
<td>12,903</td>
<td>4,133</td>
<td>1,705</td>
<td>18,741</td>
</tr>
<tr>
<td>Not decent</td>
<td>3,698</td>
<td>1,507</td>
<td>516</td>
<td>5,721</td>
</tr>
<tr>
<td>In not decent dwelling, poor neighbourhood, or both</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number</td>
<td>4,938</td>
<td>2,459</td>
<td>723</td>
<td>8,120</td>
</tr>
<tr>
<td>Percent of all dwellings in each category</td>
<td>35</td>
<td>48</td>
<td>38</td>
<td>38</td>
</tr>
<tr>
<td>Percentage shares of:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poor neighbourhoods</td>
<td>52</td>
<td>40</td>
<td>9</td>
<td>100</td>
</tr>
<tr>
<td>Not decent dwellings</td>
<td>63</td>
<td>28</td>
<td>9</td>
<td>100</td>
</tr>
<tr>
<td>Dwellings in poor</td>
<td>61</td>
<td>30</td>
<td>9</td>
<td>100</td>
</tr>
<tr>
<td>neighbourhoods, not</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>decent, or both</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All dwellings</td>
<td>67</td>
<td>24</td>
<td>9</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Derived from *English House Condition Survey 2001*, Supporting tables, Table A5.17.

Table C.22(a)  Distribution of Repair Costs by Tenure: England and Wales 1967

<table>
<thead>
<tr>
<th></th>
<th>Owner-occupied</th>
<th>Rented from local authority or new town corporations</th>
<th>“Other tenures”</th>
<th>Closed</th>
<th>Total (thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of needed repairs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under £125</td>
<td>5,572</td>
<td>3,526</td>
<td>1,022</td>
<td>12</td>
<td>10,132</td>
</tr>
<tr>
<td>£125-249</td>
<td>1,219</td>
<td>548</td>
<td>742</td>
<td>12</td>
<td>2,521</td>
</tr>
<tr>
<td>£250-499</td>
<td>656</td>
<td>95</td>
<td>574</td>
<td>3</td>
<td>1,328</td>
</tr>
<tr>
<td>£500-999</td>
<td>316</td>
<td>52</td>
<td>578</td>
<td>23</td>
<td>969</td>
</tr>
<tr>
<td>£1,000 or over</td>
<td>208</td>
<td>27</td>
<td>452</td>
<td>63</td>
<td>750</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>7,971</strong></td>
<td><strong>4,248</strong></td>
<td><strong>3,368</strong></td>
<td><strong>113</strong></td>
<td><strong>15,700</strong></td>
</tr>
</tbody>
</table>

Source: *Housing Statistics Great Britain* No. 9 (April 1968) Table XVI.
Table C.22(b) Distribution of Repair Costs by Tenure: England and Wales 1971

<table>
<thead>
<tr>
<th>Cost of needed repairs</th>
<th>Owner-occupied</th>
<th>Rented from local authority or new town corporations</th>
<th>“Other”</th>
<th>Vacant (a)</th>
<th>All tenures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under £100</td>
<td>5,649</td>
<td>3,663</td>
<td>821</td>
<td>79</td>
<td>10,212</td>
</tr>
<tr>
<td>£100-249</td>
<td>2,273</td>
<td>906</td>
<td>821</td>
<td>141</td>
<td>4,141</td>
</tr>
<tr>
<td>£250-499</td>
<td>469</td>
<td>108</td>
<td>329</td>
<td>45</td>
<td>951</td>
</tr>
<tr>
<td>£500-999</td>
<td>418</td>
<td>74</td>
<td>538</td>
<td>50</td>
<td>1,081</td>
</tr>
<tr>
<td>£1,000 or over</td>
<td>253</td>
<td>32</td>
<td>312</td>
<td>119</td>
<td>716</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>9,062</strong></td>
<td><strong>4,783</strong></td>
<td><strong>2,821</strong></td>
<td><strong>434</strong></td>
<td><strong>17,100</strong></td>
</tr>
</tbody>
</table>

Note: (a) Included closed dwellings (24,000 in total, of which 21,000 needed repairs costing £1,000 or more).

Source: Housing Policy Technical Volume, Chapter X, Table A.13.

Table C.22(c) Distribution of Repair Costs by Tenure: England 1976

<table>
<thead>
<tr>
<th>Repair costs</th>
<th>Owner-occupied</th>
<th>Rented from local authority or new town</th>
<th>Private rented</th>
<th>Vacant</th>
<th>All tenures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under £250</td>
<td>6,515</td>
<td>3,753</td>
<td>808</td>
<td>174</td>
<td>11,250</td>
</tr>
<tr>
<td>£250-499</td>
<td>1,870</td>
<td>671</td>
<td>493</td>
<td>102</td>
<td>3,136</td>
</tr>
<tr>
<td>£500-999</td>
<td>220</td>
<td>98</td>
<td>154</td>
<td>21</td>
<td>493</td>
</tr>
<tr>
<td>£1,000-1,999</td>
<td>496</td>
<td>174</td>
<td>396</td>
<td>67</td>
<td>1,133</td>
</tr>
<tr>
<td>£2,000-2,999</td>
<td>196</td>
<td>53</td>
<td>168</td>
<td>44</td>
<td>461</td>
</tr>
<tr>
<td>£3,000-3,999</td>
<td>95</td>
<td>15</td>
<td>126</td>
<td>34</td>
<td>270</td>
</tr>
<tr>
<td>£4,000 and over</td>
<td>154</td>
<td>21</td>
<td>142</td>
<td>55</td>
<td>372</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>9,546</strong></td>
<td><strong>4,785</strong></td>
<td><strong>2,287</strong></td>
<td><strong>497</strong></td>
<td><strong>17,115</strong></td>
</tr>
</tbody>
</table>

### Table C.22(d)  Distribution of Costs of Repair: England 1986

<table>
<thead>
<tr>
<th></th>
<th>Owner-occupied</th>
<th>Local authority</th>
<th>Housing association</th>
<th>Private rented</th>
<th>Vacant</th>
<th>All tenures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>900</td>
<td>670</td>
<td>480</td>
<td>2,030</td>
<td>1,980</td>
<td>950</td>
</tr>
<tr>
<td>Percentiles: 25</td>
<td>0</td>
<td>40</td>
<td>0</td>
<td>320</td>
<td>75</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>315</td>
<td>285</td>
<td>55</td>
<td>1,200</td>
<td>800</td>
<td>350</td>
</tr>
<tr>
<td></td>
<td>1,100</td>
<td>850</td>
<td>380</td>
<td>2,750</td>
<td>2,700</td>
<td>1,200</td>
</tr>
<tr>
<td></td>
<td>2,550</td>
<td>1,750</td>
<td>1,270</td>
<td>4,900</td>
<td>5,500</td>
<td>2,600</td>
</tr>
<tr>
<td></td>
<td>3,800</td>
<td>2,500</td>
<td>2,400</td>
<td>6,800</td>
<td>8,100</td>
<td>3,900</td>
</tr>
<tr>
<td></td>
<td>5,800</td>
<td>3,600</td>
<td>4,300</td>
<td>9,700</td>
<td>12,500</td>
<td>5,900</td>
</tr>
</tbody>
</table>

Note: For comparability with 1996, percentiles are of dwellings with repair costs not exceeding the amounts shown, e.g. 75 percent of owner occupied dwellings have repair costs not exceeding £1,100. The table as published shows 25 percent of owner-occupied dwellings with repair costs of £1,100 or more.

Source: *English House Condition Survey 1986*, Tables 4.4 and A4.11.

### Table C.22(e)  Distribution of Costs of Comprehensive Repairs: England 1991

<table>
<thead>
<tr>
<th></th>
<th>Owner-occupied</th>
<th>Local authority</th>
<th>Housing association</th>
<th>Private rented</th>
<th>All tenures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>2,060</td>
<td>1,680</td>
<td>1,340</td>
<td>3,600</td>
<td>2,100</td>
</tr>
<tr>
<td>Percentiles: 25</td>
<td>0</td>
<td>90</td>
<td>0</td>
<td>400</td>
<td></td>
</tr>
<tr>
<td></td>
<td>670</td>
<td>710</td>
<td>160</td>
<td>1,790</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2,530</td>
<td>2,230</td>
<td>1,120</td>
<td>5,110</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5,710</td>
<td>4,510</td>
<td>3,630</td>
<td>9,310</td>
<td></td>
</tr>
<tr>
<td></td>
<td>8,620</td>
<td>6,820</td>
<td>6,080</td>
<td>12,370</td>
<td></td>
</tr>
<tr>
<td></td>
<td>13,490</td>
<td>11,210</td>
<td>8,920</td>
<td>17,680</td>
<td></td>
</tr>
</tbody>
</table>

Notes: No table published in this form for all tenures.

For comparability with 1996, percentiles are of dwellings with repair costs not exceeding the amounts shown, e.g. 75 percent of owner-occupied dwellings have repair costs not exceeding £2,530. The table as published shows 25 percent of owner-occupied dwellings as having repair costs of £2,530 or more.

Table C.22(f) Standardised Repair Costs: England 1996

<table>
<thead>
<tr>
<th>Tenure</th>
<th>Owner-occupied</th>
<th>Local authority</th>
<th>Registered social landlords</th>
<th>Private rented</th>
<th>All tenures</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mean</strong></td>
<td>14.99</td>
<td>17.15</td>
<td>11.86</td>
<td>34.40</td>
<td>17.15</td>
</tr>
<tr>
<td>Percentiles: 25</td>
<td>0.29</td>
<td>1.79</td>
<td>0.00</td>
<td>5.56</td>
<td>0.68</td>
</tr>
<tr>
<td>50</td>
<td>5.54</td>
<td>8.30</td>
<td>2.79</td>
<td>17.32</td>
<td>6.48</td>
</tr>
<tr>
<td>75</td>
<td>17.46</td>
<td>19.73</td>
<td>10.04</td>
<td>39.13</td>
<td>19.58</td>
</tr>
<tr>
<td>90</td>
<td>37.73</td>
<td>38.88</td>
<td>24.68</td>
<td>82.23</td>
<td>42.00</td>
</tr>
<tr>
<td>95</td>
<td>59.83</td>
<td>57.88</td>
<td>46.08</td>
<td>137.00</td>
<td>66.09</td>
</tr>
<tr>
<td>98</td>
<td>97.27</td>
<td>90.96</td>
<td>119.45</td>
<td>220.59</td>
<td>114.79</td>
</tr>
</tbody>
</table>

Source: *English House Condition Survey 1996*, Supporting tabulations, Table A5.7.

Table C.22(g) Basic Standardised Repair Costs: England 2001

<table>
<thead>
<tr>
<th>Tenure</th>
<th>Owner-occupied</th>
<th>Local authority</th>
<th>Registered social landlords</th>
<th>Private rented</th>
<th>All tenures</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mean</strong></td>
<td>15.93</td>
<td>20.85</td>
<td>11.77</td>
<td>38.62</td>
<td>18.66</td>
</tr>
<tr>
<td>Percentiles: 25</td>
<td>0.00</td>
<td>0.62</td>
<td>0.00</td>
<td>0.90</td>
<td></td>
</tr>
<tr>
<td>50</td>
<td>3.88</td>
<td>8.10</td>
<td>1.49</td>
<td>14.65</td>
<td></td>
</tr>
<tr>
<td>75</td>
<td>17.51</td>
<td>24.73</td>
<td>11.06</td>
<td>44.06</td>
<td></td>
</tr>
<tr>
<td>90</td>
<td>43.88</td>
<td>53.53</td>
<td>28.85</td>
<td>103.97</td>
<td></td>
</tr>
<tr>
<td>95</td>
<td>68.48</td>
<td>79.28</td>
<td>52.44</td>
<td>146.31</td>
<td></td>
</tr>
<tr>
<td>98</td>
<td>115.30</td>
<td>...</td>
<td>108.65</td>
<td>238.38</td>
<td>114.79</td>
</tr>
</tbody>
</table>

PART D: DENSITY OF OCCUPATION: OVERCROWDING AND UNDER-OCCUPATION

Main Tables

Table D.1  Households Occupying Four Rooms or Fewer 1891-1911 .................. 112
Table D.2  Households in 1911 Living At Densities of More Than 2 Persons Per Room .......................................................... 112
Table D.3  Accommodation Occupied by Private Households in England and Wales in 1911: Persons per Room .................................................. 113
Table D.4  Households Living at Densities Above 1.5 Persons Per Room 1911-1991 .................................................................................. 113
Table D.5  Distribution of Densities of Occupation (Persons per Room) .......... 114
Table D.6  Persons Per Room (General Household Survey) ................. 114
Table D.7  Average Number of Rooms Per Person by Size of Household 1911-1991 ............................................................................. 115
Table D.8  One-Person and Two-Person Households with 6 Rooms or More ...... 116
Table D.9  Housing Tenure of One-Person and Two-Person Households with Six Rooms or More .................................................................... 117
Table D.10 Households’ Accommodation: Number of Bedrooms Relative to Standard: General Household Survey: Great Britain .................. 118
Table D.11 Households’ Accommodation: Number of Bedrooms Relative to Standard: Household Surveys in England .................................. 119
Table D.12 Number of Bedrooms Relative to Standard: Analysis by Tenure 1960-2000/01 ........................................................................ 120
Table D.13 Proportion of Households With 2 or More Bedrooms More than Standard: From General Household Survey for Great Britain ...... 122
Table D.14 Households With Two or More Bedrooms Than the Standard Number: Analysis by Tenure .................................................. 123
Table D.15 Households in England and Wales in 2001 Analysed by Occupancy Rating and Tenure .................................................................. 123
I Measures of Density of Occupation of the Housing Stock

1. There are several ways of measuring how densely occupied is the housing stock, or conversely how much housing space there is relative to the number of households. The following have been or potentially might have been used in England:

(a) Persons per room, or its converse, rooms per person.

(b) Floor area per person or per household.

(c) Households and persons whose accommodation is overcrowded according to statutory criteria.

(d) Number of bedrooms relative to a standard number that is a function of the size and composition of the occupying households.

(e) Occupancy rating, a measure introduced with the 2001 census.

Of these measures, (a) and (d) have been the most important historically. Of the others, (c) was important for a time in policy terms; but (h) need be mentioned only briefly. Because the occupancy rating is new, changes in it over time cannot be compared with any of the other measures.

2. Floor area per household or per person is a measure much used in other countries, notably Germany, but has never been used in England and Wales or England as a published measure of density of occupation of housing. It is mentioned here because information about the floor area of dwellings has been collected in some individual years through surveys. Information about floor areas was collected by the 1960 housing survey. Floor area was among the data in rating records for sample addresses in the National Dwelling and Housing Survey (NHDS) in 1977-78 and again for addresses in the sample for the 1988 Labour Force Survey (LFS) housing trailer. Information about floor areas was collected by the English House Condition Survey in 1986, 1991, 1996, and 2001. There is potentially the material for a time series of average floor area per household and per person, provided that the definitions and measurements prove on examination to be sufficiently comparable.

3. Households whose accommodation is overcrowded according to statutory criteria. The statutory criteria were specified by the Housing Act 1935, which required local authorities to carry out inspections of the dwellings in their areas, report to central government (the Ministry of Health) the number that were overcrowded, and draw up plans (which could include building houses for letting) for eliminating the overcrowding. Owners of overcrowded dwellings were made guilty of an offence punishable by a fine. Overcrowding was defined as occupation of a dwelling by more persons than the "permitted number" of persons, which was a function of the number of rooms and their size. The "permitted number" was:

- One room: two persons
- Two rooms: three persons
- Three rooms: five persons
- Four rooms: seven and a half persons
Five rooms or more: — ten persons, plus two for each room in excess of five.

In working out the number of persons to compare with the "permitted number", children aged 1 to 9 counted as one-half and babies under one year did not count at all. Rooms of less than 50 square feet did not count, and rooms of between 50 and 110 square feet were counted by a special formula.

4. Examples of how the permitted numbers could work include a family of six members in a three-room house not being overcrowded if the family comprised two parents, two sons or daughters aged 10 or over, and two younger children. A three-room dwelling would probably comprise two bedrooms and a living room, so a family of six would be sharing two bedrooms but not be counted as overcrowded. The statutory overcrowding standard was severe, by any reckoning. Nevertheless the local authorities' returns showed that nearly 350,000 households were overcrowded by this standard in 1936. Three hundred and forty-one thousand, five hundred and forty-four dwellings were returned as "overcrowded" (Ministry of Health, Report on the Overcrowding Survey, England and Wales 1936); allowance for non-response pro rata to population brought the figure to nearly 350,000, which was slightly more than three percent of the total of households. The number of households whose accommodation was overcrowded according to the statutory definition was not subsequently assessed by a survey on the lines of that in 1936. It was however estimated from the 1960 housing survey carried out by the Government Social Survey for the Ministry of Housing and Local Government, and from the re-survey in 1964 of the sample interviewed in 1960. In 1960 the number of households that were overcrowded according to the statutory definition was put at 81,000 (The Housing Situation in 1960, page 70) and in 1964 at 76,000 (The Housing Survey in England and Wales, page 58). No subsequent housing survey attempted to estimate the number of households that were overcrowded according to the statutory definition.

5. In terms of totals, the number of households that were overcrowded according to the statutory definition was found to be very close to the number of households living at more than two persons per room. This density (or higher) had long been taken as an indicator of overcrowding, back to 1891 (see next paragraph) when information was first collected in the census about the number of rooms occupied by households (then termed "families"). The number of households living at densities of over two persons per room was last published in the Housing volume of the 1951 census. For subsequent years a figure has to be worked out from the cross-analysis of number of persons by number of rooms by adding households of three persons or more with one room, five persons or more in two rooms, seven persons or more in three bedrooms, and so on. Numbers of households with densities of more than two persons per room are best discussed under the heading of persons per room as a measure of density of occupation.

II Persons Per Room and Rooms Per Person

6. Information about the number of rooms occupied by households, with which the number of persons in households could be compared to show the extent of crowding, was first collected by the census in 1891. This was in response to growing public concern about overcrowding, for instance in the Report of the Royal Commission on the Housing of the Working Classes (1885) and in the evidence given to the Commission. The
question about the number of rooms had to be answered only by householders who occupied four rooms or less, because overcrowding was thought to be concentrated among occupiers of small dwellings and parts of dwellings. The same procedure was followed in 1901; but in 1911 the question on numbers of rooms was addressed to all households. The number of households ("families" in contemporary terminology – see Part A) with four rooms of fewer in 1891, 1901, and 1911 is shown in Table D.1. That the enumerated number of households occupying four rooms or fewer rose by 720,000 between 1901 and 1911, as compared with an increase of 906,000 in the total of all households, suggests strongly that a significant number of households occupying four rooms or fewer had been omitted in 1901. That overcrowding was concentrated among households with four rooms or fewer was however confirmed by the 1911 census. Out of 431,000 households living at densities of over two persons per room, 405,000 lived in four rooms or fewer. Proportions of "tenements" where the density exceeded two persons per room in 1911 are shown in Table D.2. What in the 1911 census report were termed "tenements" would be called "household spaces" in 1971 and later.

7. Persons per room can also be analysed according to the number of persons in the household. Such an analysis for 1911 is shown in Table D.3, which was worked out from the published cross-analysis of number of persons by number of rooms. The detail of density in 1911 of occupation provides a base-line for comparisons with later censuses, and conditions in 1911 are of special interest as existing at a time when there were virtually no housing subsidies, no controls on rents, and no housing shortages due to the after-effects of war or even a building slump: 1911 was only shortly after the strongest of the pre-1914 housing booms (Table B.4). Nevertheless almost 1,300,000 households – 16 percent of the total – lived at densities greater than 1½ persons per room, and 430,000 at densities of more than two persons per room.

8. The number of households living at these high densities increased between 1911 and 1921 due (in all probability) to the housing shortages generated by the war, but after that fell between successive censuses, as is shown in Table D.4. After 1951 the census housing tables did not publish the number or proportion of households with densities of more than two persons per room. The figures for 1961 and after were constructed by the author from the cross-analysis of households by number of rooms. This procedure produces approximate figures only, owing to the absence of sufficient detail about number of persons. They are therefore shown in brackets, as are the figures for households with densities exceeding 1.5 persons per room but not exceeding two. From 1931 onwards households with densities above 1.5 persons per room were divided into those sharing a dwelling and those not sharing. The concept of a structurally separate dwelling was introduced in 1921, so sharing households could not have been distinguished in 1911. The distinction could have been drawn in 1921, but was not. Figures for sharing and non-sharing households are not shown for 2001 owing to evidence that the number of households sharing was under-stated in the census (see Part B).

9. A time-series can also be produced from successive censuses of the distribution of households between ranges of densities. The ranges of persons per room that were shown in published tables were not the same in all censuses, hence there being only four ranges shown in Table D.5: up to and including 0.5; over 0.5 but not exceeding 1.0; over 1.0 but
not exceeding 1.5; and over 1.5. The lowest range for which a figure was published in 1951, however, was not exceeding 1.0 (1.0 or less). In 1961 the published first range was “under 0.5”, not up to and including 0.5, so in Table D.5 a percentage for not more than 1.0 has to be shown. In 1911 34 percent of households lived at more than one person per room; in 2001 only 2 percent did so.

10. Although the bedroom standard has since the 1960s been the most commonly quoted measure of density of occupation in housing and general surveys, distributions of persons per room have continued to be calculated and published. Table D.6 shows distributions of persons per room as published from the General Household Survey. Up to 1975 densities of over 1.5 persons per room were published, but this category was then dropped as it rounded to zero and not to 1.

11. The relationship between household size and number of rooms occupied by household can be expressed in average numbers of rooms per person as well as persons per room. Average numbers of rooms person, specific for household size, are shown in Table D.7. Two columns are given for 1971, to show the effect of the change in the criterion for counting kitchens as rooms (see Part C, paragraphs 23 and 24). With the exception of one-person households, the average number of rooms per person in each size of household was lower in 1951 than it had been in 1911. The overall increase in rooms per person from 1.10 to 1.36 came from one-person households and the changing mix of household sizes. The 2001 census reports did not include totals of rooms for all households of a specified size, so average numbers of rooms per person cannot be calculated.

12. Census information about numbers of rooms in relation to household size has historically been used to depict overcrowding. It can, however, be used to show the increase in the number of small households in “family sized” houses. In Table D.8 these are taken to be one- and two-person households in accommodation comprising six rooms or seven rooms or more. The numbers can be worked out from tables of numbers of rooms by number of persons back to 1911. From 1961 an analysis by tenure is available. Of interest is that even in 1911 significant proportions of one-person and two-person households occupied accommodation with six rooms or more. But in 1911 one- and two-person households were only 5.3 percent and 16.2 percent of all households, as compared with 30.2 percent and 34.2 percent in 2001.

13. From 1961 an analysis by tenure is available, to show how much of the increase in the number of one- and two-person households in dwellings with six rooms or seven rooms or more were owner-occupiers. This provides an insight into the increase in the prevalence of what is sometimes termed “under-occupation” which complements the bedroom standard tables (D.10 to D.14 below). This is shown in Table D.9. For reasons of space households with six rooms and seven rooms or more are grouped together. Because accommodation rented by virtue of employment or with business premises was not distinguished in 1971 but included with renting from a private landlord, the tenure categories shown are: owner-occupied; rented from a local authority or new town; rented from a housing association; and “private rented sector, etc.”. Owing to transfers of dwellings from local authorities to housing associations between 1991 and 2001, housing associations and local authorities are best grouped together in a comparison between 1991 and 2001.
III The Number of Bedrooms Relative to the “Bedroom Standard”

14. A recognised limitation of persons per room as a measure of crowding was that it took no account of the composition of households. This was discussed in the 1931 census Housing Report (Chapter 6), and a normative “census standard” discussed in Chapter 7. No use was made of it, and there was no mention of it in 1951. The Government Social Survey developed a measure of density of occupation for use in the 1960 housing survey. Termed the “bedroom standard” it has remained in use since. It depends on a standard number of bedrooms for a household, which is a function of the number of members, their ages and sex, and whether they include couples who are married or living as married. Not more than two persons share a bedroom; persons of opposite sexes do not share a bedroom unless both are under age 10 (or are married or living as married); and persons aged 21 or more not married or living as married have a bedroom to themselves. This standard has no statutory force, though a modified version has legal status for determining whether or not Housing Benefit should be restricted because the accommodation is over-large in relation to the claimant's household circumstances. For this purpose, the age for a separate bedroom is 16 and not 21; and one bedroom more than standard is allowed. “Bedrooms” are rooms stated by survey respondents as being used as such. It is possible that in some instances bedrooms counted are too small to provide sleeping space for two persons, as the calculation assumes.

15. Numbers of bedrooms have never been asked for in the census: information about them comes from surveys. Time series of numbers of households in England classified according to the number of bedrooms in relation to the standard number (usually two or more below, one below, equal, one above, two or more above) have therefore to start with 1960 or later. The longest continuous series of distributions of households according their number of bedrooms relative to standard is from the General Household Survey (GHS). This is shown in Table D. 10; which is taken from tables in the annual GHS report, (which refer to Great Britain). Also shown in this table are the distributions for 1960 and 1964, from the 1960 housing survey of England and Wales, and the re-survey in 1964 of the 1960 survey sample. After 1975 the proportion with two or more bedrooms fewer than standard was not calculated because when expressed as a percentage it rounded to zero. An alternative source, for England only, is the sequence of housing surveys carried out by the Department of the Environment and its successors-in-title. Larger sample sizes enable the households with two or more bedrooms fewer than standard to be shown, and proportions calculated to the first decimal place of percentages (though the source volumes give only the nearest whole number). These surveys give estimates of absolute numbers whereas GHS gives percentages only. The numbers and proportions from the sequence of housing surveys are in Table D.11.

16. The analysis of households according to numbers of bedrooms relative to standard shown in Table D.12 gives separate detail for the main tenures. The principal interest in the analysis by tenure is in what has come to be termed “under-occupation”. Security of tenure for private sector as a cause of under-occupation was the subject of discussion in the 1950s, 1960s, and 1970s. “Under-occupation” in the local authority has also been a cause for expressed concern. Having one more bedroom than the standard number (a
spare bedroom) is not usually regarded as “under-occupation”, and as noted in paragraph 14 is permitted without penalty by Housing Benefit regulations. Two or more bedrooms in excess of the standard number is usually regarded as indicating under-occupation. Table D.12 shows that in proportional terms there was no material change between 1971 and 2000/01 in the proportion of local authority tenants with two or more bedrooms in excess of the standard, whereas among owner-occupiers there was a sustained increase. There is a much closer “fit” between household size and dwelling size in the local authority rented stock than in the private rented sector and still more so the owner-occupied stock. A more detailed analysis by tenure of proportions of households with two or more bedrooms more than the standard number is shown in Table D.13, which draws on the General Household Survey. Erratic variability in the columns headed “HA/RSL tenant” and “rent with job or business” is due to sampling. Absolute numbers are shown in Table D.14. It is derived primarily from the English housing surveys, but the surveys in England and Wales in 1960 and 1964 and GHS in 1971 are drawn on to take the series as far back in time as possible.

IV Occupancy Rating

17. The concept of an “occupancy rating” was developed for use with the 2001 census data. It resembles the bedroom standard in that it depends on the difference between the actual number of rooms and a “required” number of rooms that depends on the number of household members, their ages, and their relationships. It resembles the bedroom standard; but depends on the number of all rooms as defined in the census. An occupancy rating of +1, for example, means that there is one room more than the "required" number. The required number (2001 census, National report for England and Wales, page 268) is:

For a one-person household, three rooms (two common rooms plus one bedroom)

For a household with two or more members, two common rooms plus:

one bedroom for each couple
one bedroom for each lone person
one bedroom for any other person aged 16 or over
one bedroom for each person aged 10-15 of the same sex
one bedroom for each pair formed from a remaining person aged 10-15 and a child under 10 of the same sex
one bedroom for each pair of children under 10
one bedroom for each remaining person

The assumptions about sex separation are the same as with the bedroom standard; but the age for a separate bedroom for young men and women who are not members of couples is 16, not 21.

18. The occupancy rating is the first attempt since 1931 to devise a measure of crowding that could be operated with census information. The bedroom standard can be used only for areas where the sample is large enough, in practice with the Survey of English Housing not below regional level. The occupancy rating in contrast can be used
anywhere where census data on number of rooms and household members' age, sex, and relationships are available. A feature of the occupancy rating is that the smallest number of rooms is three. Someone living alone in a two-room flat counts as crowded; so too is a couple by themselves in a two-room flat. Table D.15 shows households in England and Wales in 2001 analysed by occupancy rating and by tenure. Comparison with the proportions shown in Table D.11 of households with accommodation below, equal, one above, and two or more above the bedroom shows that higher proportions of households had accommodation with occupancy ratings at the extremes of the distribution, one or more below and two or more above. Seven percent of households had occupancy ratings of minus one or below, as compared with 2.5 percent with fewer bedrooms than standard; and 49.5 percent had occupancy ratings of plus two or above, as compared with 34.5 percent of households with two or more bedrooms above standard.
Table D.1  Households Occupying Four Rooms or Fewer 1891-1911

<table>
<thead>
<tr>
<th></th>
<th>Households with 4 Rooms or Fewer</th>
<th>All households with more than 2 persons per room</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>More than 2 persons per room</td>
</tr>
<tr>
<td>1891</td>
<td>3,206</td>
<td>482</td>
</tr>
<tr>
<td>1901</td>
<td>3,284</td>
<td>392</td>
</tr>
<tr>
<td>1911</td>
<td>4,004</td>
<td>405</td>
</tr>
</tbody>
</table>

Source: Census 1911, Vol. VIII, Tables V and VI.

Table D.2  Households in 1911 Living At Densities of More Than 2 Persons Per Room

<table>
<thead>
<tr>
<th>Number of rooms</th>
<th>All tenements</th>
<th>More than 2 persons per room</th>
<th>Proportion with more than 2 persons per room</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>254.7</td>
<td>57.8</td>
<td>22.7</td>
</tr>
<tr>
<td>2</td>
<td>660.5</td>
<td>135.1</td>
<td>20.5</td>
</tr>
<tr>
<td>3</td>
<td>1,107.9</td>
<td>130.3</td>
<td>11.8</td>
</tr>
<tr>
<td>4</td>
<td>1,981.4</td>
<td>81.8</td>
<td>4.1</td>
</tr>
<tr>
<td>5</td>
<td>1,639.1</td>
<td>22.5</td>
<td>1.4</td>
</tr>
<tr>
<td>6</td>
<td>1,089.3</td>
<td>3.1</td>
<td>0.3</td>
</tr>
<tr>
<td>7</td>
<td>469.9</td>
<td>0.3</td>
<td>0.1</td>
</tr>
<tr>
<td>8</td>
<td>281.3</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>9</td>
<td>156.7</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>10 or more</td>
<td>302.3</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Total</td>
<td>7,943.1</td>
<td>430.9</td>
<td>5.4</td>
</tr>
</tbody>
</table>

Source: Census 1911 Vol. VIII Tenements, Table VI.
Table D.3  Accommodation Occupied by Private Households in England and Wales in 1911: Persons per Room

<table>
<thead>
<tr>
<th>Number of persons in family</th>
<th>Total families</th>
<th>0.5 or less</th>
<th>Over 0.5 not over 1.0</th>
<th>Over 1.0 not over 1.5</th>
<th>Over 1.5 not over 2</th>
<th>More than 2</th>
<th>All densities</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 or 2</td>
<td>1,707</td>
<td>65.2</td>
<td>30.5</td>
<td>—</td>
<td>4.3</td>
<td>—</td>
<td>100.0</td>
</tr>
<tr>
<td>3 or 4</td>
<td>2,971</td>
<td>18.2</td>
<td>65.1</td>
<td>11.6</td>
<td>3.4</td>
<td>1.6</td>
<td>100.0</td>
</tr>
<tr>
<td>5 or 6</td>
<td>1,969</td>
<td>2.5</td>
<td>44.0</td>
<td>35.0</td>
<td>12.9</td>
<td>5.5</td>
<td>100.0</td>
</tr>
<tr>
<td>7 or 8</td>
<td>896</td>
<td>—</td>
<td>17.8</td>
<td>33.4</td>
<td>34.2</td>
<td>14.6</td>
<td>100.0</td>
</tr>
<tr>
<td>9 or 10</td>
<td>307</td>
<td>—</td>
<td>10.6</td>
<td>24.0</td>
<td>33.2</td>
<td>32.1</td>
<td>100.0</td>
</tr>
<tr>
<td>More than 10</td>
<td>94</td>
<td>—</td>
<td>—</td>
<td>26.0</td>
<td>27.1</td>
<td>46.9</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>7,943</td>
<td>21.5</td>
<td>44.2</td>
<td>18.0</td>
<td>10.8</td>
<td>5.4</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Calculated from Table 1 of Census 1911, Vol. VIII, Tenements.

Table D.4  Households Living at Densities Above 1.5 Persons Per Room 1911-1991

<table>
<thead>
<tr>
<th>Year</th>
<th>Above 1½ persons per room</th>
<th>Above 1½ but not above 2 persons per room</th>
<th>Above 2 persons per room</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sharing Not sharing</td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>1911</td>
<td>—</td>
<td>—</td>
<td>1,294</td>
</tr>
<tr>
<td>1921</td>
<td>—</td>
<td>—</td>
<td>1,423</td>
</tr>
<tr>
<td>1931</td>
<td>439</td>
<td>735</td>
<td>1,174</td>
</tr>
<tr>
<td>1951</td>
<td>233</td>
<td>431</td>
<td>664</td>
</tr>
<tr>
<td>1961</td>
<td>107</td>
<td>308</td>
<td>415</td>
</tr>
<tr>
<td>1971</td>
<td>47</td>
<td>179</td>
<td>226</td>
</tr>
<tr>
<td>1981</td>
<td>9</td>
<td>100</td>
<td>109</td>
</tr>
<tr>
<td>1991</td>
<td>20</td>
<td>78</td>
<td>98</td>
</tr>
<tr>
<td>2001</td>
<td>(a)</td>
<td>(c)</td>
<td>120</td>
</tr>
</tbody>
</table>

Note: (a) The census probably underestimated the number of sharing households. See paragraph 8 of text. Number of households at densities above 2 persons per room are estimated from households with 1, 2, 3, and 4 rooms comprising respectively 3, 5, 7, and 9 or more persons.

Sources: 1991 – see Table D.3.
1921 – from 1931 Housing Report and Tables, Table VIII.
1931 – Housing Report and Tables, Table VIII.
1951 – Housing Report, Table 2.
1961 – Housing Tables, Table 4.
1971 – Housing Tables, Table 3.
1981 – Housing and Households, Tables 2 and 3.
### Table D.5  Distribution of Densities of Occupation (Persons per Room)

<table>
<thead>
<tr>
<th></th>
<th>0.5 or less</th>
<th>Over 0.5 not more than 1.0</th>
<th>Over 1.0 not more than 1.5</th>
<th>More than 1.5</th>
<th>Total (thousands = 100 percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1911</td>
<td>21.5</td>
<td>44.2</td>
<td>18.0</td>
<td>16.2</td>
<td>7,943</td>
</tr>
<tr>
<td>1921</td>
<td>21.6</td>
<td>44.5</td>
<td>17.7</td>
<td>16.3</td>
<td>8,739</td>
</tr>
<tr>
<td>1931</td>
<td>26.2</td>
<td>47.7</td>
<td>14.6</td>
<td>11.5</td>
<td>10,233</td>
</tr>
<tr>
<td>1951</td>
<td>84.0</td>
<td>10.9</td>
<td>5.1</td>
<td></td>
<td>13,118</td>
</tr>
<tr>
<td>1961</td>
<td>89.7</td>
<td>7.5</td>
<td>2.8</td>
<td></td>
<td>14,641</td>
</tr>
<tr>
<td>1971</td>
<td>94.1</td>
<td>4.5</td>
<td>1.4</td>
<td></td>
<td>16,434</td>
</tr>
<tr>
<td>1981</td>
<td>56.1</td>
<td>40.5</td>
<td>2.7</td>
<td>0.6</td>
<td>17,707</td>
</tr>
<tr>
<td>1991</td>
<td>64.7</td>
<td>33.2</td>
<td>1.6</td>
<td>0.5</td>
<td>19,877</td>
</tr>
<tr>
<td>2001</td>
<td>71.3</td>
<td>26.9</td>
<td>1.3</td>
<td>0.6</td>
<td>21,660</td>
</tr>
</tbody>
</table>

Sources: 1911 – taken from Table D.2.
1921 and 1931 – Housing Report and Tables, Table VIII.
1951 – Housing Report, Table 8A.
1961 – Housing Tables, Table 11.
1971 – Housing Tables, Table 11.
1981 – Housing and Households, Table 3.

### Table D.6  Persons Per Room (General Household Survey)

<table>
<thead>
<tr>
<th></th>
<th>Less than 0.5</th>
<th>0.5 but less than 1</th>
<th>1 exactly</th>
<th>More than 1</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1971</td>
<td>37</td>
<td>49</td>
<td>9</td>
<td>5</td>
<td>100</td>
</tr>
<tr>
<td>1973</td>
<td>39</td>
<td>48</td>
<td>8</td>
<td>4</td>
<td>100</td>
</tr>
<tr>
<td>1975</td>
<td>39</td>
<td>48</td>
<td>8</td>
<td>3</td>
<td>100</td>
</tr>
<tr>
<td>1977</td>
<td>41</td>
<td>49</td>
<td>7</td>
<td>3</td>
<td>100</td>
</tr>
<tr>
<td>1979</td>
<td>41</td>
<td>49</td>
<td>7</td>
<td>2</td>
<td>100</td>
</tr>
<tr>
<td>1981</td>
<td>42</td>
<td>48</td>
<td>7</td>
<td>2</td>
<td>100</td>
</tr>
<tr>
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<td>44</td>
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Sources: Calculated from: 1911 Census, England and Wales, Vol. VIII, Table 1.
1921 Census, England and Wales, General Tables, Table 22.
1931 Census, England and Wales, Housing Report and Tables, Table 6.
1951 Census, England and Wales, Housing Report, Table 2.
1961 Census, England and Wales, Housing Tables, Table 4.
1971 Census, England and Wales, Housing Tables.
1981 Census, England and Wales, Housing and Households, Table 2.
1991 Census, England and Wales, Housing and Availability of Cars, Table 5.
### Table D.8  One-Person and Two-Person Households with 6 Rooms or More

<table>
<thead>
<tr>
<th>Year</th>
<th>All households</th>
<th>With 6 rooms</th>
<th>With 7 rooms or more</th>
<th>Proportions (percent)</th>
<th>With 6 rooms</th>
<th>With 7 rooms or more</th>
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<tbody>
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<td>One-person households</td>
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<tr>
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<td>Two-person households</td>
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Notes: The percentages were calculated from un-rounded census figures. The difference between 1961 and 1971 is partly the result of the changed criterion for counting kitchens as “rooms”. It is estimated (see Part C, Table C.9) that the change raised the number of dwellings counted as having 6 rooms by 69 percent, and the number with 7 or more rooms by 31 percent. If these differences applied to one-person and two-person households the number of one-person households in 1971 with 6 and 7 or more rooms would have been approximately 250,000 and 90,000 if the criterion previously used had remained in force; and the number of two-person households with 6 and 7 or more rooms 665,000 and 255,000.
Table D.9 Housing Tenure of One-Person and Two-Person Households with Six Rooms or More

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<tr>
<td><strong>One-person households</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Owner-occupied</td>
<td>133</td>
<td>372</td>
<td>477</td>
<td>773</td>
<td>1,163</td>
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<tr>
<td>Rented from local authority</td>
<td>5</td>
<td>38</td>
<td>61</td>
<td>84</td>
<td>91</td>
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<tr>
<td>Rented from housing association</td>
<td>64</td>
<td>130</td>
<td>4</td>
<td>9</td>
<td>27</td>
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<tr>
<td>Private rented sector, etc.</td>
<td>94</td>
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<td></td>
<td>98</td>
<td>132</td>
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<tr>
<td><strong>Total</strong></td>
<td>202</td>
<td>541</td>
<td>636</td>
<td>965</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Owner-occupied</td>
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<td>1,938</td>
<td>2,707</td>
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<tr>
<td>Rented from local authority</td>
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<td>141</td>
<td>175</td>
<td>151</td>
<td>113</td>
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<td>249</td>
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<td>14</td>
<td>34</td>
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<td>Private rented sector, etc.</td>
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<td>131</td>
<td>161</td>
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<td>1,581</td>
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<td>3,015</td>
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Note: See note to Table D.8 about the effect of the change in 1971 of the criterion for whether a kitchen counts as a room.

Sources: 1961 – *Housing Tables*, Table 20.
1971 – *Housing Tables*, Table 3.
1981 – *Housing and Households*, Table 2.
Table D.10 Households’ Accommodation: Number of Bedrooms Relative to Standard: General Household Survey: Great Britain

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Proportions (percent)

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Sources: National Dwelling and Housing Survey, Tables 9 and 30.
Housing in England Housing Trailers to the 1981 and 1984 Labour Force Surveys, Table 2.12.
Housing in England 1993/94, Table 2.3; 1994/95, Table A2.8; 1995/96, Table A9.8; 1996/97, Table A1.23; 1997/98, 1998/99, 1999/00 and 2000/01, Table A1.24.
Table D.12 Number of Bedrooms Relative to Standard: Analysis by Tenure 1960-2000/01

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<tr>
<td>1964</td>
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<td>1971</td>
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<td>1984</td>
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<td>Owner-occupier</td>
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<td>1988</td>
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<td>37.7</td>
<td>33.6</td>
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120
### Table D.12 Continued

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<td><strong>1995/96</strong></td>
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<td>46.6</td>
<td>33.1</td>
<td>16.6</td>
<td>2,003</td>
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1971 – *General Household Survey*, Table.
1977-78 – *National Dwelling and Housing Survey*, Table 2.
Table D.13 Proportion of Households With 2 or More Bedrooms More than Standard: From General Household Survey for Great Britain

<table>
<thead>
<tr>
<th>Year</th>
<th>Owner-Occupiers</th>
<th>LA tenant</th>
<th>HA/RSL tenant</th>
<th>Rent with job or business</th>
<th>Rent from private landlord</th>
<th>All tenures</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Outright</td>
<td>With mortgage</td>
<td></td>
<td></td>
<td></td>
<td>(percent)</td>
</tr>
<tr>
<td>1971</td>
<td></td>
<td>27(a)</td>
<td>12</td>
<td>12</td>
<td>25</td>
<td>7</td>
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<tr>
<td>1973</td>
<td>39</td>
<td>23</td>
<td>14</td>
<td>9</td>
<td>27</td>
<td>20</td>
</tr>
<tr>
<td>1975</td>
<td>39</td>
<td>25</td>
<td>12</td>
<td>10</td>
<td>22</td>
<td>22</td>
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<tr>
<td>1978</td>
<td>40</td>
<td>26</td>
<td>12</td>
<td>7</td>
<td>31</td>
<td>24</td>
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<tr>
<td>1981</td>
<td>40</td>
<td>25</td>
<td>13</td>
<td>13</td>
<td>28</td>
<td>23</td>
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<td>26</td>
<td>14</td>
<td>5</td>
<td>28</td>
<td>26</td>
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<tr>
<td>1985</td>
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<td>27</td>
<td>13</td>
<td>7</td>
<td>31</td>
<td>22</td>
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<td>1987</td>
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<td>27</td>
<td>14</td>
<td>7</td>
<td>28</td>
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<td>1989</td>
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<td>31</td>
<td>13</td>
<td>5</td>
<td>30</td>
<td>24</td>
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<tr>
<td>1991</td>
<td>48</td>
<td>31</td>
<td>14</td>
<td>4</td>
<td>32</td>
<td>24</td>
</tr>
<tr>
<td>1993</td>
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<td>32</td>
<td>13</td>
<td>3</td>
<td>35</td>
<td>23</td>
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<tr>
<td>1995</td>
<td>51</td>
<td>32</td>
<td>13</td>
<td>7</td>
<td>34</td>
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<tr>
<td>1998</td>
<td>54</td>
<td>(43)(b)</td>
<td>14</td>
<td>5</td>
<td>—</td>
<td>20</td>
</tr>
<tr>
<td>2000</td>
<td>57</td>
<td>(44)(b)</td>
<td>13</td>
<td>10</td>
<td>—</td>
<td>20</td>
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</tbody>
</table>

Note: (a) All owner-occupiers.
Source: General Household Survey Reports (from 1998 Living in Britain).
Table D.14 Households With Two or More Bedrooms Than the Standard Number: Analysis by Tenure

<table>
<thead>
<tr>
<th></th>
<th>Owner-occupiers</th>
<th>LA tenants</th>
<th>HA tenants</th>
<th>Other tenants</th>
<th>Total</th>
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<td>1964</td>
<td>1,700</td>
<td>260</td>
<td>560</td>
<td></td>
<td>2,520</td>
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<tr>
<td>1971</td>
<td>2,260</td>
<td>650</td>
<td>700</td>
<td></td>
<td>3,610</td>
</tr>
<tr>
<td>1977-78</td>
<td>2,738</td>
<td>654</td>
<td>19</td>
<td>435</td>
<td>3,846</td>
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<tr>
<td>1981</td>
<td>3,160</td>
<td>700</td>
<td>30</td>
<td>390</td>
<td>4,270</td>
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<td>3,680</td>
<td>680</td>
<td>20</td>
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<td>1988</td>
<td>4,210</td>
<td>622</td>
<td>35</td>
<td>339</td>
<td>5,208</td>
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<td>1991</td>
<td>4,811</td>
<td>550</td>
<td>44</td>
<td>382</td>
<td>5,786</td>
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<td>95</td>
<td>333</td>
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Notes: Figures for 1960, 1964, and 1971 refer to England and Wales; for subsequent years to England.
In 1981 and 1984 the items do not add to totals owing to rounding in the original source.
Sources: As Table D.12

Table D.15 Households in England and Wales in 2001 Analysed by Occupancy Rating and Tenure

<table>
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<tr>
<th>Occupancy rating</th>
<th>Owner-occupied</th>
<th>Rented from council</th>
<th>Tenure Other social rented</th>
<th>Private rented and rent free</th>
<th>Total</th>
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<td>488.8</td>
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<td>553.5</td>
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<tr>
<td>+1</td>
<td>3,650.9</td>
<td>839.5</td>
<td>333.1</td>
<td>699.3</td>
<td>5,522.8</td>
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<tr>
<td>+2 or more</td>
<td>9,193.0</td>
<td>602.1</td>
<td>187.8</td>
<td>749.1</td>
<td>10,732.0</td>
</tr>
<tr>
<td>Total</td>
<td>14,916.5</td>
<td>2,868.5</td>
<td>1,288.7</td>
<td>2,586.8</td>
<td>21,660.5</td>
</tr>
</tbody>
</table>

Source: Census 2001, National Report for England and Wales, Standard Table 052.
PART E: HOUSING TENURE: THE DWELLING STOCK AND NEW BUILDING

Supporting Tables

Table S.14 Tenure in 1939 of Privately Owned Houses and Flats Built After 1918 127
Table S.15 Hypothetical Estimate of the Tenure of the Housing Stock in 1918........ 130
Table S.16 Changes in the Tenure of the Housing Stock in 1939-45 (Excluding Sales for Owner-Occupation from Renting)................................................................. 132
Table S.17 Tenure of the Housing Stock in England and Wales in 1939, 1945, 1953 and 1961 ................................................................................................................. 133
Table S.18 Dwelling Stock in 1991 and 2001: Construction Dates and Tenure ...... 137
Table S.19 Transfers of Dwellings Between Owner-Occupied and Private Rented Sectors .................................................................................................................. 138

Main Tables

Table E.1 Summary of Official Returns of Numbers of Houses Analysed by Tenure: England and Wales 1938 ...................................................................................... 142
Table E.2 Tenure of the Housing Stock in England and Wales in 1939 .................. 142
Table E.3 Tenure of the Housing Stock in England and Wales 1939 to 2001 ....... 143
Table E.4 Tenure of Households in England and Wales 1939-1991 ...................... 143
Table E.5 Tenure of the Housing Stock Analysed by Age ..................................... 144
Table E.6 Private Rented Sector: New Sales for Owner-Occupation Compared with Total Reduction in the Sector ................................................................. 145
Table E.7 Dwellings Sold by Local Authorities and New Towns in Tenants .......... 145
Table E.8 Transfers from Renting to Owner-Occupation and the Growth of the Owner-Occupied Housing Stock ................................................................. 146
Table E.9 Dwellings Added to the Owner-Occupied Stock Through Sales by Local Authorities and New Towns ................................................................. 146
Introduction

1. Official annual estimates of the housing stock analysed by tenure start with 1966. Before that the 1961 census, the first to include a question about housing tenure, provides “official” figures for tenure of occupied dwellings and of households. Before that, estimates are necessary. The estimates in this chapter of the tenure of the housing stock in 1939 and 1953 are the work of the author of this Abstract. The supporting details and the methods are set out fully. The tenure of the housing stock in 1939 and what can be inferred about earlier years are discussed in Section I of this chapter. Section II deals with the analysis of the tenure of the housing stock after 1939, which include the author’s estimate of housing tenure in 1953, made by working forward from 1939 and backwards from 1961. 1953 was chosen as an intermediate year because information about the tenure of households was provided by the Household Expenditure Survey of 1953/54 (Enquiry into Household Expenditure, published by the Ministry of Labour and National Service in 1956). A reference point much closer to 1939 than 1961 is needed for any attempt to estimate the changes in housing tenure in the war and early post-war years.

1 Tenure of the Housing Stock in 1939 and Earlier

2. The earliest year for which there are the necessary data for estimating the tenure of the housing stock in England and Wales in 1938. Fairly comprehensive returns of rateable values of houses analysed by tenure were collected by the Ministry of Health (then the Department responsible for local government matters) from local authorities for the Departmental Committee on Valuation for Rates (the Fitzgerald Committee). Local authorities (Metropolitan Boroughs, County Boroughs, and County Districts) were then responsible for rating valuations. The committee reported in August 1939, but owing to the war its report – Valuation for Rating 1939 – was not published until 1944. The returns collected by the Ministry of Health distinguished between dwellings built before and after the beginning of 1919, and between owner-occupied and rented houses. Pre-1919 rented houses were divided into those subject to rent control and those not (see Part G).

3. The Fitzgerald Committee was concerned with the rating valuations of “undivided dwelling houses”. Flats were outside its terms of reference, and hence not included in the returns to the Ministry of Health, as was living accommodation with shops and other business premises. Rented farms were also out of scope. The returns did not cover all houses within the Committee’s terms of reference. The report stated (page 7): “In the majority of the metropolitan and county boroughs the returns covered 100 percent of the pre-war and post-war houses in the areas. In some cases he returns while including a large number of houses do not purport to cover the whole of the boroughs, and in a few cases the information relates only to a small number of houses which are said to have been taken as typical of the area”. In using the ‘Fitzgerald’ data to make an estimate of the tenure of the housing stock, it is thus necessary to allow for incomplete data on undivided dwelling houses, as well as for classes of dwellings that were out of scope.
Table E.1 shows the summary of the returns. As published the figures were to the nearest digit.

(a) Post World War I Dwellings in 1939

4. The number of post-war dwellings at the end of 1938/39 can be derived from the number of dwellings completed in 1919/20 onwards, provided that the number that had been demolished can be treated as negligible, and that flats in converted dwellings (Part B, Table S.4) are accounted for separately. The number of dwellings completed for local authorities arrived at in this way is 1,111,000; and for private owners 2,887,000. The difference from the figures from the ‘Fitzgerald’ returns (Table E.1) is partly due to date (end-March 1939 as against – probably – end of September 1938) and partly due to coverage. The numbers of completions can be taken as firm figures for the post-war housing stock as at end-March 1939. To agree with the mid-1939 total of 11,520,000 (Part B, paragraph 12) which is 55,000 more than the end-1938/39 figure of 11,465,000 (Part B, Table S.6), new building of 70,000, less 15,000 slum clearance demolitions is put in, divided into 25,000 by local authorities and 45,000 by private owners. The post-war local authority stock at mid-1939 is therefore put at 1,136,000 and the privately owned stock (including housing associations) 2,932,000.

5. The figures of 2,932,000 for the privately owned post-1918 stock has to be divided between owner-occupied and rented, with housing associations’ dwellings separated off from private sector rented dwellings. The ‘Fitzgerald’ figures in Table E.1 show 71.7 percent of privately owned post-1918 dwellings as owner-occupied and 28.3 percent as rented. Those proportions apply only to dwellings within Fitzgerald’s tenure of reference, and therefore do not apply to flats and dwelling accommodation with shops and other business premises. There are no contemporary records of numbers of flats built in the inter-war years. Use has therefore to be made of figures for privately owned purpose-built flats built in 1919-44 and from the 1986 and 1991 English House Condition Surveys. The number actually built might have been slightly higher than the number still in being in 1986 and 1991, but the number demolished is likely to have been small. The number of privately owned purpose-built flats dating from 1919-44 was 114,000 according to EHCS (Table A3.8); and 133,000 according to 1991 EHCS (Tables A3.17 and A3.19). For present purposes the mean of the two figures, 124,000, may reasonably be taken. That would imply 2,808,000 privately owned houses and 124,000 flats. The houses may be divided between owner-occupied and rented in proportions 71.1:28.3. Owner-occupation of flats was very uncommon until the 1960s and 1970s, so only a token 5 percent of post-1918 flats are taken to have been owner-occupied in 1939. The tenure in 1939 of privately owned dwellings built after 1918 is therefore estimated as in Table S.14:
Table S.14 Tenure in 1939 of Privately Owned Houses and Flats Built After 1918

<table>
<thead>
<tr>
<th></th>
<th>Owner-occupied</th>
<th>Rented</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Houses</td>
<td>2,013</td>
<td>795</td>
<td>2,808</td>
</tr>
<tr>
<td>Flats</td>
<td>6</td>
<td>118</td>
<td>124</td>
</tr>
<tr>
<td>Total</td>
<td>2,091</td>
<td>913</td>
<td>2,932</td>
</tr>
</tbody>
</table>

6. The rented dwellings include housing association dwellings. Their number can be inferred from the number of privately owned dwellings built with subsidy under the Housing Acts 1924, 1930, and 1935, at about 25,000 (figures taken from the Ministry of Health’s half-yearly Housing Return). The English House Condition Surveys for 1986 and 1991 would support higher figures, but that might be the result of dwellings originally built for private renting being acquired subsequently by housing associations. A figure significantly higher than 25,000 would be difficult to reconcile with the fairly firm figure of 140,000 in 1969 (paragraph 23). The tenure in 1939 of dwellings built after 1918 is therefore taken to have been: owner-occupied, 2,019,000; rented from local authorities, 1,136,000; rented from housing associations, 25,000; and rented from private owners, 888,000.

Tenure of Pre World War I Dwellings in 1939

7. The tenure in 1939 of the pre-war (formally pre-1919) stock is of interest in two ways: as part of the tenure of the stock in 1939 as a whole; and as evidence about the original tenure of the pre-World War I housing stock. If the 4,068,000 post-war dwellings at mid-1939 are subtracted from the total of 11,520,000 and the 80,000 conversion gains (Part B, Table S.6) are also subtracted, there is left a figure of 7,372,000 for pre-World War I dwellings still in existence at mid-1939. That compares with 7,979,000 dwellings in the 1921 census. About 60,000 houses were built between the end of the war and the 1921 census date (in June – see paragraph 15 of Part B), so the stock at the end of World War I is put at 7,920,000. That implies that about 550,000 dwellings were demolished between 1919 and 1939 (about 170,000 from unspecified causes between 1921 and 1931 (see Table B.17). To estimate the tenure of the stock at the end of World War I, estimates of the tenure of the 550,000 demolished dwellings would be needed, as well as the pre-1918 dwellings still standing.

8. Between the estimated number of pre-World War I dwellings at mid-1939, 7,372,000 and the total of pre-war dwellings in the ‘Fitzgerald’ returns, 5,305,000 (Table E.1) there is a difference of 2,067,000. Some of this difference is the consequence of dwellings outside the scope of the Fitzgerald report. The 1921 census showed (see Part B, Table S.4) 290,000 flats in blocks, 44,000 flats in structurally divided houses, 462,000 dwellings in buildings with shops, and 53,000 other dwellings that were not undivided private houses. These sum to 848,000. There is no information about how many were demolished or went out of use between 1921 and 1939, so a pro-rata assumption has to be
made; that would imply that 785,000 were in being in 1939. Rented farmhouses are the other category excluded from the ‘Fitzgerald’ returns. In 1922 there were in England and Wales 352,035 rented or mainly rented farms and 62,680 owned or mainly owned (Ministry of Agriculture, Fisheries and Food and Department of Agriculture for Scotland, *A Century of Agricultural Statistics 1866-1966*, Table 10). The next year for which there is an analysis of the tenure of farms in England and Wales is 1950, when there were 185,004 rented farms, 138,733 owned, and 56,283 partly rented and partly owned (same source). The total in 1950 (380,000) was not much lower than in 1922 (415,000), but a large shift from renting to owning had occurred. With an even apportionment of the part-owned and part-rented farms, the number that were rented in 1950 can be put at about 210,000. For present purposes an apportionment of the reduction in rented farms between 1922 and 1950 between the war and post-war years and the inter-war years is needed. Scottish data on owning and renting of farms (*A Century of Agricultural Statistics 1866-1966*, Table 10) show three-quarters of the reduction in rented farms between 1922 and 1950 to have taken place in the inter-war years. Conditions in England were not necessarily the same as in Scotland, but the Scottish proportion is the best indicator available, which gives 245,000 as the estimate of rented farms (and by inference rented farmhouses) in 1939. The total of pre-World War I dwellings in being in 1939 that were outside the scope of the ‘Fitzgerald’ returns is therefore put at 1,030,000. Out of the total of 7,372,000 of pre-World War I dwellings still in existence in 1939, 6,342,000 were within the scope of the returns, as compared with the 5,305,000 shown in Table E.1.

9. Housing tenure can be estimated for the pre-1919 dwellings within the scope of the ‘Fitzgerald’ returns. Of the excluded categories, flats in blocks and converted flats can be taken to have been rented, because owner-occupation of flats was very uncommon before the 1960s and 1970s. The number dwellings with shops and other business premises that were owner-occupied is a matter where there is no contemporary evidence. The earliest survey evidence is from the 1960 housing survey (*The Housing Situation in 1960*, Table 17), which indicated that there were 375,000 dwellings that were part of or over business premises, of which 200,000 were rented and 175,000 were owner-occupied. It would be expected that the proportion owner-occupied in 1939 would be lower; but how much lower is a matter of conjecture. For present purposes the proportion is taken to be one-half of the proportion in 1960 (23 percent).

10. Local authorities built houses before 1914, though on a much smaller scale than after 1918. Some were built under powers conferred by general legislation, principally the Housing of the Working Classes Act 1890, others under Private and Local Acts. The Local Government Board’s *Annual Report* for 1914/15 (page 21) put the cumulative total of dwellings built for local authorities at about 20,000. This figure may be slightly low through incomplete coverage of dwellings built under Private and Local Act powers. Figures for London (the London County Council, Metropolitan boroughs, and certain other authorities within Greater London) published by A. S. Wohl (*The Eternal Slum*, Arnold, 1977, Appendix IV) show 15,322 dwellings completed to March 1915 for the London County Council and December 1913 for the other authorities.

11. More numerous than dwellings built before 1914 for local authorities were those built for rent by charitable and philanthropic organisations, many which would later be
termed housing associations. For London, exact figures have been published by A. S. Wohl (op. cit., Annex IV) from records maintained by the London County Council. Wohl’s figures were 9,666 for rehousing under improvement – i.e. slum clearance schemes; and 29,058 “as a normal provision” (“general needs” in later terminology). No comparable figures have been brought together for areas outside London, but 50,000 is probably a fair estimate. For convenience these dwellings are classified in Table E.2 as belonging to housing associations, though of course the term was not in use then.

12. Significant for estimating the tenure of the pre-1919 housing stock is how many of the local authority and “housing association” dwellings were flats in blocks. Of dwellings provided by London local authorities other than the London County Council, 2,371 were houses and 3,129 flats. For the London County Council, all but 220 of the 6,021 dwellings built for rehousing appear (from the names of estates) to have been flats in blocks. For dwellings built for “normal provision” of housing the proportion of flats appears (from names and the size – in numbers of rooms –) to be lower, so an equal division between houses and flats is assumed. Overall, that produces figures of about 11,000 flats and 4,000 houses for dwellings provided by London local authorities. The same proportion is taken to apply to all local authority dwellings; and (in the absence of statistical evidence) to dwellings provided by housing associations.

13. Table E.2 shows the estimates made of the tenure of the housing stock at mid-1939, separately for pre-war and post-war (i.e. post-World War I) dwellings. Proportions are shown to the first decimal place of percentages solely to avoid rounding discrepancies.

The Tenure of the Housing Stock in 1918

14. It is possible to use the estimates in Table E.2 of the tenure of the pre-1919 housing stock in 1939 to derive a maximum figure for owner-occupied dwellings in 1918, on the initial assumption of no net sales from renting to owner-occupation. Assumptions are required about the undivided privately owned houses that were demolished between 1919 and 1939. The slum clearance losses (288,000, see Table B.17) are taken to have been rented. The others are taken to have been divided between owner-occupied and rented in the same proportions as for undivided privately owned dwelling houses in being in 1939 (27 percent owner-occupied, 73 percent rented (Table E.2)). The proportion of shops and other business premises that were owner-occupied is taken to have been the same as in Table E.2. The calculation is shown in Table S.15. It is termed a hypothetical estimate owing to the assumption of no net sales from renting to owner-occupation.
Table S.15 Hypothetical Estimate of the Tenure of the Housing Stock in 1918

<table>
<thead>
<tr>
<th></th>
<th>All dwellings</th>
<th>Owner occupied</th>
<th>Private rented</th>
<th>Local authorities and housing associations</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Privately owned undivided houses</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Still in existence 1939</td>
<td>6,342</td>
<td>1,712</td>
<td>4,612</td>
<td>18</td>
</tr>
<tr>
<td>Demolished in 1919-39</td>
<td>378</td>
<td>24</td>
<td>354</td>
<td>—</td>
</tr>
<tr>
<td>Flats</td>
<td>334</td>
<td>—</td>
<td>282</td>
<td>52</td>
</tr>
<tr>
<td>Shops and other</td>
<td>514</td>
<td>118</td>
<td>396</td>
<td>—</td>
</tr>
<tr>
<td>business premises with living accommodation</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rented farms</td>
<td>352</td>
<td>—</td>
<td>352</td>
<td>—</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>7,920</strong></td>
<td><strong>1,854</strong></td>
<td><strong>5,996</strong></td>
<td><strong>70</strong></td>
</tr>
<tr>
<td>(Percent)</td>
<td>(100.0)</td>
<td>(23.4)</td>
<td>(75.7)</td>
<td>(0.9)</td>
</tr>
</tbody>
</table>

15. Housing tenure in 1918 was not necessarily the same as it had been before the war. Sales for owner-occupation of rented housing could well have begun in the war years. The housing stock in 1914 was probably very slightly smaller than in 1919. Between 40,000 and 50,000 dwellings were completed in 1915 and 1916 (Table B.3), against which are to be set losses from enemy action. These are likely to have been small: the bomb loads carried by Zeppelins and then the Gotha aircraft were light, and naval bombardment of coastal towns could inflict only local damage. The total at the end of 1914 was probably in the region of 7,890,000.

16. The key question about the tenure of the dwelling stock in 1914 and 1918 is how many dwellings were sold for owner-owner-occupation. There are however no reliable data from which to answer this question. The widely quoted proportion of 10 percent of the housing stock being owner-occupied before World War I would imply about 1 million sales by 1939, but the 10 percent proportion has no firm bases. It appears to have gained credence through repetition. The Department of the Environment used the figure in the 1977 Housing Policy Technical Volume in Table 1.23, but subject to the caveat (Chapter 1, paragraph 91) that whether there were sufficient sales for only 800,000 dwellings and 10 percent of the stock to have been owner-occupied in 1914 was not known.

II The Tenure of the Housing Stock and of Households After 1945

17. The 1960 housing survey by the Government Social Survey and the 1961 census (the first to include a question about housing tenure) provide a firm bench-mark for estimates of the tenure of the housing stock in subsequent years. In the two decades between 1939 and the beginning of the 1960s, however, the main survey source of information about housing tenure was the 1953/54 Enquiry into Household Expenditure (published by the Ministry of Labour and National Service, 1956); plus, at the end of the decade, surveys before and after the 1957 Rent Act (Ministry of Housing and Local
Government, Rent Act 1957, Report of Enquiry, Cmnd. 1246 [1960]. The Rent Act surveys are of particular interest for the light they throw on a key aspect of the change in the tenure of the housing stock, transfers from renting from private landlords to owner-occupation.

18. There are many uncertainties about the changes in the tenure of the housing stock between 1939 and 1953. There are first the war losses (see Table S.4 of Part B), and then other dwellings demolished or transferred to non-housing uses; and transfers of effective (if not formal) ownership of dwellings through requisitioning. The Ministry of Housing and Local Government's Housing Returns June 30th 1953 report 76,000 "properties" requisitioned under emergency powers. For practical purposes the dwellings comprising these properties were effectively part of the local authority housing stock, though formally still belonging to their private owners. About 100,000 dwellings in total were requisitioned for housing use. The December 1955 Housing Return (Cmnd. 9681) stated that between January 1st 1948 "when the number of requisitioned properties was about at its highest" and 5th June 1955 there was a net decrease of 37,859 in requisitioned properties held by local authorities for residential purposes. The number held by local authorities at that date was 57,844. From 1955 local authorities were required either to purchase requisitioned properties that they held, or else hand them back to their legal owners. In most instances the dwellings were purchased, in order not to have to find fresh accommodation for occupants who would be displaced. These purchases provide part of the explanation for survey-based estimates of well over 100,000 pre-1919 dwellings owned by local authorities when the number built for local authorities was not much over 20,000 (paragraph 10 above). The number was put at about 200,000 by the National Dwelling and Housing Survey in 1977-78 (National Dwelling and Housing Survey, Table 19). The 1988 and 1991 Labour Force Survey housing trailers put the number of local authority tenants whose dwellings were built before 1919 at 177,000 and 146,000 respectively (Department of the Environment, Housing in England: Housing Trailers to the 1988 and 1991 Labour Force Surveys, Table 2.15). Purchase of requisitioned houses was not the only means by which local authorities acquired pre-1919 dwellings which they rented out. Dwellings along the routes of planned road building and widening could be bought ahead of the actual work and rented out temporarily.

19. The tenure of the dwellings destroyed by enemy action has also to be estimated. The number of dwellings destroyed was put at 218,000, of which 81,000 were built after 1919 (Part C, paragraph 10). The tenure of the post-1919 dwellings is taken to have been pro-rata to the post-1918 stock as of 1939 (Table E.2), which would imply 41,000 owner-occupied, 22,000 rented from local authorities, and 18,000 rented from private landlords. The 137,000 pre-1919 dwellings destroyed are apportioned between private rented and owner-occupied pro-rata to the tenure of the pre-1919 stock (Table E.2), which puts the figures at 34,000 owner-occupied and 103,000 rented from private landlords. Also to be brought to account in an estimate of the dwelling stock as of 1945 as badly damaged dwellings left unoccupied but subsequently repaired. Official Housing Returns put the number of unoccupied dwellings repaired at 148,000 (Housing Return December 1955, page 19). 61,000 were repaired during 1945, which leaves 85,000 still unoccupied at the
end of the year. This total is apportioned between tenures pro-rata to the number of dwellings demolished by enemy action.

20. With an assumption about the tenure of dwellings requisitioned (pro-rata to the pre-1919 stock, on the argument (paragraph 18 above) about pre-1919 houses owned by local authorities) and the tenure of new dwellings completed (Table E.4) the change in the tenure of the housing stock between 1939 and 1945 can be estimated. The “all tenures” components of change in 1939-45 are in Part B, Table S.6. To put the start date at mid-1939, 80,000 completions are taken out of the figure for 1939-45, and 25,000 out of the slum clearance figure. Table S.16 shows the calculation, which assumes no net sales from private sector renting to owner-occupation. This assumption is reviewed later.

Table S.16 Changes in the Tenure of the Housing Stock in 1939-45 (Excluding Sales for Owner-Occupation from Renting)

<table>
<thead>
<tr>
<th></th>
<th>All tenures</th>
<th>Owner-occupation</th>
<th>Private renting</th>
<th>Local authorities</th>
<th>Government departments</th>
</tr>
</thead>
<tbody>
<tr>
<td>New building (')</td>
<td>199</td>
<td>97</td>
<td>42</td>
<td>50</td>
<td>10</td>
</tr>
<tr>
<td>Conversion gain</td>
<td>140</td>
<td>—</td>
<td>140</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>less: Enemy action</td>
<td>-220</td>
<td>-75</td>
<td>-123</td>
<td>-22</td>
<td>—</td>
</tr>
<tr>
<td>less: Uninhabitable but subsequently repaired</td>
<td>-85</td>
<td>-29</td>
<td>-47</td>
<td>-9</td>
<td>—</td>
</tr>
<tr>
<td>less: Slum clearance</td>
<td>-10</td>
<td>—</td>
<td>-10</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>less: Other losses</td>
<td>-20</td>
<td>-5</td>
<td>-15</td>
<td>0</td>
<td>—</td>
</tr>
<tr>
<td>Requisitioning</td>
<td>0</td>
<td>-25</td>
<td>-70</td>
<td>+95</td>
<td>—</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>4</strong></td>
<td><strong>-37</strong></td>
<td><strong>-83</strong></td>
<td><strong>114</strong></td>
<td><strong>10</strong></td>
</tr>
</tbody>
</table>

Note: (') Includes 9,000 temporary dwellings.

21. The next stage is to work forward from 1945 to 1953, and then from 1953 to the firm ground of 1960 and 1961, when for the first time the census provided information about housing tenure. The 1953/54 Household Expenditure Survey could not provide “firm ground”. It was a survey of households though the number of owner-occupied and local authority dwellings could be inferred because the relationship of dwellings and households is almost one-to-one. The tenures shown were renting unfurnished, renting furnished, rent free, and “own dwelling”. Tenants of local authorities and New Towns were thus not distinguished from other tenants. The proportion of households that were owner-occupiers in England and Wales, 32.3 percent (Report of Enquiry into Household Expenditure, Tables 31 to 35) can be applied to an estimate of the total number of households to obtain an estimate of owner-occupier households. The total of households in 1953 may be estimated at 13,552,000 by interpolation between 1951 and 1961 (Table A.1) and the number of owner-occupier households at 4,377,000. A figure for vacant owner-occupied dwellings was obtained from an interpolated figure for all vacant dwellings in 1953 (from Table B.1) times 0.323, i.e. 56,000, which gives 4,433,000 as the total of owner-occupied dwellings. The total dwelling stock in 1953 is estimated by working forward from the 1951 total of 12,530,000 by adding two years’ completions (one half of 1951 completions, all of 1952 and one half of 1953, 434,000 in total – Table
B.5); two years’ conversion gains (20,000 from Table B.17) and about 4,000 unoccupied war damaged dwellings repaired; and subtracting slum clearance losses (about 25,000 – Table B.8) and about 20,000 for other losses (Table B.17, less than pro-rata to total non-slum clearance losses in 1951-60 as road building was at a low level in the early 1950s). These components of change sum to 413,000, so the total dwelling stock at mid-1953 is put at 12,943,000. With owner-occupied dwellings estimated at 4,433,000, rented dwellings in 1953 are put at 8,510,000. This figure has to be divided between local authority and New Town dwellings and private sector rented.

22. The number of local authority dwellings in 1953 can be estimated by working forward from 1939 or back from 1961. The 1939 starting point is 1,156,000, to which is to be added the net increase of 114,000 (Table S.16) between 1939 and 1945 to give 1,270,000 in 1945. Completions between 1945 and mid-1953 totalled 1,094,000, including temporary dwellings; and the number of requisitioned dwellings fell by about 19,000. By working forwards from 1939 the total of local authority and New Town dwellings at mid-1953 is put at 2,345,000. The total local authority and New Town housing stock in 1961 is estimated at 3,528,000 (Table E.3), and completions between mid-1953 and mid-1961 totalled 1,104,000 (Table E.7), which by subtraction leaves 2,424,000 as the estimate of the local authority housing stock at mid-1953. There is thus a discrepancy of 79,000, between the figures for 1953 arrived at by working forward from 1945 and back from 1961. Certainty about the explanation is not possible. But the most likely explanation is purchases by local authorities over an above the requisitioned dwellings that they subsequently bought. Furthermore, the figure for 1961 is much more firm than that for 1945. The figure arrived at by working back from 1961 is therefore considered the better estimate. The private rented stock, along with housing associations and rented with employment of business premises, is derived as a residual. Table S.17 shows the estimate of the tenure of the housing stock in 1945 and 1953, together with the 1939 base-line. Also shown is the official estimate for 1961 which was published in Housing Statistics Great Britain No.1 (1966), Table III.

<table>
<thead>
<tr>
<th>Year</th>
<th>Owner-occupied (thousands)</th>
<th>Local authority and New Towns (thousands)</th>
<th>Private rented, etc. (thousands)</th>
<th>Total (thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1939</td>
<td>3,923</td>
<td>1,156</td>
<td>6,441</td>
<td>11,520</td>
</tr>
<tr>
<td>1945</td>
<td>3,886</td>
<td>1,270</td>
<td>6,368</td>
<td>11,524</td>
</tr>
<tr>
<td>1953</td>
<td>4,433</td>
<td>2,420</td>
<td>6,090</td>
<td>12,943</td>
</tr>
<tr>
<td>1961</td>
<td>6,460</td>
<td>3,528</td>
<td>4,658</td>
<td>14,646</td>
</tr>
</tbody>
</table>

Note: (*) Includes housing associations; and occupied by virtue of employment (including public employment).

23. In 1961 and after, official estimates of the tenure of the housing stock have been published by the Ministry of Housing and Local Government, the Department of the Environment, and their successors-in-title. There is an element of estimation in these totals owing to the necessity to estimate the tenure of vacant dwellings and secondary
residences where there is no one present at the census who can be asked about the tenure. By convention the tenure of vacant dwellings is according to ownership, with privately owned dwellings classified by tenure when last occupied. Table E.3 shows the tenure of the housing stock from 1939 to 2001. For 1971, figures are taken from Housing and Construction Statistics 1971-1981, Table 101. No figure for housing associations in 1971 is given there; but the stock of dwellings rented from housing associations was estimated at 140,000 in 1969 (Department of the Environment, Housing Associations (1972), Table A.3, corrected to exclude 97,000 dwellings that belonged to the National Coal Board, (not the Coal Industry Housing Association). The figures for housing associations in 1953, 1961, and 1971 were estimated by working backwards and forwards from this figure. In the 1981 census renting from a housing association was for the first time one of the tenures distinguished. Figures for 1981 are taken from Housing and Construction Statistics 1980-1990, Table 9.3. For 1991 the official census-based estimate of the tenure of the tenure of the dwelling stock (Housing Statistics 2001, Table 1.1) refers only to dwellings in permanent buildings and therefore excludes caravans and houseboats used as main residence. In 1991 88,100 households in England and Wales were enumerated as residents of non-permanent accommodation: 70,200 were owner-occupiers; 14,700 were private sector tenants (including renting with a job or business); 2,700 rented from a local authority and 400 from a housing association (1991 Census Great Britain, Table 58). These numbers are included in the figures for the tenure of the housing stock 1991 in Table E.3.

24. For 2001 there are two sets of problems with 2001 census-based estimates of the tenure of the dwelling stock: possible under-statement of the total; and mis-classification of tenures. Possible under-statement was discussed in Part B. For estimates of tenure it is reasonable to work with ODPM’s census-based figure, but make modifications for the mis-classification. In the census the number of households who rented from housing associations was under-stated and renting from local authorities over-stated. The main reason is likely to have been some of the tenants of dwellings transferred from local authorities to housing associations still thinking of themselves as local authority tenants. ODPM’s estimates of local authority and housing association dwellings are derived from administrative sources and therefore not subject to this problem. Nor are they subject to the mis-classification in the census in which substantial numbers of households renting from a local authority or housing association (224,000 in England and Wales) stated that they were living rent-free, presumably because the whole of their rent was paid by Housing Benefit. The census does however show about 150,000 more households renting from private owners than does ODPM’s estimate as published in Housing Statistics 2003, Table 1.1 (see Table 25 of A. E. Holmans, Households and Dwellings in 1991 and 2001, Research Report X, Cambridge Centre for Housing and Planning Research). This adjustment is made in Table E.3.

III Tenure of Households

25. The tenure of households is similar to that of dwellings, but not identical. For owner-occupation there is a virtually one-to-one relationship between occupied dwellings and households, due not least to the legal difficulties of owning a non-self-contained part
of a house when someone else owns the other part(s). Local authorities and housing associations let whole houses or flats to tenant households; where a tenant sub-lets part of his house, the person to whom the letting is made counts as a private sector tenant. Where an owner-occupier rents out part of his house to a tenant, one owner-occupier household and one tenant household live there, but there is one owner-occupied dwelling and no private rented sector dwelling. When a privately owned house is let in rooms to four households (for example), there is one private rented sector dwelling and four private sector tenants. The number of private sector tenants has therefore exceeded the number of occupied private sector dwellings, though the difference diminished with time. Estimates of the tenure of households are in Table E.4. For 1939 and 1953 they are inferred from the tenure of dwellings, with a one-to-one ratio of households to occupied dwellings for owner-occupiers, local authority tenants, and housing association tenants. In both years the number of vacant dwellings was small, so only a small deduction is needed from the totals of dwellings in Table E.3. The number of households in 1953 is interpolated between 1951 and 1961 (Table A.1). For 1961, 1971, 1981, and 1991 the census analysis of tenure is the source, scaled to the household totals in Table A.1. As explained there the household total for 1991 is likely to be revised downwards, as the results of the 2001 census have led the Office for National Statistics to revise the 1991 mid-year population estimate downwards.

26. The published total of households in 2001 from the census is likely to be revised upwards, as the 2001 mid-year estimate of the population based directly on the census has been revised upwards by slightly more than a quarter of a million (Part A). For the present the published census total and analysis by tenure (2001 Census National Report for England and Wales, Table S049) and used, correct for local authority and housing association tenants recorded as occupying their accommodation rent-free (171,000 and 53,000 respectively – see paragraph 24 above).

27. The difference between the tenure proportions of dwellings and households was at its greatest in 1953 owing to much higher proportions of households living in only part of a shared dwelling than in subsequent years or in 1939. In later years secondary residences, which are mainly owner-occupied, and difference in the proportions of dwellings that were vacant are reasons why the tenure of dwellings and of households could differ in percentage terms.

IV Tenure of the Housing Stock: Analysis by Age of Dwelling and Components of Change

28. Estimates are required here of the tenure of dwellings at successive dates within the three broad age groups: pre-1919; 1919-44; and 1945 and later, which sum to the estimates of the tenure of the whole dwelling stock in Table E.3, or the England Component of those tables. Owing to sampling variation, and to vacant dwellings and secondary residences, securing consistency requires a number of adjustments and assumptions. Estimates of the tenure of dwellings within age ranges are made for England and Wales for 1939, 1964, and 1971, and for England for 1971, 1981, 1991, and 2001. The reason for producing estimates of tenure by age of dwelling for England only
from 1971 onwards in the house condition survey. The first house condition survey in 1967 was for England and Wales. The second in 1971 was for England and Wales but with enhancement for Wales, which was separated off. The England component was subsequently revised, so the revised 1971 figures, which are comparable for those for 1981 (English House Condition Survey Report of the Physical Condition Survey 1981, Table 41) are used here.

29. For 1939, the estimated figures in Table E.2 can be taken as they stand. For 1971 the age distribution of the housing stock of England and Wales (all tenures) was taken from the Department of the Environment’s model (see Part C, paragraph 2, and Table C.1), and housing tenure within age groups from Table A.3 of Chapter X of the 1977 Housing Policy Technical Volume. For 1964 housing tenure within age groups of the housing stock was taken from Table 6.15 of The Housing Survey in England and Wales, published by the Government Social Survey in 1967. The totals of dwellings in each of the three age groups in 1964 was estimated by working back from 1971 by reference to the components of change analysis in Table I.12 of the Housing Policy Technical Volume.

30. For 1971, 1981, and 1991 the division of the total of the dwelling stock in England between the three age categories, effectively pre-World War I, inter-war, and post-World War II, is taken from the Department of the Environment’s model (Part C, Table C.1) and the tenure distribution within each of the age groups from the English House Condition Survey (EHCS). For 2001, however, published estimates from EHCS (English House Condition Survey 2001, Supporting Tables, Tables A1.9, A1.11, A1.13, A1.14, and A1.15) are not compatible with 1991. This is evident for all tenures together in Table C.3: a reduction in the number of pre-1919 dwellings from 5,196,000 in 1991 to 4,405,000 in 2001 is wholly inconsistent with what is known about numbers of dwellings demolished (Part B, Table B.17). EHCS totals of dwellings analysed by tenure and age in 1991 and 2001 are compared in Table S.18. Vacant dwellings complicate the comparison. In 1991 they are excluded from the construction date by tenure analysis, but are shown separately by construction data and by tenure (with owner-occupied and private rented combined), in 2001 they are included in the construction data by tenure analysis, and separately by tenure only. Notwithstanding these differences, the comparison is sufficient to show that there are difficulties with the 2001 EHCS estimates of the dwelling stock analysed by construction data and tenure.
Table S.18 Dwelling Stock in 1991 and 2001: Construction Dates and Tenure

<table>
<thead>
<tr>
<th></th>
<th>Pre-1919</th>
<th>1939-44</th>
<th>1945 and later</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner-occupied</td>
<td>3,561</td>
<td>3,207</td>
<td>2,706</td>
<td>2,836</td>
</tr>
<tr>
<td>Private rented</td>
<td>987</td>
<td>955</td>
<td>218</td>
<td>352</td>
</tr>
<tr>
<td>Local authority</td>
<td>160</td>
<td>95</td>
<td>812</td>
<td>448</td>
</tr>
<tr>
<td>Housing association</td>
<td>179</td>
<td>153</td>
<td>60</td>
<td>102</td>
</tr>
<tr>
<td>Vacant</td>
<td>308</td>
<td>—</td>
<td>94</td>
<td>—</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>5,196</strong></td>
<td><strong>4,410</strong></td>
<td><strong>3,891</strong></td>
<td><strong>3,738</strong></td>
</tr>
</tbody>
</table>


31. The 1991 and 2001 distributions of the stock by tenure and construction data are very discrepant. A reduction of nearly 800,000 in the pre-1919 stock is not possible, nor is an increase of over 2.3 million in the post-World War II stock between 1991 and 2001. The question is which is the better estimate. From the discussion and analysis in Part C (paragraphs 1-13) it would appear that 5.2 million for the pre-1919 stock in 1991 is probably close to the mark. If so, the figure in 2001 EHCS for the pre-1919 stock is much too low, with a balancing over-statement for the post-1945 stock. For reasons discussed in Part C (same reference) the estimate from the Survey of English Housing of the distribution of the ages of dwellings occupied by households in 2001 cannot be relied on either. There is at the time of writing no moderately reliable estimate of the age of the dwelling stock in 2001 cross-analysed by tenure.

32. The components of change of the tenure of the housing stock may be considered next. The analysis of tenure by construction date in Table E.5 is important here. Estimates of the components of change of the whole dwelling stock — new building, conversion gains, dwellings demolished through slum clearance, and other demolitions and changes to non-housing uses, are in Part B, Table B.17. The tenure of new dwellings is in Table B.8. Net changes in the dwelling stock in each tenure are the result not only of the tenure of new dwellings built and flats provided by conversion, but also transfers of dwellings between tenures.

33. Dominant among these transfers were first sales for owner-occupation of rented from private landlords, and then later sales by local authorities and new towns to tenants. The number of dwellings sold to tenants by local authorities and new towns were recorded and are shown in Table E.7. However, there was recording of sales of privately owned rented dwellings, so the chronology of sales has to be worked out from survey information, net changes in the dwelling stock in the private rented and owner-occupied sectors, and new building for private owners. The principal source of estimates of sales for owner-occupation is the net increase in the owner-occupied stock compared with new building for private owners. The calculations are made separately for 1939-53; 1953-61; 1961-71; and 1971-81. An exactly similar calculation cannot be made for 1981-91 owing
to evidence of previously owner-occupied dwellings being rented out. Between 1986 and 2001 the English House Condition Surveys provide estimates of numbers of dwellings changing from owner-occupied to private sector rented and *vice versa* in 1986-91, 1991-96, and 1996-2001. Approximately one half of the previous EHCS sample was resurveyed and the tenure of the sample dwellings compared. Then transfers between the owner-occupied and private rented sectors are shown in Table S.19.

### Table S.19 Transfers of Dwellings Between Owner-Occupied and Private Rented Sectors

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Private renting to owner-occupation</td>
<td>276</td>
<td>312</td>
<td>595</td>
</tr>
<tr>
<td>Owner-occupation to private renting</td>
<td>352</td>
<td>469</td>
<td>591</td>
</tr>
</tbody>
</table>

Sources: *English House Condition Survey 1991*, Table A3.13; *English House Condition Survey 1996*, Table 1.2; *English House Condition Survey 2001*, Figure 1.9

34. An estimate of sales for owner-occupation from the private rented sector in 1939-53 begins with estimated net reduction of 37,000 owner-occupied dwellings between 1939 and 1945 (Table S.16). If this is right, the whole of the increase of 590,000 in the owner-occupied housing stock between 1939 and 1953 (Table E.3) must have occurred between 1945 and 1953, with an increase of 577,000 between 1945 and 1953. During that period (1945 except for the first quarter to mid-1953) the total of dwellings completed for private owners was 236,000. If, to take the assumptions that give a minimum figure for sales of rented dwellings, all dwellings built for private owners were for owner-occupation, and no significant number of owner-occupied dwellings were demolished in this period for slum clearance or other reasons, then 236,000 of the estimated net increase of 577,000 owner-occupied dwellings between 1945 and 1953 came from new building, which leaves 340,000, in round terms, from sales of formerly rented dwellings. Numbers of advances by building societies (Part J, Table J.3) and the course of house prices (Part I, Tables I.5 and I.6) suggest that most of these sales took place in 1949 or later. Building societies' advances rose quite quickly from 1949 onwards. But the number of new dwellings completed for private owners did not rise significantly until 1953 (Table B.4), so more purchases of existing houses were being financed. Furthermore, the flattening off of the rise in house prices after 1948 is consistent with there having been a significant increase in the supply of dwellings for purchase relative to the demand. In the absence of any increase in new building, and such an addition to the supply could have come only from the existing stock. If this argument about the timing of purchases between 1945 and 1953 is correct, sales from private renting to owner-occupation are likely to have run at about 70,000 a year on average in 1949-53, and possibly more.

35. A similar calculation can be made for 1953-61 and 1961-71. Between 1953 and 1961 Table E.3 shows a net increase of 2.0 million in the owner-occupied housing stock. New building (Table B.8) for private owners between mid-1953 and mid-1961 totalled 989,000. Of these a small number (say about 2 percent) could well have been for private employers (public sector employers are in the government departments column).
Estimated conversion gains and losses from slum clearance and other causes in 1957-60 are shown in Table B.17. Few of the conversions are likely to have been owner-occupied, and estimates by the Department of the Environment of demolitions (Housing Policy Technical Volume, Table 1.24) point to a figure in the low tens of thousands in 1953-61 for owner-occupied dwellings demolished. In round terms, new building for owner-occupiers in 1953-61 can be put at about 970,000 and demolitions of owner-occupied dwellings at about 40,000. That would imply some 1,070,000 sales for owner-occupation of previously rented dwellings in 1953-61. That is equivalent to an average of 130-135,000 a year.

36. Independent evidence is provided by the ‘before’ and ‘after’ surveys carried out to assess the immediate effects of the 1957 Rent Act. Between the 1957 and 1959 rounds of interviews there was an estimated net shift from renting to owner-occupation of 1.4 percent of comparable “accommodation units” in London and 1.9 percent in the rest of England and Wales (Ministry of Housing and Local Government, Rent Act 1957, Report of Enquiry, Cmdn. 1246 (1960) Tables 2a and 2b). This amounted to 185,000 in total. The interval between the ‘before’ and ‘after’ surveys was 19 months, so that the equivalent annual rate was about 120,000. This figure excludes dwellings not covered by the Rent Act (agricultural dwelling houses and dwellings rated with business premises – 600,000 in total) and 300,000 dwellings occupied rent. If the rate of transfer to owner-occupation of these dwellings was the same as for dwellings within the scope of the Rent Act, the equivalent annual rate of transfer would be about 11,000. The Rent Act survey findings thus supported an estimated annual rate of transfer of dwellings from private renting to owner-occupation of about 130,000 a year in 1953-61.

37. A similar calculation for 1961-71 has to take in not only sales from the private rented sector for owner-occupation, but sales to tenants by local authorities and new towns. Figures year by year are shown in Table E.7. Between 1961 and 1971 (mid-1961 to mid-1971) some 52,000 sales took place. Table E.3 shows a net increase of 2,406,000 owner-occupied dwellings between 1961 and 1971, as compared with 1,866,000 dwellings completed for private owners. From this a small deduction may be made for building for private employers, and perhaps other building for letting. A 2 percent deduction would leave about 1,830,000 built for owner-occupation. Demolitions were probably about 15,000 (derived from Table 1.24 of the Housing Policy Technical Volume). By residual these figures imply net transfers from renting to owner-occupation of 726,000 dwellings in the decade, 52,000 of these were from local authorities and new towns, which leaves 674,000 as transfers from private renting. The 1964 housing survey provides some information about changes of tenure of dwellings. It was a re-survey of the 1960 survey sample, so tenure in 1964 could be cross-analysed by tenure in 1960. From the cross analysis it was estimated that there were some 440,000 dwellings that were rented from private owners in 1960 but owner-occupied in 1964 (Table 6.5 of Government Social Survey, The Housing Survey in England and Wales 1964). Some of the dwellings that were rented in 1964 but owner-occupied in 1960 could well have been rented out temporarily while the house owner was away. The net change, which is compatible with the 67,000 a year derived by difference, if in the 1960s net sales for owner-occupation were beginning to fall back from the very high levels of the 1950s.
38. Between 1971 and 1981 the total net increase in the owner-occupied housing stock is put at 2,137,000 (Table E.3). New building for private owners in this period (mid-1971 to mid-1981) totalled 1,414,000 (Table E.5), say 1,350,000 for owner-occupation, which leaves 787,000 as the net increase from other sources. The 1981 census (Housing and Household Tables, Table 2) shows about one-quarter of converted flats (“self-contained accommodation with shared entrance from outside the dwelling”, excluding purpose built flats) as owner-occupied, so 21,000 of the total conversion gain of 86,000 (Table B.17) is taken to have been owner-occupied. Of the total of 630,000 dwellings demolished (Table B.17 also), 20 percent are taken to have been owner-occupied, on the evidence of Table 1.24 of the Housing Policy Technical Volume. With a net increase of 787,000 owner-occupied dwellings from sources other than new building, a net gain of 21,000 from conversions and 126,000 losses from demolitions, net transfers from renting are derived by residual as 892,000. Purchases by tenants from local authorities and new towns by tenants (Table E.7) between mid-1971 and mid-1981 were 340,000, which leaves, by residual, 552,000 net transfers from the private rented sector to owner-occupation. As mentioned above, figuring to the nearest thousand is only for the purpose of making the calculations transparent. There is no claim to this degree of accuracy.

39. As mentioned in paragraph 33 above, a calculation by residual of net sales of dwellings from the private rented sector for owner-occupation cannot be made for 1981-91 or 1991-2001 owing to transfers of dwellings from owner-occupation to renting dwellings through formerly owner-occupied being rented out. A comparison between sales for owner-occupation and the overall reduction in the private sector stock can therefore be made for only four periods: 1939-53; 1953-61; 1961-71 and 1971-81. This comparison is shown in Table E.8. The “private rented sector” comprises all dwellings not owner-occupied, rented from local authorities and new towns, or rented from housing associations. It therefore includes dwelling accommodation rented with business premises, and occupied by virtue of employment, including employment with public bodies.

40. Sales of dwellings by local authorities and new towns to tenants are in Table E.7. The detail of the information collected increased markedly at the end of 1980 when the “Right to Buy” provisions of the Housing Act 1980 came into force. This was a “flagship” policy of the Government of the day, which required detailed statistics to be collected. In working practice a right to buy is in effect a duty to sell, in specified circumstances. Sales to sitting tenants were distinguished from other sales from 1981 onwards. For 1981 and subsequent years the figures in Table E.7 are of sales by local authorities and new towns to sitting tenants, which exclude sales to housing associations and other bodies. Such sales do not appear to have occurred in the 1970s and earlier, so all sales are taken to have been to sitting tenants apart from dwellings built for sale. These were shown separately in published official statistics from 1960 onwards, and are excluded. In 1953-59 they were included indistinguishably but could not have been numerous: 8,972 of the dwellings sold had been built before the war, and 5,050 post-war (Housing Statistics Great Britain No. 1, Table V). Only the latter could have been built for sale, as dwellings built for sale were put up for sale straight away, not rented out and then subsequently sold.
41. From the net increase in the owner-occupied housing stock (Table E.3) and sales from private renting (Table E.8) and public renting (Table E.7) a table can be constructed to show the contribution to the growth of the owner-occupied housing stock made by dwellings transferred from renting. Table E.8 shows the role of transfers from private and local authority renting in the growth of the owner-occupied housing stock.

42. The total of sales of dwellings by local authorities and new towns to tenants (Table E.9) can also be used to show how much of the increases in the number of owner-occupied dwellings and in the proportion of the housing stock that is owner-occupied came from these sales. The cumulative total of sales can be taken for practical purposes as being the number of dwellings in the stock that were sold to tenants. When local authorities financed sales by leaving the purchase money (less any deposit) outstanding on mortgage it was possible for an authority to resume ownership if a purchaser got into financial difficulties. But that method of financing sales was little used from the beginning of the 1980s onwards. It is also possible that some sitting tenant purchasers might have moved away to buy if they had not had the opportunity to buy their current residence at an advantageous price. But this appears to have been rare (A. Murie, *The Sale of Council Houses*, Centre for Urban and Regional Research, University of Birmingham, 1975) found that only 7 percent of sitting tenant purchasers had previously considered buying a house or flat, whereas 93 percent had not. Table E.9 shows dwellings added to the owner-occupied stock by sale to tenants and other owner-occupied dwellings in total and as proportions of the dwelling stock.
Table E.1  Summary of Official Returns of Numbers of Houses Analyzed by Tenure: England and Wales 1938

<table>
<thead>
<tr>
<th></th>
<th>Metropolitan Boroughs</th>
<th>County Boroughs</th>
<th>County Districts</th>
<th>All Authorities</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pre-war</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rented: Controlled</td>
<td>238.8</td>
<td>944.9</td>
<td>1,245.8</td>
<td>3,868.5</td>
</tr>
<tr>
<td>Not controlled</td>
<td>567.9</td>
<td>871.2</td>
<td>1,436.7</td>
<td></td>
</tr>
<tr>
<td>Owner-occupied</td>
<td>99.5</td>
<td>447.4</td>
<td>889.8</td>
<td>1,446.2</td>
</tr>
<tr>
<td><strong>Total pre-war</strong></td>
<td>338.3</td>
<td>1,960.2</td>
<td>3,006.7</td>
<td>5,305.2</td>
</tr>
<tr>
<td><strong>Post-war</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rented: Council</td>
<td>18.4</td>
<td>393.9</td>
<td>515.2</td>
<td>927.5</td>
</tr>
<tr>
<td>Not council</td>
<td>4.1</td>
<td>148.0</td>
<td>418.7</td>
<td>570.8</td>
</tr>
<tr>
<td>Owner-occupied</td>
<td>29.0</td>
<td>398.3</td>
<td>1,018.9</td>
<td>1,446.2</td>
</tr>
<tr>
<td><strong>Total post-war</strong></td>
<td>51.5</td>
<td>940.2</td>
<td>1,952.8</td>
<td>2,944.5</td>
</tr>
<tr>
<td><strong>Total, pre-war and post-war</strong></td>
<td>389.8</td>
<td>2,900.3</td>
<td>4,959.5</td>
<td>8,249.6</td>
</tr>
</tbody>
</table>

Source: Valuation for Rates 1939, Appendix D.

Table E.2  Tenure of the Housing Stock in England and Wales in 1939

<table>
<thead>
<tr>
<th></th>
<th>All dwellings</th>
<th>Owner-occupied</th>
<th>Private rented</th>
<th>Housing associations</th>
<th>Local authority</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pre-1919</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Undivided houses</td>
<td>6,342</td>
<td>1,712</td>
<td>4,612</td>
<td>13</td>
<td>5</td>
</tr>
<tr>
<td>Flats</td>
<td>309</td>
<td>—</td>
<td>257</td>
<td>37</td>
<td>15</td>
</tr>
<tr>
<td>Shops and other</td>
<td>476</td>
<td>109</td>
<td>367</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>business premises with living accommodation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rented farms</td>
<td>245</td>
<td>—</td>
<td>245</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td><strong>All pre-1919</strong></td>
<td>7,372</td>
<td>1,821</td>
<td>5,481</td>
<td>50</td>
<td>20</td>
</tr>
<tr>
<td>(Percent)</td>
<td>(100.0)</td>
<td>(24.7)</td>
<td>(74.3)</td>
<td>(0.7)</td>
<td>(0.3)</td>
</tr>
<tr>
<td><strong>Post-1918</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Newly built dwellings</td>
<td>4,068</td>
<td>2,102</td>
<td>805</td>
<td>25</td>
<td>1,136</td>
</tr>
<tr>
<td>Converted flats</td>
<td>80</td>
<td>—</td>
<td>80</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td><strong>All post-1918</strong></td>
<td>4,148</td>
<td>2,102</td>
<td>885</td>
<td>25</td>
<td>1,136</td>
</tr>
<tr>
<td>(Percent)</td>
<td>(100.0)</td>
<td>(50.7)</td>
<td>(21.3)</td>
<td>(0.6)</td>
<td>(27.4)</td>
</tr>
<tr>
<td>Total, pre- and post-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>World War I**</td>
<td>11,520</td>
<td>3,923</td>
<td>6,366</td>
<td>75</td>
<td>1,156</td>
</tr>
<tr>
<td>(Percent)</td>
<td>(100.0)</td>
<td>(34.1)</td>
<td>(55.3)</td>
<td>(0.6)</td>
<td>(10.00)</td>
</tr>
</tbody>
</table>

Source: Table E.1 and paragraphs 2-12.
Table E.3  Tenure of the Housing Stock in England and Wales 1939 to 2001

<table>
<thead>
<tr>
<th>Year</th>
<th>Owner-occupied (thousands)</th>
<th>Local authority</th>
<th>Housing associations</th>
<th>Private rented</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1939</td>
<td>3,923</td>
<td>1,156</td>
<td>75</td>
<td>6,366</td>
<td>11,520</td>
</tr>
<tr>
<td>1953</td>
<td>4,433</td>
<td>2,420</td>
<td>90</td>
<td>6,000</td>
<td>12,943</td>
</tr>
<tr>
<td>1961</td>
<td>6,460</td>
<td>3,528</td>
<td>120</td>
<td>4,538</td>
<td>14,646</td>
</tr>
<tr>
<td>1971</td>
<td>8,866</td>
<td>4,803</td>
<td>160</td>
<td>3,195</td>
<td>17,024</td>
</tr>
<tr>
<td>1981</td>
<td>11,003</td>
<td>5,416</td>
<td>422</td>
<td>2,156</td>
<td>18,995</td>
</tr>
<tr>
<td>1991</td>
<td>14,074</td>
<td>4,121</td>
<td>636</td>
<td>2,024</td>
<td>20,855</td>
</tr>
<tr>
<td>2001</td>
<td>15,649</td>
<td>3,000</td>
<td>1,479</td>
<td>2,288</td>
<td>22,416</td>
</tr>
</tbody>
</table>

| Year | Proportions (percent) | | | | |
|------|-----------------------| | | | |
| 1939 | 34.1                  | 10.0 | 0.6 | 55.3 | 100.0 |
| 1953 | 34.3                  | 18.7 | 0.7 | 46.4 | 100.0 |
| 1961 | 44.1                  | 24.1 | 0.8 | 31.0 | 100.0 |
| 1971 | 52.1                  | 28.2 | 0.9 | 18.8 | 100.0 |
| 1981 | 57.9                  | 28.5 | 2.2 | 11.4 | 100.0 |
| 1991 | 67.5                  | 19.8 | 3.0 | 9.7  | 100.0 |
| 2001 | 69.8                  | 13.4 | 6.6 | 10.2 | 100.0 |

Source:  See Supporting Table S.17 and paragraphs 23-24 of the text.

Table E.4  Tenure of Households in England and Wales 1939-1991

<table>
<thead>
<tr>
<th>Year</th>
<th>Owner-occupiers (thousands)</th>
<th>Local authority</th>
<th>Housing associations</th>
<th>Private rented, etc.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1939</td>
<td>3,856</td>
<td>1,136</td>
<td>74</td>
<td>6,684</td>
<td>11,750</td>
</tr>
<tr>
<td>1953</td>
<td>4,377</td>
<td>2,391</td>
<td>89</td>
<td>6,695</td>
<td>13,552</td>
</tr>
<tr>
<td>1961</td>
<td>6,329</td>
<td>3,429</td>
<td>118</td>
<td>4,848</td>
<td>14,724</td>
</tr>
<tr>
<td>1971</td>
<td>8,522</td>
<td>4,759</td>
<td>158</td>
<td>3,432</td>
<td>16,871</td>
</tr>
<tr>
<td>1981</td>
<td>10,571</td>
<td>5,323</td>
<td>414</td>
<td>2,015</td>
<td>18,323</td>
</tr>
<tr>
<td>1991</td>
<td>13,792</td>
<td>4,018</td>
<td>623 (*)</td>
<td>1,907</td>
<td>20,340(*)</td>
</tr>
</tbody>
</table>

| Year | Proportions (percent) | | | | |
|------|-----------------------| | | | |
| 1939 | 32.8                  | 9.7  | 0.6  | 56.9 | 100.0 |
| 1953 | 32.3                  | 17.6 | 0.7  | 49.4 | 100.0 |
| 1961 | 43.0                  | 23.3 | 0.8  | 32.9 | 100.0 |
| 1971 | 50.7                  | 28.2 | 0.9  | 20.3 | 100.0 |
| 1981 | 57.7                  | 29.1 | 2.3  | 11.0 | 100.0 |
| 1991 | 67.8                  | 19.8 | 3.1  | 9.4  | 100.0 |

Source:  (*) Assumes 2% vacancy rate, as scaling the census figure would give a figure greater than the official estimate of the housing association stock total.

(*) This official estimate of the household total in 1991 may be revised downwards in the light of the 2001 census population total.

(*) These census figures are likely to be revised upwards in the light of evidence that the new census population total was too low.
<table>
<thead>
<tr>
<th></th>
<th>Owner-occu</th>
<th>Local autho</th>
<th>Housing assoc</th>
<th>Private rented, etc.</th>
<th>Vacant</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>England and Wales</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1939</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1918 and earlier</td>
<td>1,821</td>
<td>20</td>
<td>50</td>
<td>5,481</td>
<td>—</td>
<td>7,372</td>
</tr>
<tr>
<td>1919-44</td>
<td>2,102</td>
<td>1,136</td>
<td>25</td>
<td>885</td>
<td>—</td>
<td>4,148</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>3,923</td>
<td>1,156</td>
<td>75</td>
<td>6,366</td>
<td>—</td>
<td>11,520</td>
</tr>
<tr>
<td>1964</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1918 and earlier</td>
<td>3,167</td>
<td>214</td>
<td>49</td>
<td>3,040</td>
<td>282</td>
<td>6,752</td>
</tr>
<tr>
<td>1919-44</td>
<td>2,350</td>
<td>1,085</td>
<td>25</td>
<td>633</td>
<td>67</td>
<td>4,160</td>
</tr>
<tr>
<td>1945 and after</td>
<td>1,612</td>
<td>2,413</td>
<td>59</td>
<td>227</td>
<td>39</td>
<td>4,350</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>7,129</td>
<td>3,712</td>
<td>133</td>
<td>3,900</td>
<td>388</td>
<td>15,262</td>
</tr>
<tr>
<td>1971</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1918 and earlier</td>
<td>3,336</td>
<td>205</td>
<td>49</td>
<td>2,200</td>
<td>370</td>
<td>6,160</td>
</tr>
<tr>
<td>1919-44</td>
<td>2,405</td>
<td>1,085</td>
<td>25</td>
<td>573</td>
<td>46</td>
<td>4,134</td>
</tr>
<tr>
<td>1945 and after</td>
<td>2,949</td>
<td>3,400</td>
<td>84</td>
<td>247</td>
<td>50</td>
<td>6,730</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>8,690</td>
<td>4,690</td>
<td>158</td>
<td>3,020</td>
<td>466</td>
<td>17,024</td>
</tr>
<tr>
<td><strong>England (*)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1971</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1918 and earlier</td>
<td>2,926</td>
<td>174</td>
<td>48</td>
<td>2,185</td>
<td>347</td>
<td>5,680</td>
</tr>
<tr>
<td>1919-44</td>
<td>2,317</td>
<td>1,045</td>
<td>25</td>
<td>535</td>
<td>60</td>
<td>3,982</td>
</tr>
<tr>
<td>1945 and after</td>
<td>2,858</td>
<td>3,209</td>
<td>77</td>
<td>211</td>
<td>48</td>
<td>6,403</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>8,101</td>
<td>4,428</td>
<td>150</td>
<td>2,931</td>
<td>455</td>
<td>16,065</td>
</tr>
<tr>
<td>1981</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1918 and earlier</td>
<td>3,350</td>
<td>209</td>
<td>48</td>
<td>1,264</td>
<td>383</td>
<td>5,254</td>
</tr>
<tr>
<td>1919-44</td>
<td>2,821</td>
<td>1,029</td>
<td>25</td>
<td>527</td>
<td>83</td>
<td>3,945</td>
</tr>
<tr>
<td>1945 and after</td>
<td>4,349</td>
<td>3,722</td>
<td>325</td>
<td>157</td>
<td>160</td>
<td>8,713</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>9,980</td>
<td>4,960</td>
<td>398</td>
<td>1,948</td>
<td>626</td>
<td>17,912</td>
</tr>
<tr>
<td>1991</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1918 and earlier</td>
<td>3,698</td>
<td>160</td>
<td>179</td>
<td>1,025</td>
<td>308</td>
<td>5,370</td>
</tr>
<tr>
<td>1919-44</td>
<td>2,403</td>
<td>1,015</td>
<td>60</td>
<td>500</td>
<td>94</td>
<td>4,072</td>
</tr>
<tr>
<td>1945 and after</td>
<td>6,690</td>
<td>2,624</td>
<td>375</td>
<td>303</td>
<td>237</td>
<td>10,229</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>12,791</td>
<td>3,799</td>
<td>614</td>
<td>1,828</td>
<td>639</td>
<td>19,671</td>
</tr>
</tbody>
</table>

Source: (*) The house condition survey figures for England in 1971 were revised in the light of results from the 1981 survey, and therefore are not the same as the England component of the 1971 figures for England and Wales.
Table E.6  Private Rented Sector: New Sales for Owner-Occupation Compared with Total Reduction in the Sector

<table>
<thead>
<tr>
<th></th>
<th>Sales for owner-occupation</th>
<th>Total reduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>1939-53</td>
<td>390</td>
<td>524</td>
</tr>
<tr>
<td>1953-61</td>
<td>1,100</td>
<td>1,462</td>
</tr>
<tr>
<td>1961-71</td>
<td>674</td>
<td>1,343</td>
</tr>
<tr>
<td>1971-81</td>
<td>55</td>
<td>1,039</td>
</tr>
<tr>
<td>Cumulative totals 1939-81 (rounded)</td>
<td>2,716</td>
<td>4,368</td>
</tr>
</tbody>
</table>

Source: Paragraphs 33, 34, 36, and 37; and Table E.3.

Table E.7  Dwellings Sold by Local Authorities and New Towns in Tenants

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales</td>
<td>14.0</td>
<td>1.8</td>
<td>2.5</td>
<td>2.9</td>
<td>2.9</td>
<td>2.8</td>
<td>2.5</td>
<td>4.3</td>
<td>3.3</td>
<td>8.7</td>
<td>7.8</td>
<td>6.5</td>
<td>19.3</td>
<td>60.7</td>
<td>41.0</td>
<td>4.8</td>
<td>2.3</td>
<td>4.7</td>
<td>12.4</td>
<td>29.7</td>
<td>41.4</td>
</tr>
</tbody>
</table>

Sources: 1953-59 Housing Statistics Great Britain No. 1, Table V
1960-68 Housing Statistics Great Britain No 24, Table 57
1969-77 Housing and Construction Statistics 1969-1979, Table 67
1978-84 Housing and Construction Statistics 1978-1988, Table 9.6
1985-89 Housing and Construction Statistics 1985-1995, Table 9.6
1990/91-2000/01 Housing Statistics 2001, Table 4.1
Table E.8  Transfers from Renting to Owner-Occupation and the Growth of the Owner-Occupied Housing Stock

<table>
<thead>
<tr>
<th></th>
<th>Transfers from private renting</th>
<th>Transfers from public renting (^)</th>
<th>Total net increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>1939-53</td>
<td>300</td>
<td>—</td>
<td>537</td>
</tr>
<tr>
<td>1953-61</td>
<td>1,070</td>
<td>16</td>
<td>2,000</td>
</tr>
<tr>
<td>1961-71</td>
<td>670</td>
<td>53</td>
<td>2,406</td>
</tr>
<tr>
<td>1971-81</td>
<td>550</td>
<td>343</td>
<td>2,137</td>
</tr>
<tr>
<td>1981-91</td>
<td>—</td>
<td>1,187</td>
<td>3,071</td>
</tr>
<tr>
<td>1991-2001</td>
<td>—</td>
<td>433</td>
<td>1,604</td>
</tr>
<tr>
<td>Cumulative total</td>
<td>2,600 (^)</td>
<td>2,032</td>
<td>11,755</td>
</tr>
</tbody>
</table>

Note: (\^) Figures are totals from mid-year to mid-year
(\^) 1939 to 1981
Sources: Tables E.3, E.8, E.9

Table E.9  Dwellings Added to the Owner-Occupied Stock Through Sales by Local Authorities and New Towns

<table>
<thead>
<tr>
<th></th>
<th>Sold to tenants by LAs and NTs</th>
<th>Other owner-occupied dwellings</th>
<th>All owner-occupied dwellings</th>
<th>Total dwelling stock</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Numbers (thousands)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1961</td>
<td>16</td>
<td>6,444</td>
<td>6,460</td>
<td>14,646</td>
</tr>
<tr>
<td>1971</td>
<td>69</td>
<td>8,797</td>
<td>8,866</td>
<td>17,024</td>
</tr>
<tr>
<td>1981</td>
<td>412</td>
<td>10,591</td>
<td>11,003</td>
<td>18,995</td>
</tr>
<tr>
<td>1991</td>
<td>1,599</td>
<td>12,475</td>
<td>14,074</td>
<td>20855</td>
</tr>
<tr>
<td>2001</td>
<td>2,032</td>
<td>13,646</td>
<td>15,678</td>
<td>22,408</td>
</tr>
<tr>
<td></td>
<td>Proportions (percent)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1961</td>
<td>0.1</td>
<td>44.0</td>
<td>44.1</td>
<td>100.0</td>
</tr>
<tr>
<td>1971</td>
<td>0.4</td>
<td>51.7</td>
<td>52.1</td>
<td>100.0</td>
</tr>
<tr>
<td>1981</td>
<td>2.2</td>
<td>55.8</td>
<td>57.9</td>
<td>100.0</td>
</tr>
<tr>
<td>1991</td>
<td>7.7</td>
<td>59.7</td>
<td>67.5</td>
<td>100.0</td>
</tr>
<tr>
<td>2001</td>
<td>9.1</td>
<td>60.9</td>
<td>70.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Tables E.3 and E.8.
PART F: HOUSEHOLDS: OWNER-OCCUPIERS AND RENTERS

Supporting Tables
Table S.20  Employment Status of Household Heads in all Tenures: England 1977/78 to 2000/01................................................................. 158
Table S.21  Change in Employment Status of “Chief Economic Supporter” ........ 158
Table S.22  Number of Earners by Tenure in 1988 and 1991: Alternative Sources Compared .......................................................... 160

Main Tables
Table F.1  Occupations of Tenants of London County Council House and Flats 1912 and 1938 ................................................................. 165
Table F.2  Occupation of New Borrowers with the Abbey Road Building Society 1931 to 1936................................................................. 165
Table F.3  Distribution of Tenures Within Ranges of Household Income 1953/54. 166
Table F.4  Proportions of Households That Were Owner-Occupiers by Range of Household Income and Head of Household Income: United Kingdom 1953/54................................................................. 166
Table F.5  Average Number of Earners by Range of Household Income and Tenure 1953/54................................................................. 167
Table F.6  Age and Household Type by Tenure in 1964 ................................................. 167
Table F.7  Household Size and Socio-Economic Group of Household Head by Tenure 1964 ................................................................. 168
Table F.8  Distribution of Household Income and Head of Household Income by Tenure in 1964 and 1963 ................................................................. 169
Table F.9  Age and Household Type by Tenure in 1971 and 1972 ................................ 170
Table F.10 Household Size and Socio-Economic Group of Household Head by Tenure 1971 ................................................................. 171
Table F.11 Distribution of Household Income and Head of Household Income by Tenure 1971 (Great Britain) ................................................................. 172
Table F.12 Age and Household Type by Tenure in 1979 ................................................. 173
Table F.13 Household Size and Socio-Economic Group of Household Head by Tenure 1981 and 1979 ................................................................. 173
Table F.14 Distribution of Household Income and Head of Household Income by Tenure 1979 ................................................................. 174
Table F.15 Proportions of Households in 1964, 1971, and 1979 that were Owner-
Occupiers and Private Sector Tenants: Analysis by Age .............................. 175
Table F.16  Numbers of Earners in Households by Tenure 1962-79 .......................... 175
Table F.17  Distribution of Households by Tenure Within Socio-Economic Groups: England and Wales 1961, 1971, and 1981 ................................................................. 176
Table F.18  Proportions of Owner-Occupiers in 1960 Who Would Have Preferred to Rent ................................................................. 177
Table F.19  Tenure Preferences of Household Heads in 1978 ........................................ 177
Table F.20  Employment Status of Household Heads by Tenure England 1977-78.. 178
Table F.21  Unemployment Rates by Tenure and Socio-Economic Group: England 1977-78...................................................................................... 178
Table F.22  Sitting Tenant Purchasers from Local Authorities, Other Owner-Occupiers and Local Authority Tenants: Type of Household and Age of Head: 1991 ......................................................................................................................... 179
Table F.23  Sitting Tenant Purchasers from Local Authorities, Other Owner-Occupiers, and Local Authority Tenants: Number in Employment 1991180
Table F.24  Employment Status of Household Heads by Tenure: England 1977-78 to 2000/01...................................................................................... 181
Table F.25  Division Between Tenure of Increase in Households With Economically Inactive Heads 1977-78 to 2000/01 ...................................................................... 181
Table F.26  Number of Earners in Households by Tenure 1981-2000/01 .................... 182
Table F.27  Matrix of Households Formed and Moving: England and Wales 1971.. 183
Table F.28  Ages of Heads of Households Entering Owner-Occupation and Renting from Local Authorities 1978 ...................................................................................... 183
Table F.29  Incomes of Heads of Households Entering Owner-Occupation and Renting from Local Authorities 1978 ...................................................................................... 184
Table F.30  Recent Movers to Owner-Occupation and the Social Rented Sector in 1997/98: Age ...................................................................................................................... 184
Table F.31  Recent Movers to Owner-Occupation and the Social Rented Sector: Employment Status of Household Head ...................................................................................... 184
Table F.32  Housing Circumstances of Council House Waiting List Members: England and Wales 1949 ...................................................................................... 184
Table F.33  Type of Household or Potential Household on Council House Waiting Lists: England and Wales 1949 ...................................................................................... 185
Table F.34  Households and Potential Households on Local Authority Waiting Lists in 1949 (England and Wales) and 1995/96 (England) ...................................................................................... 185
Table F.35  Housing Tenure of Newly Married Couples and their Parents England and Wales 1973 ...................................................................................................................... 186
Table F.36  Present Tenure of Couple Households By Parents’ Tenure 1993 ...................................................................................................................... 186
1. The changes in the circumstances and the characteristics of households in each of the tenure categories—owner-occupiers, tenants renting from local authorities and housing associations, and tenants renting from private landlords—are closely related to the changes in the distribution of households in total between tenures discussed in Part E. When renting from private landlords was far and away the majority tenure, the circumstances of private rented sector tenants could not in the aggregate differ by much from the circumstances of the totality of households. The differences in household circumstances related to tenure at that time—in the inter-war years and the first post-war decade—are those between the minority tenures, owner-occupation and renting from local authorities and the majority tenure, renting from private owners. What were the minority tenures in the inter-war years and after were however the growing tenures.

2. As these two tenures grew as proportions of the total households, and still more so absolutely, the differences between them became more important and of more interest. How marked were the differences between the characteristics and circumstances of owner-occupiers and local authority tenants produced controversies about “polarisation” between them. For the most part, the argument ran, owner-occupiers and local authority tenants (and for completeness tenants of housing associations and New Towns) were substantially different, and with the passage of time private sector tenants were being sorted between owner-occupiers and local authority tenures according to which they most resembled. A system that once had three tenures would therefore become two, with a marked contrast between, both in circumstances of households and types and qualities of dwellings. A further stage was termed “residualisation”, which described a system in which renting from local authorities (and housing associations) was regarded as an inferior tenure which provided only for households whose circumstances prevented them from buying, or in the 1990s and after renting in the market, housing of adequate standard.

3. The changes which led to housing tenure being depicted in this way are outlined in this part of the present study. It is important to emphasise that within tenure categories as large as depicted in Part E there are bound to be considerable variations. Owner-occupiers, for instance, include households living in dwellings that are in poor repair which they cannot afford to maintain, and households that have great difficulty in making mortgage payments and are at risk to losing their homes. Expressing the housing stock and households in the private rented sector as a proportion of the all tenures total makes it look small; but it nevertheless comprised some 1.9 million households in 1991 (Table E.4).

4. The changes through time in the distribution of households between tenures took place by three means: (a) moves between tenures by continuing households; (b) transfers of dwellings together with their occupiers between tenures; and (c) household formation and dissolution. The effect of differences between the tenure of new households formed and of households dissolved is enhanced through new households formed being more numerous than households dissolved. Net changes in the number of households in each tenure can be estimated from successive surveys and censuses. The gross flows, other than those resulting from sales of dwellings by local authorities to sitting tenants, are much more difficult to estimate.
5. Survey and census information about the circumstances of households that is specific for tenure starts in substance at the beginning of the 1960s. There is no census information about housing tenure before 1961. The 1960 housing survey by the Government Social Survey, *The Housing Situation in 1960* (Central Office of Information, 1962) was the first survey to provide information about type of household, age of the household head, occupation, and income classified by household tenure. Before then, information about any of these that is specific for tenure is episodic.

1. The Inter-War Years

6. Information about the occupations of the council’s tenants was published by the London County Council (LCC) for 1938 (and also 1912). Nothing about tenants’ incomes was reported. Information about incomes in 1936 was collected and published by Durant for the Watling estate (R. Durant, *Watling: A Social Survey*, King, London, 1939); and for the Becontree estate (T. Young, *Becontree and Dagenham*, Becontree Survey Committee, London, 1934). Becontree and Watling were large estates that belonged to the London County Council. Durant reported (Table VI, p.124) average weekly earnings in small families with one earner at £3.16s. per week, and in larger families £4.0s. per week. At this time weekly earnings of men in industrial employment averaged £3.5s., so the LCC’s tenants evidently tended to be drawn from among the better paid manual workers.

7. The information about the occupations of London County Council tenants in 1912 and 1938 is in Table F.1. The original figures have been re-classified as far as possible into the “socio-economic groups” used in surveys from the 1950s onwards. The reclassification can be no more than approximate as some of the occupations are ill-defined in the original sources, such as “checker” and “sorter”, and there were occupations in 1912 such as “horse keeper” and “lamplighter” that had gone out of existence by the 1960s. Worthy of comment in Table F.1 is the low proportion of tenants that would in later years be classified as economically inactive. Pensioners and widows were only 7.6 percent of all tenants in 1938; and if those with no occupation are taken to have been economically inactive (to give a maximum figure) the proportion would be 8.5 percent. Of tenants with a classifiable occupation, nine-tenths were in manual work.

8. Information about the occupations of households entering owner-occupation through purchase with a mortgage in the 1930s was provided by an analysis published by Sir Harold Bellman of purchases with mortgages provided by the Abbey Road Building Society, of which he was Chairman. The Abbey Road society subsequently became the Abbey National Building Society, and was based in London. It is only one building society, though a large one, and being London based may not be fully representative of the business of building societies in the country as a whole. Nevertheless the data are of interest in showing that house purchase on mortgage by wage earners was on a substantial scale. The distinction between wage earning and salaried was not necessarily the same as that between manual and non-manual, as people employed in junior non-manual grades were sometimes paid a weekly wage. These data are in Table F.2.
II 1953/54 and the Early 1960s

9. As mentioned above, statistical information about the circumstances of households according to tenure became much more plentiful in the early 1960s. There is however useful information in the Report of Enquiry into Household Expenditure (Ministry of Labour and National Service, 1956), which reported the finding of a survey carried out in 1953/54 to obtain information about households’ income and expenditure for use in producing an updated index of retail prices. The survey covered the whole United Kingdom, with only limited information about the English regions, Wales, Scotland, and Northern Ireland. Tables of income and expenditure of households in the individual tenures (Tables 40 to 44) are for the United Kingdom, and Table F.3 (household income by tenure) and number of earners by range of income by tenure (Table F.5) were compiled from them. The number of households that owned their own house was distinguished within distributions of households by household income and head of household income (Tables 8 and 9). These are the source for Table F.4, which shows the proportion of owner-occupiers in ranges of household income and head of household income, together with the distribution of all households between these ranges. Tables F.3 and F.5 taken together show that local authority tenants were well represented in the upper half of the distribution of household incomes (£10 a week and upwards), but this was due mainly to there being more earners. This was a feature of the relationship between income and tenure in the 1960s as well.

10. Surveys providing information about household composition, occupation, and age cross-classified by tenure began in the early 1960s. There were the survey in 1960 by the Government Social Survey (The Housing Situation in 1960); the re-survey of the same sample in 1964 (The Housing Survey in England and Wales); and the surveys funded by the Joseph Rowntree Trust in 1958 and 1962, of which the main finding were published in J. B. Cullingworth, English Housing Trends (Bell, London, 1965). Furthermore, reports from the Family Expenditure Survey, which frequently although not always provided information about income and tenure, were published annually. These surveys are drawn on to provide a picture of households according to tenure in the early 1960s. Age and household type are in Table F.6; and household size and socio-economic group (based on occupation) in Table F.7. Information about employment status and tenure was not included in the published survey reports. The surveys were in the time of full employment, and whether such unemployment as there was varied with tenure did not attract any interest.

11. In the early 1960s private sector tenants were about one-third of all households. Proportionally more of them were young (under 30) or old (70 and over), and lived alone. Proportionally fewer were in managerial occupations than were owner-occupiers, and fewer were in skilled manual occupations than were local authority tenants. Local authority tenants stood out from households in other tenures in the high proportion that were families with children, including children above school leaving age and therefore counted as “adults”. Most of the “large adult households” are likely to have been of this type, as children born in the immediate post-war years would have reached age 15 by 1964. Of local authority tenants households other than individuals and couples aged 60 or more, at least 80 percent on this reckoning were families with children. Most are
likely to have been couple families; at this time lone parents are as likely to have been widows as divorced or never married. The high proportion of family households in the local authority sector was the consequence of letting policies in the 1940s and 1950s, and the high proportion of the demand for tenancies that came from families (see the 1949 waiting list data in Table F.33), which was reflected in the high proportion of new dwellings built that were houses and not flats, and likewise the high proportion with three bedrooms or more (Table B.11).

12. A comparison of the distribution of household income by tenure with the distribution of income of heads of households shows the effect of multiple earners in local authority tenant households on the distribution of household income. Different sources have to be used for household income and the income of household heads. Income of heads of households is taken from the 1964 housing survey, but that survey did not publish a table of household incomes. The distribution of household incomes is therefore taken from the 1963 Family Expenditure Survey report, which did not, however, include a table of incomes of heads of households by tenure. Table F.7 shows the two distributions of income by tenure. The contrast between them may be highlighted by noting that 15 percent of local authority tenant households were in the top range of household income, compared with 27 percent of owner-occupiers and 19 percent of households overall; whereas only 5 percent of local authority tenants were in the top range of head of household income as compared with 16 percent of households in all tenures together. The strong representation of local authority tenants in the upper ranges of household income can be seen to be due largely to households with multiple earners. The figures for household earnings were nevertheless frequently quoted in the 1960s in support of arguments that large numbers of tenants did not “really need” the subsidies from which they benefited and could indeed afford to buy a house. Scarcely ten years after the beginning of Exchequer subsidies for local authority housing the contention that many of the tenants were well enough off not to need the subsidy appeared in official print. The Committee on Local Expenditure wrote in 1932 (Committee on Public Expenditure, Report, Cmd 4200 (1932) paragraph 96)

“It is freely stated that there are considerable numbers of municipal tenants who are not in need of subsidised accommodation. We have not ascertained how much truth there is in this contention, but we think that the matter is one which requires careful and immediate investigation by every local authority.”

That the Committee collected no statistical information but relied on unsubstantiated hearsay shows that in this respect at least standards of policy making in the 1960s and after were higher than in the 1930s.

III From the Early 1960s to the End of the 1970s/Beginning of the 1980s

13. The survey data summarised in Tables F.6, F.7, and F.8 for the early 1960s provide a base-line for changes in households’ age, type, size, occupation, and income according to housing tenure. The next set of tables, F.9 to F.21, shows changes between this baseline and the end of the 1970s or beginning of the 1980s. The reason for taking household circumstances in these years for comparison with the early 1960s is the steep rise in sales
by local authorities (and New Towns) to sitting tenants in 1980 and 1981, and still more so in 1982 (see Table E.9). Within a decade about one-fifth of local authority tenants became owner-occupiers by this means. Changes up to then are better considered separately from changes after the beginning of the 1980s, where the effect of sales to sitting tenants (colloquially the "Right to Buy", though not all sales were through this procedure) need to be separated as far as possible from other changes.

14. The General Household Survey (GHS) began in 1971, and is used extensively as a source of information about the circumstances of tenants. It is an annual survey, so there is a choice of which year to take for the end of the 1970s and beginning of the 1980s. 1979 is taken here as the end year for the period that started with the early 1960s. The number of sales by local authorities and New Towns almost doubled between 1979 and 1980, although the right to Buy provisions of the Housing Act 1980 did not come into effect until nearly the end of the year. Tables that are as far as possible comparable with Tables F.6 and F.7 are shown for 1971 and 1979. They are not exactly comparable: the age ranges (in the published GHS tables) are different from those in the published report of the 1964 survey; and the socio-economic groups are rather different from those used in 1962. The definitions of the GHS tables for 1971 and 1979 are the same. All household heads were assigned to a socio-economic group according to their most recent employment if not in employment at the time of the interview. The small number that had never had a job were grouped with students and Armed Forces under "other". This group comprised 3 percent of household heads in 1971 (Table F.10). In 1979 they were omitted from the distribution of tenure by socio-economic group (General Household Survey Report 1979, Table 3.12), but a footnote gives their number in the sample as 308 (2.7 percent).

15. In Tables F.9 to F.14 the tenures distinguished are owner-occupiers; local authority and New Town tenants; and "other tenants". The GHS tables show distributions separately for outright owners and owner-occupiers with mortgages; and for renting with job or business, renting from a housing association, renting unfurnished from a private landlord, and renting furnished. This additional detail is not shown here partly for reasons of space and partly because for the sub-categories of renting the numbers are often small. Information about sub-sections within private renting is in Part G. For a comparison between owner-occupiers and tenants both categories of owner-occupiers have to be combined together.

16. The General Household Survey's information about income for 1971 and 1979 was for household income only. Separate distributions for household income and head of household income as given for 1964 (Table F.7) bring out important differences in the way incomes differ between tenures, especially how the local authority tenant household incomes in the upper part of the distribution of household income are frequently the result of the presence of earners other than the household head. Reference is therefore made to the information on household and head of household income from the Family Expenditure Survey that was published by the Department of the Environment from time to time in Housing and Construction Statistics. For 1971, however, distribution of household and head of household income were published separately for outright owners, owner-occupiers with mortgages, local authority tenants, and tenants renting from private owners. No distributions were published for all tenures together. A substitute (in Table
had to be constructed by using the sample numbers to combine the four distributions together. The same was necessary for 1979. For 1979, mean and median household and head of household incomes were published for the four categories of tenure. For the two categories of owner-occupiers, and for all four categories, weighted combinations of category medians are shown in order to represent (necessarily approximately only) the medians for all owner-occupiers and for all the tenures.

17. Four comparisons between the early 1960s and the late 1970s are shown: age of household heads; number of earners in households; socio-economic group and tenure; and tenure preference. From the 1978 General Household Survey a full cross-analysis of preferred tenure by actual tenure can be shown. The 1960 housing survey report (The Housing Situation in 1960) provided information only about the proportion of owner-occupiers that would have preferred to rent. That is of interest nevertheless in view of the very high proportion of owner-occupiers shown by the 1978 data to prefer their actual tenure.

18. The information in the 1964 survey about age of household heads by tenure was analysed by 10 year ranges. By combining the under 25 and 25-29, and 60-64 and 65-69 ranges in Table F.9 and F.12 fairly closely comparable tenure proportions are produced for 1971 and 1979, apart from 30-39, 40-49, and 50-59 in 1964 having to be compared with 30-44 and 45-59 in 1971 and 1979. In the interest of brevity the proportions in Table F.15 in each age range that were owner-occupiers or private sector tenants are shown. The proportions of local authority (including new town) tenants can be derived by subtraction. The increase between 1964 and 1979 in the proportion of households of all ages that were owner-occupiers as shown in the table is smaller than would be expected from the estimates of the tenure of the housing stock and households in total. Some of the difference can be attributed to the General Household Survey covering Great Britain, not England and Wales.

19. In the absence of survey data about the employment status of household heads and other household members by tenure before 1977/78 (see paragraph 22 and Table F.18 below), the number of earners is used as a substitute. Distributions of owner-occupier and local authority tenant households, and tenants renting unfurnished from private landlords, by number of earners in 1971 and 1979 were taken from the Family Expenditure Survey, as published by the Department of the Environment in Housing and Construction Statistics. The 1964 housing survey report did not give a distribution of earners; it showed (The Housing Survey in England and Wales, Table 2.31) proportions of households in each tenure with no earning member, and “earners ratios”, i.e. ratios of the number of earners to the total number of adults in the household. Distributions of numbers of earners by tenure from the survey in 1962 sponsored by the Joseph Rowntree Trust were published in Table 6 of J. B. Cullingworth, English Housing Trends (Bell, London, 1965). The proportions of households with no earners given by this source are not the same, however, as in the 1964 survey. Both are shown in Table F.16. They agree in showing the local authority sector to have the lowest proportion of households with no earners in the early 1960s, a highly significant fact in the history of local authority housing. Between then and the end of the 1970s this proportion either doubled or trebled, before the surge in unemployment and the very high volume of sales by local authorities to sitting tenants in the 1980s.
20. Table F.17 shows changes in tenure between 1961, 1971, and 1981 within socio-economic groups. This analysis differs from that in Tables F.10 and F.13, which show the socio-economic group composition of each of the tenures, for instance what proportions of household heads in the owner-occupied, local authority, and private rented sectors were, respectively, in skilled manual occupations. Table F.17, in contrast shows what proportions of households with heads in skilled manual occupations in 1961, 1971, and 1981 were (for example) owner-occupiers. For reasons of space, fairly broad groupings of socio-economic groups are used. Between 1961 and 1981 the increase (measured in percentage points) in the proportion of households that were owner-occupiers was very similar in the first three groups, even though the starting levels were considerably different. The increase in the proportion of owner-occupiers among households in the semi-skilled and unskilled manual groups was smaller, and the increase in the proportion that were local authority tenants larger. In the two groups of non-manual occupations there was hardly any increase between 1961 and 1981 in the proportions of local authority tenants: small increases between 1961 and 1971 were largely reversed between 1971 and 1981. This might be read as evidence of "polarisation" between tenures. But it is necessary to emphasise that the proportion of households that were owner-occupiers increased substantially in all the groups of occupations.

21. Between the early 1960s and the end of the 1970s a change can be discerned in tenure choice by owner-occupiers. The 1960 housing survey asked owner-occupiers whether they would have preferred to rent. About one-fifth of owner-occupiers with mortgages would have preferred to rent, as would one-tenth of outright owners (Table F.18). The proportion that would have preferred to rent was highest in the lower ranges of income. The report states that many of those that would have preferred to rent said that had bought because there was no suitable accommodation to rent. The picture in the late 1970s presented by the General Household Survey, which in 1978 asked respondents about their preferred tenure, is very different. Table F.19 shows a cross-analysis of preferred tenure by actual tenure. A finer analysis of actual tenures is given, because the 1960 data showed a difference between owner-occupiers with mortgages and outright owners; and in 1978 there was a considerable difference between tenants renting unfurnished and other private sector tenants. Expressions of preferences for owner-occupation by tenants are sometimes unrealistic in tenants' current circumstances (especially their income). But very striking is that very few owner-occupiers with mortgages said that they would have preferred to rent, in marked contrast to 1960. Also of interest is that few local authority tenants would have preferred to rent from a private landlord.

22. Information about the employment status of household heads analysed by tenure became available at the end of the 1970s from the National Dwelling and Housing Survey (NDHS). Although no comparisons can be made with earlier years as nothing about employment status and tenure was published in the 1960 and 1964 housing survey reports or in the reports of the General Household Survey, employment status in the late 1970s is important for comparisons with later years. The period of the National Dwelling and Housing Survey, October 1977 to June 1978 is just before the steep increase in sales of council houses to sitting tenants and the surge in unemployment. The NDHS is described in an article by Alan Holmans, "Twenty Years of Housing Surveys in England" in
Statistical News Summer 1999 (Office for National Statistics), and in Housing in England 1997/98 (Department of the Environment, Transport and the Regions, 1999). Specially important here is that the sample size was large enough for unemployment rates to be calculated for the tenure of household heads within socio-economic group. By this means it was possible to calculate how much of difference in unemployment rates between tenures was the consequence of different mixes of occupations, for instance how far was the higher overall unemployment rate among local authority tenants the result of a higher proportion of them being in occupations where the unemployment rate was comparatively high in all tenures. Table F.20 shows employment status of household heads in each tenure; and Table F.21 unemployment rates by socio-economic group and tenure. The National Dwelling and Housing Survey showed that there were substantial differences in unemployment rates between tenures within the same occupational grouping. The higher overall unemployment rate among local authority tenants was not the consequence of their being disproportionately in the occupational groupings where unemployment rates were higher irrespective of tenure. Table F.21 shows that there was a difference of 6.5 percentage points between the unemployment rates for owner-occupiers and local authority and housing association tenants. If the mix of occupations were hypothetically the same in each tenure the difference would be 5.1 percentage points. On this reckoning, the different mixes of occupations explained between one-fifth and one-quarter of the difference in unemployment rates. If a finer analysis of occupations were used instead of the five groups in Table F.21 the estimate of the effect of the difference in the mix of unemployment rates would probably be raised somewhat. But it is highly likely that the finding from NDHS of the existence of tenure-specific differences in unemployment rates would stand.

IV From the Beginning of the 1980s to the End of the 1990s

23. Sales of houses and flats by local authorities to sitting tenants transferred some 1.3 million dwellings and households from renting from local authorities to owner occupation between 1979 and 1991. This transfer was highly selective in terms of employment status and type of household. The circumstances of local authority sitting tenants purchasers are compared in some detail with the circumstances of other owner-occupiers and of local authority tenants in Chapter 10 of Department of the Environment, Housing in England: Housing Trailers to the 1988 and 1991 Labour Force Surveys (HMSO 1993). Table F.22 compares type of household and age of the head for council tenants, sitting tenant purchasers, and other owner-occupiers. It is a simplified version of Table 10.5 of Housing in England. Age and type of household are as at the time of interview, so that age and possibly household type are not necessarily the same as at the time the purchase took place. Some of the female household heads living alone may well have been widowed survivors from couple households that made the purchases. The table refers to England; but given the number of households in Wales and England, a comparable table for England and Wales (which cannot be produced as there was no Labour Force Survey housing trailer in Wales) could hardly have been very different. Sitting tenants purchasers were principally couple households (72 percent, as compared with 71 percent of the owner-occupiers, and only 41 percent of council tenant

156
households). Seventy-one percent of the sitting tenant purchaser households were aged 45 or over at the date of interview, probably about two-thirds at the time they bought their houses.

24. A similar conclusion follows from the analysis of numbers of household members in employment (including self employment) in Table F.23. Seventy-four percent of sitting tenant purchaser households had at least one member in employment, as compared with 75 percent of other owner-occupier households but only 38 percent of council tenants. Of couple households, where there is a greater likelihood of at least one member being in employment, the proportions with at least one member in employment were 79 percent for sitting purchasers, 84 percent for other owner-occupiers, and 56 percent for council tenants. On this evidence the Right to Buy was taken up primarily by tenants who in household type and employment status most resembled the households that had become owner-occupiers by conventional means. The consequence was necessarily to heighten the contrast in employment circumstances between owner-occupiers and tenants.

25. A comparison of employment circumstances of household heads by tenure is made in Table F.24. It begins with 1977-78 from the National Dwelling and Housing Survey (NDHS – see Table F.20) and includes 1981, 1984, 1988, and 1991 from the Labour Force Survey (LFS) housing trailers; and 1995/96 and 2000/01 from the Survey of English Housing (SEH). 1981 was a year in which the economic recession had a strong impact and unemployment was rising fast; 1988 was a year of boom in the housing market; and in 1991 the economy was in recession again. In the recession of the early 1980s manufacturing industry was hardest hit, but in the early 1990s financial and other services. Owner-occupiers did not escape unscathed by rising unemployment in the early 1980s but the impact in the early 1990s was considerably more severe. The housing market slump with falling house prices and increases in the number of mortgage defaults is discussed in Part H. In the comparison of employment status of household heads five categories are distinguished: full-time employment; part-time employment; unemployed (including from 1981 onwards not looking for work because the respondent thought that there were no jobs to be had); retired; and “other economically inactive”, i.e. with no paid job and not looking for one. Examples include household heads who are long-term sick and disabled. Employment status is self-described, and among older household heads, though below retirement pension age – 65 for men and 60 for women – the distinction between retirement and long-term disability is not hard and fast. Someone who gives up work owing to ill health may regard himself as retired. In Table F.24 it is evident that the distinction between “retired” and “other economically inactive” was not drawn in a consistent way in all the surveys. If the two are combined there is much more stability in changes between surveys.

26. Employment status and tenure are discussed much more fully in Chapter 9 of Housing in England Housing Trailers to the 1988 and 1991 Housing Surveys and Chapter 9 of Housing in England 1993/94. Differences in employment status of household members other than the head are shown there, also the employment statuses of couples. The changes in the proportions of household heads in each tenure that were unemployed or economically inactive must be seen in the context of the changing prevalence of unemployment and non-participation in the labour force (i.e. not
economically active) among all household heads. Table S.20 below shows numbers in full-time employment, part-time employment, unemployed, and economically inactive [in next version divide economically inactive into above and below retirement age].

Table S.20 Employment Status of Household Heads in all Tenures: England 1977/78 to 2000/01

<table>
<thead>
<tr>
<th></th>
<th>Full-time employment</th>
<th>Part-time employment</th>
<th>Unemployed</th>
<th>Economically inactive</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1977-78</td>
<td>10,500</td>
<td>541</td>
<td>586</td>
<td>5,197</td>
<td>16,824</td>
</tr>
<tr>
<td>1981</td>
<td>10,080</td>
<td>550</td>
<td>860</td>
<td>5,730</td>
<td>17,230</td>
</tr>
<tr>
<td>1984 ( )</td>
<td>9,960</td>
<td>570</td>
<td>1,240</td>
<td>6,180</td>
<td>17,440</td>
</tr>
<tr>
<td>1988 ( )</td>
<td>10,132</td>
<td>798</td>
<td>1,013</td>
<td>6,713</td>
<td>18,656</td>
</tr>
<tr>
<td>1991</td>
<td>10,438</td>
<td>852</td>
<td>1,081</td>
<td>7,524</td>
<td>19,905</td>
</tr>
<tr>
<td>2000/01</td>
<td>11,037</td>
<td>1,278</td>
<td>498</td>
<td>7,810</td>
<td>20,624</td>
</tr>
</tbody>
</table>

Note: ( ) Published only in rounded form, hence rounding discrepancies

27. Before 1977-78 approximate estimates of changes in employment status of household heads in total (as distinct from tenure) can be derived from census information about employment status of the “chief economic supporter”. Details are on pages 110 and 111 of Housing in England 1993/94. The changes between 1961, 1971, and 1978 are shown in Table S.21. The “chief economic supporter” was not necessarily the same as the household head, and the increases between 1961 and 1971 are for England and Wales, not England. “Employed” comprises both full- and part-time employment.

Table S.21 Change in Employment Status of “Chief Economic Supporter”

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<thead>
<tr>
<th></th>
<th></th>
<th></th>
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<tbody>
<tr>
<td>Employed</td>
<td>+404</td>
<td>+94</td>
<td>+10</td>
</tr>
<tr>
<td>Unemployed</td>
<td>+279</td>
<td>-176</td>
<td>+813</td>
</tr>
<tr>
<td>Economically inactive, below retirement age</td>
<td>+161</td>
<td>+251</td>
<td>+1,312</td>
</tr>
<tr>
<td>Economically inactive, above retirement age</td>
<td>+1,154</td>
<td>+839</td>
<td>+945</td>
</tr>
<tr>
<td>Total</td>
<td>+1,198</td>
<td>+1,008</td>
<td>+3,080</td>
</tr>
</tbody>
</table>

Source: Housing in England 1993/94, Tables 9.8 and 9.9

28. Social change, including the effect of high unemployment on labour force participation, led to a large increase in the number of households with economically inactive heads. How this increase was distributed between tenures is shown in Table F.25. The analysis of employment status in Table F.24, which shows the proportion of local authority tenant households with economically inactive heads rising from 38 percent in 1997/78 to 57 percent in 1988, 60 percent in 1995/96 and 62 percent in
2000/01 conveys the impression of the increase being heavily concentrated in the social rented sector. The absolute numbers in Table F.25 present a different picture, however. Between 1977/78 and 1984 the increase of 550,000 in social sector tenant households with economically inactive heads was some 56 percent of the total increase. But from 1988 onwards the number of local authority households with inactive heads was stable. The increase in the proportion was due to the fall in numbers of households with employed heads reducing the denominator (all households) while the numerator (households with economically inactive heads) remained stable or nearly so. Tables F.24 and F.25 group local authority and housing association together as the “social rented sector”. Historically housing associations’ tenants were in the aggregate different in significant respects from local authority tenants. The National Dwelling and Housing Survey (Table 4) showed 33 percent of housing association tenants as being in non-manual occupations, as compared with 16 percent of local authority tenants. But in the 1990s housing associations became the providers of new dwellings for letting at below market rents, and new building for local authorities came virtually to an end (see Table E.7). At the same time substantial numbers of local authority dwellings were transferred to housing associations, mostly by “large scale voluntary transfers” in which local authorities’ entire housing stocks were transferred to specially constituted housing associations.

Table S.22  Number of Earners by Tenure in 1988 and 1991: Alternative Sources Compared

<table>
<thead>
<tr>
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<th>1</th>
<th>2</th>
<th>3 or more</th>
<th>Total</th>
</tr>
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<td>23</td>
<td>13</td>
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<tr>
<td>Local authority tenants</td>
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<td>100</td>
</tr>
<tr>
<td><strong>All tenures</strong></td>
<td>26</td>
<td>28</td>
<td>36</td>
<td>11</td>
<td>100</td>
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<tr>
<td><strong>Housing in England</strong></td>
<td>59</td>
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<td>12</td>
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<tr>
<td>Owner-occupiers</td>
<td>35</td>
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<td>28</td>
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<tr>
<td>Local authority tenants</td>
<td>1991</td>
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<td><strong>Housing and</strong></td>
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</tr>
<tr>
<td><strong>Housing in England</strong></td>
<td>62</td>
<td>22</td>
<td>12</td>
<td>4</td>
<td>100</td>
</tr>
<tr>
<td>Owner-occupiers</td>
<td>35</td>
<td>28</td>
<td>29</td>
<td>8</td>
<td>100</td>
</tr>
</tbody>
</table>

30. The agreement in Table S.22 is close, given the difference in sources. In Table F.26 Table 12.2 in Housing and Construction Statistics 1972-1982 is the source for 1981. For 1988 and 1991 the Labour Force Survey housing trailers are used; and for 1995/96 and 2000/01 the Survey of English Housing. Table F.26 shows substantially the same picture of changes over time as does the employment status of household heads in Table F.24, though the proportions of households with no earners is lower than the proportions where the head was not in paid employment. In a significant proportion of households other members were in paid employment, though the household head was not. This was so in all the tenures distinguished.

V  Gross Flows of Households Into and Out of the Tenures

31. With the exception of Tables F.22 and F.23 (sitting tenant purchasers from local authorities and new towns) all the tables in this chapter that show differences in household circumstances between tenures are depicting net changes. These net changes are the outcome of larger gross flows of households into, between, and out of specific tenures. The net change in the number of local authority tenants, for example, is the sum of new households moving into local authority tenancies plus moves from other tenures by continuing households less households moving out to other tenures less households emigrating or dissolved. If the composition of these flows in terms of (e.g.) employment status differs, then the overall composition of the tenure will change; over and above any changes that take place in situ, for instance due to ageing or changes in the national level of unemployment.

32. Information about moves of households between tenures and the tenure of new households was first collected by the Office of Population Censuses and Surveys for the
Department of the Environment in the early 1970s. In 1972 and 1974 Movers Surveys were carried out, with samples drawn from Electoral Registers – strictly speaking List B, names and addresses of electors whose addresses had changed or were newly added to the list. A number of problems were encountered which, together with staff pressures at the Department of the Environment, prevented full reports being prepared. Material for these surveys was however drawn on for the Housing Policy Review’s Technical Volume. It was the principal source of the origin/destination matrix shown as Table F.27. A distinction is drawn between continuing households moving within and between tenures, and new households. Logically to complete the picture numbers of households emigrating or dissolved (e.g. through death or going to live in residential care) would be needed. These can be estimated, though with difficulty and uncertainty – see, for instance in Chapter 3 of the Housing Policy Technical Volume. More intractable still is formation and dissolution of households through marriage and divorce and cohabitation and separation. When, for example a man and a woman hitherto living alone begin to live together there is one household in place of two, and one household dissolves. To track these flows has been impracticable. It has therefore been necessary to work with incomplete matrices of household flows. Table F.27 shows a condensed version of the published table, with tenants renting unfurnished from private landlords and renting furnished combined instead of being shown separately. The table comprises household heads that had moved at least once in the previous year. With multiple moves, moves other than the most recent are not included. The table shows the role of the private rented sector as an interim tenure for new households and new arrivals, with equal numbers of moves out to owner-occupation and renting from local authorities. Also included in the moves to local authority tenancies were considerable numbers of private sector tenants displaced by slum clearance (Housing Policy Technical Volume, Table II.42). In 1971 27 percent of movers from the private rented sector to local authority tenancies were aged 60 and over, but only seven percent of movers to owner occupation.

33. Another survey of movers was carried out in 1978, by re-interviewing movers found in the National Dwelling and Housing Survey, as the Electoral Registers could not be used as in 1972 and 1974. The findings were reported in Office of Population Censuses and Surveys, Recently Moving Households (HMSO, 1983). A wide range of information about moving households is presented in this report. Here two comparisons are shown between households entering the owner-occupied and local authority sectors, by age of the household head and the household head’s income. The income information (which refers to gross income before tax) is a substitute for employment status, which was not analysed by tenure. At 1978 levels of income, very few people with income less than £20 a week would have been in paid work; those with incomes of between £20 and £40 a week are likely to be not in paid employment at all, or only in part-time employment. Tables F.28 and F.29 show these analyses; the source tables (Tables 3.2 and 3.6) show separate detail for married couple new households, other new households, and continuing households that changed tenure, but are combined together here for reasons of space. In Table 3.6 for Recently Moving Households income ranges are shown in annual terms, but these are weekly amounts multiplied by 52, so weekly income ranges are used here. Table F.28 shows a marked difference between the ages of new local authority tenants and new owner-occupiers: 21 percent of the former were aged 60 and over, but only 3 percent of the latter. There is however a considerable overlap between
the incomes of new owner-occupiers and new local authority tenants. New owner-occupiers are few in the lower ranges incomes, and new council tenants are few in the higher ranges; but 50 percent of new local authority tenants and 53 percent of new owner-occupiers were in the £40-£80 a week range. This is the same picture as drawn in the Housing Policy Review from data on incomes of owner-occupier and local authority tenants households in total: few owner-occupiers in the lower part of the income distribution and few local authority tenants in the upper part, but an overlap in the middle.

34. The 1984, 1988, and 1991 Labour Force Survey housing trailers and the Survey of English Housing all included questions to ascertain whether the household had moved recently and, if so, whether the household was a new household or a continuing household; and if the latter the tenure prior to the move. From this information a cross-analysis of present by previous tenure would be made, and has been included in the reports on all these surveys. They resemble Table F.27, but do not distinguish between married couple and other new households – no longer meaningful owing to the prevalence of un-married cohabitation; nor are immigrant households distinguished. The chapters on recently moving households analyse the characteristics of new and moving households by present tenure, but not regularly by present and previous tenure. For the report on the 1997/98 Survey of English Housing (Housing in England 1997/98), special analyses were made of the circumstances of new entrants to owner-occupation and to renting from local authorities and housing associations. These analyses can be used to compare their characteristics, and also to compare the characteristics of new local authority tenants and new housing association tenants. The employment status of new tenants can also be compared with that of existing tenants (Table F.24). The tables are of "recent owners" or "recent movers", i.e. have entered the specified sectors during the previous three years. In the original source separate detail is shown for each previous tenure. Sitting tenant purchasers are excluded from the figures for owner-occupiers.

35. Tables F.30 and F.31 show the expected contrast between new owner-occupiers and new social sector tenants in terms of age and still more in employment. Comparison with the employment status of heads of all social rented sector households (Table F.24) show that a rather higher proportion of new tenants are in full-time paid employment, and a much lower proportion are retired. Within the social rented sector as a whole there were only minor differences between the ages and employment status of new local authority and housing association tenants. A slightly higher proportion of the new housing association tenants were retired, but otherwise the differences were very small. By 1997 housing associations had taken the place of local authorities as the providers of new dwellings for letting at below market rents. That they accommodate new tenants whose circumstances are similar to those of new local authority tenants would therefore be expected.

VI Other Information About Owner-Occupation and Social Sector Renting: Waiting Lists and Parents Tenure

36. Waiting lists for local authority tenancies, or more formally "housing registers" have been part of the administration of local authority housing at least since the 1940s.
They have their limitations as indicators of housing need, in that people who have no immediate need for a tenancy can put their names down as a precaution; and unless reviewed very frequently so-called “deadwood” accumulates in the lists as applicants move out of contact or (sometimes) die. Both aspects are discussed fully in the reports of two surveys published by the Department of the Environment, *Queueing for Housing* (HMSO 1988); and *Routes into Council Housing* (HMSO 1994). These were the first national surveys of waiting lists since 1949. The 1949 survey was based on a sample of forms returned to local authorities, which were required by the Ministry of Health (then the department of central government responsible for housing in England and Wales) to send to everyone registered on their housing lists a form that asked the recipient whether he (or she) wished to remain on the list; whether he (or she) already had a separate home; and the recipient’s national registration number. The national registration numbers were checked against the centrally held national register to eliminate duplicate entries. These forms were sampled by the Government Social Survey, for a survey of waiting list members. The report on the survey, *The Housing Waiting Lists (England and Wales)*, was published by the Central Office of Information in 1949. Tables F.32 and F.33 show the housing circumstances and type of household on waiting lists. The tables are referenced to *Housing in England* 1997/98, which is more accessible than the original, which may however be consulted in the Office for National Statistics library. The Survey of English Housing collects information about membership of waiting lists as did its predecessors back to the National Dwelling and Housing Survey (NDHS) in 1977-78. The questions were improved over time to remove ambiguities. Owing to such ambiguities the figure for waiting list in NDHS was shown by later surveys to be too high.

37. For comparison with the 1949 survey the information on members of local authority waiting lists collected by the 1995/96 Survey of English Housing (SEH) is preferred to the 1991 waiting list survey because it is grossed. The grossed total agrees fairly well with the number of “live” waiting list applications in the 1991 survey (Housing in England 1995/96, page 115). Table F.34 shows the estimated number of waiting applicants in 1995/96 analysed by type of household. There is not exact correspondence with the types of households in the 1949 survey, as couples with only non-dependent children are not distinguished. In concept most are likely to be included in “other multiple-person households”, as are the “other types of household” in 1949. Table F.34 shows a comparison between the types of household and potential household on waiting lists. The type of household is the type that the applicant would have if he (or she) received a tenancy. There is a massive contrast between the size and composition of waiting lists in 1949 and 1995/96. In 1949 couple households predominated, with very few one-person households; in 1995/96 only one-third were couple households. The SEH proportion for one-person households is higher than that given by the 1991 survey (Housing in England 1995/96, page 122), but even with allowance for this, one-person households (including would-be one-person households) on waiting lists were much more numerous in absolute terms in 1995/96, and still more so proportionally. The predominance of couple households on waiting lists in 1949 should be seen in relation to the high proportion of family households in the local authority sector in the early 1960s (Table F.6).
38. Information about the housing tenure of parents of members of couple households was collected by the 1974 Movers Survey, and then by the OPCS Omnibus Survey in 1993 for use in work on inheritance of house property. How many couples have owner-occupier parents on both sides is clearly important for the distribution of inheritances derived from house property, a subject of great interest in the late 1980s when this work was commissioned. The coverage of the two sets of information is, however, different. That for 1973 from the Movers Survey (Table E.35) refers to married couple new households, whereas the 1993 data from the OPCS Omnibus Survey refer to all couple households, cohabiting as well as married. Given the increase over time in the proportion of owner-occupiers, it would be expected that the proportion of recently married couples with owner-occupier parents would be higher than the proportion for all couples. The proportion of couples with owner-occupier parents on one side or both appears to have risen during the 20 year interval between the surveys. Both surveys show the highest proportion of owner-occupiers among couples where both sets of parents were themselves owner-occupiers, and the lowest where both sets of parents were renters. That does not necessarily demonstrate that parents’ tenure directly influences sons’ and daughters’ tenure; to do that, income and possibly occupation would have to be allowed for, and perhaps wealth effects (for instance parents assisting with gifts or loans). The way in which over time owner-occupation has become by far the majority tenure is that of couples whose parents were renters were themselves owner-occupiers.
### Table F.1  Occupations of Tenants of London County Council House and Flats 1912 and 1938

<table>
<thead>
<tr>
<th></th>
<th>1912</th>
<th></th>
<th>1938</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
<td>Percent</td>
</tr>
<tr>
<td>Managerial, professional, intermediate non-manual</td>
<td>178</td>
<td>2.2</td>
<td>720</td>
<td>1.1</td>
</tr>
<tr>
<td>Junior non-manual</td>
<td>1,571</td>
<td>19.6</td>
<td>6,906</td>
<td>11.0</td>
</tr>
<tr>
<td>Skilled manual, including foremen</td>
<td>2,852</td>
<td>35.6</td>
<td>26,202</td>
<td>41.7</td>
</tr>
<tr>
<td>Semi-skilled manual, including personal service</td>
<td>2,058</td>
<td>25.7</td>
<td>16,358</td>
<td>26.1</td>
</tr>
<tr>
<td>Unskilled manual</td>
<td>1,345</td>
<td>16.8</td>
<td>12,603</td>
<td>20.0</td>
</tr>
<tr>
<td>Armed forces</td>
<td>15</td>
<td>0.2</td>
<td>(7)</td>
<td></td>
</tr>
<tr>
<td>Pensioners</td>
<td>73</td>
<td>—</td>
<td>3,975</td>
<td>—</td>
</tr>
<tr>
<td>Miscellaneous non-classifiable occupation</td>
<td>511</td>
<td>—</td>
<td>1,745</td>
<td>—</td>
</tr>
<tr>
<td>Widow</td>
<td>(5)</td>
<td>—</td>
<td>1,370</td>
<td>—</td>
</tr>
<tr>
<td>No occupation</td>
<td>(6)</td>
<td>—</td>
<td>639</td>
<td>—</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>8,603</td>
<td></td>
<td>70,518</td>
<td></td>
</tr>
</tbody>
</table>

Notes: (*) Base for percentages is tenants with a stated occupation; pensioners are not included.
(7) None stated.


### Table F.2  Occupation of New Borrowers with the Abbey Road Building Society 1931 to 1936

<table>
<thead>
<tr>
<th></th>
<th>1931</th>
<th>1932</th>
<th>1933</th>
<th>1934</th>
<th>1935</th>
<th>1936</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(percentage)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional</td>
<td>4.0</td>
<td>4.1</td>
<td>3.3</td>
<td>2.4</td>
<td>3.1</td>
<td>3.0</td>
</tr>
<tr>
<td>Independent (except professional)</td>
<td>13.2</td>
<td>17.9</td>
<td>14.3</td>
<td>12.6</td>
<td>11.9</td>
<td>13.7</td>
</tr>
<tr>
<td>Salaried</td>
<td>15.7</td>
<td>16.3</td>
<td>14.2</td>
<td>12.1</td>
<td>12.3</td>
<td>10.7</td>
</tr>
<tr>
<td>Clerk</td>
<td>7.3</td>
<td>7.4</td>
<td>7.6</td>
<td>16.8 (7)</td>
<td>7.7</td>
<td>6.9</td>
</tr>
<tr>
<td>Wage earner</td>
<td>40.8</td>
<td>31.0</td>
<td>41.2</td>
<td>43.3</td>
<td>49.4</td>
<td>50.5</td>
</tr>
<tr>
<td>Labourer</td>
<td>0.6</td>
<td>0.5</td>
<td>0.8</td>
<td>0.9</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td>Miscellaneous (7)</td>
<td>18.4</td>
<td>22.8</td>
<td>18.6</td>
<td>11.9</td>
<td>14.4</td>
<td>13.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Notes: (7) “Increase due mainly to a block transfer of mortgages from a large public utility undertaking”.
(7) “Largely composed of married women...not gainfully employed”.

### Table F.3  Distribution of Tenures Within Ranges of Household Income 1953/54

<table>
<thead>
<tr>
<th>Income per week</th>
<th>Owned outright</th>
<th>Owned with mortgage</th>
<th>All owner occupiers</th>
<th>Local authority tenants</th>
<th>Other tenants</th>
<th>All tenures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under £3</td>
<td>18.9</td>
<td>3.7</td>
<td>22.6</td>
<td>12.3</td>
<td>65.1</td>
<td>100.0</td>
</tr>
<tr>
<td>£3 but under £6</td>
<td>22.8</td>
<td>5.2</td>
<td>28.0</td>
<td>14.4</td>
<td>57.6</td>
<td>100.0</td>
</tr>
<tr>
<td>£6 but under £8</td>
<td>15.2</td>
<td>6.2</td>
<td>21.4</td>
<td>18.1</td>
<td>60.5</td>
<td>100.0</td>
</tr>
<tr>
<td>£8 but under £10</td>
<td>11.4</td>
<td>11.0</td>
<td>22.4</td>
<td>24.4</td>
<td>53.3</td>
<td>100.0</td>
</tr>
<tr>
<td>£10 but under £14</td>
<td>11.2</td>
<td>18.3</td>
<td>29.5</td>
<td>24.4</td>
<td>46.1</td>
<td>100.0</td>
</tr>
<tr>
<td>£14 but under £20</td>
<td>14.6</td>
<td>23.5</td>
<td>38.1</td>
<td>20.8</td>
<td>41.1</td>
<td>100.0</td>
</tr>
<tr>
<td>£20 or over</td>
<td>24.2</td>
<td>24.3</td>
<td>48.5</td>
<td>18.3</td>
<td>33.2</td>
<td>100.0</td>
</tr>
<tr>
<td>All ranges of income</td>
<td>15.4</td>
<td>15.4</td>
<td>30.8</td>
<td>20.6</td>
<td>48.6</td>
<td>100.0</td>
</tr>
</tbody>
</table>


### Table F.4  Proportions of Households That Were Owner-Occupiers by Range of Household Income and Head of Household Income: United Kingdom 1953/54

<table>
<thead>
<tr>
<th>Range of income (per week)</th>
<th>Household income</th>
<th>Head of household income</th>
<th>Distribution of all households between income ranges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under £3</td>
<td>22.6</td>
<td>25.6</td>
<td>5.8</td>
</tr>
<tr>
<td>£3 but under £6</td>
<td>28.0</td>
<td>28.8</td>
<td>9.9</td>
</tr>
<tr>
<td>£6 but under £8</td>
<td>21.4</td>
<td>20.0</td>
<td>11.1</td>
</tr>
<tr>
<td>£8 but under £10</td>
<td>22.4</td>
<td>25.8</td>
<td>15.7</td>
</tr>
<tr>
<td>£10 but under £14</td>
<td>29.5</td>
<td>35.0</td>
<td>26.5</td>
</tr>
<tr>
<td>£14 but under £20</td>
<td>38.1</td>
<td>53.4</td>
<td>20.0</td>
</tr>
<tr>
<td>£20 but under £30</td>
<td>43.7</td>
<td>68.0</td>
<td>8.2</td>
</tr>
<tr>
<td>£30 but under £50</td>
<td>62.4</td>
<td>71.2</td>
<td>2.1</td>
</tr>
<tr>
<td>£50 and over</td>
<td>71.8</td>
<td>79.3</td>
<td>0.6</td>
</tr>
<tr>
<td>All ranges of income</td>
<td>30.7</td>
<td>30.7</td>
<td>100.0</td>
</tr>
</tbody>
</table>

### Table F.5  Average Number of Earners by Range of Household Income and Tenure 1953/54

<table>
<thead>
<tr>
<th>Income per week</th>
<th>Owned outright</th>
<th>Owned with mortgage</th>
<th>Local authority tenants</th>
<th>Other tenants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under £3</td>
<td>0.06</td>
<td>0.29</td>
<td>0.20</td>
<td>0.09</td>
</tr>
<tr>
<td>£3 but under £6</td>
<td>0.30</td>
<td>0.58</td>
<td>0.56</td>
<td>0.52</td>
</tr>
<tr>
<td>£6 but under £8</td>
<td>0.75</td>
<td>0.97</td>
<td>0.98</td>
<td>1.05</td>
</tr>
<tr>
<td>£8 but under £10</td>
<td>0.86</td>
<td>1.15</td>
<td>1.19</td>
<td>1.20</td>
</tr>
<tr>
<td>£10 but under £14</td>
<td>1.24</td>
<td>1.41</td>
<td>1.57</td>
<td>1.55</td>
</tr>
<tr>
<td>£14 but under £20</td>
<td>1.66</td>
<td>1.70</td>
<td>2.23</td>
<td>2.28</td>
</tr>
<tr>
<td>£20 or over</td>
<td>1.83</td>
<td>2.12</td>
<td>3.36</td>
<td>2.62</td>
</tr>
<tr>
<td>All ranges of income</td>
<td><strong>1.10</strong></td>
<td><strong>1.53</strong></td>
<td><strong>1.63</strong></td>
<td><strong>1.36</strong></td>
</tr>
</tbody>
</table>

Source: As Table F.3.

### Table F.6  Age and Household Type by Tenure in 1964

<table>
<thead>
<tr>
<th>Age of Household Head</th>
<th>Owner-occupiers</th>
<th>Local authority tenants</th>
<th>Other tenants</th>
<th>All tenures (percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 30</td>
<td>36</td>
<td>17</td>
<td>47</td>
<td>100</td>
</tr>
<tr>
<td>30 – 39</td>
<td>49</td>
<td>25</td>
<td>25</td>
<td>100</td>
</tr>
<tr>
<td>40 – 49</td>
<td>46</td>
<td>33</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>50 – 59</td>
<td>49</td>
<td>25</td>
<td>27</td>
<td>100</td>
</tr>
<tr>
<td>60 – 69</td>
<td>44</td>
<td>25</td>
<td>31</td>
<td>100</td>
</tr>
<tr>
<td>70 or over</td>
<td>46</td>
<td>22</td>
<td>32</td>
<td>100</td>
</tr>
<tr>
<td>All ages</td>
<td>46</td>
<td>25</td>
<td>28</td>
<td>100</td>
</tr>
<tr>
<td>Type of household</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual under age 60</td>
<td>3</td>
<td>2</td>
<td>7</td>
<td>4</td>
</tr>
<tr>
<td>Small adult household (*)</td>
<td>14</td>
<td>7</td>
<td>17</td>
<td>13</td>
</tr>
<tr>
<td>Small families (‡)</td>
<td>22</td>
<td>22</td>
<td>18</td>
<td>21</td>
</tr>
<tr>
<td>Large families (§)</td>
<td>10</td>
<td>19</td>
<td>9</td>
<td>12</td>
</tr>
<tr>
<td>Large adult households (§)</td>
<td>23</td>
<td>26</td>
<td>20</td>
<td>23</td>
</tr>
<tr>
<td>Individuals aged 60 and over and couples of whom at least one was 60 or over</td>
<td>27</td>
<td>23</td>
<td>29</td>
<td>27</td>
</tr>
<tr>
<td>All households</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Note: (*) Two adults both under age 60.
(‡) One or two adults, one child or two.
(§) One adult or two, three or more children.
(§) Three adults or more. “Adults” are above school leaving age – 15 in 1964.

Source: *The Housing Survey in England and Wales*, Tables 2.30 and 2.31.
<table>
<thead>
<tr>
<th>Household size</th>
<th>Owner-occupier</th>
<th>Local authority tenant</th>
<th>Other tenant</th>
<th>All tenures (percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>11</td>
<td>11</td>
<td>21</td>
<td>14</td>
</tr>
<tr>
<td>2</td>
<td>33</td>
<td>22</td>
<td>33</td>
<td>30</td>
</tr>
<tr>
<td>3</td>
<td>24</td>
<td>24</td>
<td>21</td>
<td>23</td>
</tr>
<tr>
<td>4</td>
<td>19</td>
<td>21</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>5</td>
<td>9</td>
<td>13</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td>6 or more</td>
<td>4</td>
<td>9</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

**Occupation**

- Administrative, managerial, professional: 18, 3, 7, 11
- Small employers, shopkeepers, farmers: 8, 1, 4, 5
- Clerical and shop assistants: 9, 7, 7, 8
- Skilled manual workers and foremen: 31, 44, 33, 35
- Semi-skilled and personal service: 10, 24, 21, 17
- Retired and unemployed: 23, 19, 24, 23
- Unclassified: 1, 2, 3, 2

Total: 100, 100, 100, 100

Source: The Housing Survey in England and Wales, Table 2.31 (1964).
<table>
<thead>
<tr>
<th>Household Income (per week)</th>
<th>Owner-occupiers</th>
<th>Local authority tenants</th>
<th>Other tenants</th>
<th>All tenures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under £6</td>
<td>5</td>
<td>9</td>
<td>12</td>
<td>8</td>
</tr>
<tr>
<td>£6 but under £10</td>
<td>10</td>
<td>9</td>
<td>12</td>
<td>10</td>
</tr>
<tr>
<td>£10 but under £15</td>
<td>12</td>
<td>16</td>
<td>19</td>
<td>15</td>
</tr>
<tr>
<td>£15 but under £20</td>
<td>17</td>
<td>21</td>
<td>20</td>
<td>19</td>
</tr>
<tr>
<td>£20 but under £25</td>
<td>15</td>
<td>17</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>£25 but under £30</td>
<td>14</td>
<td>13</td>
<td>9</td>
<td>12</td>
</tr>
<tr>
<td>£30 and over (*)</td>
<td>27</td>
<td>15</td>
<td>12</td>
<td>19</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Head of Household Income (per week)</th>
<th>Owner-occupiers</th>
<th>Local authority tenants</th>
<th>Other tenants</th>
<th>All tenures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to £5</td>
<td>10</td>
<td>13</td>
<td>17</td>
<td>13</td>
</tr>
<tr>
<td>Over £5 to £7.10s</td>
<td>7</td>
<td>13</td>
<td>13</td>
<td>10</td>
</tr>
<tr>
<td>Over £7.10s to £10</td>
<td>6</td>
<td>9</td>
<td>12</td>
<td>9</td>
</tr>
<tr>
<td>Over £10 to £12.10s</td>
<td>10</td>
<td>16</td>
<td>17</td>
<td>14</td>
</tr>
<tr>
<td>Over £12.10s to £15</td>
<td>16</td>
<td>24</td>
<td>16</td>
<td>18</td>
</tr>
<tr>
<td>Over £15 to £20</td>
<td>24</td>
<td>20</td>
<td>16</td>
<td>20</td>
</tr>
<tr>
<td>Over £20</td>
<td>27</td>
<td>5</td>
<td>9</td>
<td>16</td>
</tr>
<tr>
<td><strong>All households</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Note: (*) Published table shows £30 but under £40 and £40 and over. These two ranges were combined to improve comparability between the two tables.

### Table F.9 Age and Household Type by Tenure in 1971 and 1972

<table>
<thead>
<tr>
<th>Age of Household Head</th>
<th>Owner-occupiers</th>
<th>Local authority tenants</th>
<th>Other tenants</th>
<th>All tenures (percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25</td>
<td>32</td>
<td>26</td>
<td>42</td>
<td>100</td>
</tr>
<tr>
<td>25 – 29</td>
<td>51</td>
<td>24</td>
<td>25</td>
<td>100</td>
</tr>
<tr>
<td>30 – 44</td>
<td>57</td>
<td>30</td>
<td>13</td>
<td>100</td>
</tr>
<tr>
<td>45 – 59</td>
<td>49</td>
<td>37</td>
<td>15</td>
<td>100</td>
</tr>
<tr>
<td>60 – 64</td>
<td>46</td>
<td>34</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>65 – 69</td>
<td>48</td>
<td>33</td>
<td>19</td>
<td>100</td>
</tr>
<tr>
<td>70 – 79</td>
<td>44</td>
<td>35</td>
<td>21</td>
<td>100</td>
</tr>
<tr>
<td>80 and over</td>
<td>46</td>
<td>27</td>
<td>27</td>
<td>100</td>
</tr>
<tr>
<td>All ages</td>
<td>49</td>
<td>32</td>
<td>19</td>
<td>100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Owner-occupiers</th>
<th>Local authority tenants</th>
<th>Other tenants</th>
<th>All tenures (percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals under age 60</td>
<td>3</td>
<td>4</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>Small adult households</td>
<td>14</td>
<td>11</td>
<td>18</td>
<td>14</td>
</tr>
<tr>
<td>Small families</td>
<td>26</td>
<td>18</td>
<td>19</td>
<td>22</td>
</tr>
<tr>
<td>Large families</td>
<td>11</td>
<td>17</td>
<td>8</td>
<td>13</td>
</tr>
<tr>
<td>Large adult households</td>
<td>18</td>
<td>21</td>
<td>14</td>
<td>18</td>
</tr>
<tr>
<td>Individuals aged 60 and over and couples of whom at least one was 60 or over</td>
<td>27</td>
<td>28</td>
<td>32</td>
<td>29</td>
</tr>
</tbody>
</table>

**All households**  
100 100 100 100

Source: General Household Survey 1971, Table 5.9; 1972 Table 2.2.
Table F.10  Household Size and Socio-Economic Group of Household Head by Tenure 1971

<table>
<thead>
<tr>
<th>Household size</th>
<th>Owner-occupier</th>
<th>Local authority tenant</th>
<th>Other tenant</th>
<th>All tenures (percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>13.7</td>
<td>17.5</td>
<td>29.2</td>
<td>18.1</td>
</tr>
<tr>
<td>2</td>
<td>33.7</td>
<td>26.9</td>
<td>34.4</td>
<td>31.9</td>
</tr>
<tr>
<td>3</td>
<td>20.4</td>
<td>18.7</td>
<td>16.7</td>
<td>19.1</td>
</tr>
<tr>
<td>4</td>
<td>19.2</td>
<td>17.2</td>
<td>11.3</td>
<td>16.9</td>
</tr>
<tr>
<td>5</td>
<td>8.3</td>
<td>10.0</td>
<td>5.2</td>
<td>8.2</td>
</tr>
<tr>
<td>6 or more</td>
<td>4.8</td>
<td>9.6</td>
<td>3.2</td>
<td>5.8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100.0</strong></td>
<td><strong>100.0</strong></td>
<td><strong>100.0</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

**Socio-Economic Group (Occupation)**

<table>
<thead>
<tr>
<th></th>
<th>Owner-occupier</th>
<th>Local authority tenant</th>
<th>Other tenant</th>
<th>All tenures (percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional</td>
<td>7</td>
<td>—</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Employers, managers</td>
<td>22</td>
<td>5</td>
<td>12</td>
<td>15</td>
</tr>
<tr>
<td>Intermediate and junior non-manual</td>
<td>24</td>
<td>13</td>
<td>21</td>
<td>20</td>
</tr>
<tr>
<td>Skilled manual</td>
<td>30</td>
<td>41</td>
<td>28</td>
<td>33</td>
</tr>
<tr>
<td>Semi-skilled manual and personal service</td>
<td>12</td>
<td>28</td>
<td>23</td>
<td>19</td>
</tr>
<tr>
<td>Unskilled manual</td>
<td>3</td>
<td>12</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Other (*)</td>
<td>3</td>
<td>2</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Note: (*) Armed Forces, students, never in paid work.

Source: Size distribution of households from Census 1971, England and Wales Household Composition Tables, Table 1.
Table F.11  Distribution of Household Income and Head of Household Income by Tenure 1971  
(Great Britain)

<table>
<thead>
<tr>
<th></th>
<th>Owner-occupiers</th>
<th>Local authority tenants</th>
<th>Renting unfurnished from private landlords</th>
<th>Total (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Household income (£ per year)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 500</td>
<td>5</td>
<td>10</td>
<td>15</td>
<td>8</td>
</tr>
<tr>
<td>500 but under 800</td>
<td>8</td>
<td>13</td>
<td>16</td>
<td>11</td>
</tr>
<tr>
<td>800 but under 1,000</td>
<td>4</td>
<td>5</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>1,000 but under 1,500</td>
<td>12</td>
<td>17</td>
<td>18</td>
<td>15</td>
</tr>
<tr>
<td>1,500 but under 2,100</td>
<td>20</td>
<td>24</td>
<td>20</td>
<td>21</td>
</tr>
<tr>
<td>2,100 but under 2,600</td>
<td>16</td>
<td>14</td>
<td>11</td>
<td>15</td>
</tr>
<tr>
<td>2,600 but under 3,100</td>
<td>12</td>
<td>8</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>3,100 or over</td>
<td>23</td>
<td>9</td>
<td>8</td>
<td>16</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td><strong>Head of household income (£ per year)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 500</td>
<td>10</td>
<td>21</td>
<td>30</td>
<td>17</td>
</tr>
<tr>
<td>500 but under 800</td>
<td>10</td>
<td>14</td>
<td>14</td>
<td>12</td>
</tr>
<tr>
<td>800 but under 1,000</td>
<td>5</td>
<td>8</td>
<td>9</td>
<td>7</td>
</tr>
<tr>
<td>1,000 but under 1,500</td>
<td>18</td>
<td>29</td>
<td>23</td>
<td>23</td>
</tr>
<tr>
<td>1,500 but under 2,100</td>
<td>27</td>
<td>22</td>
<td>16</td>
<td>23</td>
</tr>
<tr>
<td>2,100 but under 2,600</td>
<td>13</td>
<td>6</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>2,600 but under 3,100</td>
<td>7</td>
<td>6</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>3,100 or over</td>
<td>9</td>
<td>6</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Note: (*) Sum of owner-occupiers; renting from local authorities and New Towns; and renting unfurnished from private landlords.

Source: Derived from Table XXXVI of *Housing and Construction Statistics No 6* (1973).
Table F.12  Age and Household Type by Tenure in 1979

<table>
<thead>
<tr>
<th>Age of Household Head</th>
<th>Owner-occupiers</th>
<th>Local authority tenants</th>
<th>Other tenants</th>
<th>All tenures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25</td>
<td>34</td>
<td>29</td>
<td>37</td>
<td>100</td>
</tr>
<tr>
<td>25 – 29</td>
<td>52</td>
<td>29</td>
<td>19</td>
<td>100</td>
</tr>
<tr>
<td>30 – 44</td>
<td>63</td>
<td>27</td>
<td>10</td>
<td>100</td>
</tr>
<tr>
<td>45 – 59</td>
<td>54</td>
<td>36</td>
<td>10</td>
<td>100</td>
</tr>
<tr>
<td>60 – 64</td>
<td>44</td>
<td>39</td>
<td>17</td>
<td>100</td>
</tr>
<tr>
<td>65 – 69</td>
<td>47</td>
<td>39</td>
<td>14</td>
<td>100</td>
</tr>
<tr>
<td>70 – 79</td>
<td>42</td>
<td>39</td>
<td>19</td>
<td>100</td>
</tr>
<tr>
<td>80 and over</td>
<td>41</td>
<td>43</td>
<td>17</td>
<td>100</td>
</tr>
<tr>
<td>All ages</td>
<td>52</td>
<td>34</td>
<td>14</td>
<td>100</td>
</tr>
<tr>
<td>Household Type</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individuals under age 60</td>
<td>5</td>
<td>6</td>
<td>14</td>
<td>7</td>
</tr>
<tr>
<td>Small adult households</td>
<td>16</td>
<td>10</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>Small families</td>
<td>25</td>
<td>19</td>
<td>16</td>
<td>22</td>
</tr>
<tr>
<td>Large families</td>
<td>9</td>
<td>10</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td>Large adult households</td>
<td>17</td>
<td>17</td>
<td>9</td>
<td>16</td>
</tr>
<tr>
<td>Individuals aged 60 and</td>
<td>27</td>
<td>38</td>
<td>40</td>
<td>32</td>
</tr>
<tr>
<td>over and couples of whom</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>at least one was 60 or</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>over</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All households</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: General Household Survey 1979, Tables 3.9 and 3.10.

Table F.13  Household Size and Socio-Economic Group of Household Head by Tenure 1981 and 1979

<table>
<thead>
<tr>
<th>Household size</th>
<th>Owner-occupier</th>
<th>Local authority tenant</th>
<th>Other tenant</th>
<th>All tenures</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>16.4</td>
<td>25.6</td>
<td>36.7</td>
<td>21.7</td>
</tr>
<tr>
<td>2</td>
<td>33.2</td>
<td>29.7</td>
<td>33.0</td>
<td>32.2</td>
</tr>
<tr>
<td>3</td>
<td>18.1</td>
<td>16.7</td>
<td>13.3</td>
<td>17.0</td>
</tr>
<tr>
<td>4</td>
<td>21.4</td>
<td>14.9</td>
<td>10.7</td>
<td>18.1</td>
</tr>
<tr>
<td>5</td>
<td>7.7</td>
<td>7.8</td>
<td>4.2</td>
<td>7.3</td>
</tr>
<tr>
<td>6 or more</td>
<td>3.3</td>
<td>5.2</td>
<td>2.1</td>
<td>3.7</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Socio-Economic Group (Occupation)</th>
<th>Owner-occupier</th>
<th>Local authority tenant</th>
<th>Other tenant</th>
<th>All tenures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional</td>
<td>8</td>
<td>1</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Employers, managers</td>
<td>22</td>
<td>4</td>
<td>14</td>
<td>15</td>
</tr>
<tr>
<td>Intermediate and junior non-manual</td>
<td>24</td>
<td>14</td>
<td>25</td>
<td>21</td>
</tr>
<tr>
<td>Skilled manual</td>
<td>30</td>
<td>39</td>
<td>28</td>
<td>33</td>
</tr>
<tr>
<td>Semi-skilled manual and personal service</td>
<td>13</td>
<td>29</td>
<td>23</td>
<td>20</td>
</tr>
<tr>
<td>Unskilled manual</td>
<td>2</td>
<td>13</td>
<td>9</td>
<td>7</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Note: (*) Excludes Armed Forces, students, never in paid work. See note to Table F.9.

Source: 1981 Census, England and Wales, Housing and Households, Table 2.
General Household Survey 1979, Table 3.12.
<table>
<thead>
<tr>
<th>Household income (£ per year)</th>
<th>Owner-occupiers</th>
<th>Local authority tenants</th>
<th>Renting unfurnished from private landlords</th>
<th>Total (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 1,500</td>
<td>6</td>
<td>10</td>
<td>18</td>
<td>8</td>
</tr>
<tr>
<td>1,500 but under 2,500</td>
<td>9</td>
<td>23</td>
<td>25</td>
<td>15</td>
</tr>
<tr>
<td>2,500 but under 3,600</td>
<td>7</td>
<td>11</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td>3,600 but under 5,000</td>
<td>12</td>
<td>14</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>5,000 but under 6,000</td>
<td>11</td>
<td>10</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>6,000 but under 7,000</td>
<td>11</td>
<td>9</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td>7,000 but under 8,000</td>
<td>10</td>
<td>8</td>
<td>6</td>
<td>9</td>
</tr>
<tr>
<td>8,000 but under 9,000</td>
<td>8</td>
<td>4</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>9,000 or over</td>
<td>25</td>
<td>11</td>
<td>8</td>
<td>19</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
</tr>
<tr>
<td><strong>Mean</strong></td>
<td><strong>6,953</strong></td>
<td><strong>4,924</strong></td>
<td><strong>4,188</strong></td>
<td><strong>6,068</strong></td>
</tr>
<tr>
<td><strong>Median</strong></td>
<td><strong>6,180 (~)</strong></td>
<td><strong>4,258</strong></td>
<td><strong>3,080</strong></td>
<td><strong>5,250 (~)</strong></td>
</tr>
<tr>
<td><strong>Head of household income (£ per year)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 1,500</td>
<td>12</td>
<td>18</td>
<td>29</td>
<td>15</td>
</tr>
<tr>
<td>1,500 but under 2,500</td>
<td>9</td>
<td>27</td>
<td>26</td>
<td>17</td>
</tr>
<tr>
<td>2,500 but under 3,600</td>
<td>11</td>
<td>16</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td>3,600 but under 5,000</td>
<td>22</td>
<td>21</td>
<td>17</td>
<td>21</td>
</tr>
<tr>
<td>5,000 but under 6,000</td>
<td>16</td>
<td>11</td>
<td>8</td>
<td>13</td>
</tr>
<tr>
<td>6,000 but under 7,000</td>
<td>12</td>
<td>5</td>
<td>4</td>
<td>9</td>
</tr>
<tr>
<td>7,000 but under 8,000</td>
<td>6</td>
<td>2</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>8,000 but under 9,000</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>9,000 or over</td>
<td>8</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
</tr>
<tr>
<td><strong>Mean</strong></td>
<td><strong>4,997</strong></td>
<td><strong>3,259</strong></td>
<td><strong>2,949</strong></td>
<td><strong>4,265</strong></td>
</tr>
<tr>
<td><strong>Median</strong></td>
<td><strong>4,400 (~)</strong></td>
<td><strong>2,949</strong></td>
<td><strong>2,187</strong></td>
<td><strong>3,750 (~)</strong></td>
</tr>
</tbody>
</table>

Note: (~) Approximate only due to medians being combined (weighted average).
Source: Derived from Housing and Construction Statistics 1970-1980, Table 141.
Table F.15  Proportions of Households in 1964, 1971, and 1979 that were Owner-Occupiers and Private Sector Tenants: Analysis by Age

<table>
<thead>
<tr>
<th>Age of Household Head</th>
<th>1964 (Owner-occupiers)</th>
<th>1971</th>
<th>1979</th>
<th>1964 (Private sector tenants (%))</th>
<th>1971</th>
<th>1979</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 30</td>
<td>36</td>
<td>45</td>
<td>46</td>
<td>47</td>
<td>31</td>
<td>25</td>
</tr>
<tr>
<td>30 – 39</td>
<td>49</td>
<td>57</td>
<td>63</td>
<td>25</td>
<td>13</td>
<td>10</td>
</tr>
<tr>
<td>40 – 49</td>
<td>46</td>
<td>49</td>
<td>54</td>
<td>20</td>
<td>15</td>
<td>9</td>
</tr>
<tr>
<td>50 – 59</td>
<td>49</td>
<td>47</td>
<td>66</td>
<td>31</td>
<td>20</td>
<td>15</td>
</tr>
<tr>
<td>60 – 69</td>
<td>46</td>
<td>44</td>
<td>42</td>
<td>32</td>
<td>23</td>
<td>19</td>
</tr>
<tr>
<td>70 or over</td>
<td>46</td>
<td>49</td>
<td>52</td>
<td>28</td>
<td>19</td>
<td>14</td>
</tr>
<tr>
<td>All ages</td>
<td>46</td>
<td>49</td>
<td>52</td>
<td>28</td>
<td>19</td>
<td>14</td>
</tr>
</tbody>
</table>

Note: (*) “Other tenants” in the source tables.  
(©) Aged 30 – 44.  
(©) Aged 45 – 59.

Source: See Tables F.5, F.8, and F.11.

Table F.16  Numbers of Earners in Households by Tenure 1962-79

<table>
<thead>
<tr>
<th>1964</th>
<th>Owner-occupiers</th>
<th>Local authority tenants</th>
<th>Private sector tenants (%)</th>
<th>All households (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>20</td>
<td>16</td>
<td>24</td>
<td>20</td>
</tr>
<tr>
<td>1962</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>17</td>
<td>11</td>
<td>—</td>
<td>16</td>
</tr>
<tr>
<td>One</td>
<td>45</td>
<td>34</td>
<td>—</td>
<td>42</td>
</tr>
<tr>
<td>Two</td>
<td>28</td>
<td>33</td>
<td>—</td>
<td>29</td>
</tr>
<tr>
<td>Three or more</td>
<td>9</td>
<td>22</td>
<td>—</td>
<td>13</td>
</tr>
<tr>
<td>1971</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>19</td>
<td>23</td>
<td>30</td>
<td>22</td>
</tr>
<tr>
<td>One</td>
<td>38</td>
<td>34</td>
<td>39</td>
<td>36</td>
</tr>
<tr>
<td>Two</td>
<td>36</td>
<td>28</td>
<td>24</td>
<td>31</td>
</tr>
<tr>
<td>Three or more</td>
<td>7</td>
<td>15</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td>1979</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>21</td>
<td>33</td>
<td>41</td>
<td>26</td>
</tr>
<tr>
<td>One</td>
<td>31</td>
<td>29</td>
<td>31</td>
<td>31</td>
</tr>
<tr>
<td>Two</td>
<td>38</td>
<td>25</td>
<td>23</td>
<td>33</td>
</tr>
<tr>
<td>Three or more</td>
<td>9</td>
<td>15</td>
<td>6</td>
<td>10</td>
</tr>
</tbody>
</table>

Notes: (©) In 1971 and 1979 comprises only owner-occupiers, local authority tenants, and tenants renting unfurnished from private landlords.

Table F.17  Distribution of Households by Tenure Within Socio-Economic Groups: England and Wales 1961, 1971, and 1981

<table>
<thead>
<tr>
<th></th>
<th>Owner-occupiers</th>
<th>Local authority tenants</th>
<th>Others</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Professional occupations, employers, managers</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1961</td>
<td>67.3</td>
<td>6.8</td>
<td>25.9</td>
<td>100.0</td>
</tr>
<tr>
<td>1971</td>
<td>75.8</td>
<td>7.7</td>
<td>16.5</td>
<td>100.0</td>
</tr>
<tr>
<td>1981</td>
<td>82.9</td>
<td>6.5</td>
<td>10.6</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Intermediate and junior non-manual</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1961</td>
<td>53.4</td>
<td>15.3</td>
<td>31.3</td>
<td>100.0</td>
</tr>
<tr>
<td>1971</td>
<td>59.3</td>
<td>18.0</td>
<td>23.7</td>
<td>100.0</td>
</tr>
<tr>
<td>1981</td>
<td>70.8</td>
<td>15.1</td>
<td>14.1</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Skilled manual and own account non-professional</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1961</td>
<td>40.0</td>
<td>29.3</td>
<td>30.0</td>
<td>100.0</td>
</tr>
<tr>
<td>1971</td>
<td>47.8</td>
<td>34.4</td>
<td>17.8</td>
<td>100.0</td>
</tr>
<tr>
<td>1981</td>
<td>58.7</td>
<td>31.3</td>
<td>10.0</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Semi-skilled manual and personal service</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1961</td>
<td>28.7</td>
<td>32.3</td>
<td>39.0</td>
<td>100.0</td>
</tr>
<tr>
<td>1971</td>
<td>35.6</td>
<td>39.2</td>
<td>25.2</td>
<td>100.0</td>
</tr>
<tr>
<td>1981</td>
<td>43.2</td>
<td>43.2</td>
<td>13.6</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Unskilled manual</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1961</td>
<td>21.9</td>
<td>38.9</td>
<td>39.2</td>
<td>100.0</td>
</tr>
<tr>
<td>1971</td>
<td>27.0</td>
<td>49.3</td>
<td>23.7</td>
<td>100.0</td>
</tr>
<tr>
<td>1981</td>
<td>30.2</td>
<td>51.2</td>
<td>18.6</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>All socio-economic groups (†)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1961</td>
<td>43.1</td>
<td>23.6</td>
<td>33.3</td>
<td>100.0</td>
</tr>
<tr>
<td>1971</td>
<td>50.4</td>
<td>28.0</td>
<td>21.6</td>
<td>100.0</td>
</tr>
<tr>
<td>1981</td>
<td>58.0</td>
<td>28.8</td>
<td>13.2</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Notes: (†) Includes Armed Services, students, no present or previous occupation.
Source: Census.
Table F.18  Proportions of Owner-Occupiers in 1960 Who Would Have Preferred to Rent

<table>
<thead>
<tr>
<th>Owner-occupiers with mortgages</th>
<th>Greater London</th>
<th>Rest of England and Wales (percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net weekly income of household head</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to £10</td>
<td>33</td>
<td>26</td>
</tr>
<tr>
<td>Over £10 to £15</td>
<td>26</td>
<td>26</td>
</tr>
<tr>
<td>Over £15 to £20</td>
<td>20</td>
<td>17</td>
</tr>
<tr>
<td>Over £20</td>
<td>13</td>
<td>5</td>
</tr>
<tr>
<td>All owner-occupiers with mortgages (*)</td>
<td>22</td>
<td>21</td>
</tr>
<tr>
<td>Outright owners (*)</td>
<td>11</td>
<td>12</td>
</tr>
<tr>
<td>All owner-occupiers with stated income and preference</td>
<td>18</td>
<td>17</td>
</tr>
</tbody>
</table>

Note: (*) “All owners who were still paying” in the original.

Source: Central Office of Information for Government Social Survey: The Housing Structure in 1960, Table 27.

Table F.19  Tenure Preferences of Household Heads in 1978

<table>
<thead>
<tr>
<th>Actual tenure</th>
<th>Owner-occupation</th>
<th>Rent from council</th>
<th>Preferred Tenure</th>
<th>Other renting (*)</th>
<th>Other ($)</th>
<th>All tenures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outright owner</td>
<td>84</td>
<td>8</td>
<td>1</td>
<td>2</td>
<td>4</td>
<td>All tenures</td>
</tr>
<tr>
<td>Own with mortgage</td>
<td>97</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>All tenures</td>
</tr>
<tr>
<td>Rent from local authority</td>
<td>49</td>
<td>48</td>
<td>2</td>
<td>5</td>
<td>2</td>
<td>All tenures</td>
</tr>
<tr>
<td>Rent from housing association</td>
<td>56</td>
<td>16</td>
<td>12</td>
<td>13</td>
<td>3</td>
<td>All tenures</td>
</tr>
<tr>
<td>Rent with job or business</td>
<td>76</td>
<td>15</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>All tenures</td>
</tr>
<tr>
<td>Rent unfurnished from private landlord</td>
<td>47</td>
<td>23</td>
<td>12</td>
<td>12</td>
<td>6</td>
<td>All tenures</td>
</tr>
<tr>
<td>Rent furnished from private landlord</td>
<td>74</td>
<td>11</td>
<td>7</td>
<td>4</td>
<td>4</td>
<td>All tenures</td>
</tr>
<tr>
<td>All tenures</td>
<td>172</td>
<td>19</td>
<td>2</td>
<td>3</td>
<td>3</td>
<td>All tenures</td>
</tr>
</tbody>
</table>

Notes: (*) Includes prefer to rent but without preferences as between landlords.

Source:  General Household Survey 1978, Table 4.27.
Table F.20  Employment Status of Household Heads by Tenure England 1977-78

<table>
<thead>
<tr>
<th>Ownership status of household head</th>
<th>Owner-occupiers</th>
<th>Rented from council</th>
<th>Rented from housing association</th>
<th>Rented from private landlord</th>
<th>All households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed full-time</td>
<td>69.6</td>
<td>52.6</td>
<td>44.4</td>
<td>57.1</td>
<td>62.4</td>
</tr>
<tr>
<td>Employed part-time</td>
<td>2.8</td>
<td>3.6</td>
<td>3.7</td>
<td>3.9</td>
<td>3.2</td>
</tr>
<tr>
<td>Unemployed</td>
<td>1.9</td>
<td>5.9</td>
<td>3.3</td>
<td>4.4</td>
<td>3.5</td>
</tr>
<tr>
<td>Wholly retired</td>
<td>16.7</td>
<td>20.8</td>
<td>28.0</td>
<td>17.9</td>
<td>18.2</td>
</tr>
<tr>
<td>Housewife</td>
<td>7.3</td>
<td>12.7</td>
<td>16.2</td>
<td>9.5</td>
<td>9.4</td>
</tr>
<tr>
<td>Other</td>
<td>1.7</td>
<td>4.3</td>
<td>4.5</td>
<td>7.2</td>
<td>3.3</td>
</tr>
<tr>
<td>All households</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Derived from Table 4 of Department of the Environment, *National Dwelling and Housing Survey* (HMSO 1979).

Table F.21  Unemployment Rates by Tenure and Socio-Economic Group: England 1977-78

<table>
<thead>
<tr>
<th>Socio-economic group</th>
<th>Owner-occupiers</th>
<th>Local Authority and Housing Association tenants</th>
<th>Tenants renting from private landlords, etc.</th>
<th>All tenures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional occupations, employers, managers</td>
<td>1.3</td>
<td>5.7</td>
<td>3.7</td>
<td>2.0</td>
</tr>
<tr>
<td>Intermediate and junior non-manual</td>
<td>2.6</td>
<td>6.3</td>
<td>6.9</td>
<td>3.9</td>
</tr>
<tr>
<td>Skilled manual (including foremen and working on own account)</td>
<td>2.5</td>
<td>8.3</td>
<td>5.4</td>
<td>4.9</td>
</tr>
<tr>
<td>Semi-skilled manual and personal service</td>
<td>4.4</td>
<td>8.8</td>
<td>8.3</td>
<td>6.9</td>
</tr>
<tr>
<td>Unskilled</td>
<td>6.1</td>
<td>16.4</td>
<td>10.9</td>
<td>12.9</td>
</tr>
<tr>
<td>All occupations</td>
<td>2.4</td>
<td>8.9</td>
<td>6.4</td>
<td>4.8</td>
</tr>
<tr>
<td>Hypothetical, if the mix of occupations were the same in all tenures</td>
<td>2.7</td>
<td>7.8</td>
<td>6.0</td>
<td>4.8</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Under 30</th>
<th>Age of Household Head</th>
<th>Above Total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Council tenants</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married or cohabiting couple</td>
<td>233</td>
<td>410</td>
<td>477</td>
<td>1,590</td>
</tr>
<tr>
<td>households</td>
<td></td>
<td></td>
<td>470</td>
<td></td>
</tr>
<tr>
<td>Lone parent households</td>
<td>230</td>
<td>210</td>
<td>34</td>
<td>480</td>
</tr>
<tr>
<td>Other multi-person households</td>
<td>14</td>
<td>50</td>
<td>137</td>
<td>363</td>
</tr>
<tr>
<td>One-person households, male</td>
<td>66</td>
<td>65</td>
<td>140</td>
<td>493</td>
</tr>
<tr>
<td>One-person households, female</td>
<td>34</td>
<td>31</td>
<td>77</td>
<td>945</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>577</td>
<td>766</td>
<td>865</td>
<td>3,872</td>
</tr>
<tr>
<td><strong>Council sitting tenant purchaser</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married or cohabiting couple</td>
<td>25</td>
<td>248</td>
<td>451</td>
<td>929</td>
</tr>
<tr>
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<td></td>
<td>205</td>
<td></td>
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<tr>
<td>Lone parent households</td>
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<td>24</td>
<td>11</td>
<td>40</td>
</tr>
<tr>
<td>Other multi-person households</td>
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<td>25</td>
<td>57</td>
<td>130</td>
</tr>
<tr>
<td>One-person households, male</td>
<td>2</td>
<td>16</td>
<td>32</td>
<td>79</td>
</tr>
<tr>
<td>One-person households, female</td>
<td>—</td>
<td>7</td>
<td>18</td>
<td>110</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>38</td>
<td>319</td>
<td>570</td>
<td>1,287</td>
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<tr>
<td><strong>Other owner-occupiers</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married or cohabiting couple</td>
<td>1,028</td>
<td>3,004</td>
<td>2,990</td>
<td>8,319</td>
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<td>Lone parent households</td>
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<td>313</td>
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<tr>
<td>Other multi-person households</td>
<td>90</td>
<td>113</td>
<td>251</td>
<td>681</td>
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<td>One-person households, male</td>
<td>218</td>
<td>284</td>
<td>216</td>
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</tr>
<tr>
<td>One-person households, female</td>
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<td>135</td>
<td>198</td>
<td>1,449</td>
</tr>
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<td><strong>Total</strong></td>
<td>1,461</td>
<td>3,743</td>
<td>3,723</td>
<td>11,762</td>
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Table F.23  Sitting Tenant Purchasers from Local Authorities, Other Owner-Occupiers, and Local Authority Tenants: Number in Employment 1991

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<tr>
<th></th>
<th>None</th>
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<th>Two</th>
<th>Three or more</th>
<th>Total (thousands = 100 percent)</th>
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<td>Couple households</td>
<td>44</td>
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<td>75</td>
<td>20</td>
<td>4</td>
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<td>2,282</td>
</tr>
<tr>
<td>All households</td>
<td>62</td>
<td>22</td>
<td>12</td>
<td>4</td>
<td>3,872</td>
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<tr>
<td><strong>Council sitting tenant purchasers</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Couple households</td>
<td>21</td>
<td>22</td>
<td>38</td>
<td>19</td>
<td>929</td>
</tr>
<tr>
<td>Other households</td>
<td>41</td>
<td>41</td>
<td>13</td>
<td>5</td>
<td>358</td>
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<tr>
<td>All households</td>
<td>26</td>
<td>27</td>
<td>31</td>
<td>15</td>
<td>1,287</td>
</tr>
<tr>
<td><strong>Other owner-occupiers</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Couple households</td>
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<td>24</td>
<td>48</td>
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<td>47</td>
<td>43</td>
<td>8</td>
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<td>3,443</td>
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<td>All households</td>
<td>25</td>
<td>29</td>
<td>37</td>
<td>9</td>
<td>11,763</td>
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### Table F.24  Employment Status of Household Heads by Tenure: England 1977-78 to 2000/01

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<th></th>
<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Owner-occupiers</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full-time employment</td>
<td>69.6</td>
<td>68.0</td>
<td>67.0</td>
<td>65.7</td>
<td>63.8</td>
<td>61.3</td>
<td>61.9</td>
</tr>
<tr>
<td>Part-time employment</td>
<td>2.8</td>
<td>3.0</td>
<td>3.0</td>
<td>3.5</td>
<td>4.2</td>
<td>4.8</td>
<td>5.2</td>
</tr>
<tr>
<td>Unemployed</td>
<td>1.9</td>
<td>3.0</td>
<td>4.0</td>
<td>2.8</td>
<td>3.4</td>
<td>2.6</td>
<td>1.0</td>
</tr>
<tr>
<td>Retired</td>
<td>16.7</td>
<td>20.0</td>
<td>17.0</td>
<td>22.9</td>
<td>23.7</td>
<td>25.9</td>
<td>27.4</td>
</tr>
<tr>
<td>Other economically inactive</td>
<td>9.0</td>
<td>6.0</td>
<td>10.0</td>
<td>5.2</td>
<td>4.9</td>
<td>5.3</td>
<td>4.5</td>
</tr>
<tr>
<td><strong>Total (thousands = 100%)</strong></td>
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<td>9,860</td>
<td>10,990</td>
<td>12,248</td>
<td>13,050</td>
<td>13,501</td>
<td>14,418</td>
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<tr>
<td>(Unemployment rate)</td>
<td>(2.6)</td>
<td>(4.0)</td>
<td>(5.0)</td>
<td>(3.9)</td>
<td>(1.8)</td>
<td>(3.7)</td>
<td>(1.5)</td>
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<td><strong>Local authority and housing association tenants</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full-time employment</td>
<td>52.3</td>
<td>43.0</td>
<td>32.0</td>
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<td>25.2</td>
<td>22.2</td>
<td>23.2</td>
</tr>
<tr>
<td>Part-time employment</td>
<td>3.6</td>
<td>4.0</td>
<td>4.0</td>
<td>5.7</td>
<td>5.0</td>
<td>6.3</td>
<td>8.5</td>
</tr>
<tr>
<td>Unemployed</td>
<td>5.8</td>
<td>8.0</td>
<td>13.0</td>
<td>11.8</td>
<td>11.1</td>
<td>11.9</td>
<td>6.1</td>
</tr>
<tr>
<td>Retired</td>
<td>21.1</td>
<td>29.0</td>
<td>27.0</td>
<td>38.5</td>
<td>40.4</td>
<td>37.7</td>
<td>36.3</td>
</tr>
<tr>
<td>Other economically inactive</td>
<td>17.2</td>
<td>15.0</td>
<td>24.0</td>
<td>18.2</td>
<td>18.3</td>
<td>22.0</td>
<td>26.0</td>
</tr>
<tr>
<td><strong>Total (thousands = 100%)</strong></td>
<td>5,238</td>
<td>5,460</td>
<td>5,030</td>
<td>4,706</td>
<td>4,436</td>
<td>4,396</td>
<td>4,206</td>
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<tr>
<td>(Unemployment rate)</td>
<td>(9.4)</td>
<td>(15.0)</td>
<td>(27.0)</td>
<td>(27.2)</td>
<td>(26.9)</td>
<td>(29.4)</td>
<td>(16.2)</td>
</tr>
<tr>
<td><strong>Private sector tenants, etc.</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full-time employment</td>
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<td>54.0</td>
<td>53.0</td>
<td>51.3</td>
<td>54.4</td>
<td>49.5</td>
<td>56.7</td>
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<tr>
<td>Part-time employment</td>
<td>4.2</td>
<td>3.0</td>
<td>4.0</td>
<td>5.8</td>
<td>4.7</td>
<td>5.9</td>
<td>8.6</td>
</tr>
<tr>
<td>Unemployed</td>
<td>3.4</td>
<td>5.0</td>
<td>8.0</td>
<td>7.1</td>
<td>7.8</td>
<td>10.6</td>
<td>4.8</td>
</tr>
<tr>
<td>Retired</td>
<td>22.4</td>
<td>25.0</td>
<td>18.0</td>
<td>24.4</td>
<td>20.6</td>
<td>15.1</td>
<td>12.2</td>
</tr>
<tr>
<td>Other economically inactive</td>
<td>14.8</td>
<td>12.0</td>
<td>17.0</td>
<td>11.5</td>
<td>12.5</td>
<td>18.8</td>
<td>17.9</td>
</tr>
<tr>
<td><strong>Total (thousands = 100%)</strong></td>
<td>2,420</td>
<td>1,910</td>
<td>1,920</td>
<td>1,702</td>
<td>1,824</td>
<td>2,007</td>
<td>2,000</td>
</tr>
<tr>
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<td>(5.4)</td>
<td>(8.0)</td>
<td>(13.0)</td>
<td>(11.1)</td>
<td>(11.7)</td>
<td>(16.0)</td>
<td>(6.8)</td>
</tr>
<tr>
<td><strong>All tenures</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full-time employment</td>
<td>62.4</td>
<td>59.0</td>
<td>55.0</td>
<td>54.3</td>
<td>54.1</td>
<td>51.5</td>
<td>53.5</td>
</tr>
<tr>
<td>Part-time employment</td>
<td>3.2</td>
<td>3.0</td>
<td>3.0</td>
<td>4.3</td>
<td>4.4</td>
<td>4.4</td>
<td>6.2</td>
</tr>
<tr>
<td>Unemployed</td>
<td>3.3</td>
<td>5.0</td>
<td>7.0</td>
<td>5.4</td>
<td>5.6</td>
<td>5.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Retired</td>
<td>18.2</td>
<td>24.0</td>
<td>20.0</td>
<td>27.0</td>
<td>27.3</td>
<td>27.4</td>
<td>27.7</td>
</tr>
<tr>
<td>Other economically inactive</td>
<td>12.7</td>
<td>10.0</td>
<td>15.0</td>
<td>9.0</td>
<td>8.6</td>
<td>10.4</td>
<td>10.2</td>
</tr>
<tr>
<td><strong>Total (thousands = 100%)</strong></td>
<td>16,824</td>
<td>17,230</td>
<td>17,940</td>
<td>18,656</td>
<td>19,309</td>
<td>19,905</td>
<td>20,624</td>
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<tr>
<td>(Unemployment rate)</td>
<td>(5.1)</td>
<td>(7.0)</td>
<td>(11.0)</td>
<td>(5.5)</td>
<td>(8.8)</td>
<td>(8.7)</td>
<td>(3.9)</td>
</tr>
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</table>

Sources: See Table S.13.

### Table F.25  Division Between Tenure of Increase in Households With Economically Inactive Heads 1977-78 to 2000/01

<table>
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<tr>
<th></th>
<th>Owner-occupiers</th>
<th>Local authority and housing association tenants</th>
<th>Other tenants</th>
<th>All tenures</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(thousands)</td>
<td></td>
<td></td>
<td>(thousands)</td>
</tr>
<tr>
<td>1977/78 to 1981</td>
<td>+255</td>
<td>+405</td>
<td>-135</td>
<td>-535</td>
</tr>
<tr>
<td>1981 to 1984</td>
<td>+340</td>
<td>+150</td>
<td>-35</td>
<td>+450</td>
</tr>
<tr>
<td>1984 to 1988</td>
<td>+486</td>
<td>+108</td>
<td>-60</td>
<td>+533</td>
</tr>
<tr>
<td>1988 to 1991</td>
<td>+290</td>
<td>-64</td>
<td>-6</td>
<td>+220</td>
</tr>
<tr>
<td>1991 to 1995/96</td>
<td>+495</td>
<td>+17</td>
<td>+78</td>
<td>+591</td>
</tr>
<tr>
<td>1995/96 to 2001/02</td>
<td>+370</td>
<td>-2</td>
<td>-82</td>
<td>+286</td>
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Source: See Table S.13 in the text.

181
### Table F.26  Number of Earners in Households by Tenure 1981-2000/01

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<td>38</td>
<td>10</td>
<td>100</td>
</tr>
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<td>Local authority tenants</td>
<td>33</td>
<td>29</td>
<td>25</td>
<td>12</td>
<td>100</td>
</tr>
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<td>Private rented sector (unfurnished)</td>
<td>41</td>
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<tr>
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<td><strong>28</strong></td>
<td><strong>29</strong></td>
<td><strong>8</strong></td>
<td><strong>100</strong></td>
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<td><strong>1988</strong></td>
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<td></td>
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<tr>
<td>Owner-occupiers</td>
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<td>28</td>
<td>36</td>
<td>11</td>
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<tr>
<td>Local authority tenants</td>
<td>59</td>
<td>24</td>
<td>12</td>
<td>5</td>
<td>100</td>
</tr>
<tr>
<td>Private rented sector (all)</td>
<td>37</td>
<td>34</td>
<td>22</td>
<td>6</td>
<td>100</td>
</tr>
<tr>
<td><strong>All tenures</strong></td>
<td><strong>35</strong></td>
<td><strong>28</strong></td>
<td><strong>28</strong></td>
<td><strong>9</strong></td>
<td><strong>100</strong></td>
</tr>
<tr>
<td><strong>1991</strong></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Owner-occupiers</td>
<td>25</td>
<td>29</td>
<td>36</td>
<td>10</td>
<td>100</td>
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<tr>
<td>Local authority tenants</td>
<td>62</td>
<td>22</td>
<td>12</td>
<td>4</td>
<td>100</td>
</tr>
<tr>
<td>Private rented sector (all)</td>
<td>36</td>
<td>34</td>
<td>24</td>
<td>6</td>
<td>100</td>
</tr>
<tr>
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<td><strong>28</strong></td>
<td><strong>29</strong></td>
<td><strong>8</strong></td>
<td><strong>100</strong></td>
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<td><strong>1995/96</strong></td>
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<td>28</td>
<td>37</td>
<td>8</td>
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</tr>
<tr>
<td>Local authority tenants</td>
<td>65</td>
<td>22</td>
<td>10</td>
<td>2</td>
<td>100</td>
</tr>
<tr>
<td>Private rented sector (all)</td>
<td>41</td>
<td>32</td>
<td>23</td>
<td>4</td>
<td>100</td>
</tr>
<tr>
<td><strong>All tenures</strong></td>
<td><strong>37</strong></td>
<td><strong>27</strong></td>
<td><strong>30</strong></td>
<td><strong>6</strong></td>
<td><strong>100</strong></td>
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<tr>
<td><strong>2000/01</strong></td>
<td></td>
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<td></td>
<td></td>
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<td>Owner-occupiers</td>
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<td>28</td>
<td>36</td>
<td>9</td>
<td>100</td>
</tr>
<tr>
<td>Local authority tenants</td>
<td>62</td>
<td>24</td>
<td>10</td>
<td>3</td>
<td>100</td>
</tr>
<tr>
<td>Private rented sector</td>
<td>30</td>
<td>38</td>
<td>25</td>
<td>6</td>
<td>100</td>
</tr>
<tr>
<td><strong>All tenures</strong></td>
<td><strong>35</strong></td>
<td><strong>28</strong></td>
<td><strong>30</strong></td>
<td><strong>7</strong></td>
<td><strong>100</strong></td>
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### Table F.27  Matrix of Households Formed and Moving: England and Wales 1971

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<th>Present tenure</th>
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<td></td>
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<tr>
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<td>36</td>
<td>449</td>
</tr>
<tr>
<td>Local authority tenant</td>
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<td>25</td>
<td>288</td>
</tr>
<tr>
<td>Private rented sector tenants</td>
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<td>172</td>
<td>276</td>
<td>622</td>
</tr>
<tr>
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<td>122</td>
<td>311</td>
</tr>
<tr>
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<td></td>
</tr>
<tr>
<td>Other new households</td>
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<td>107</td>
<td>133</td>
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<td>2</td>
<td>26</td>
<td>35</td>
</tr>
<tr>
<td>outside Great Britain</td>
<td></td>
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<tr>
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<td>7</td>
<td>2</td>
<td>8</td>
<td>17</td>
</tr>
<tr>
<td>Scotland</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>801</strong></td>
<td><strong>454</strong></td>
<td><strong>600</strong></td>
<td><strong>1,855</strong></td>
</tr>
</tbody>
</table>

Source: *Housing Policy* Technical Volume, Table II.47.

### Table F.28  Ages of Heads of Households Entering Owner-Occupation and Renting from Local Authorities 1978

<table>
<thead>
<tr>
<th>Age of head</th>
<th>Owner-occupiers</th>
<th>Local authority tenants</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number (thousand)</td>
<td>Percent</td>
</tr>
<tr>
<td>Under 30</td>
<td>190</td>
<td>55</td>
</tr>
<tr>
<td>30 – 44</td>
<td>114</td>
<td>33</td>
</tr>
<tr>
<td>45 – 59</td>
<td>31</td>
<td>9</td>
</tr>
<tr>
<td>60 – 69</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>70 and over</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td><strong>All ages</strong></td>
<td><strong>347</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: *Recently Moving Households*, Table 3.2.
Table F.29  Incomes of Heads of Households Entering Owner-Occupation and Renting from Local Authorities 1978

<table>
<thead>
<tr>
<th>Income per week (gross)</th>
<th>Owner-occupiers</th>
<th>Local authority tenants</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number (thousands)</td>
<td>Percent</td>
</tr>
<tr>
<td>Up to £20</td>
<td>9</td>
<td>3</td>
</tr>
<tr>
<td>£20 - £40</td>
<td>12</td>
<td>3</td>
</tr>
<tr>
<td>£40 - £60</td>
<td>62</td>
<td>18</td>
</tr>
<tr>
<td>£60 - £80</td>
<td>122</td>
<td>35</td>
</tr>
<tr>
<td>£80 - £100</td>
<td>76</td>
<td>22</td>
</tr>
<tr>
<td>£100 - £120</td>
<td>34</td>
<td>10</td>
</tr>
<tr>
<td>£120 or more</td>
<td>32</td>
<td>9</td>
</tr>
<tr>
<td>All ranges of income</td>
<td>347</td>
<td>100</td>
</tr>
</tbody>
</table>

Source:  Recently Moving Households, Table 3.6.

Table F.30  Recent Movers to Owner-Occupation and the Social Rented Sector in 1997/98: Age

<table>
<thead>
<tr>
<th>Age of household head</th>
<th>Owner-occupiers</th>
<th>Local authority tenants</th>
<th>RSL tenants</th>
<th>All social sector tenants</th>
</tr>
</thead>
<tbody>
<tr>
<td>16 – 24</td>
<td>12</td>
<td>24</td>
<td>18</td>
<td>22</td>
</tr>
<tr>
<td>25 – 34</td>
<td>61</td>
<td>34</td>
<td>35</td>
<td>34</td>
</tr>
<tr>
<td>35 – 44</td>
<td>17</td>
<td>18</td>
<td>14</td>
<td>16</td>
</tr>
<tr>
<td>45 – 54</td>
<td>6</td>
<td>7</td>
<td>12</td>
<td>9</td>
</tr>
<tr>
<td>55 – 65</td>
<td>3</td>
<td>5</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>65 and over</td>
<td>2</td>
<td>12</td>
<td>16</td>
<td>13</td>
</tr>
<tr>
<td>All ages</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Source:  Housing in England 1997/98, Tables 3D and 4C.

Table F.31  Recent Movers to Owner-Occupation and the Social Rented Sector: Employment Status of Household Head

<table>
<thead>
<tr>
<th>Economic status of household head</th>
<th>Owner-occupiers</th>
<th>Local authority tenants</th>
<th>RSL tenants</th>
<th>All social sector tenants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working full-time</td>
<td>89</td>
<td>35</td>
<td>34</td>
<td>34</td>
</tr>
<tr>
<td>Working part-time</td>
<td>3</td>
<td>8</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Unemployed</td>
<td>1</td>
<td>16</td>
<td>10</td>
<td>14</td>
</tr>
<tr>
<td>Retired</td>
<td>3</td>
<td>13</td>
<td>16</td>
<td>14</td>
</tr>
<tr>
<td>Other economically inactive</td>
<td>4</td>
<td>29</td>
<td>31</td>
<td>30</td>
</tr>
<tr>
<td>All ages</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Source:  As Table F.30.
Table F.32  Housing Circumstances of Council House Waiting List Members: England and Wales 1949

<table>
<thead>
<tr>
<th></th>
<th>(thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households with a dwelling to themselves</td>
<td>625</td>
</tr>
<tr>
<td>Households living in only part of a dwelling</td>
<td>365</td>
</tr>
<tr>
<td>Couples, or lone parents with children, living with in-laws, etc.</td>
<td>410</td>
</tr>
<tr>
<td>Split households (*)</td>
<td>145</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,545</strong></td>
</tr>
</tbody>
</table>

Note: (*) Would-be couples living apart.
Source: *Housing in England* 1997/98, Table 6D.1 (page 125).

Table F.33  Type of Household or Potential Household on Council House Waiting Lists: England and Wales 1949

<table>
<thead>
<tr>
<th></th>
<th>(thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Husband and wife only</td>
<td>320</td>
</tr>
<tr>
<td>Husband and wife with children, all aged 16 or over</td>
<td>90</td>
</tr>
<tr>
<td>Husband and wife with 1 or more children under age 16</td>
<td>875</td>
</tr>
<tr>
<td>Widow or widower with child(ren)</td>
<td>50</td>
</tr>
<tr>
<td>Single men and women, widows, widowers, living alone</td>
<td>30</td>
</tr>
<tr>
<td>Other types of household (*)</td>
<td>180</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,545</strong></td>
</tr>
</tbody>
</table>

Note: (*) Includes households that included parents as well as children of the person on the waiting list.

Table F.34  Households and Potential Households on Local Authority Waiting Lists in 1949 (England and Wales) and 1995/96 (England)

<table>
<thead>
<tr>
<th></th>
<th>Number (thousands)</th>
<th>Proportions (percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Couple households with no dependent children</td>
<td>320</td>
<td>133</td>
</tr>
<tr>
<td>Couple households with dependent children</td>
<td>875</td>
<td>85</td>
</tr>
<tr>
<td>Lone parent with dependent children</td>
<td>50</td>
<td>93</td>
</tr>
<tr>
<td>Other multi-person households</td>
<td>270</td>
<td>11</td>
</tr>
<tr>
<td>One-person households</td>
<td>30</td>
<td>309</td>
</tr>
<tr>
<td><strong>All households</strong></td>
<td><strong>1,545</strong></td>
<td><strong>631</strong></td>
</tr>
</tbody>
</table>

Source: 1949 from Table F.33; 1995/96 from *Housing in England* 1995/96, Table 6.2.
### Table F.35  Housing Tenure of Newly Married Couples and their Parents England and Wales 1973

<table>
<thead>
<tr>
<th></th>
<th>Percentage of couples in each category</th>
<th>Percentage of couples that were owner-occupiers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parents of both husband and wife owner-occupiers</td>
<td>30</td>
<td>68</td>
</tr>
<tr>
<td>Parents of either husband or wife owner-occupiers but not both</td>
<td>37</td>
<td>57</td>
</tr>
<tr>
<td>Neither parents owner-occupiers</td>
<td>34</td>
<td>33</td>
</tr>
<tr>
<td><strong>All married couple new households (*)</strong></td>
<td>100</td>
<td>52</td>
</tr>
</tbody>
</table>

Note: (*) Excludes couples where the tenure of one or both parents was not known.
Source:  *Housing Policy* Technical Volume, Table II 47.

### Table F.36  Present Tenure of Couple Households By Parents’ Tenure 1993

<table>
<thead>
<tr>
<th></th>
<th>Percentage of households in each category</th>
<th>Tenure of households within each category</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Owner-occupier</td>
<td>Local authority or HA tenant</td>
</tr>
<tr>
<td>Parents’ tenure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Both owner-occupier</td>
<td>41</td>
<td>85</td>
</tr>
<tr>
<td>One owned, one rented</td>
<td>34</td>
<td>79</td>
</tr>
<tr>
<td>Both rented</td>
<td>25</td>
<td>64</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100</td>
<td>78</td>
</tr>
</tbody>
</table>

Source:  Department of the Environment, *House Property and Inheritance in the UK* (HMSO 1994), Table L.5.
PART G: THE PRIVATE RENTED SECTOR: ALL HOUSEHOLDS (AND THEIR HOUSING) WHO ARE NEITHER OWNER-OCCUPIERS NOR SOCIAL SECTOR TENANTS

Supporting Tables

Table S.23 Tenure Relationships in Multi-Occupied Rateable Units in London in 1960.......................................................... 191
Table S.24 Estimate of Numbers of Private Sector Tenant Households Occupying Only Part of a Dwelling ......................... 192
Table S.25 Changes in Sub-Sectors of the Statistical Private Rented Sector............. 195
Table S.26 Rent Controlled Tenancies in England and Wales Under the 1939 Legislation................................................. 199
Table S.27 Distribution of Lengths of Residence 1972 to 1995 .......................... 202

Main Tables

Table G.1 Annual Estimates of the Private Rented Sector Housing Stock in England and Wales 1981-2001................................. 205
Table G.2 Private Sector Tenant Households in Shared Dwellings: Estimates, Surveys and Censuses 1939 to 2001 ......................... 206
Table G.3 Households Occupying Unfurnished and Furnished Accommodation in the Private Rented Sector 1966-2001/02.......................... 207
Table G.4 Employment and Business Premises Sub-Sectors of Private Renting 1961-2001...................................................... 208
Table G.5 Proportions of Households in Accommodation That Goes With the Job or Rented With Business: General Household Survey Series .......... 209
Table G.6 Rent-Free Accommodation 1964-2001............................................. 210
Table G.7 Services Family Quarters: Permanent Holdings in the United Kingdom 1967-2002.................................................. 211
Table G.8 Agricultural Dwelling Houses and Shops Rated with Private Dwelling Accommodation: England and Wales................... 212
Table G.9 Housing Tenure of Households with Household Heads in Agriculture and the Armed Forces: England and Wales 1961 and 1981 .......................... 213
Table G.10 Tenants Whose Accommodation Goes With The Job: Totals by Age and Whether Rent is Paid: England 1988.............................. 214
Table G.11 Numbers of Controlled Tenancies in England and Wales .................. 214
Table G.12 Categories of Lettings in England 1964 to 2001/02.......................... 215
<table>
<thead>
<tr>
<th>Table</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>G.13</td>
<td>Duration of Residence: Tenants Renting Unfurnished or Furnished from Private Landlords (Excluding with Job or Business): Great Britain</td>
</tr>
<tr>
<td>G.14</td>
<td>Length of Residence of Private Sector Tenants: England and Wales 1964</td>
</tr>
<tr>
<td>G.15</td>
<td>Duration of Residence of Private Sector Tenants in England 1981-2000/01 and Numbers Moving Within the Sector in the Previous Year</td>
</tr>
<tr>
<td>G.16</td>
<td>Distribution of Types of Household Renting Unfurnished or Furnished: in England and Wales in 1964 and Great Britain from 1971</td>
</tr>
<tr>
<td>G.18</td>
<td>Proportion of Married Couples (Wife Aged 20 or Over at Marriage) Renting from Private Landlords by Duration of Marriages</td>
</tr>
</tbody>
</table>
I  Scope and Content: What is the Private Rented Sector in Statistical and Policy Terms

1. In Parts E and F of this study, as in annual official estimates of the tenure of the housing stock, "the private rented sector" is defined by exception as all dwellings and households that were not included in the owner-occupied and local authority sectors. In surveys before 1971, and in the 1961 and 1971 censuses housing associations were treated as part of the private rented sector. In Part E and Table E.3 and E.4 the numbers of housing association tenants and dwellings were estimated for 1971 and earlier. The private rented sector defined by exception may be termed the "statistical private rented sector". Its defining characteristic the accommodation is not owned by the persons that occupy it, and that it is not rented from a local authority or new town or housing association as a tenant, as distinct from occupying it by virtue of employment. Accommodation occupied by virtue of employment is part of the "statistical" private rented sector, from public sector employers as well as private. The definition given above of the statistical private rented sector also has the effect of including within it accommodation occupied rent-free. The private rented sector defined in this way is very heterogeneous.

2. The sub-sectors within the "statistical" private rented sector are very different one from another and in their connection with the housing system as a whole. In terms of economic function, accommodation that goes with the job of a member of the households or is rented with business (business premises, including farms) is separate from the housing market, as is accommodation occupied rent-free. Some rent-free accommodation goes with the job, but not all. These sub-sectors are separate from what may be termed the private rented sector proper, which offers dwelling space for rent as ordinary living accommodation.

3. Within the private rented sector proper there are further distinctions to draw that are important for understanding how private sector renting works and how is has changed. One of these is between lettings of whole houses or flats, and lettings of only part of a house. As noted in Part E, there is a virtually one-to-one relationship between owner-occupied dwellings and households, and between occupied local authority and housing association dwellings and households, and between occupied local authority and housing association dwellings and tenant households. It follows therefore that lettings of only parts of dwellings are in the private rented sector apart from owner-occupiers and (much more rarely) local authority tenants who rent out rooms in their houses to tenants. The number of lettings of parts of dwellings are therefore closely related to the number of sharing households (Part A) and shared dwellings (Part B). Further important distinctions are of legal status, specifically whether tenancies were subject to rent control, and more recently whether they are regulated tenancies (see paragraph 32 below). Estimates of the number of tenancies subject to rent control are a feature of housing surveys on the late 1950s and the early 1960s. Differences between the controlled and non-controlled sectors in terms of the type of accommodation and household circumstances were of considerable policy interest; so too are the differences between accommodation and households in the tenure regimes that later legislation created.
4. The private rented sector has three counting units: dwellings and households as in the other tenures, but also the tenancy groups within the same household. A tenancy group has a separate agreement with the landlord and pays rent separately. It is possible for there to be two or more tenancy groups within the same household. The tenancy groups in such a case have separate accommodation, but if they share the use of a sitting room they are not separate households (see Part A, paragraph 5).

5. The size of the "statistical" private rented sector is considered first, then its sub-sectors. Sub-sectors are considered in three ways: (a) the sub-sectors that are not part of what was termed above the "private rented sector proper", i.e. accommodation that goes with the job, rented with farm or business premises, or is occupied rent free; (b) type of accommodation, particularly whole house of flat, part of a house; and (c) let unfurnished or furnished. Until 1974 whether a letting was unfurnished or furnished was very significant for its legal status as a controlled or regulated tenancy. Since 1974 this has ceased to apply, but the distinction is still significant for sectors of the market that is served. The next section deals with legal status: rent control and regulation, and the legal statuses brought into being by the Housing Acts of 1980 and 1988. The third section comprises the characteristics of tenant households and the changing proportions of long term and short-stay tenants.

II The Size of the "Statistical" Private Rented Sector and its Sub-Sectors

6. The size of the sector and its sub-sectors can in principle be measured either in terms of dwellings or of households (Tables E.3 and E.4). A year-by-year time series from 1981 is shown in Table G.1 to supplement the census year series of the private rented dwelling stock in Table E.3. The interest of a year-by-year profile of the private rented sector stock after 1981 comes from the fact that the reduction in the overall size of the sector slowed and then reversed. The provisions of the Housing Act 1988 to de-regulate new lettings came into effect in January 1989. What was the size of the sector immediately prior to the start of de-regulation is clearly of interest; so too is the timing of subsequent increases. The annual sequence between 1981 and 1991 is the result of work in the Department of the Environment which revised earlier estimates by taking totals of local authority and housing association dwellings from administrative sources and using survey data (from the Labour Force Survey, which has a larger sample than the Survey of English Housing) to divide the remainder between owner-occupation and the private rented sector. The detail is in D. Down, A. Holmans and H. Small, "Trends in the Size of the Private Rented Sector", Housing Finance, May 1994. Only a small reduction in the size of the sector was shown between 1981 and the middle of the 1980s; but then a rapid reduction possibly because the boom in house prices (Table I.2) increased the incentive to sell when tenants left. The same procedure was used to work forward from 1991; but the published estimate (see Table G.1 for reference) is lower by about 150,000 than a direct estimate (for England) from the 2001 census. The direct estimate is described in Chapter VI of A. Holmans, Households and Dwellings in England in 1991 and 2001 (Cambridge Centre for Housing and Planning Research, 2004). How this difference should be apportioned between 1991 and 2001 is still to be considered; but a continuation of the increase that Table G.1 shows would seem the most likely. If so, the private rented sector
in the broadest sense would be shown to have increased by about 500,000 between the low point in 1989 and 2001. A year-by-year sequence of number of households in the private rented sector could not be estimated independently of the number of dwellings.

7. As noted in paragraph 3 above, the private rented sector includes households that occupy only a part of a dwelling as well as households occupying a whole house or flat. The number of private sector tenant households will therefore normally exceed the number of occupied private rented sector dwellings. Where an owner-occupier (or possibly a local authority or housing association tenant) rents out part of his house to a tenant there is a private rented sector household but no private rented sector dwelling. Where a private sector tenant lets out part of his house to a sub-tenant there is one private rented sector dwelling but two or more private rented sector households. The larger the number of private sector tenants living in only part of a dwelling, the larger will be the difference between the number of private rented sector dwellings and households. Tables E.3 and E.4 show this difference to have been the highest in 1953, and to have reduced subsequently until in 1981 the total private rented sector stock (occupied as vacant) exceeded the number of private sector households. The difference between private rented sector dwellings and households is not the same as the number of households living in only part of a dwelling, the difference between the number of households and dwellings is two, but there are three households living in only part of a dwelling. To derive an estimate of the number of private sector tenants living in only part of a dwelling from the difference between totals of households and dwellings, it is necessary to know: (a) the average number of households per dwelling where all households are private sector tenants; and (b) the number of private sector tenants who are renting part of a dwelling from an owner-occupier of a local authority tenant. Evidence is sparse. Table S.23 shows information about the circumstances in multi-occupied “rateable units” in London collected by the 1960 housing survey. The sample numbers were not large enough for a similar table to be produced for the rest of England and Wales apart from London.

Table S.23 Tenure Relationships in Multi-Occupied Rateable Units in London in 1960  

<table>
<thead>
<tr>
<th></th>
<th>Joint owner-occupiers</th>
<th>Owner-occupiers with tenants</th>
<th>All tenants of external landlord</th>
<th>Tenants with sub-tenants</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of households</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>31</td>
<td>13</td>
<td>32</td>
<td>78</td>
</tr>
<tr>
<td>3</td>
<td>—</td>
<td>6</td>
<td>5</td>
<td>3</td>
<td>14</td>
</tr>
<tr>
<td>4 or more</td>
<td>—</td>
<td>3</td>
<td>4</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>(2 or more)</td>
<td>(2)</td>
<td>(40)</td>
<td>(22)</td>
<td>(36)</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: *The Housing Situation in 1960*, Table 16.

8. From Table 23 it can be calculated that in multi-occupied “rateable units” where all the households were private sector tenants, the average number of tenant households per rented dwelling was between 2.3 and 2.4; and that about 27 percent of all private sector tenants living in only part of a dwelling were renting from owner-occupiers. The ratio of tenant households living in only part of a dwelling to the excess of households over owner-occupied private rented sector dwellings would be about 1:5:1. To use this ratio
for England as a whole, and for other years, is clearly risky, but probably worth considering. An experimental calculation is made in Table S.24 for 1939, 1953, 1961, and 1971. Numbers of private rented sector households are in Table E.4, and dwellings in E.3. For the present calculation occupied dwellings have to be estimated by subtracting vacant dwellings. Only assumptions are possible about vacant dwellings. Vacancy rates for all tenures together are in Tables B.1 and B.2. Vacancy rates are generally higher in the private rented sector. The vacancy rates taken are: in 1939, 2.0 percent (derived from 1931); 1953, 1.5 percent (derived from 1951); 1961 2.5 percent, and 1971, 3.5 percent. The calculation is in Table S.24.

Table S.24 Estimate of Numbers of Private Sector Tenant Households Occupying Only Part of a Dwelling

<table>
<thead>
<tr>
<th></th>
<th>1939</th>
<th>1953</th>
<th>1961</th>
<th>1971</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Dwellings (Table E.3)</td>
<td>6,366</td>
<td>6,000</td>
<td>4,538</td>
<td>3,195</td>
</tr>
<tr>
<td>(2) Occupied dwellings (line (1) less the percentages in paragraph 9)</td>
<td>6,239</td>
<td>5,910</td>
<td>4,425</td>
<td>3,083</td>
</tr>
<tr>
<td>(3) Households (Table E.4)</td>
<td>6,684</td>
<td>6,695</td>
<td>4,848</td>
<td>3,432</td>
</tr>
<tr>
<td>(4) (3) minus (2)</td>
<td>445</td>
<td>785</td>
<td>423</td>
<td>349</td>
</tr>
<tr>
<td>(5) Occupying only part of a dwelling ((4) x 1.2)</td>
<td>534</td>
<td>942</td>
<td>508</td>
<td>419</td>
</tr>
</tbody>
</table>

Source: Tables E.3 and E.4 and see text.

9. The principal value of the calculation in Table S.24 is to provide estimates of the number private rented sector households living in only part of a dwelling in 1939 and 1953, before census and survey information became available from the 1960s onwards. Figures for numbers of private sector tenant households in shared dwellings were provided in each census from 1961 onwards. Information was provided also by the 1964 housing survey and the 1978 and 1988 private rented sector surveys. The survey information is not fully consistent with the censuses, and the censuses are not fully consistent one with another. The steep drop between the 1961 and 1971 censuses in the proportion of private sector tenants in shared dwellings (Table G.2) is not consistent with the much smaller reduction in the difference between households and dwellings. The 1991 Census Validation Survey provided strong evidence that the figures for shared dwellings and sharing households (all tenures) was too low, and comparison of the 2001 census figure for sharing households with other sources (principally the Survey of English Housing) also suggests that the census figure for sharing households is too low. The 1991 and 2001 figures for sharing households are discussed in A. E. Holmans, Dwellings and Households in England in 1991 and 2001 (Chapter IV and Annex C). The 1964 survey (The Housing Survey in England and Wales) in Table 2.27 gave totals of private rented sector households, and proportions of these living in “accommodation units” that were parts of “rateable units”. A “rateable unit” was a separate house or flat for purposes taxation; and the number of accommodation units (accommodation occupied by one household – a household space in later terminology) that were parts of rateable units is an approximation to households in shared dwellings. By this reckoning about 820,000 private sector tenant households in 1964 occupied part of a dwelling. A corresponding figure from the 1978 private rented sector survey (Office of Population
Censuses and Survey, *The privately rented sector in 1978*, HMSO 1982, Table 4.1) is 405,000. The census and survey figures are in Table G.2. Also shown are the estimated figures for 1939, 1953, and 1961 from Table S.21.

10. The data in Table G.2 are a miscellany, with differences in coverage and, as noted in the previous paragraph, probable under-statement in the 1991 and 2001 censuses. Furthermore, the 1964 and 1978 survey figures over-state the number of households living in shared dwellings, as some accommodation that was part of a “rateable unit” could have been sufficiently self-contained to count as a separate dwelling. It is evident that in absolute terms the proportion of the private rented sector that was shared accommodation fell steeply; and notwithstanding the uncertain status of the figure for 1953, probably fell fast between then and the 1970s as a proportion of the sector as a whole. The size of the shared accommodation sub-sector is important because it was a source of quick access accommodation. Its reduction is a possible reason for increases, over the long term, in overt homelessness.

11. Sub-sector classifications for the private rented sector overlap. An important aspect of the composition of the sector is how much of it is part of the housing market in the ordinary sense, with access dependent on demand and ability to pay, and how much can only be accessed by other means, such as holding a position where housing goes with job, renting a business (including farms) with living accommodation, or living rent-free owing to special relationships with the owner (for instance for family reasons). Some “tied” accommodation is rent free, but not all; some is furnished (e.g. Services Family Quarters) but not all. For numbers of tenants whose accommodation is furnished or unfurnished, irrespective of whether it was occupied with employment or rented with business premises or occupied rent-free, the best source is probably the series of general purpose housing surveys for England (National Dwelling and House survey, Labour Force Housing Trailers, Survey of English Housing (SEH), together with adjusted figures from the 1966 and 1971 censuses (from *The privately rented sector in England 1978*, Table 1.6). This series is in Table G.3. The SEH sample data up to 2001/02 were grossed by 1991 census-based mid-year population estimates. The results of the 2001 census led the Office for National Statistics to revise their population estimates downwards; so grossed household estimates derived from them are therefore slightly higher. ODPM intend to produce a revised series grossed by ONS’s final mid-year population estimates for 2000 and earlier. Sampling variation causes year-to-year variation, but the run of yearly figures is fairly similar to the England series in Table G.1. If the estimates for 1999/00, 2000/01, and 2001/02 are averaged, the increase from 1988, the low point in the size of the private rented sector, was about 340,000 in total, of which about 200,000 was in the unfurnished sub-sector and 140,000 in the furnished sub-sector.

12. The employment and business sub-sectors are important because they are governed by different influences from the private rented sector proper. Reductions in employment in industries where historically high proportions of employees lived in housing provided by their employer, for instance coal mining and agriculture could cause the employment sub-sector to diminish, irrespective of what was happening to the rest of the private rented sector. Information about the number of households occupying accommodation provided by their employer, rented or rent-free, begins with the 1960s; none of the earlier censuses provide any information. As regards business premises, the 1911 census gave a
figure of 438,000 “separate occupiers” living in shops (Table S.3) and the 1921 census showed 462,000 buildings that were shops occupied by private families (Part B, Table S.4) and 53,000 “other” buildings occupied by private families. Accommodation occupied by virtue of employment and rented with farm or business premises were distinguished as tenures in the 1961 and 1981 censuses; occupation by virtue of employment and rented with business premises were combined in the 1991 censuses, and in 2001 rented “from the employer of a household member” was distinguished as a tenure. No mention was made of renting with business premises in 2001.

13. There is as well information from the 1964 housing survey and the 1978 private rented sector survey. The 1964 survey (The Housing Survey in England and Wales, Tables 2.16 and 2.27) reported proportions of private sector tenants occupying their accommodation by virtue of employment and occupying accommodation with or over business premises. These survey data were published as whole number percentages, so absolute numbers calculated from them are inevitably far from precise. The 1978 survey (The privately rented sector in England 1978, Chapter 6) provided more detail about accommodation that went with the job or business, including whether they would be obliged to leave if they gave up this job. Rent-free occupiers whose accommodation belonged to their landlord were also distinguished from other rent-free occupiers. This information was published as percentages. The absolute numbers given here that were derived from them are necessarily approximate only. Of approximately 530,000 tenant households that said that their lettings went with their job, 72 percent said that they would be legally obliged to leave if they left their job.

14. In Table G.4 the census and survey information referred to above is brought together to show the size of the employment and business sub-sectors. Rent-free accommodation is shown in Table G.6. In Table G.4 rents with business includes rented farms. There is an element of ambiguity about how far “occupied by virtue of employment” and “rented from employer” are in practice interpreted in the same way.

15. Two other sets of information about sub-sectors of the private rented sector are presented here. The General Household Survey (GHS) in its annual reports (which are for Great Britain) from 1971 to 1995 published an analysis of households' tenure in which one of the tenures distinguished was “rented with job or business”. This series is shown in Table G.5. GHS was not grossed, so the series is expressed as percentages of all the tenures households total. Sampling variation is clearly present from year-to-year, so a three-year moving average is shown as well. Rent-free occupation was not a tenure distinguished in censuses before 2001, so until then surveys are the source: the 1964 housing survey, the 1978 private rented sector survey, and from 1993/94 the Survey of English Housing. Except in 1964 the surveys distinguished rent-free accommodation provided by employers from other rent-free. They are brought together in Table G.6. Of interest in Table G.6 is the close agreement between the figures for 2000/01 from the Survey of English Housing and the 2001 census figures for England. The cross-analysis of rent-free occupiers by category of landlord in 2001 (see note to Table G.4) shows that of the 142,000 rent-free occupiers other than those whose landlord was their employer, 99,000 had as their landlord a relative or friend of a household member, 20,000 a private landlord or letting agency, and 33,000 “other”.

194
16. Tables G.4, G.5, and G.6 show a steep reduction in the number of households in the private rented sector that rented their accommodation from their employer or with business premises. A division of the "statistical" private rented sector between renting with job or business, rent-free occupation other than from employers, and the private rented sector proper could be estimated for 1961, 1981, 1991, and 2001 from Tables G.4 and G.6 if an estimate is made of rent-free occupiers other than from employers in 1961, 1981, and 1991. This can only be approximate; the basis is the 1978 and 1993/94 survey data. Table S25 shows the calculation.

<table>
<thead>
<tr>
<th></th>
<th>Rented with job or business premises</th>
<th>Rent-free excluding employment</th>
<th>Private rented sector proper</th>
<th>Total statistical private rented sector</th>
</tr>
</thead>
<tbody>
<tr>
<td>1961</td>
<td>865</td>
<td>(70)</td>
<td>3,915</td>
<td>4,848</td>
</tr>
<tr>
<td>1981</td>
<td>374</td>
<td>(70)</td>
<td>1,570</td>
<td>2,015</td>
</tr>
<tr>
<td>1991</td>
<td>381</td>
<td>(90)</td>
<td>1,440</td>
<td>1,907</td>
</tr>
<tr>
<td>2001</td>
<td>125</td>
<td>153</td>
<td>2,085</td>
<td>2,363</td>
</tr>
</tbody>
</table>

Source: Table G.4 and see text (paragraph 16).

17. Between 1961 and 1991 the private rented sector proper diminished at about the same rate as the statistical sector as a whole. But between 1991 and 2001 the private rented sector proper rose by more than did the "statistical" sector, as renting with jobs continued to decline. It is uncertain whether in 2001 renting of business premises was included with renting with employment. There were 63,000 households classified as "private rented: other". If, as a maximum they were assumed to be renting accommodation with business premises the figure for the private rented sector proper in 2001 would be about 2,020,000. That would be 640,000 more than in 1991, compared with an increase of 460,000 in the "statistical" private rented sector.

18. The reduction in the size of the "rented with job or business" sub-sector is partly the consequence of reductions in the number of households in occupations where this form of living accommodation is common. Agriculture and the Armed Services are important instances. The 1988 private rented sector survey found (Private renting in 1988, Table 8.41) that almost 40 percent of households whose accommodation went with the job were in the Armed Services or agriculture. Time-series information about employment there is in terms of individuals, without information about household status. An indication of changes can however be gained from the number of Services Family Quarters; and agricultural dwelling houses. These are dwelling totals, not households, and so not an exact measure. Not all households in agriculture and the Armed Services live in tied accommodation: and their tenures were shown by the census in 1961 and 1981, though not in later censuses.

19. Time-series information is available about the number of dwellings held by the Ministry of Defence as Services family quarters (previously married quarters) year-by-year since 1967. The figures refer to dwellings in the United Kingdom. Not all are occupied at any one time; the number of households occupying these dwellings is
therefore lower. But the downward trend in the number of dwellings (Table G.7) is
probably reflected in the number of households that live in Services family quarters.

20. For housing of people engaged in agriculture there is a time series from rating
statistics, of the number of "agricultural dwelling houses". This was a rating category: its
coverage was wider than of "tied" cottages of employees in agriculture, in that it included
as well dwellings occupied by farm employers and managers, and by self-employed farm
operators. The rateable value of agricultural dwelling houses was governed by the rent
that they could command if let to persons engaged in agriculture. This time series is in
Table G.8. Shops rated with private dwelling accommodation, also a rating category, are
included in this table for convenience.

21. Table G.9 shows the housing tenure in 1961 and 1981 of household heads who
were "farmers, employers and managers"; farming on own account; and agricultural
workers; and members of the Armed Services. In 1961 some household heads who had
retired from paid employment were classified by their occupation before retirement. This
was not so in 1981, which makes the fact that only 40% of agricultural workers lived in
accommodation occupied by virtue of employment — "tied" housing — of particular
interest; 24 percent were owner-occupiers; and 24 percent local authority and housing
association tenants. Fifteen percent of farmers with employees and 14 percent of those
working on their own account rented their housing along with farms. Ten percent of the
employers and managers (presumably managers) had accommodation that went with the
job.

22. Table G.9 conveys the impression that in 1991 considerably more Armed Services
personnel were owner-occupiers than lived in Services family quarters. That may
however be misleading because 16,000 in the "other renting" column said they were
renting furnished. Services family quarters are let furnished, so misclassification may
have occurred. But even if all servicemen renting furnished were in fact renting family
quarters, the number occupying family quarters and owner-occupiers would still have
been about equal.

23. Information about the occupations and ages of tenants whose accommodation went
with the job was included in Private renting in 1988 (Office of Population Censuses and
Surveys, 1990), the report of the 1988 Private Rented Sector Survey. The age analysis is
summarised in Table G.10, along with whether the accommodation was occupied rent-
free or whether rent is paid. Comparison with the tenancy type analysis in Table G.11
indicates that accommodation with jobs comprised about four-fifths of accommodation in
the private rented sector not accessible to the public. The 80,000 tenants in agricultural
occupations whose accommodation went with their jobs may also be compared with 1981
census figures (Table G.9) of 65,000 households in agriculture who occupied their
accommodation by virtue of employment and 30,000 who rented it with farm or business
premises. Quite apart from sampling variation, the 15,000 difference could readily be
explained by a contraction of employment in farming after 1981. The figure of 73,000
for the Armed Forces is higher than the census figure, even if the 16,000 households
reported as renting furnished (paragraph 22) are taken to be renting services family
quarters.
24. Renting with business (including farm) premises was distinguished in the 1961 and 1981 censuses, and in the 1960, 1964, and 1978 housing surveys. It is not mentioned in the reports of the 1988 and 1990 private rented sector surveys or the Survey of English Housing. The 1964 survey (The Housing Survey in England and Wales, Table 2.27) showed about 150,000 households renting accommodation described as “dwelling with/over business”. An approximately equal number of such dwellings were owner-occupied. The 1978 survey put the number of business lettings to households that were self-employed (i.e. not renting from an employer) at about 90,000 (The private rented sector in 1978, Table 6.2). Like is not necessarily being compared with like here. The number of shops rated with private dwell ing accommodation in 1978 was 188,000 (Table G.8). The historical series for shops with private dwelling accommodation is shown in Table G.8. The continuing decline could be due to shops with living accommodation going out of business, or the living accommodation being separate and made self-contained.

III Rent Control and Rent Regulation

25. In the inter-war years and for most of four decades after 1945 the coverage of rent control and rent regulation was very contentious and a major issue in housing policy. Rent control began with the Increase of Rent and Mortgage Interest (War Restrictions) Act of 1915. It applied to accommodation let unfurnished, with rateable values below £35 in London and £26 elsewhere in Britain. For accommodation within these limits the maximum rent that could legally be charged was restricted to the rent paid in August 1914. Rent restriction was buttressed by statutory security of tenure: tenants could be evicted only by a Court Order, which could be granted only on specified grounds. Legislation in 1919 and 1920 extended the coverage of rent control by raising the rateable value limits, but excluded dwellings built after the beginning of 1919. A 40 percent increase in controlled rents was allowed. This level of rents, August 1914 rents plus 40 percent, was basically the level of controlled rents throughout the inter-war years. In 1923 the law was amended to provide for de-control when dwellings hitherto subject to control were re-let, termed “de-control by movement” or “creeping de-control”. Since no new controlled lettings could come into existence (owing to the exclusion of dwellings built in 1919 or after), the controlled sector would gradually erode with time. In 1933 a new Rent Restrictions Act de-controlled dwellings with rateable values above £35 (£45 in London). For dwellings with rateable values below these limits but above £13 (£20 in London) “de-control by movement” was continued; but it was abolished for dwellings with lower rateable values. In 1938 the middle group (in rateable value terms) was divided, with the upper part de-controlled and the lower part to remain controlled with “de-control by movement” abolished.

26. In 1939 at the outbreak of war rent control and associated security of tenure were extended to nearly all dwellings belonging to private owners if let unfurnished (apart from “tied” housing) including dwellings built from 1919 onwards and hence never subject to control, and pre-1919 dwellings originally subject to control but subsequently de-controlled. New dwellings were exempted from rent control in 1954; but the main post-war measure was the Rent Act 1957, which de-controlled lettings above £30 rateable
value (in London £40) ("block de-control"), with de-control on re-letting of lettings below these limits, "de-control by movement", as in the inter-war years.

27. The first year for which an estimate can be made of the number of dwellings that were rented and actually subject to rent control is 1938, from data published in the report of the Fitzgerald Committee (see Part E, paragraphs 2 and 3). For earlier years, estimates included (in unspecified numbers) owner-occupied dwellings that would have been subject to rent control if they had been let. The returns collected for the Committee divided pre-1914 houses into controlled and not controlled except for the Metropolitan Boroughs. Rented dwellings there were only 6 percent of the total for all categories of authority, so significant error could not be introduced by assuming a pro-rata division, which would give 2,335,000 controlled dwellings out of a total of 3,869,000 (Part E, Table E.1). The total of pre-1919 undivided houses in the private rented sector is estimated at 4,612,000 (Table E.2), 743,000 more than then included in the returns. That figure includes dwellings outside the scope of the Fitzgerald Committee's inquiry such as "tied" accommodation and rent-free. How many there were is not known. Some 540,000 households rented from their employers in 1964 (Table G.4), the nearest survey-based figure to 1939. The 1939 figure is likely to have been rather higher, if anything. That leaves 200,000 as a possible under-statement of the number of pre-1919 dwellings. If divided pro-rata, 120,000 would be added to the estimate of controlled rented dwellings. The same assumption about rented flats (Table E.2) would add 154,000, which would put the total of rented dwellings with controlled rents at 2,610,000.

28. The figure of 2,610,000 refers to whole dwellings. Parts of dwellings could be the subject of controlled tenancies if let unfurnished: the 1964 housing survey (Table 2.27) put the number at about 160,000, out of a total of 800,000 lettings of parts of dwellings, and 9 percent of all controlled tenancies in that year. If the figure in Table G.3 for lettings of parts of dwellings is taken for purposes of calculation, the implication is that there would have been about 130,000 controlled tenancies that were parts of dwellings. That would make the size of the controlled sector at the outbreak of the war about 2.75 million.

29. Dwellings brought into rent control at the outbreak of war in 1939 included those built since the beginning of 1919 and hence hitherto exempt from control; and pre-1919 dwellings that had been de-controlled. Most of the post-191 dwellings became subject to control in 1939, say 850,000 out of the total of 885,000 in Table E.2 to allow for a small number being let furnished. Of the pre-1919 dwellings not subject to control, a calculation similar to that for controlled tenancies in paragraph 27 would give about 1,720,000. As for lettings of parts of dwellings, the best that can be done is to use the figures from the 1964 survey which showed the number of not controlled unfurnished lettings of parts of dwellings at 2.3 times the number of controlled lettings. If so the 130,000 controlled lettings of parts of dwellings would imply 300,000 not controlled. These would have been made subject to control in 1939. These figures are brought together in Table S.26.
Table S.26 Rent Controlled Tenancies in England and Wales Under the 1939 Legislation

<table>
<thead>
<tr>
<th>(thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>“Old Control” (pre-1939 legislation)</td>
</tr>
<tr>
<td>“New Control” (1939 legislation)</td>
</tr>
<tr>
<td>Inter-war new build and conversions</td>
</tr>
<tr>
<td>Pre-1919 decontrolled, whole dwellings</td>
</tr>
<tr>
<td>Lettings of parts of dwellings, not previously controlled</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>All Controlled Tenancies 1939</td>
</tr>
</tbody>
</table>

30. The next information about the number of rent controlled tenancies is that reported in Rent Act 1957 – Report of Inquiry (Cmd. 1246, 1960). Surveys were undertaken shortly before the Act came into force, and then two years later. Immediately the Act took effect there were an estimated 3,890,000 tenancies subject to rent control (Rent Act 1957 – Report of Inquiry, page 22). “Block de-control” took an estimated 367-391,000 dwellings out from control (page 21). The total number of controlled tenancies immediately before the Rent Act 1957 came into force can thus be put at between 4,250,000 and 4,300,000. That the difference from the 1939 estimate is much smaller than the rate of de-control after 1957 is explained by the fact that before 1957 diminution of the total of controlled tenancies could come only from sale for owner-occupation, re-letting furnished, or demolition. After 1957 it could take place through de-control by movement when the accommodation could be re-let.

31. At mid-1960 the housing survey of that year estimated the number of controlled tenancies at 2,929,000 (The Housing Situation in 1960, pages 32-33). In 1964 the number was put at 1,755,000 (The Housing Survey in England and Wales, Table 2.27). No new controlled tenancies could come into being after the Rent Act took effect (as distinct from succession tenancies) so the controlled sector would diminish at a rate governed by movement of tenants and demolitions. From 1965 onwards the alternative to controlled tenancies was not the free market but a regulated tenancy (see paragraph 32 below), so interest in the rate of reduction of the controlled sub-sector diminished. The Housing Finance Act 1972 provided for controlled tenancies to be converted into regulated tenancies in six batches, at half-yearly intervals. The purpose of this phasing was to spread out the burden of work on the Rent Officer service. The size of the controlled sector is shown in Table G.11. Worth a mention is that according to the 1964 housing survey (Table 2.29) 36 percent of households with controlled tenancies moved in before 1938 and so were probably “old control” tenants. Some 630,000 tenants in 1964 would therefore have been paying 1914 rents plus 40% (apart from anything allowed for improvements). Of lettings due for transfer from control to regulation made under the Housing Finance Act 1972, three batches had been transferred before the change of government in 1974, which cancelled the transfer of the other three. The 1978 private rented sector survey (Table 2.1) put the number of tenants with controlled tenancies at 176,000. Nearly all were in houses and flats built before World War I, 94 percent of tenants in dwellings of known age (Table 2.3); 60 percent of the lettings had started in 1947 or earlier i.e. 30 years or more before; and just over 80 percent of the tenants were aged 60 or over (Tables 2.3, 3.2, and 3.3).
32. Rent regulation was introduced by the Rent Act 1965. It provided for statutory security of tenure, with the right of either landlord tenant to apply for a "fair rent" to be registered, in practice almost always the tenant initially. An application for registration of a new fair rent could be made after an interval of at least three years. The "fair rent" concept and the rents that resulted from it are discussed in Part H. Registration of a fair rent was not a precondition of security of tenure. Unfurnished lettings, other than controlled tenancies, were (apart from "tied" accommodation) regulated tenancies irrespective of whether a rent had been registered or not. Regulated tenancies had statutory security of tenure similar to that enjoyed by tenants with controlled tenancies. Furnished tenancies were outside the scope of rent regulation under the Rent Act in the same way as they had been outside the scope of rent control. In 1974 the Rent Act of that year brought furnished lettings within the scope of rent regulation, but excluded lettings by resident landlords (whether furnished or unfurnished). Resident landlords were defined as living in the same building (other than purpose built blocks of flats) as the tenant, though not necessarily in the same dwelling. Tenants of resident landlords had no statutory security of tenure apart from the requirement of a court order for the landlord to regain possession. These provisions governed the private rented sector in the 1970s (apart from "tied" accommodation), and with only minor exceptions in the 1980s. The exceptions were provided by the Housing Act 1980: shortholds and assured tenancies. The former was for a period not less than one year but not more than five; during this term the same security applied as with regulated tenancies and right to apply for a fair rent to be registered: but at the end of the period there was no further security. Assured tenancies could apply only to new or substantially renovated dwellings belonging to organisations approved for the purpose by the Department of the Environment. It was used too infrequently to warrant further description here.

33. The Housing Act 1988 provided for "de-regulation by movement". Rent regulation ceased to apply to new lettings from January 1989 which could be let at rents to be agreed between landlords and tenants on either "assured shorthold" or "assured" tenancies. The former were for a specified term, the latter with no fixed term but with rents reviewable annually (or a different period if specified in the letting agreement). No new regulated tenancies could come into existence; regulated tenancies would dwindle with time in the same way as controlled tenancies did thirty years earlier.

34. Numbers of tenants according to category are in Table G.12. The categories used in the 1988 and 1990 private rented sector surveys are comparable with those in the Survey of English Housing from 1993/94 onwards, apart from the changes made by the 1988 Housing Act. The 1978 survey data can be re-arranged to produce a total of households renting from their employer or with business premises, plus other rent-free occupiers, which can be taken as approximately equivalent to "not accessible to the public" in the later surveys. Table 6.3 of The privately rented sector in 1978 shows the proportion of households in each of the categories of tenure that rented from their employers, which can be separated out from all households in each category (Table 2.2) to leave the numbers in the private rented sector proper. The 1964 survey data are much more difficult to analyse in this way. The sub-sectors distinguished were: unfurnished, controlled; unfurnished, not-controlled; furnished; and "other". Proportions (not mutually exclusive) were published of tenants that were renting by virtue of employment and occupying this accommodation rent-free (see paragraph 13 above). The distinction
between furnished and unfurnished was not drawn in the 1978 survey and later as it ceased to have legal significance after 1974. The best that can be done would appear to be a three-fold division between controlled; not-controlled (unfurnished and furnished); and rented from employer, with business, and rent-free. For the third group a figure of 800,000 is taken, by working forward from 1961 (Table S.25 above). The number of tenants in the controlled sub-sector is taken directly from the survey at 1,775,000; so with 800,000 renting from an employer, with business, or rent-free the not-controlled sub-sector is put at 1,610,000. For subsequent years the categories are: controlled tenancies (1978 only); regulated tenancies with and without registered rent; assured and assured shorthold tenancies; resident landlords’ tenancies; tenancies of accommodation not accessible to the public; and lettings with no security. Accommodation not accessible to the public is not as such a legal status, but it is a useful category to be distinguished for analysis. The other category shown in the table is “no security” lettings. These are a miscellany described in the notes and definitions section of Housing in England 2000/01 as: “accessible to the public but outside the provisions of most tenancy legislation. They include lettings where the landlord provides meals and a substantial amount of attendance, lettings for the purpose of a holiday, and lettings where a licence to occupy (but not a tenancy) was granted to the occupant.” The figures for resident landlord tenancies in 1988 and 1990 are not comparable with those for 1993/94 onwards. The samples for the 1988 and 1990 private rented sector surveys were addresses which the Labour Force Survey of that year had found to be occupied by private rented sector tenants. Resident landlord lettings by owner-occupiers to households or tenancy groups living in their dwellings were therefore not included. The Survey of English Housing (SEH) covered all tenures, and so could ask owner-occupiers and social sector tenants whether any rooms in their dwellings were let to tenants. The counting units in Table G.12 are lettings and not households in all the surveys other than the 1964 survey.

35. Table G.12 shows the figures from the Survey of English Housing in each year, because there is considerable year-to-year variation, with what look like erratic figures in some instance (for instance not accessible to the public in 1999/00). But the trends are fairly clear. Because no new regulated tenancies could come into being, the number diminished through moves and household dissolutions. Assured shortholds became by far the commonest form of lettings, with the number of assured tenancies declining after the mid-1990s. From 1996 onwards a tenancy could only be an assured tenancy if a written letting agreement declared it to be; otherwise it was an assured shorthold.

IV Frequency of Movement and Type of Household

36. The employment status and income of private sector tenants and the age of household heads were included in tables in Part F. In 1977-78 a rather higher proportion of private sector tenants (in the broad sense of households that were neither owner-occupiers nor local authority and housing association tenants) were in paid employment and a lower proportion unemployed compared with local authority tenants (Tables F.20 and F.21). In subsequent years the contrast widened. The reasons were discussed in Part F in connection with the growing contrast between the characteristics of owner-occupiers and local authority tenants, and need not be further discussed here. The focus in this
section is on type of house accommodated in the private rented sector; and mobility (or perhaps instability) as shown by distribution of durations of stay at the current address. The source principally used is the General Household Survey (GHS), because from its inception in 1971 until 1995 it treated "with job or business" as a tenure duration separate from renting unfurnished or furnished from private landlords. The distribution of lengths of residence for households whose accommodation goes with their job or business has been fairly stable over the period, in marked contrast to renting unfurnished and furnished (taken together) as Table S.27 shows.

Table S.27 Distribution of Lengths of Residence 1972 to 1995

<table>
<thead>
<tr>
<th></th>
<th>With Job or Business</th>
<th>Rented Furnished or Unfurnished</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Resident less than 5 years</td>
<td>Resident 20 years or more</td>
</tr>
<tr>
<td>1972-74</td>
<td>52</td>
<td>10</td>
</tr>
<tr>
<td>1982-84</td>
<td>53</td>
<td>13</td>
</tr>
<tr>
<td>1992-94</td>
<td>58</td>
<td>12</td>
</tr>
</tbody>
</table>

Sources: Calculated from General Household Survey Report 1972, Table 2.41; 1973, Table 2.29; 1974, Table 2.28; 1982, Table 5.31; 1983, Table 6.32; 1984, Table 5.34; 1991, Table 10.10; 1993, Table 3.12; 1994, Table 11.12.

37. Distributions of lengths of residence of tenants renting furnished or unfurnished (together) are shown in Table G.13. Distributions of length of residence were shown separately for unfurnished and furnished in the published tables. They were combined together here for reasons of clarity and economy of space. They are shown in Table G.13 for each year as there is so much erratic variation from year to year. There is no entry for 1979 as the General Household Survey for that year did not include a table for length of residence. The table shows a long standing tendency from 1972 onwards for the proportion of tenants resident for less than three years to rise and the proportion that had been resident at the same address for long periods, ten to twenty years and twenty years and over to fall. The changes in this respect were particularly rapid from the beginning of the 1990s onwards when assured shorthold lettings could be made. But there was a previous increase in the proportion of tenants who had been resident for less than three years in the mid-1980s, with an offsetting fall in the proportion resident for twenty years or more.

38. The source for information about length of residence before the General Household Survey series in Table G.13 is the 1964 housing survey. This included all tenures, and so can be used to show how similar or different was the private rented sector from all tenures in total. The 1964 housing survey (The Housing Survey in England and Wales, Table 2.29) reported not length of residence in terms of numbers of years, but the year in which the household (represented by the housewife) moved in. Little difference is likely to have been made by use of when the housewife moved in rather than the household head. The difficulty arises from the way the year the housewife moved in was tabulated: 1958 or later; then ten year ranges from 1948-57 back to 1918-27; and then 1917 or earlier. The significance of these years derives from the 1957 Rent Act: tenants who moved in in 1958 or later would almost always have non-controlled tenancies. This
information is too different from that from the General Household Survey to be included with it in the same table. It is therefore shown separately in Table G.14. It includes tenants renting furnished and unfurnished, but not with job or business. The proportion of 40 percent resident for six years or less in closely comparable with the proportions shown in Table G.13 of 38 percent resident less than five years in 1972 and 1973 and 39 percent in 1974. At the other end of the distribution, the number resident for twenty years or more has to be estimated by interpolation within the 17 to 26 years group in Table G.14, at about 36 percent. This compares with 35 percent in Table G.13 for 1972 and 1973.

39. Another source of information about duration of residence in the Department of the Environment’s (and successors-in-title) series of housing surveys, the Labour Force Survey housing trailers for 1981, 1984, 1988, and 1991; and the Survey of English Housing (SEH) annually from 1993/94 onwards. In contrast to the General Household Survey data in Table G.13 the information from these surveys is in absolute terms, not proportions. From 1984 onwards the series provides estimates of the number of moves within the private rented sector, which is an important influence on the number and proportion of households with short residence durations. The moves within the private rented sector are moves within the previous year so under-state the contribution of intra-sector moves to the increase in the number and proportion of private sector tenant households resident for less than three years. Part at least of the increase in the number and proportion of tenants that were resident for less than three years can be seen from Table G.15 to be due to moves within the private rented sector from one dwelling to another. The growth in the private rented sector after the late 1980s is shown to have been concentrated among households resident for short durations, with a continuing decline in the number of long duration residents.

40. There have been considerable changes also in the mix of types of households accommodated in the private rented sector. In order to start the series with the 1964 survey and use the General Household Survey for a continuous series from 1971, the Government Social Survey’s household categories are used. They have some disadvantages: “small families” comprise both couples with one child or two and lone parent families with one child or two. The Department of the Environment’s survey (the source for Table G.14) use different household categories in which lone parent families are a separate category. The advantage of a long run of data, back to 1964, is considered to justify using the Government Social Survey’s categories. A shorter time series with the Department of the Environment’s household categories is also shown (Table G.16). In Table G.15 the household types shown are:

(i) individuals under age 60;
(ii) small adult households – two adults, both under age 60 with no children;
(iii) small family – one adult or two, one child or two;
(iv) large family – three or more children, any number of adults; or three or more adults, one child or two;
(v) larger adult households – three or more adults and one child or two;
(vi) older small households – one person aged 60 or over; or two adults of which one at least is aged 60 or over.

203
In these definitions, “adults” are aged 16 or over. Up to 1995 renting with job or business is not included: the table was compiled by combining the published household type distributions for renting furnished and unfurnished. From 1996 renting with job or business was not distinguished separately in the published GHS tables.

41. An alternative source is the surveys for the Department of the Environment and its successors that were referred to in paragraph 39. The household types in the published table from the 1981 and 1984 Labour Force Survey (LFS) housing trailers (Housing in England Trailers to the 1981 and 1984 Labour Force Surveys, Table 2.3) used different household categories to those in subsequent surveys in the series. But tables on the same basis as from later surveys were published in Housing in England 1994/95, Tables A1.6 for 1981 and A1.5 for 1984. These tables are the source for 1981 and 1984 in Table G.17. Other differences are that the tables from the 1988 and 1991 LFS trailers distinguished lone parents with only non-dependent children from lone parents with dependent children whereas the Survey of English Housing (SEH) did not; and that SEH divides couples into without and with dependent children whereas the LFS trailers did not. In SEH lone parent households with only non-dependent children are included with “large adult households”. These are defined by exception in the Survey of English Housing as all multi-person households that are neither couple households (without and with dependent children) nor lone parent households with dependent children. This definition is not the same as in GHS in the previous paragraph, where large adult households include three adults or more; the definition in SEH would include households that comprise two adults not living as a couple.

42. Tables G.16 and G.17 should be looked at together. Table G.17 shows the increase in lone parent households in the private rented sector, which is not shown in Table G.16 where lone parents are included indistinguishably with couples with one child or two in the “small families” category. On the other hand, Table G.17 does not directly show the diminishing number of older households in the private rented sector, though that is doubtless the main reason for the reduction in female one-person households, many of whom were widows.

43. Table G.18 shows one aspect of the shortening of lengths of residence in the private rented sector, the reduction in the length of time spent there by recently married couples before moving to owner-occupation or renting from a local authority. The data in the table were taken from the Family Formation Survey carried out in 1976 by the Office of Population Censuses and Surveys for the purpose of studying the timing of births and family size. The sample comprised women aged 49 and under, who were asked for their family history and information of potential explanatory value. In the analysis of housing careers separate sets of tables were produced for couples where the bride was under 20 at marriage, 20-24, and 25 and over. There was little difference in housing careers between those married at 20-24 and 25 and over, but the careers of those married at under 20 were different. Table G.18 is for the 20-24 and 25 and over group.
## Table G.1 Annual Estimates of the Private Rented Sector Housing Stock in England and Wales 1981-2001

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<tr>
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<th>England</th>
<th>Wales</th>
<th>England and Wales</th>
</tr>
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<td>2,156</td>
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<td>1982 (end-year)</td>
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<td>2,135</td>
</tr>
<tr>
<td>1983</td>
<td>2,032</td>
<td>98</td>
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</tr>
<tr>
<td>1984</td>
<td>2,028</td>
<td>95</td>
<td>2,118</td>
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<tr>
<td>1985</td>
<td>2,005</td>
<td>93</td>
<td>2,098</td>
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<tr>
<td>1986</td>
<td>1,953</td>
<td>90</td>
<td>2,043</td>
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<tr>
<td>1987</td>
<td>1,899</td>
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<tr>
<td>1989</td>
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<td>1,936</td>
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<tr>
<td>1990</td>
<td>1,906</td>
<td>90</td>
<td>1,996</td>
</tr>
<tr>
<td>1991 (census)</td>
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<td>97</td>
<td>2,021</td>
</tr>
<tr>
<td>1992 (end-March)</td>
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<td>2,110</td>
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<tr>
<td>1993</td>
<td>2,077</td>
<td>99</td>
<td>2,176</td>
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<tr>
<td>1994</td>
<td>2,139</td>
<td>101</td>
<td>2,240</td>
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<td>1995</td>
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<td>1996</td>
<td>2,187</td>
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<tr>
<td>1997</td>
<td>2,192</td>
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<td>2,297</td>
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<tr>
<td>1998</td>
<td>2,187</td>
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<td>2,293</td>
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<tr>
<td>1999</td>
<td>2,166</td>
<td>108</td>
<td>2,274</td>
</tr>
<tr>
<td>2000</td>
<td>2,165</td>
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<td>2,274</td>
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<tr>
<td>2001</td>
<td>2,177</td>
<td>111</td>
<td>2,288</td>
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</tbody>
</table>

**Source:** Down, Holmans and Small (1994) – see paragraph 6 of the text for reference.  
*Housing Statistics* 2002, Table 1.1.  
*Digest of Welsh Statistics* 1990, Table 2.41 – end of year figures from 1982-1986.  
*Digest of Welsh Statistics* 1996, Table 2.38 – end of March figures from 1987.
Table G.2  Private Sector Tenant Households in Shared Dwellings: Estimates, Surveys and Censuses 1939 to 2001

<table>
<thead>
<tr>
<th></th>
<th>Households in shared dwellings (thousands)</th>
<th>All households (thousands)</th>
<th>Proportion of all households in shared dwellings (percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1939 (estimate)</td>
<td>668</td>
<td>6,684</td>
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<tr>
<td>1953 (estimate)</td>
<td>1,178</td>
<td>6,695</td>
<td>18</td>
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<tr>
<td>1961 (estimate)</td>
<td>634</td>
<td>4,848</td>
<td>13</td>
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<tr>
<td>1961 (census)</td>
<td>697</td>
<td>4,848</td>
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<tr>
<td>1964 (survey)</td>
<td>818</td>
<td>3,772 (*)</td>
<td>22</td>
</tr>
<tr>
<td>1971 (census)</td>
<td>322</td>
<td>3,432</td>
<td>10</td>
</tr>
<tr>
<td>1978 (survey)</td>
<td>405</td>
<td>2,364</td>
<td>17</td>
</tr>
<tr>
<td>1978 (census)</td>
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<td>2,015</td>
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<tr>
<td>1991 (census)</td>
<td>144</td>
<td>1,907</td>
<td>8</td>
</tr>
<tr>
<td>2001 (census)</td>
<td>36</td>
<td>2,363</td>
<td>2</td>
</tr>
</tbody>
</table>

Note: (*) Does not include rented with job or business premises.

1961: Housing Tables, Table 16.
1964: The Housing Survey in England and Wales, Table 2.27.
1971: Housing Summary Tables, Table 1.
1981: Housing and Households, Table 2.4.
1991: Report for Great Britain, Table 64, by calculation.
<table>
<thead>
<tr>
<th>Year</th>
<th>Unfurnished</th>
<th>Furnished</th>
<th>Total</th>
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<tbody>
<tr>
<td>1966</td>
<td>3,350</td>
<td>750</td>
<td>4,100</td>
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<td>1971</td>
<td>2,560</td>
<td>740</td>
<td>3,300</td>
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<tr>
<td>1977/78</td>
<td>1,830</td>
<td>590</td>
<td>2,420</td>
</tr>
<tr>
<td>1981</td>
<td>1,490</td>
<td>420</td>
<td>1,910</td>
</tr>
<tr>
<td>1984</td>
<td>1,410</td>
<td>510</td>
<td>1,920</td>
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<td>1988</td>
<td>1,218</td>
<td>484</td>
<td>1,702</td>
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<td>1991</td>
<td>1,236</td>
<td>588</td>
<td>1,824</td>
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<tr>
<td>1993/94</td>
<td>1,278</td>
<td>598</td>
<td>1,876</td>
</tr>
<tr>
<td>1994/95</td>
<td>1,302</td>
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<td>1,936</td>
</tr>
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<td>1995/96</td>
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<td>2,611</td>
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<td>1996/97</td>
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<td>1997/98</td>
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<td>1,991</td>
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<td>1998/99</td>
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<td>2000/01</td>
<td>1,376</td>
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<tr>
<td>2001/02</td>
<td>1,448</td>
<td>586</td>
<td>2,034</td>
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<tr>
<td>2001/02</td>
<td>1,407</td>
<td>553</td>
<td>1,960</td>
</tr>
</tbody>
</table>

Note: (*) The first row for 2001/02 shows results from weighting and grossing to the 2000 mid-year population estimate (pre-2001 census), which is comparable to the figures for earlier years. The second row is grossed and weighted by the 2001 mid-year population estimate, which includes the results of the 2001 census.

Sources: The privately rented sector in England in 1978, Table 1.4 and 1.6.
National Dwelling and Housing Survey, Table 2.
Housing in England 2001/02, Table 1A.
<table>
<thead>
<tr>
<th>Year</th>
<th>Employment/Virtue of employment</th>
<th>Farm/Business premises</th>
<th>Total private rented sector (households)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1961 (census) (*)</td>
<td>665</td>
<td>198</td>
<td>4,848</td>
</tr>
<tr>
<td>1964 (survey) (*)</td>
<td>540</td>
<td>150</td>
<td>4,164</td>
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<tr>
<td>1978 (survey) (*)</td>
<td>400</td>
<td>120</td>
<td>2,364</td>
</tr>
<tr>
<td>1981 (census)</td>
<td>305</td>
<td>69</td>
<td>2,015</td>
</tr>
<tr>
<td>1991 (census)</td>
<td>381</td>
<td>...</td>
<td>1,907</td>
</tr>
<tr>
<td>2001 (census) (*)</td>
<td>125</td>
<td>...</td>
<td>2,363</td>
</tr>
</tbody>
</table>

Notes: 
(*) Includes housing associations.
(1) England only.
(2) “rented from the employer of a household member” comprises the published figure of 55,621 (census 2001, National Report, England and Wales, Table 047) plus 69,157 rent-free occupiers whose landlord was their employer, from a special analysis by ONS for ODPM.
Source: For 1964 and 1978, see paragraph 13; for 2001 see note (1) above. 1961 is from Housing Tables, Table 16; 1981 is from Housing and Households, Table 2; 1991 is from Report for Great Britain, Table 58.
Table G.5  Proportions of Households in Accommodation That Goes With the Job or Rented With Business: General Household Survey Series

<table>
<thead>
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<th>Year</th>
<th>From sample number</th>
<th>Moving average</th>
</tr>
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<tbody>
<tr>
<td>1972</td>
<td>3.8</td>
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<td>1973</td>
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<td>3.6</td>
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<td>1974</td>
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<td>3.4</td>
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<td>3.4</td>
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<td>1976</td>
<td>3.7</td>
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<td>1995</td>
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Source:  General Household Survey report, annually.
Table G.6 Rent-Free Accommodation 1964-2001

<table>
<thead>
<tr>
<th>Year</th>
<th>All rent-free</th>
<th>Employer</th>
<th>Not employer</th>
<th>All accommodation from employer: rent paid as rent-free</th>
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<tbody>
<tr>
<td>1964 (England and Wales)</td>
<td>330</td>
<td>...</td>
<td>...</td>
<td>540</td>
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<td>1978 England</td>
<td>270</td>
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<td>1988 England</td>
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<td>1990 England</td>
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<td>1993/94 England</td>
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<td>153</td>
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Sources: *The Housing Survey in England and Wales*, Table 2.16.
*The privately rented sector in England 1978*, Table 6.2.
*Private renting in 1988*, Tables 2.5 and 3.2.
*Private renting in 1990*,
*Housing in England 1993/94*, Table A2.13; 1994/95, Table A6.24; 1995/96, Table A12.16;
*1996/97 and after*, Table A5.15.
*Census 2001: Standard Table 049; and analysis of landlords of rent-free occupiers provided by ONS to ODPM.*
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</table>

Source: *Annual Abstract of Statistics*: 1977, Table 7.14; 1989, Table 7.7; 1995, Table 7.7; 2003, Table 4.7
Table G.8 Agricultural Dwelling Houses and Shops Rated with Private Dwelling Accommodation: England and Wales

<table>
<thead>
<tr>
<th></th>
<th>Agricultural dwelling houses</th>
<th>Shops rated with private dwelling accommodation (thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(April of each year except in revaluation years)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1958</td>
<td>363.2</td>
<td>325.6</td>
</tr>
<tr>
<td>1959</td>
<td>365.6</td>
<td>321.2</td>
</tr>
<tr>
<td>1960</td>
<td>366.8</td>
<td>317.5</td>
</tr>
<tr>
<td>1961</td>
<td>367.1</td>
<td>313.8</td>
</tr>
<tr>
<td>1962</td>
<td>367.0</td>
<td>309.2</td>
</tr>
<tr>
<td>1963 March 31st</td>
<td>367.9</td>
<td>303.6</td>
</tr>
<tr>
<td>1963 April 1st</td>
<td>358.3</td>
<td>294.3</td>
</tr>
<tr>
<td>1964</td>
<td>358.7</td>
<td>290.2</td>
</tr>
<tr>
<td>1965</td>
<td>359.0</td>
<td>284.9</td>
</tr>
<tr>
<td>1966</td>
<td>358.5</td>
<td>279.1</td>
</tr>
<tr>
<td>1967</td>
<td>357.7</td>
<td>272.9</td>
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<tr>
<td>1968</td>
<td>355.8</td>
<td>266.0</td>
</tr>
<tr>
<td>1969</td>
<td>353.5</td>
<td>259.1</td>
</tr>
<tr>
<td>1970</td>
<td>350.7</td>
<td>252.2</td>
</tr>
<tr>
<td>1971</td>
<td>347.9</td>
<td>244.9</td>
</tr>
<tr>
<td>1972</td>
<td>344.9</td>
<td>237.6</td>
</tr>
<tr>
<td>1973 March 31st</td>
<td>341.5</td>
<td>228.6</td>
</tr>
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<td>1973 April 1st</td>
<td>313.7</td>
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<td>1974</td>
<td>313.9</td>
<td>219.0</td>
</tr>
<tr>
<td>1975</td>
<td>313.6</td>
<td>211.3</td>
</tr>
<tr>
<td>1976</td>
<td>313.4</td>
<td>202.6</td>
</tr>
<tr>
<td>1977</td>
<td>311.7</td>
<td>195.0</td>
</tr>
<tr>
<td>1978</td>
<td>308.3</td>
<td>188.0</td>
</tr>
<tr>
<td>1979</td>
<td>305.2</td>
<td>182.5</td>
</tr>
<tr>
<td>1980</td>
<td>302.1</td>
<td>177.2</td>
</tr>
<tr>
<td>1981</td>
<td>298.4</td>
<td>171.5</td>
</tr>
<tr>
<td>1982</td>
<td>294.4</td>
<td>166.8</td>
</tr>
<tr>
<td>1983</td>
<td>291.2</td>
<td>163.1</td>
</tr>
<tr>
<td>1984</td>
<td>287.3</td>
<td>159.7</td>
</tr>
<tr>
<td>1985</td>
<td>283.8</td>
<td>156.4</td>
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<tr>
<td>1986</td>
<td>279.2</td>
<td>153.0</td>
</tr>
<tr>
<td>1987</td>
<td>273.7</td>
<td>149.7</td>
</tr>
<tr>
<td>1988</td>
<td>269.9</td>
<td>145.3</td>
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Source: 1968 and earlier from Report of Commissioners of Inland Revenue (annual); from 1969 Inland Revenue Statistics (annual).
<table>
<thead>
<tr>
<th></th>
<th>Owner-occupiers</th>
<th>By virtue of employment</th>
<th>Rent with farm or business premises</th>
<th>Rents from local authority (*)</th>
<th>Other renting</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1961</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Farm employers or managers</td>
<td>84.6</td>
<td>12.1</td>
<td>43.3</td>
<td>2.4</td>
<td>6.7</td>
<td>149.1</td>
</tr>
<tr>
<td>Farm, working on own account</td>
<td>88.4</td>
<td>2.1</td>
<td>32.6</td>
<td>5.5</td>
<td>11.6</td>
<td>140.1</td>
</tr>
<tr>
<td>Agricultural workers</td>
<td>38.0</td>
<td>105.5</td>
<td>6.3</td>
<td>43.7</td>
<td>39.3</td>
<td>232.8</td>
</tr>
<tr>
<td>Armed Forces</td>
<td>36.4</td>
<td>56.8</td>
<td>0.2</td>
<td>12.4</td>
<td>42.0</td>
<td>147.9</td>
</tr>
<tr>
<td><strong>1981</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Farm employers or managers</td>
<td>66.8</td>
<td>10.1</td>
<td>15.1</td>
<td>3.5</td>
<td>1.4</td>
<td>102.4</td>
</tr>
<tr>
<td>Farm, working on own account</td>
<td>68.6</td>
<td>0.4</td>
<td>13.1</td>
<td>4.8</td>
<td>8.2</td>
<td>95.1</td>
</tr>
<tr>
<td>Agricultural workers</td>
<td>31.6</td>
<td>53.5</td>
<td>1.6</td>
<td>31.6</td>
<td>14.2</td>
<td>132.5</td>
</tr>
<tr>
<td>Armed Forces</td>
<td>54.2</td>
<td>40.1</td>
<td>2.1</td>
<td>6.2</td>
<td>25.2</td>
<td>127.8</td>
</tr>
</tbody>
</table>

Note: (*) In 1981 includes renting from housing association.
Source: 1961, Household Composition Tables, Table 4.
1981, Household and Family Composition Tables, Table 16.
### Table G.10 Tenants Whose Accommodation Goes With The Job: Totals by Age and Whether Rent is Paid: England 1988

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Under 30</th>
<th>30-59</th>
<th>60 or over</th>
<th>Total</th>
<th>Rent free</th>
<th>Rent paid</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>10</td>
<td>53</td>
<td>17</td>
<td>80</td>
<td>64</td>
<td>36</td>
<td>0</td>
</tr>
<tr>
<td>Armed Forces</td>
<td>36</td>
<td>36</td>
<td>1</td>
<td>73</td>
<td>2</td>
<td>98</td>
<td>0</td>
</tr>
<tr>
<td>Police</td>
<td>1</td>
<td>7</td>
<td>—</td>
<td>9</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nurse</td>
<td>3</td>
<td>4</td>
<td>—</td>
<td>7</td>
<td>50</td>
<td>49</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>38</td>
<td>170</td>
<td>27</td>
<td>23</td>
<td>67</td>
<td>37</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>87</strong></td>
<td><strong>271</strong></td>
<td><strong>45</strong></td>
<td><strong>404</strong></td>
<td><strong>67</strong></td>
<td><strong>37</strong></td>
<td><strong>1</strong></td>
</tr>
</tbody>
</table>


### Table G.11 Numbers of Controlled Tenancies in England and Wales

<table>
<thead>
<tr>
<th>Year</th>
<th>(thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1939 (before extension of control)</td>
<td>2,750</td>
</tr>
<tr>
<td>1929 (after extension of control)</td>
<td></td>
</tr>
<tr>
<td>&quot;Old control&quot;</td>
<td>2,750</td>
</tr>
<tr>
<td>&quot;New control&quot;</td>
<td>2,870</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>5,620</strong></td>
</tr>
<tr>
<td>1957 (immediately before Rent Act 1957)</td>
<td><strong>4,300</strong></td>
</tr>
<tr>
<td>1960</td>
<td>2,929</td>
</tr>
<tr>
<td>1964</td>
<td>1,755</td>
</tr>
<tr>
<td>1978</td>
<td>176</td>
</tr>
</tbody>
</table>

Source: See paragraphs 28-32.
<table>
<thead>
<tr>
<th></th>
<th>Controlled</th>
<th>Regulated tenancies</th>
<th>Assured shorthold</th>
<th>Assured tenancies</th>
<th>Pre-1989 shorthold and assured</th>
<th>Resident landlord (a)</th>
<th>No security</th>
<th>Not accessible to public</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1964 (b)</td>
<td>1,755</td>
<td>1,610</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>140</td>
<td>—</td>
<td>800</td>
<td>4,165</td>
</tr>
<tr>
<td>1978 (c)</td>
<td>176</td>
<td>493</td>
<td>950</td>
<td>—</td>
<td>—</td>
<td>65</td>
<td>99</td>
<td>574</td>
<td>2,364</td>
</tr>
<tr>
<td>1988 (c)</td>
<td>—</td>
<td>472</td>
<td>599</td>
<td>—</td>
<td>—</td>
<td>99</td>
<td>62</td>
<td>508</td>
<td>1,814</td>
</tr>
<tr>
<td>1990 (c)</td>
<td>—</td>
<td>322</td>
<td>268</td>
<td>143</td>
<td>357</td>
<td>38</td>
<td>89</td>
<td>482</td>
<td>1,790</td>
</tr>
<tr>
<td>1993/94</td>
<td>—</td>
<td>224</td>
<td>146</td>
<td>819</td>
<td>372</td>
<td>166</td>
<td>24</td>
<td>379</td>
<td>2,132</td>
</tr>
<tr>
<td>1994/95</td>
<td>—</td>
<td>172</td>
<td>139</td>
<td>877</td>
<td>367</td>
<td>181</td>
<td>30</td>
<td>431</td>
<td>2,197</td>
</tr>
<tr>
<td>1995/96</td>
<td>—</td>
<td>167</td>
<td>105</td>
<td>945</td>
<td>374</td>
<td>209</td>
<td>26</td>
<td>427</td>
<td>2,254</td>
</tr>
<tr>
<td>1996/97</td>
<td>—</td>
<td>128</td>
<td>114</td>
<td>1,074</td>
<td>331</td>
<td>198</td>
<td>18</td>
<td>417</td>
<td>2,280</td>
</tr>
<tr>
<td>1997/98</td>
<td>—</td>
<td>121</td>
<td>84</td>
<td>1,165</td>
<td>321</td>
<td>178</td>
<td>38</td>
<td>349</td>
<td>2,256</td>
</tr>
<tr>
<td>1998/99</td>
<td>—</td>
<td>108</td>
<td>81</td>
<td>1,223</td>
<td>254</td>
<td>169</td>
<td>25</td>
<td>386</td>
<td>2,246</td>
</tr>
<tr>
<td>1999/00</td>
<td>—</td>
<td>79</td>
<td>75</td>
<td>1,241</td>
<td>275</td>
<td>151</td>
<td>40</td>
<td>444</td>
<td>2,305</td>
</tr>
<tr>
<td>2000/01</td>
<td>—</td>
<td>62</td>
<td>60</td>
<td>1,221</td>
<td>213</td>
<td>192</td>
<td>56</td>
<td>382</td>
<td>2,186</td>
</tr>
<tr>
<td>2001/02 (A)</td>
<td>—</td>
<td>65</td>
<td>51</td>
<td>1,285</td>
<td>284</td>
<td>170</td>
<td>40</td>
<td>317</td>
<td>2,211</td>
</tr>
<tr>
<td>2001/02 (B)</td>
<td>—</td>
<td>66</td>
<td>51</td>
<td>1,233</td>
<td>272</td>
<td>162</td>
<td>38</td>
<td>308</td>
<td>2,129</td>
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</tbody>
</table>

Notes: 2001/02 (A) and (B) are respectively weighted and grossed by the 2000 mid-year population estimate; and by the 2001 (i.e. post-census) mid-year population estimate.
(a) See paragraph 34.
(b) England and Wales.
(c) Detail does not add exactly to totals, which include small numbers of “other” and “not stated”.

Source: Housing in England 2001/02, Table A5.2, which gives figures for 1988 and 1990 which differ from Table 3.2 of Private renting in 1988 and Private renting in 1990.
<table>
<thead>
<tr>
<th>Year</th>
<th>Under 3 years</th>
<th>3 years but under 5</th>
<th>5 years up to 10</th>
<th>10-20 years</th>
<th>20 years and over</th>
<th>Total</th>
</tr>
</thead>
<tbody>
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<td>1972</td>
<td>28</td>
<td>10</td>
<td>15</td>
<td>13</td>
<td>35</td>
<td>100</td>
</tr>
<tr>
<td>1973</td>
<td>29</td>
<td>9</td>
<td>14</td>
<td>13</td>
<td>35</td>
<td>100</td>
</tr>
<tr>
<td>1974</td>
<td>28</td>
<td>11</td>
<td>17</td>
<td>13</td>
<td>32</td>
<td>100</td>
</tr>
<tr>
<td>1975</td>
<td>27</td>
<td>9</td>
<td>16</td>
<td>14</td>
<td>34</td>
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<td>1976</td>
<td>27</td>
<td>10</td>
<td>17</td>
<td>15</td>
<td>32</td>
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<td>1977</td>
<td>32</td>
<td>10</td>
<td>17</td>
<td>12</td>
<td>29</td>
<td>100</td>
</tr>
<tr>
<td>1978</td>
<td>33</td>
<td>9</td>
<td>15</td>
<td>14</td>
<td>28</td>
<td>100</td>
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<td>1980</td>
<td>33</td>
<td>8</td>
<td>14</td>
<td>14</td>
<td>31</td>
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</tr>
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<td>1981</td>
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<td>9</td>
<td>14</td>
<td>14</td>
<td>30</td>
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<tr>
<td>1982</td>
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<td>32</td>
<td>8</td>
<td>13</td>
<td>14</td>
<td>26</td>
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<td>1984</td>
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<td>11</td>
<td>14</td>
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<td>1985</td>
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<td>11</td>
<td>14</td>
<td>22</td>
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<td>1987</td>
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<td>8</td>
<td>11</td>
<td>14</td>
<td>22</td>
<td>100</td>
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<tr>
<td>1988</td>
<td>47</td>
<td>6</td>
<td>12</td>
<td>11</td>
<td>22</td>
<td>100</td>
</tr>
<tr>
<td>1989</td>
<td>48</td>
<td>9</td>
<td>11</td>
<td>10</td>
<td>19</td>
<td>100</td>
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<tr>
<td>1990</td>
<td>51</td>
<td>9</td>
<td>10</td>
<td>9</td>
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<td>53</td>
<td>8</td>
<td>10</td>
<td>8</td>
<td>18</td>
<td>100</td>
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<td>1992</td>
<td>57</td>
<td>9</td>
<td>14</td>
<td>3</td>
<td>17</td>
<td>100</td>
</tr>
<tr>
<td>1993</td>
<td>58</td>
<td>7</td>
<td>10</td>
<td>5</td>
<td>16</td>
<td>100</td>
</tr>
<tr>
<td>1994</td>
<td>62</td>
<td>9</td>
<td>10</td>
<td>7</td>
<td>14</td>
<td>100</td>
</tr>
<tr>
<td>1995</td>
<td>61</td>
<td>9</td>
<td>7</td>
<td>21</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>1996</td>
<td>63</td>
<td>12</td>
<td>9</td>
<td>19</td>
<td>100</td>
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</tr>
<tr>
<td>1998</td>
<td>60</td>
<td>13</td>
<td>10</td>
<td>13</td>
<td>100</td>
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<td>2000</td>
<td>64</td>
<td>10</td>
<td>12</td>
<td>16</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

Note: Percentages sometimes add to 99 or 101 owing to rounding.
Table G.14 Length of Residence of Private Sector Tenants: England and Wales 1964

<table>
<thead>
<tr>
<th>Year moved in</th>
<th>Length of residence (years)</th>
<th>Number of tenant households (thousands)</th>
<th>Percentage distribution of tenant households</th>
<th>Percentage distribution of all households</th>
</tr>
</thead>
<tbody>
<tr>
<td>1917 or earlier</td>
<td>47 or more</td>
<td>210</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>1918-27</td>
<td>37 to 46</td>
<td>151</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>1928-37</td>
<td>27 to 36</td>
<td>458</td>
<td>12</td>
<td>11</td>
</tr>
<tr>
<td>1938-47</td>
<td>17 to 26</td>
<td>765</td>
<td>20</td>
<td>12</td>
</tr>
<tr>
<td>1948-57</td>
<td>7 to 16</td>
<td>659</td>
<td>17</td>
<td>26</td>
</tr>
<tr>
<td>1958 or later</td>
<td>6 or less</td>
<td>1,519</td>
<td>40</td>
<td>44</td>
</tr>
<tr>
<td>Total</td>
<td>...</td>
<td>3,772</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Derived from Table 2.29 of *The Housing Survey in England and Wales*. The percentage distributions in that table for controlled, not controlled, and furnished accommodation were used to derive numbers of households in each band of years, which were then added.

Table G.15 Duration of Residence of Private Sector Tenants in England 1981-2000/01 and Numbers Moving Within the Sector in the Previous Year

<table>
<thead>
<tr>
<th>Year</th>
<th>Duration (Years)</th>
<th>Number of Moves (thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under 3</td>
<td>3 but under 5</td>
</tr>
<tr>
<td>1981</td>
<td>710</td>
<td>180</td>
</tr>
<tr>
<td>1984</td>
<td>830</td>
<td>160</td>
</tr>
<tr>
<td>1988</td>
<td>844</td>
<td>134</td>
</tr>
<tr>
<td>1991</td>
<td>996</td>
<td>150</td>
</tr>
<tr>
<td>1993/94</td>
<td>1,162</td>
<td>148</td>
</tr>
<tr>
<td>1994/95</td>
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<td>165</td>
</tr>
<tr>
<td>1995/96</td>
<td>1,330</td>
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<tr>
<td>1996/97</td>
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<td>173</td>
</tr>
<tr>
<td>1997/98</td>
<td>1,300</td>
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<tr>
<td>1998/99</td>
<td>1,342</td>
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<tr>
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<td>2000/01</td>
<td>1,394</td>
<td>178</td>
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<tr>
<td>2001/02</td>
<td>1,351</td>
<td>171</td>
</tr>
</tbody>
</table>

Note: (*) Numbers of tenants renting unfurnished and furnished were rounded independently in the published tables, so in combining them, small rounding errors may have been introduced.

*Housing in England 1993/94, 1994/95, 1995/96, 1996/97, 1997/98, 1998/99, 1999/00 and 2000/01*, respectively Tables A1.14 and A7.3; A9.3; A13.1 and A13.9; A2.1 and A2.2; A2.1 and A2.2; A2.1 and A2.2; A2.1 and A2.2; and A2.1 and A2.2.
Table G.16 Distribution of Types of Household Renting Unfurnished or Furnished: in England and Wales in 1964 and Great Britain from 1971

<table>
<thead>
<tr>
<th></th>
<th>Individuals under 60</th>
<th>Small adult households</th>
<th>Small families</th>
<th>Large families</th>
<th>Larger adult households</th>
<th>Older small households</th>
<th>Total</th>
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<td>8</td>
<td>16</td>
<td>18</td>
<td>7</td>
<td>20</td>
<td>32</td>
<td>100</td>
</tr>
<tr>
<td>1971</td>
<td>12</td>
<td>17</td>
<td>15</td>
<td>5</td>
<td>12</td>
<td>39</td>
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<tr>
<td>1972</td>
<td>12</td>
<td>16</td>
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<td>4</td>
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<tr>
<td>1973</td>
<td>13</td>
<td>16</td>
<td>14</td>
<td>4</td>
<td>12</td>
<td>41</td>
<td>100</td>
</tr>
<tr>
<td>1974</td>
<td>13</td>
<td>17</td>
<td>14</td>
<td>5</td>
<td>10</td>
<td>42</td>
<td>100</td>
</tr>
<tr>
<td>1975</td>
<td>16</td>
<td>16</td>
<td>11</td>
<td>5</td>
<td>10</td>
<td>43</td>
<td>100</td>
</tr>
<tr>
<td>1976</td>
<td>17</td>
<td>13</td>
<td>13</td>
<td>3</td>
<td>8</td>
<td>46</td>
<td>100</td>
</tr>
<tr>
<td>1977</td>
<td>19</td>
<td>15</td>
<td>14</td>
<td>2</td>
<td>9</td>
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<tr>
<td>1978</td>
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<td>9</td>
<td>41</td>
<td>100</td>
</tr>
<tr>
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<td>19</td>
<td>14</td>
<td>8</td>
<td>3</td>
<td>10</td>
<td>45</td>
<td>100</td>
</tr>
<tr>
<td>1980</td>
<td>24</td>
<td>13</td>
<td>9</td>
<td>2</td>
<td>9</td>
<td>43</td>
<td>100</td>
</tr>
<tr>
<td>1981</td>
<td>20</td>
<td>14</td>
<td>9</td>
<td>3</td>
<td>10</td>
<td>44</td>
<td>100</td>
</tr>
<tr>
<td>1982</td>
<td>20</td>
<td>13</td>
<td>9</td>
<td>2</td>
<td>10</td>
<td>47</td>
<td>100</td>
</tr>
<tr>
<td>1983</td>
<td>19</td>
<td>13</td>
<td>10</td>
<td>2</td>
<td>9</td>
<td>47</td>
<td>100</td>
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<tr>
<td>1984</td>
<td>22</td>
<td>16</td>
<td>8</td>
<td>2</td>
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<td>42</td>
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<tr>
<td>1985</td>
<td>24</td>
<td>13</td>
<td>10</td>
<td>2</td>
<td>10</td>
<td>42</td>
<td>100</td>
</tr>
<tr>
<td>1986</td>
<td>23</td>
<td>12</td>
<td>9</td>
<td>2</td>
<td>12</td>
<td>43</td>
<td>100</td>
</tr>
<tr>
<td>1987</td>
<td>21</td>
<td>14</td>
<td>10</td>
<td>2</td>
<td>13</td>
<td>41</td>
<td>100</td>
</tr>
<tr>
<td>1988</td>
<td>24</td>
<td>14</td>
<td>9</td>
<td>3</td>
<td>12</td>
<td>38</td>
<td>100</td>
</tr>
<tr>
<td>1989</td>
<td>23</td>
<td>17</td>
<td>9</td>
<td>2</td>
<td>11</td>
<td>37</td>
<td>100</td>
</tr>
<tr>
<td>1990</td>
<td>25</td>
<td>18</td>
<td>12</td>
<td>3</td>
<td>10</td>
<td>33</td>
<td>100</td>
</tr>
<tr>
<td>1991</td>
<td>21</td>
<td>21</td>
<td>12</td>
<td>3</td>
<td>13</td>
<td>30</td>
<td>100</td>
</tr>
<tr>
<td>1992</td>
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<td>17</td>
<td>15</td>
<td>4</td>
<td>12</td>
<td>30</td>
<td>100</td>
</tr>
<tr>
<td>1993</td>
<td>26</td>
<td>17</td>
<td>16</td>
<td>3</td>
<td>12</td>
<td>25</td>
<td>100</td>
</tr>
<tr>
<td>1994</td>
<td>26</td>
<td>22</td>
<td>15</td>
<td>4</td>
<td>9</td>
<td>23</td>
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<tr>
<td>1995</td>
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<td>15</td>
<td>4</td>
<td>11</td>
<td>23</td>
<td>100</td>
</tr>
<tr>
<td>1996</td>
<td>25</td>
<td>21</td>
<td>20</td>
<td>4</td>
<td>11</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>1998</td>
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<td>22</td>
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<td>10</td>
<td>19</td>
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<td>10</td>
<td>14</td>
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</tr>
<tr>
<td>2001</td>
<td>27</td>
<td>23</td>
<td>19</td>
<td>4</td>
<td>11</td>
<td>15</td>
<td>100</td>
</tr>
</tbody>
</table>

Notes: Renting with job or business is included from 1996.
There was no GHS in 1997.
Sources: 1964 from The Housing Survey in England and Wales, Table 2.29.
1971 onwards: General Household Survey Report (from 1991 Living in Britain) respectively Tables 5.9, 2.1, 2.1, 2.1, 4.1, 5.1, 3.9, 3.7, 3.9, 3.7, 3.7, 5.7, 6.11, 5.15, 5.11, 6.12, 3.22, 11.21, 8.63, 3.34, 3.37, 10.11, 3.13, 11.13, 3.13, 3.6, 4.6, 4.6, 4.6.
Table G.17 Types of Household in the Private Rented Sector in England 1981-2000/01

<table>
<thead>
<tr>
<th></th>
<th>Couple households</th>
<th>Lone parent households</th>
<th>Large adult households</th>
<th>One person households</th>
<th>All households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No dependent children</td>
<td>With dependent children</td>
<td>(β)</td>
<td>(β)</td>
<td>(β)</td>
</tr>
<tr>
<td>1981 (α)</td>
<td>573</td>
<td>342</td>
<td>41</td>
<td>253</td>
<td>270</td>
</tr>
<tr>
<td>1984</td>
<td>510</td>
<td>359</td>
<td>49</td>
<td>257</td>
<td>325</td>
</tr>
<tr>
<td>1988</td>
<td>658</td>
<td></td>
<td>66</td>
<td>304</td>
<td>320</td>
</tr>
<tr>
<td>1991</td>
<td>786</td>
<td></td>
<td>83</td>
<td>258</td>
<td>350</td>
</tr>
<tr>
<td>1993/94</td>
<td>474</td>
<td>2559</td>
<td>105</td>
<td>261</td>
<td>440</td>
</tr>
<tr>
<td>1994/95</td>
<td>490</td>
<td>304</td>
<td>131</td>
<td>278</td>
<td>411</td>
</tr>
<tr>
<td>1995/96</td>
<td>492</td>
<td>324</td>
<td>168</td>
<td>267</td>
<td>436</td>
</tr>
<tr>
<td>1996/97</td>
<td>526</td>
<td>306</td>
<td>155</td>
<td>296</td>
<td>442</td>
</tr>
<tr>
<td>1997/98</td>
<td>470</td>
<td>301</td>
<td>166</td>
<td>322</td>
<td>427</td>
</tr>
<tr>
<td>1998/99</td>
<td>507</td>
<td>272</td>
<td>180</td>
<td>316</td>
<td>451</td>
</tr>
<tr>
<td>1999/00</td>
<td>510</td>
<td>274</td>
<td>185</td>
<td>333</td>
<td>482</td>
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<tr>
<td>2000/01</td>
<td>505</td>
<td>287</td>
<td>200</td>
<td>297</td>
<td>452</td>
</tr>
</tbody>
</table>

Notes: (β) Lone parent households with dependent children. 
(α) Includes lone parents with only non-dependent children. 
(β) The items do not add to the total in the source paper.

Sources: Housing in England Housing Trailers to the 1988 and 1991 Labour Force Surveys, Table 2.3. 
Survey of English Housing 1993/94, Table A1.6; 1994/95 Tables A1.5, A1.6 and A1.7; 
1995/96 Table A8.4; 1996/97 and subsequently Table A1.5.

Table G.18 Proportion of Married Couples (Wife Aged 20 or Over at Marriage) Renting from Private Landlords by Duration of Marriages

<table>
<thead>
<tr>
<th></th>
<th>1955 or earlier</th>
<th>1956-60</th>
<th>1961-65</th>
<th>1966-70</th>
<th>1971-75</th>
</tr>
</thead>
<tbody>
<tr>
<td>At marriage</td>
<td>36</td>
<td>39</td>
<td>41</td>
<td>38</td>
<td>31</td>
</tr>
<tr>
<td>1 year after</td>
<td>39</td>
<td>39</td>
<td>37</td>
<td>33</td>
<td>26</td>
</tr>
<tr>
<td>2 years after</td>
<td>37</td>
<td>33</td>
<td>29</td>
<td>24</td>
<td>22</td>
</tr>
<tr>
<td>5 years after</td>
<td>27</td>
<td>21</td>
<td>18</td>
<td>14</td>
<td>...</td>
</tr>
<tr>
<td>10 years after</td>
<td>17</td>
<td>13</td>
<td>10</td>
<td>...</td>
<td>...</td>
</tr>
</tbody>
</table>

PART H: RENTS

Supporting Tables

Table S.28 Controlled and De-Controlled Rents in 1937: Analysis by Type of Area....................... 226
Table S.29 Average “Rents, etc” Per Dwelling in Housing Revenue Accounts and Inferred Average Rents......................................................... 228
Table S.30 Rents in 1936, 1938/39, 1945/46, 1951/52 and 1955/56 Expressed in Constant Money Values................................................................. 229
Table S.31 Ratios of Rent to Gross Value for Lettings Below the Control Limit: England and Wales 1959, 1963, and 1964.................. 235
Table S.32 Ratios of Rent to Gross Value for Controlled and Non-Controlled Lettings....................... 236

Main Tables

Table H.1 Indexes of Rents and the Cost of Living as a Whole, 1778-82 to 1868-72................................. 241
Table H.2 Index of House Rents 1874-1913......................................................... 242
Table H.3 Rents and Incomes in York in 1899......................................................... 242
Table H.4 Indexes of Rent and Rates and the Cost of Living 1914-1939................................. 243
Table H.5 Average Local Authority Rents in England and Wales 1957-1969................................. 243
Table H.6 Average Local Authority Rents in England and Wales (Unrebated) 1968-1979................................. 244
Table H.7 Average Local Authority Rents in England: (Unrebated) 1979-2001................................. 245
Table H.8 Average Local Authority Rents at 1990 Money Values 1957-2001................................. 246
Table H.9 Average Earnings of Men Employed Full-Time in Manual Work Compared With Local Authority Rents 1936-1980......................... 247
Table H.10 Receipt of Means-Tested Assistance with Rents by Local Authority Tenants in England and Wales 1968-2000................................. 248
Table H.11 Numbers and Proportions of Local Authority Tenant Households Receiving Housing Benefit: England 1993/94-2000/01................................. 249
Table H.12 Rents Registered for Housing Associations 1973-1989: England and Wales................................. 249
Table H.13 Average Rents of Housing Association Dwellings in England 1989-2000................................. 250
Table H.14 Housing Association Tenants Receiving Housing Benefit 1993-2003................................. 250
Table H.15 Rents Registered For Private Sector Tenancies: England and Wales 1966-2000................................. 251
Table H.16 Median and Upper Quartile Private Sector Rents in 1978................................. 252
Table H.17 Average Rents in England 1988 to 2000/01 by Category of Letting................................. 253
Table H.18 “Private Sector Tenants” Receiving Rent Allowances or Supplementary Benefit: England and Wales 1974-2003 ........................................ 254

Table H.19 Comparison of Survey Estimates of Private Sector Tenant Households Receiving Housing Benefit With Administrative Totals: England .............. 255
INTRODUCTION

1. Before World War I nearly all renting was from private owners. There were small numbers of dwellings (by subsequent standards) rented from organisations that would later be termed housing associations, and a still smaller number rented from local authorities. Only very limited information is available about rents charged, and not in a form that lends itself to calculating averages (for London, see A. S. Wohl, The Eternal Slum (Arnold, London 1977), especially Chapter 10). In the inter-war years, information about local authorities' rents in 1936 was collected by the Ministry of Health, then the government department responsible for housing. Information about rents of dwellings subject to rent control and decontrolled was collected for Committees on the Rent Restrictions Acts: and a rent and rates sub-series of the official Cost of Living Index was published by the Ministry of Labour. After 1945 there is information about rents in the local authority and private rented sectors, and from the 1970s housing association rents as well.

2. This chapter is therefore in five sections: rents before 1914; rents in the inter-war years; and then separate sections on local authority rents, private sector, and housing association rents. The section on the inter-war years includes the change in rents in real terms compared with 1914, an extremely important topic in the history of private sector rents. Similarly, the sections on local authority and private sector rents after 1945 include comparison with pre-war. Both the First and Second World Wars led to rents being forced sharply downwards in real terms and relative to incomes.

Rents before 1914

3. Before 1914 there are two indexes of house rents, C. H. Feinstein’s index from 1770-72 to 1868-72, and B. Weber’s index from 1874 to 1913; Booth’s average rents in York in 1899 analysed by ranges of earnings; and average “working class” rents in the main towns collected by the Labour Department of the Board of Trade. There is also an average rent for the London County Council’s dwellings.

4. Feinstein’s rent index is a component of his cost of living index for estimating the change in wage earnings in real terms that is implied by the earnings series in his article, C. H. Feinstein, ‘Pessimism perpetuated. Real wages and the standard of living in Britain during and after the Industrial Revolution’, Journal of Economic History Vol. 58 (1998). The changes in real earnings and the standard of living during the Industrial Revolution are the subject of a long-standing controversy, to which Feinstein’s article is a recent major contribution. The interest in his rent index in historical statistics of British housing is how the course of rents during the period covered compares with the general price level. The sources for the rent series are described on page 638 of the Journal of Economic History, Vol. 58 (1998). From 1803 to 1814/5 and from 1842 onwards the source is income tax data, Schedule A income (income from rents) with data from Poor Rates in the intervening years. Total rental income estimated in this way was divided by the occupied dwelling stock (from the censuses) to give average rents. For the full detail of the method, the article should be consulted. In Table H.1 1778-82 is included because it is the base year. The source table in Feinstein’s article shows five-year averages, not individual years.
5. Feinsten’s overall cost of living index and its rent component are shown in
Table H.1. During the French Revolutionary and Napoleonic Wars the rent component
is shown as having risen considerably less than the cost of living overall, and then to
have fallen by less in the post-war decade. There then followed a period of nearly
fifty years in which rents rose continuously, when the cost of living in total rose and
fell, with only a modest trend increase. The cost living in total was strongly
influenced by food prices, and thereby by the price of wheat, which could affect
house rents only very indirectly if at all. The feature to be highlighted here is that in
the long term rents rose more rapidly than did the general price level. A comparison
over 80 years between 1788-92 and 1868-72 shows rents rising by 1.2 percent a year,
and the whole cost of living by 0.5 percent a year. In a comparison that starts with
1833-37, the post-war low point for wheat prices and hence the cost of living in total,
the increase in the cost of living in total was about 0.4 percent a year, and the increase
in rents 1.4 percent a year. The margins of uncertainty are considerable but it seems
safe to conclude that during the period that Feinsten’s index covers there was an
upward trend in rents in real terms.

6. Weber’s rent index begins in 1874, approximately where Feinsten’s index ends.
It was derived from valuations for the House Duty. This tax was imposed in 1851 to
replace the Window Tax, and applied to houses and certain other buildings with an
annual rental value of £20 or over. Total assessed values (including properties
exempt from tax through being below the £20 limit) and the number of houses on
which the tax was charged were published year by year. The number of houses below
the £20 limit, essential information for calculating the average assessed value, was
first published for 1874, hence that year being the starting year for the index. Weber’s
rent index was published posthumously in Appendix 13 of J. Parry Lewis, Building
Cycles and Britain’s Growth (Macmillan, London, 1965), and is described on pages
155-57. Valuations for the House Duty were made at normally five year intervals,
and for the purpose of the index the net change between valuations was spread evenly
over the five year period. It is compared in Table H.2 with the course of the general
price level, which is taken from Table M.12. The reasons for using the measure of the
general price level there is explained in Part M, paragraph 24. Table H.2 shows rents
rising continuously from 1874 to 1902-04, while the general price level fell year by
year to 1896 and then rose. The fall in the general price level from 1874 to 1896 was
about 15 percent, while rents rose by an equal amount in percentage terms. Between
1896 and 1904, the general price level increased by 9 percent and rents by 7 percent.
Over the three decades from 1874 to 1904, the index of rents rose by 24 percent while
the general price level fell by between 7 and 8 percent, which implies a rise in rents in
real terms of about 1 percent a year. The Weber index is an average value index, and
so probably includes an element of quality increase as well as true price increase.
Housing quality is very difficult to measure, even with much more information than is
available for the period Weber’s index covers. The only source of an indication is the
assumed increase in work done per new dwelling as a result of increasing “size and
complexity” (Part M, paragraphs 2 and 3). Increasing size and complexity affects
only new dwellings, and so feeds through only gradually into the average quality of
the new stock. A calculation with the addition to the dwelling stock and the
assumption about size and complexity would support a quality increase of about 0.3
percent a year provided it is assumed further that the increase in average size and
complexity was matched by a corresponding increase in average rents. By how
much to shade down the 1 percent a year in real terms increase in rents on account of
higher quality is uncertain, but there is little doubt rents increased significantly over the period even if higher quality is allowed for.

7. The increase in rents in real terms did not continue after 1903-04; the higher figure for 1909 appears to be a quirk. The general price level increased by 6 percent by 1913. One possible reason why rents did not rise on average in money terms and fell in real terms is the after effect of the building boom (Table B.4) having caused an over-supply. Another, not mutually exclusive, is increases in local rates being shifted, at least partially, to rent.

8. An important aspect of the “Housing Question” was the amounts paid for rent by wage earning families. Information about amounts paid by families in different ranges of income is provided by Rowntree’s studies of budgets in York, which are the source for Table H.3. The averages of rents include domestic rates. For dwellings such as those included in Rowntree’s research local rates were almost always paid by the landlord, who recovered them from tenants through the rents charged. Rates amounted to about one-quarter of combined rent and rates before World War I, according to estimates made for reviews of the Rent Restrictions Acts, where the change from pre-war was an important issue (see Ministry of Labour’s departmental evidence to the Inter-Departmental Committee on the Rent Restrictions Acts 1931). Housing services were thus taxed at a rate equivalent to 33 percent ad valorem. The median ratio of rent (including rates) to income reported by Rowntree was 16 percent.

9. Information about rents immediately before World War I is provided by the Board of Trade’s Enquiry into Working Class Rents and Retail Prices (Report, Cd. 6955, 1913). This reported (page xxv) that the average rent for a four room house in towns outside London was about 5s. 3d., including rates. At the time rates amounted to about one-quarter of gross rents (see reference in the previous paragraph), so the rent net of rates was about 4s. a week. Rents in London were about 60 percent higher, though a smaller proportion of households in London had rented houses to themselves.

10. A figure for the average rent of dwellings provided “for the working classes” by London County Council can be derived from the number of the Council’s dwellings (London County Council, London Statistics 1914/15, Housing of the Working Classes, Table 1) and gross rent receivable. The gross rent per dwelling calculated in this way was 8s. 2d. per week. This figure includes rates. If rates in cash terms were similar in London to the rest of the country, the average net rent would have been between 6s. 6d. and 7s. a week.

11. Net rents of 4s. a week and gross rents including rates of 5s. 3d. may be compared with average earnings of men in full-time work of about 32s. a week (from earnings in 1906 scaled up to 1912 by reference to index of wage rates — Department of Employment, British Labour Statistics Historical Abstract (HMSO 1972), Table 37). Average net rents of houses of the commonest “working class” housing type were thus about 12-13 percent of average earnings, or 16-17 percent including rates.

12. The ratios of rents to incomes just quoted were high by subsequent standards, but were well below the rent that would cover the cost of providing new houses. The average cost of all new houses at the time was estimated at £250 excluding land (A. K. Cairncross, Home and Foreign Investment 1870-1913 (Cambridge University Press 1953) page 108); so £200 including land for “working class” houses that complied with legal standards would be as low a figure as might reasonably be taken. A 5% net
return, including amortisation over 60 years would be £10. 12s. a year; expenditure on repairs, management, and rent collection would add about £2. 10s. (Departmental Committee on the Rent Restrictions Acts 1920, Minutes of Evidence, Q251), which would make £13 a year, 5s. a week. Rates would add about 1s. 6d., to give a total of 6s. 8d. a week, over 20 percent of average weekly earnings by men. There is here a substantial part of the explanation of why so large a number of households in 1911 occupied only part of a dwelling (Part B, paragraph 21).

Rents in the Inter-War Years

13. Information about rents in the inter-war years comprises three parts: the rent element of the official cost-of-living index; average rents of controlled and de-controlled unfurnished lettings as shown by information collected for the Inter-Departmental Committee on the Rent Restrictions Acts that reported in 1937; and the return of rents by local authorities in 1936 which is discussed in the next section. The future of the Rent Restrictions Acts was the key housing policy issue in the inter-war years; and the differences between controlled rents and rents of dwellings that had been de-controlled (Rent Restrictions Acts 1923 and 1933) were very important. Before examining the evidence here, and on how both controlled and de-controlled rents compared in real terms with 1914, the course of rents as shown by the rent element of the cost-of-living index may be considered.

14. The cost-of-living index was compiled by the Ministry of Labour and was intended to show changes in the cost of living of “working class” households. In this section of the housing market, houses were almost always let at a rent that included domestic rates. Landlords “compounded” for the rates due on the dwellings that they owned and rented out by making a payment to the local authority of the rates due (less a commission), which they recouped through the rents they charged. Increases in rents to recoup increases in domestic rates were not limited by the Rent Restrictions Acts. The rent element of the cost of living index therefore reflected increases in domestic rates as well as rent proper. This index was used by Stone in his estimate of consumers’ expenditure on housing in the inter-war years (R. Stone, Consumers Expenditure and Behaviour in the United Kingdom 1920-1938, Cambridge University Press, 1954, Table 93). It is shown in Table H.4, with the general price level for comparison. The general price level is taken from Table M.12, re-calculated to base 1914 = 100 for convenience for comparison. Table H.3 shows annual average values both of the rent element of the cost of living index and of the whole index, which were calculated monthly. The Rent Restrictions Acts of 1919 and 1920 permitted an increase of 40 percent in controlled rents (which were the rents in payment at the outbreak of war, August 1914) in the normal case where the landlord was responsible for external repairs and the tenant for internal decoration. This increase took time to come into effect; but in the other direction domestic rates fell as the post-war slump in economic activity and levels of pay brought local authorities’ expenditure down. In 1923-24-25 rent and rates stabilised at some 45-50 percent above pre-war levels in money terms, and about 20-25 percent lower in real terms. Average earnings of men in 1924 were about 58s. a week, as compared with approximately 32s. in 1914 (Labour Statistics Historical Abstract – see Table H.2 for full citation – Tables 39 (1924) and 36 (1906, worked forward to 1914 pro-rata to wage rates (Table 11), in the absence of earnings data after 1906). In round terms, average pay was about 80 percent higher in 1924 than in 1914 in money terms, and 5 percent lower in real
terms. What in later usage would be called the “affordability” of rents thus improved between pre- and post-war rents were about 20-25 percent lower in real terms, and pay about 5 percent lower.

15. This improvement in affordability of rents was the consequence of rent control. It was the common belief that owing to housing shortages rents would rise steeply in the absence of control. By the late 1930s the de-controlled sector had grown large enough (Part G, paragraph 27) for there to be evidence about rents for decontrolled lettings. Information about rents of de-controlled and controlled lettings was collected for the 1937 Inter-Departmental Committee on the Rent Restrictions Acts (the “First Ridley” Committee) by the Ministry of Labour. The Ministry’s local Labour Exchange staff collected information about prices and rents for calculating the monthly cost-of-living index number. Table S.28 shows the information about controlled and de-controlled rents published in the Committee’s report. The figures are for rent excluding rates.

<table>
<thead>
<tr>
<th></th>
<th>Controlled</th>
<th>De-Controlled</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater London</td>
<td>8s. 6d. to 9s. 0d.</td>
<td>12s. 6d. to 13s. 0d.</td>
</tr>
<tr>
<td>County Boroughs</td>
<td>5s. 10d. to 6s. 2d.</td>
<td>7s. 6d. to 7s. 9d.</td>
</tr>
<tr>
<td>(excluding Greater</td>
<td></td>
<td></td>
</tr>
<tr>
<td>London)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Boroughs and</td>
<td>5s. 6d. to 5s. 10d.</td>
<td>7s. 0d. to 7s. 4d.</td>
</tr>
<tr>
<td>Urban Districts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(excluding London)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rural Districts</td>
<td>4s. 6d. to 4s. 10d.</td>
<td>5s. 9d. to 6s. 0d.</td>
</tr>
</tbody>
</table>

Source: Inter-Departmental Committee on the Rent Restrictions Acts, Report, Cmnd. 5621 (1937) paragraph 41.

16. The accommodation covered by Table S.28 was in pre-1914 dwellings, let unfurnished. Rents of de-controlled lettings were about 50 percent higher than controlled in London, and 25-30 percent higher elsewhere. For all areas together, the average rent was put at 6s. a week for controlled lettings and 7s. 6d. for de-controlled. For privately owned dwellings built since 1919, and which were not subject to rent control, average rents were about 10s. a week (Inter-Departmental Committee on the Rent Restrictions Acts, Report, paragraph 42). They could command rents about one-third higher than market rents for pre-1914 “working class” houses through higher quality. Local authority rents in 1936 averaged 7s. 5d. a week (paragraph 18 below), in line with average de-controlled rents, but for much higher quality dwellings.

17. The rent index in Table H.4 includes rates. An analysis by J. R. and U. K. Hicks of information on rent rates that they extracted from the household budgets collected in 1938 by the Ministry of Labour (National Institute of Economic and Social Research Occasional Paper VIII, The Incidence of Local Rates in Great Britain, Cambridge University Press, 1945, Table 1) showed that rates equalled approximately one-third of net rents, substantially the same as before 1914 (paragraph 12 above). The index can therefore be taken to depict approximately the course of rents excluding rates.
Rents of Local Authority Housing

18. The first national information about average rents of local authorities' housing and flats refers to 1936. It was collected from local authorities by the Ministry of Health, the central government Department responsible for housing from 1919 to 1951, and published in *Rents of Houses and Flats Owned by Local Authorities*. Cmd. 5527 (1937). The information was published in the form of numbers of dwellings with rents within specified ranges: 3 shillings a week or less, exclusive of rates; then ranges of one shilling up to over 12 shillings a week. An average weekly rent can be derived only approximately from data in this form, and is put at 7s. 5d. a week in England and Wales as a whole. For Greater London the average rent is estimated at between 10s. and 10s. 6d.

19. There were no further official figures for average local authority rents until September 1957 (see Table H.3), the first in a semi-annual series published by the Ministry of Housing and Local Government (MHLG). Only insecure estimates can be made of average rents in intervening years. The Institute of Municipal Treasurers and Accountants (IMTA) began to collect and publish information about local authority rents in its annual *Housing Statistics* in 1945/50 (subsequently *Housing Rents Statistics*). These were however in the form of ranges of rents for each category of dwellings, with no averages either for individual authorities or all authorities together. IMTA (subsequently CIPFA – the Chartered Institute of Public Finance and Accountancy) did not start to publish averages until after MHLG had begun to do so. The only source of evidence about local authorities' house rents between 1939 and 1957 is the combined housing revenue account for local authorities in England and Wales published annually in Local Government Financial Statistics (LGFS). In LGFS housing revenue account income was divided into "rents, etc", Exchequer grants, and rate fund contributions. "Rents etc" comprised not just ordinary rents, but also charges for "amenities" (such as hot water and heating in blocks of flats where these services were supplied to the whole block); and rents of other premises on housing estates such as garages and shops. The total of "rents, etc" divided by the number of dwellings would thus over-state average rents in the ordinary sense and would not be comparable with the 7s. 5d. in 1936 and 17s. 6d. in 1957.

20. Also a problem was the absence of figures for numbers of dwellings in housing revenue accounts, which could differ from the totality of local authority dwellings as given in Part E. The best that can be done is to use changes in the average of "rents, etc" per dwelling as an indication of changes in rents in the ordinary sense but not levels. It is very important to have regard to the fact the averages refer to a changing stock of dwellings. "Cheap money" policies in the 1930s meant that loan charges per dwelling on newly built dwellings were lower than on dwellings built at higher costs and with loans taken at higher interest rates in the 1920s, so that costs could be covered with lower rents than the average for the existing stock. That explains how average "rents, etc" per dwelling could be lower in 1938/39 than in 1935/36. Conversely, new houses built after the War were considerably higher in standard than those built in the 1930s and were let at higher rents. Average rents could therefore rise without rents on the pre-war stock being raised. Average "rents, etc" per dwelling and average rents inferred from them are shown in Table S.29. The source for them is A. E. Holmans, *British Housing Policy: A History* (Croom Helm, London 1985, pages 316 and 325).
Table S.29  Average "Rents, etc" Per Dwelling in Housing Revenue Accounts and Inferred Average Rents

<table>
<thead>
<tr>
<th></th>
<th>Average &quot;Rents, etc&quot; (£ per year)</th>
<th>Inferred Rent (shillings and pence per week)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1935/36</td>
<td>22.6</td>
<td>7s. 5d.</td>
</tr>
<tr>
<td>1938/39</td>
<td>20.9</td>
<td>6s. 10d.</td>
</tr>
<tr>
<td>1945/46</td>
<td>22.0</td>
<td>7s. 3d.</td>
</tr>
<tr>
<td>1951/52</td>
<td>32.5</td>
<td>10s. 8d.</td>
</tr>
<tr>
<td>1955/56</td>
<td>41.9</td>
<td>13s. 9d.</td>
</tr>
</tbody>
</table>

21. The figures for 1938/39 and 1945/46 look rather low; so too does the figure for 1955/56 when compared with 17s. 6d. in 1957. There can be little doubt, though, that in cash terms rents were only slightly higher in the 1940s than before the war, and therefore sharply lower in real terms. Rents were set on a cost-plus basis, with costs determined according to principles of historic cost accounting. Local authorities were required to make a specified contribution from the rate fund to the housing revenue account alongside Exchequer subsidies; the rest of the income to balance the housing revenue account had to come from rents, or from an additional rate fund contributions, (for fuller detail see Holmans, op. cit Chapter VII).

22. Average local authority rents from 1957 onwards are in Tables H.5, H.6, and H.7. The division is made necessary by the changing importance of rent rebates and the time in the year to which the rent data relate. When the pace of rent increases was fairly steady the timing within the year makes little difference; but in the circumstances of the early 1970s it was more important. Table H.5 shows average rents at April and October from 1958 to 1969. The dates result from the local authority financial year, which begins on April 1st. In consequence, changes in rents usually came into effect then, though sometimes phased with a later instalment, hence the significance of October, halfway through the financial year. These rents are net of rebates. Local authorities had powers to grant rent rebates since 1930, but were little used – apart from a small number of well-publicised instances in the 1930s – until the 1960s. One response to the increases in costs falling on housing revenue accounts was to make larger increases in rents and use rent rebates to make the increases affordable by people with low earnings or large families (people not in employment could get their rents paid by National Assistance (to 1967) and then Supplementary Benefit). The government of the day encouraged local authorities to make use of rent rebates.

23. Rents before deducting rebates (un-rebated rents) from 1968 to 1979 are shown in Table H.6. The times in years for which average rents are shown was partly due to the provisions of the Housing Finance Act 1972 for a phased transition to rents set according to "fair" rents in the private rented sector (see paragraph 40). In 1974 this transition was suspended by the incoming government under Counter-Inflation Act powers. From 1975 onwards average rents were published for April and October as they had been from 1958 to 1971. With the large increases in the number of tenants receiving rent rebates, rebated rents ceased to be significant. Table H.6 shows un-rebated rent from 1968, the first year for which an average was published, to 1979. Table H.7 continues the sequence from 1980 to 2001.

24. The average weekly local authority rents in cash terms shown in Tables H.5, H.6, and H.7 are converted to constant money values in Table H.8. The average rent
in 1936 (paragraph 18) is also shown. The indexes of the general price level in Table M.12 are used to convert the cash amounts to 1990 money values.

25. Table H.8 shows a complex history of average rents in real terms: a fairly steady but quite rapid increase from 1957 to 1972 (3.7 percent a year in real terms, well above the rate of rise of incomes); a step increase between 1972 and 1973 (15 percent) as a result of the Housing Finance Act; a substantial fall in real terms (between 20 and 25 percent) between 1973 and 1979 when increases in money terms were kept well below the exceptionally rapid rise in the general price level for reasons of economic management; step increases in 1980-82 (44 percent) and 1989-93 (33 percent) for policy reasons to make net savings in public expenditure by shifting from general subsidy to means-tested subsidy, with a plateau between 1982 and 1989 and another after 1993.

26. There is a twenty year gap in Table H.8 between 1936 and 1957. The “inferred rents” in Table S.29 are included because although they are so different in status from the official figures for 1936 and 1957 and after, they are of some value as approximate estimates which can be used as the basis for an indicator of changes in rents in real terms. For comparability with the figures in Table H.8 they are converted to 1990 money values by the price index in Table M.12.

<table>
<thead>
<tr>
<th>Table S.30</th>
<th>Rents in 1936, 1938/39, 1945/46, 1951/52 and 1955/56 Expressed in Constant Money Values</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Current Prices</td>
</tr>
<tr>
<td>1936</td>
<td>7s. 5d.</td>
</tr>
<tr>
<td>1938/39</td>
<td>6s. 10d.</td>
</tr>
<tr>
<td>1945/46</td>
<td>7s. 3d.</td>
</tr>
<tr>
<td>1951/52</td>
<td>10s. 5d.</td>
</tr>
<tr>
<td>1955/56</td>
<td>13s. 9d.</td>
</tr>
</tbody>
</table>

Source: See text.

27. Because the bulk of costs falling on housing revenue accounts were loan charges that were fixed in money terms, rents rose very little between 1938/39 and 1945/46 in cash terms, and as a result of inflation fell by probably between 30 and 35 percent in real terms. After the end of the War, average rents were for a shifting mix of dwellings in which houses built post-war to higher standards commanded higher rents than did pre-war dwellings. The increase in average rents between 1945/46 and 1955/56, about 90 percent in cash terms and 20 percent in real terms over-states the increase in rents for comparable dwellings. If average rents in 1936 and 1957, which are firm figures, are compared, rents in 1957 are shown in Table H.8 to be about 15 percent lower in real terms than in 1936. Average rents in real terms did not reach the 1936 level until 1962, by which time average weekly earnings of men employed full-time in manual work were almost 50 percent higher.

28. Average local authority rents were very commonly compared with average earnings of men in manual work, strictly speaking employed full-time in manufacturing and certain other industries. From 1970 the New Earnings Survey provided data in average earnings in all industries. In the 1950s and 1960s this comparison was proper, given the high proportion of local authority tenants that couple households in full-time work (see Part F), subject to the proviso that over time
the difference between gross and net earnings due to income tax and National Insurance contributions widened. In 1936 average earnings of men in manual work were well below the income tax threshold for a couple with children. Table H.9 shows average earnings of men employed full-time in manual work in manufacturing and certain other industries in the years for which average rents are shown in Tables H.8 and S.29. The source is *British Labour Statistics Historical Abstract* (Department of Employment and Productivity, 1971, HMSO), Tables 38, 40, 41, and 42. There was no earnings figure for 1936, so the figure for 1935 is used in its place. In 1955/56 and subsequently the figures shown are averages of the published April and October figures. For 1945 the figure for July is shown. From 1969 the figures are for October each year and are taken from Table 6.19 of *Annual Abstract of Statistics* 1977. After 1980 the comparison with local authority rents becomes less valid owing to the falling proportion of tenants who were in full-time work. Average rents are repeated from Tables H5 and H6 for comparison. Rents increased faster than earnings in the later 1960s and early 1970s, but never to anywhere like the ratio of rents to earnings that there had been in 1936.

**Rents of Local Authority Housing: Rebates**

29. Rent rebates for local authority tenants became prominent as a policy issue in the late 1960s, and published information about them begins in 1968. At that time local authorities' housing costs were rising fast, with consequent pressure to raise rents. The limited ability to pay of households in low paid work, or with small occupational pensions was seen as a constraint on increases in rents. This constraint might be obviated by means-tested rent rebates for tenants with lower incomes. Rent rebates were not needed for tenants receiving Supplementary Benefit (National Assistance before 1967) because their benefit entitlement was at a scale rate plus rent; but tenants in paid employment were not normally eligible. Before 1972 local authorities were exhorted by central government (the Ministry of Housing and Local Government) to have rent rebate schemes, but were not obliged to do so. The Housing Finance Act 1972 required local authorities to have rent rebate schemes not less favourable to tenants than the "model" scheme specified by the Act, as part of a policy reducing expenditure on subsidy by moving away from general subsidy to hold down rents irrespective of income to means-tested subsidy. The rent rebate scheme applied only to tenants not receiving Supplementary Benefit after the first year of operation. It continued without change, apart from up-ratings until 1982 and 1983.

30. In 1982 and 1983 rent rebates became "standard" Housing Benefit, alongside "certificated" Housing Benefit (which replaced the rent element of Supplementary Benefit). Eligibility criteria were not altered, though the "taper" (i.e. the rate at which benefit was reduced as income rose) was steepened to hold down the increases in expenditure. In 1988 as part of a reform of Social Security in which Supplementary Benefit was replaced by Income Support, standard and certificated Housing Benefit were merged, with eligibility rules modelled as far as possible on those of Income Support. A distinction was drawn in statistics of Housing Benefit between tenants not also receiving Income Support (or means-tested Jobseekers Allowance) and those receiving it, which corresponded to the earlier distinction between tenants receiving standard and certificated Housing Benefit, and before that between tenants receiving rent rebates and Supplementary Benefit. Numbers of tenants receiving rent rebates and Supplementary Benefit and their successors-in-title are in Table H.10. Tenants
receiving Supplementary Benefits and then Income Support did not necessarily receive a payment equal to the scale rate plus the full amount of their rent and rates owing to non-dependant deductions. Indeed, the official position before 1983 was that Supplementary Benefit payment could not be divided into so much for rent, so much for rates, and so much for needs to be met out the scale rate. But for all tenants receiving Supplementary Benefit, any increase in rent would be met by an increase in benefit.

31. Relevant to interpreting the changing number of households receiving rent rebates or Supplementary Benefit, and then Housing Benefit, are changes in the total number of tenants. Substantial changes took place in the total of local authority tenants in the 1980s owing to sales to tenants (Table E.9) and then in the 1990s transfers to housing associations. The number of households not receiving means-tested assistance with rents is also of interest, not least for the diminishing number of tenants that paid any increase in rents from their own funds. The total number of local authority and new town tenants in 1971, 1981, 1991, and 2001 is shown in Table E.4. Figures for other years in Table H.10 are put in by interpolation from official estimates of the dwelling stock by tenure. The numbers of tenants receiving rent rebates or Supplementary Benefit/Income Support and totals of all tenants are from different sources, so the comparison is only approximate. It is nevertheless sufficient to show the main changes.

32. At the end of the 1960s about 8 percent of tenants not receiving Supplementary Benefit received rent rebates. By the mid-1970s when the national rent rebate scheme had become well-established the proportion reached 25 percent. The proportion of tenants receiving either rent rebates or Supplementary Benefit was then about 40 percent. 60 percent of tenants paid rent from their own funds and therefore would pay the increases in rent in the in the early 1980s (Table H.7 and H.8) themselves. From the end of the 1970s three main influences were at work on the number and proportion of tenants receiving means-tested assistance with rents: the long term rise in the proportion of tenants not in paid employment; the shorter term increase in unemployment in the economic recession of the early 1980s; and the transfer of households out of local authority housing through purchase as sitting tenants. The first and the second increased the number of households receiving means-tested assistance, by some 750-800,000 between the late 1970s and the mid-1980s. The third, the Right to Buy, is unlikely to have significantly affected the number of tenants receiving assistance, but took a large number of households out of the total not receiving assistance (Tables F.22 and F.23). The reform in 1988 was intended to cut the cost of Housing Benefit by (among other things) making benefits for everyone subject to a means-test that included capital as well as income, whereas previously “standard” Housing Benefit (see paragraph 24) had been subject to an income test only. Income from investments was included with income from all sources but not capital. How much of the reduction between 1987 and 1988 of 400,000 households receiving assistance with rents was due to the change in the rates of Housing Benefit (including the steeper taper – the rate at which the amount of benefit is reduced as income rises) and how much to the improvement in the economy is uncertain. But the run of figures makes it likely that a substantial part was due to the changes in the rules of Housing Benefit. By 1990 (the high point of the economic cycle before the slump of the early 1990s) just over 60 percent of local authority tenants households received means-tested assistance with their rent.
33. A limitation on what can be inferred from Table H.10 is that the number of households receiving Housing Benefit and the total of tenants are taken from different sources. The Survey of English Housing (SEH) has included a question about Housing Benefit since its inception in 1993/94. The period since then is short; but a comparison of the numbers and proportions of households receiving Housing Benefit as estimated from the survey and numbers in payment (Table H.10) is of interest. SEH refers to England. So a version of Table H.10 for England only was calculated for use in the comparison. A comparison is made in Table H.11 between the proportion of local authority tenant households receiving Housing Benefit as reported by the Survey of English Housing and the proportion estimated from the Department of Work and Pensions (and predecessor’s) total of households receiving Housing Benefit and the estimated total of local authority tenant households. Except for 2000/01 the survey figures for council tenants receiving Housing Benefit are lower than the figures from the Department of Work and Pensions. If the first and last figures in the series in Table H.10 are left out for the moment, the difference averaged 65,000, with no evident tendency to either increase or decrease. If the findings from comparing the two sources for 1993/94 to 2000/01 apply to earlier years, the implication is that the figures for council tenants receiving Housing Benefit and its predecessors in Table H.10 may be slightly high relative to totals of all council tenants, but nonetheless depict changes through time accurately.

Rents of Housing Association Dwellings

34. Rents of housing association dwellings have a much shorter history in numerical terms than do rents of local authorities’ dwellings. Until well into the 1970s the number of housing association dwellings was small (Table E.3) and in surveys before the 1977/78 National Dwelling and Housing Survey were included with private sector renting. In 1971 housing associations constituted only 5 percent of what in Part G is termed the “statistical” private rented sector – all dwellings not owner-occupied or rented from local authorities or new towns. The numerical importance of housing associations grew rapidly in the 1970s, and in 1981 renting from housing associations became one of the tenures distinguished in the census. The “fair rent” system (Part G, paragraph 32) was extended to housing associations in 1973. The concept of a “fair rent” in this sense is discussed later in this chapter in the section on private sector rents, for which the concept was originally devised (Rent Act 1965). Average fair rents registered have been published for years from 1973 onwards in the annual Housing and Construction Statistics volume, latterly Housing Statistics. The rents were registered as annual amounts and published in this form. For comparability with average local authority rents they are shown in Tables H.12 and H.13 as weekly equivalents derived by dividing the annual figure by 52. These are the only data on housing association rents until 1989. For convenience the registered rents for housing associations are shown in a separate table for 1973 to 1989 (Table H.12), but from then on included in the same table as other data on housing association rents. Owing to phasing of rent increases through re-registration of fair rents (see paragraph 41 below) increases in rents in payment lagged behind rents registered (after the late 1970s mostly re-registered). In Table H.12 average rents registered are shown both in current money values as registered and also in 2000 money values, as in Table H.7.

35. The other information is more recent. The Housing Act 1988 provided that rent regulation (with “fair rents”) should cease to apply to new lettings (including re-
letting of dwellings becoming vacant) after the Act came into force in January 1989. Lettings by housing associations after that were assured tenancies where the rent was determined by the housing association itself, not by an external agency (the Rent Officer Service dealt only with regulated tenancies). In practice housing associations’ powers to set rents were constrained by their status as non-profit-making bodies and supervision by the Housing Corporation, and the “Tenants’ Guarantee”. Information about rents post-1989 comprises average rents for assured tenancies, and average rents for all tenancies, from returns that housing associations registered with the Housing Corporation are required to make. The averages of all rents (*Housing Statistics* 2002, Table 7.2 and earlier) as published refer to the end of March of each year; the average rent at March 31st 2001, for example, is taken as the average rent for 2000 and shown as such in Table H.12.

36. Comparisons between average rents for housing association dwellings in Tables H.12 and H.13 and local authorities’ rents in Table H.7 are far from straightforward. With the exception of “transfer” associations, i.e. associations to which local authorities’ housing stocks have been transferred, the housing association stocks are much more recently built (see Table E.5). Quite apart from age, the mix of dwelling types is different: housing associations (apart from “transfer” associations) have few high-rise flats. Subject to that proviso, housing association rents have generally been higher than local authority rents, though the time paths have not been alike. There was no spurt in housing association rents in real terms in the first half of the 1980s, nor was there so pronounced a deceleration after the mid-1990s. It is important to recall that after the Housing Act 1988 came into force (January 1989) no new regulated tenancies with registered rents could come into being. All the rent registrations were re-registrations, for a diminishing number of lettings (see Table G.11).

37. Housing association tenants receiving Housing Benefit were first distinguished from private sector tenants in 1993. Their number is suspected of being understated initially owing to not all housing associations being identifiable as such from their titles. Table H.14 shows totals of housing association tenants receiving Housing Benefit as published by the Department of Social Security (subsequently Department of Work and Pensions). Also shown are housing association tenant households saying that they receive Housing Benefit, as estimated from the Survey of English Housing. Table H.14 shows the two sources of information about receipt of Housing Benefit by housing association tenants. The survey estimates are evidently affected by sampling variation, with the number of households saying they received Housing Benefit looking erratically high in 1995/96 and 2000/01 and rather low in 1997/98. The comparison is distorted by “large scale voluntary transfers” of local authority housing to the housing association sector. Many tenants still thought they were local authority tenants and would describe themselves as such in surveys. Housing association tenants are therefore understated in the Survey of English Housing, and estimates derived from it of housing association tenants receiving Housing Benefit are therefore too low. This is especially so of 2001 and 2002.
Private Sector Rents Since World War II

38. Rent policies, and associated statistical information, since 1945 are in three groups: rent control and de-control; rent regulation and fair rents (in the technical sense); and de-regulation after 1988. The information about rents is very variegated, and comes from an array of sources. Very important is that average rents refer throughout to a shifting mix of dwellings, which introduces uncertainty about how far like is being compared with like. Before the 1980s slum clearance took considerable numbers of dwellings of poorer than average quality, and so probably with lower than average rents; but on the other hand, the dwellings sold for owner-occupation could well have been better than average.

39. For the first two decades after the end of World War II the history of private sector rents is the history of the effects of rent control and de-control. Rent control was imposed on all unfurnished lettings (other than the very top of the market) at the outbreak of war in 1939 (see Part G, paragraphs 22-25). At that time there were three groups of rents: rents governed by the Rent Restrictions Acts; rents originally subject to control under those Acts but subsequently de-controlled; and lettings of dwellings built after 1919 and hence not subject to control. Average rents in 1937 for these groups were estimated at 6s., 7s. 6d., and 10s respectively (paragraph 10 above). The number of lettings in each category in 1938 is estimated (Table S.26 in Part G) at 2.7 million, 1.7 million, and 0.85 million. A weighted average is 7s. 2d. Between 1937 and 1939 there could well have been increases in non-controlled rents (see Table H.4); and between 1938 and 1939 more dwellings de-controlled and some new dwellings let, which would bring the figure to about 7s. 6d. a week. The information on controlled rents refers to “working class” dwellings. The average rent of all dwellings made subject to rent control in 1939 would have been higher than this. De-control under inter-war legislation had been more extensive for dwellings in the higher ranges of rateable value; and many post-1919 dwellings that were rented out are likely to have been further up the market than “working class” houses. Contemporary comment indicated that in the later 1930s a substantial number of houses built with a view to sale were rented out owing to difficulties of selling them. Eight shillings a week would be a fair estimate of the average rent of dwellings made subject to control by the 1939 legislation.

40. The 1939 controlled rents remained the maximum legally recoverable rents except where the landlord had made improvements (not repairs) at his own expense. However, there was probably some opportunity in practice for rents to be raised when a new tenant moved in. Some 60 percent of tenants who according to the 1964 housing survey had controlled tenancies had moved in between 1938 and 1957 (The Housing Survey in England and Wales 1964, Table 2.29). Sales for owner-occupation could also have affected average rents through changing the mix of dwellings in the rented stock. The Housing Repairs and Rents Act 1954 permitted limited increases in controlled rents where the landlord spent specified amounts on repair, but was too little used to influence average rents significantly. The first information about rents post-1945 is from the before-and-after survey of the effect of the Rent Act 1957 (Rent Act Inquiry, Cmd. 1246 (1960)). This showed average weekly rents before the Rent Act took effect of 14s. in Greater London and 9s. 4d. in the rest of England and Wales, equal to 1.1 and 1.2 times gross rateable value (Rent Act Inquiry, Tables 5 and 6). The gross rateable value is significant because it governed the permitted increase in rent for dwellings to which control continued to apply. About 400,000 dwellings
with gross rateable values above £40 in London and £30 elsewhere were de-controlled. For London and the rest of England and Wales together the average rent before the increases under the Act for dwellings still subject to control was equal to about 10s. a week. There had evidently been an element of upward creep of controlled rents. Between 1939 and 1945 the general price level increase by about 50 percent (measured in the way described in Part M), and a further 60 percent between 1945 and 1957. Rents that had remained unchanged in cash terms between 1939 and 1957 were thus reduced by about 60 percent in real terms by the rise in the general price level. If the argument about the “creep” of controlled rents is accepted, then the reduction in real terms was between 45 and 50 percent.

41. For lettings below the control limit the Rent Act raised the permitted rent to twice the gross rateable value, which in principle meant 1939 market rents. The multiple was chosen as being approximately the increase in the price level since 1939. How best to make allowance for price increases during the war when the cost-of-living index was stabilised by subsidies is arguable. The measure used in this chapter (derived from estimates of consumers’ expenditure at current and constant prices) indicates that the price level considerably more than doubled. But a rather different picture might be drawn from other data. The main questions about rents between 1957 and 1965 (the year of the Rent Act 1965 which introduced a new system of rent restriction, see paragraph 47 below) are how much higher were non-controlled rents compared with controlled, and what changes took place in rents of lettings below the control limit.

42. In many instances rents did not rise straight away to the twice gross value limit; but on the other hand some tenants with rent-controlled dwellings were paying more. The evidence here comes from the second stage of the Rent Act inquiry; the housing survey carried out in London in 1963 for the Milner Holland Committee (Committee on Housing in Greater London, Report, Cmd. 2605 (1965)); in the rest of England and Wales in 1964 in the survey reported in The Housing Survey in England and Wales 1964 (Government Social Survey, 1967); and the 1962 Rowntree housing survey (J. B. Cullingworth, English Housing Trends). Comparisons of ratios of rents to gross values are in Table S.24.

Table S.31 Ratios of Rent to Gross Value for Lettings Below the Control Limit: England and Wales 1959, 1963, and 1964

<table>
<thead>
<tr>
<th></th>
<th>London</th>
<th></th>
<th>Rest of England and Wales</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Net weekly rent</td>
<td>Ratio of net rent to G.V.</td>
<td>Net weekly rent</td>
</tr>
<tr>
<td>1959 (March/May)</td>
<td>22s. 4d.</td>
<td>1.8</td>
<td>13s. 1d.</td>
</tr>
<tr>
<td>1963 (November)</td>
<td>25s. 9d.</td>
<td>1.99</td>
<td>...</td>
</tr>
<tr>
<td>1964 (November)</td>
<td>...</td>
<td>...</td>
<td>14s. 7d.</td>
</tr>
</tbody>
</table>

Source: Rent Act Inquiry, Tables 5 and 6; Report of the Committee on Housing in Greater London, Tables 31 and 33; The Housing Survey in England and Wales, Tables 2.21 and 2.22.

43. Average ratios of 1.99 did not mean that all rents were at the control limit. There was a dispersion, with some rents lower relative to gross value and some higher. Where the landlord was responsible for internal decoration as well as external repairs the maximum permitted rent was 2½ times gross value; the 1964 survey
showed 13 percent of controlled rents as higher than this (see The Housing Survey in
England and Wales, Table 2.22 and accompanying comment).

44. Ratios to gross rateable value may also be used for comparison between
controlled and non-controlled rents, as a way of allowing for possible differences in
the mix of types and quality of the rented properties. Table S.32 shows these ratios,
from the sources cited for Table S.31.

Table S.32  Ratios of Rent to Gross Value for Controlled and Non-Controlled Lettings

<table>
<thead>
<tr>
<th></th>
<th>Net Rent as Percent of Gross Value</th>
<th>Average Non-Controlled Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Controlled</td>
<td>Non-Controlled</td>
</tr>
<tr>
<td>1959 (Below control limit)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>London</td>
<td>1.8</td>
<td>2.6</td>
</tr>
<tr>
<td>Rest of England and Wales</td>
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<td>2.4</td>
</tr>
<tr>
<td>1963 London</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Singly occupied houses</td>
<td>1.94</td>
<td>2.65</td>
</tr>
<tr>
<td>Singly occupied flats</td>
<td>2.01</td>
<td>3.46</td>
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<tr>
<td>Part of a house or flat</td>
<td>2.02</td>
<td>4.19</td>
</tr>
<tr>
<td>1964 Rest of England and Wales</td>
<td>1.99</td>
<td>2.42</td>
</tr>
</tbody>
</table>

Note: (\(^{\dagger}\)) Estimate of arithmetic mean calculated from the dispersion; published table shows median
(20s. 7d.).
Source: As Table S.24.

45. Overall, de-control produced an increase of about 140 percent in rents outside
London (as inferred from ratios to gross values); and about a tripling in London, as
inferred from the rent to gross values ratios for houses and flats taken together.
Outside London this increase appears to have done little more than match the increase
in the general price level since 1939. In London, however, the increase was
substantially greater. In 1937 average de-controlled rents were about 75 percent
higher in London than the rest of England and Wales (Table S.21); but Table S.25
suggests something close to a 2:1 difference. The impact of de-control on rents was
substantially stronger in London than in the rest of England. For the most part,
decontrol came about through new lettings not being subject to rent control, decontrol
by movement (see Part G, paragraphs 30-31).

Rent Regulation and Fair Rents

46. Average de-controlled rents did not show the whole picture of the effects of de-
control under the 1957 Rent Act on rents, especially in London. There were instances
of very high rents, alongside abuses to do with lack of any security of tenure for
tenants of de-controlled lettings, hence the setting up of the Committee on Housing in
Greater London – not England or Great Britain. There was another powerful reason
for a change: fixing rents in money terms by primary legislation was an anachronism
in conditions of nearly continuously rising prices. Fixing rents in money terms in the
Rent Act 1957 made sense only as an interim measure pending full de-control. The
Act included powers to lower the control limit by Statutory Instrument, but in its 1959
election manifesto the Conservative party pledged not to use this power during the life
of the next Parliament if returned to office. So full de-control was not pursued either.

236
The policy adopted in 1965 was to combine the statutory security of tenure that applied to lettings subject to rent control (plus a "second succession") with rents fixed in money terms only for three years.

47. The Rent Act 1965 provided for "fair rents" to be registered by Rent Officers on application of either the tenant or the landlord (or both jointly), with a right of appeal to a Rent Assessment Committee. The statutory definition of a "fair rent" must be quoted, because it was the basis for private sector rents until the end of the 1980s. In determining a "fair rent", regard was required to be had to "...all the circumstances (other than the personal circumstances) and in particular to the age, character, and location of the dwelling house and its state of repair". And then: "For the purposes of the determination it shall be assumed that the numbers of persons seeking to become tenants of similar dwelling houses in the locality...is not substantially greater than the number of dwelling houses in the locality that are available for letting..." (Rent Act 1965, s.27). Age, character, location, and state of repair of a dwelling would govern its market value or rent; so the required assumption about not substantially more people seeking houses in the locality than are available for letting led to the concept of a "fair rent" being popularly summarised as "a market rent less scarcity". Both parts could be ambiguous. There was evidence in 1965 of market rents from the de-controlled sector, but that would diminish over time as few lettings would be made at market rents if higher than fair rents, because the tenant could apply for a fair rent. How to assess the amount to deduct for scarcity was even more problematic.

48. The registered rents that would emerge from the criteria could not be foreseen. When they did emerge they were the subject of controversy, particularly about the size of the difference between rents in London and the rest of England and Wales. Average rents registered are shown in Table H.15. They are first registrations and re-registrations combined, though over the years the proportion of re-registrations increased. The series is shown from 1966 to 2000, though after mid-January 1989 no first registrations could be made, and re-registrations only where there had been no fresh letting. In all instances the source is Housing and Construction Statistics and then Housing Statistics. The way the rent registration data were presented has differed, and to provide a series for England and Wales some combining of London and the rest of England and Wales, and more recently the separate series for England and for Wales was necessary. For comparability with local authority and housing association rents, weekly equivalents are shown as well as the published whole year average rents. The rents shown in the table are rents registered, which are higher than the rents actually paid from 1974 onwards owing to phasing of increases in rents on re-registration, in three annual stages up to 1980 and two after that.

49. Average registered rents in 1966-69, at the outset of the "fair rents" system were £4.00 a week in England and Wales in total, £5.15 in London, and £3.00 in the rest of England and Wales. These were higher than many had looked for in advocating "repeal of the Rent Act". There is no survey-based estimate of average non-controlled rents immediately before the 1965 Rent Act took effect. The previous rent was recorded when rent registration was applied for; but since the inducement to apply would be greatest where rents were particularly high, the average of pre-registration rents would over-state the level of non-controlled rents. At £4 a week, average registered rents were apparently double the average local authority rents at the time (see Table H.5 and H.6). The comparison is influenced by the higher proportions of registered rents in London. If registered rents and average local authority rents were compared separately in London and the Rest of England and
Wales, average registered rents in London in 1966-69 were about 2.2 times average local authority rents, and in the rest of England and Wales about 1.5 times.

50. As a time series average registered rents is subject to erratic variation from year to year, so a run of years has to be examined to study trends. Determinations of fair rents were strongly influenced by “comparables”, i.e. rents recently registered for similar properties in locations not far away. In consequence the course of registered rents was to a degree independent of the rate of rise of the general price level in the short term. This can be seen very clearly in the 1970s when inflation accelerated: between 1969 and 1970 and 1979 and 1980 average registered rents rose by 140 percent (9.1 percent a year) while the general price level rose by 244 percent (13.2 percent a year), equivalent to a fall of 30 percent in rents in real terms. The reduction in rents in payment was greater than this, owing to phasing. Phasing of increases in rents through re-registration was introduced by the 1974 Rent Act. The increase in the registered rent was to be put on in three equal parts, at one-year intervals. Only the first part would apply straight away; the full rent increase would be payable only in the third year after re-registration. The reason was to obviate the very large increases in rents in money terms that there would be if the increases were anything like those in the general price level, which was accelerating rapidly (Table M.12). The Housing Act 1980 reduced the number of stages from three to two; and the Housing Act 1988 abolished phasing altogether. During the 1980s the rate of rise of rents registered increased while the rate of inflation slowed down, hence an increase of 42 percent in rents in real terms between 1980 and 1990. Between 1990 and 2000 there was a 65 percent increase in registered rents in real terms as rents registered continued to rise fast (8.6 percent a year) while the rate of inflation slackened to only 3.1 percent. The sustained rise in registered rents owed something to the effect of deregulation in bringing about increasing numbers of lettings at market rents, which provided an independent base-line for applying the concept of “market rents less scarcity” in place of relying on comparables.

51. Information about rents in the sub-sectors of private renting in 1978 was provided by the Private Renting Survey carried out by the Social Survey Division of the Office of Population Censuses and Survey. Information from this survey about rent levels has to be presented separately from that from the 1988 and 1990 surveys and the Survey of English Housing because those surveys reported average rents whereas in 1978 medians were reported. They were reported for controlled rents; registered rents for regulated tenancies; unregistered rents for regulated tenancies; and lettings by resident landlords. Separate data were published for furnished and unfurnished lettings in the regulated unregistered and resident landlord categories. There were too few registered rents for furnished regulated lettings for analysis, and all controlled tenancies were unfurnished. Table H.16 shows median rents and upper quartiles. An element of estimation is present owing to deriving net rent from weekly payments that sometimes include rates and on occasion services as well.

52. The median rents in Table H.16 are difficult to compare with average rents from other sources, particularly the average rents registered in Table H.15. But since the upper quartile in 1978 for registered rents was only £6.49 a week and the average rent registered in 1976 (to allow for phasing) was equivalent to £6.60 a week, it would appear that the survey figure is on the low side. Controlled tenancies in 1978 were only a survival, with rents that were in principle twice 1939 market rents (paragraph 41) when the general price level was between 10 and 11 times what it had been in 1939.
53. The Housing Act 1988 provided that privately owned dwellings newly let after mid-January 1989 should not be subject to rent regulation; rents were to be agreed between landlords and tenants. The different categories of tenancies are described in Part G, paragraphs 33 and 34, with the number of tenancies shown in Table G.12. Regulated tenancies in being in January 1989 would continue until the tenancy came to an end through movement or for other reasons. There were the same succession rights. But no new regulated tenancies could come into being, so their total number would diminish with the passage of time. Information about private sector rents in 1988, immediately before de-regulation, was collected by the Private Rented Sector Survey in that year, with a comparable survey in 1990 to show the immediate effects of de-regulation. Similar information about rents in 1993/94 and subsequent years was collected by the Survey of English Housing. The figures for 1988, 1990, and 1993/94 to 2000/01 are collected together in Table 6.5 of Housing Statistics 2001, which is the main source for Table H.17. It is extended to 2002/03 with data from Housing Statistics 2003, Table 7.6.

54. Average rents in Table H.17 vary erratically from year to year due to sampling variation. Up to the end of the 1990s, however, the difference between averages of rents registered (Table H.15) and estimated rents in payment (Table H.17) is greater than can be explained by sampling. It would be expected that rents in payment would lag behind rents registered; but whether that could explain a difference that averaged £5 a week over the period from 1990 to 1999 is uncertain. Because the number of tenants with registered rents declined so fast (Table G.12), their effect on the average for all types of tenancy became successively smaller. The reduction in the number of tenants with regulated tenancies – the pre-1989 regime – and the increase in the number with assured tenancies and assured shortholds (especially the latter) worked to raise the overall average rent. By referring to the number of tenancies in each category (Table G.12) and calculating what the overall average rent in 2000 would be if for each of the tenant categories the average rent was as shown in Table H.16 but the numbers of tenants were the same in 2000 as in 1990, the effect of the change in the mix of tenancy categories on the overall average can be calculated. With the mix of tenancy types as in 1990, the average in 2000 would be £73 a week. Of the actual increase in the average rent from £40 in 1990 to £92 in 2000/01, £33 was the effect of increases in rents for each category of tenancy, and £29 the effect of the change in the mix of tenancy types – primarily the reduction in regulated tenancies and the increase in assured shortholds.

Rent Allowances and Housing Benefit for Private Sector

55. Means-tested assistance with rent for private sector tenants not receiving Supplementary Benefit (or previously National Assistance) was an innovation of the early 1970s. Rent allowances provided for by the Housing Finance Act 1972 for private sector tenants (and tenants of housing associations) were exactly analogous to rent rebates for local authority and New Town tenants. Until the mandatory national scheme provided by the 1972 Housing Finance Act only Birmingham had a rent allowance scheme. The purpose of rent allowances was to assist tenants with low incomes who were not eligible for Supplementary Benefit – due for instance to being in low paid work, or having an occupational pension or an income from investments – with the large increase in rents that would result from transferring controlled tenancies to regulation and fair rents as provided for by the Act. With controlled rents of about
£1.30 in London and 75p a week elsewhere (Table S.31), transfer to regulation would probably mean a trebling of rents, even with allowance made for differences in quality compared with dwellings for which rents had been registered. Rent allowances would make the increase affordable. In the event, only the three upper rateable value bands of controlled tenancies were transferred to regulation in 1973-74. The earliest information about the number of rent allowances is for 1974 for tenants of unfurnished accommodation. Allowances for tenants of furnished accommodation started a year later than for tenants renting unfurnished, and the earliest information about the number of allowances is for 1975, though the numbers were small (see Table H.18).

56. The definitions of the different categories of rent allowances and Housing Benefit for private sector tenants are the same as for rent rebates and Housing Benefit for local authority tenants. A particular problem however with statistics of rent allowances and Housing Benefit is that until 1992 they included payments to housing association tenants. Unofficial estimates of the number of housing association tenants in Great Britain receiving rent allowances and Housing Benefit have been made from 1981 onwards (Housing Finance Review 2001, Table 109c). Amounts for England and Wales may be derived pro-rata to the annual estimates of housing association dwellings and used to produce a run of figures for the private rented sector by subtraction from 1981 to 1993. From 1994 the official figures for the private rented sector excluding housing associations are used. The sources are the same tables that are sources for Table H.14. Noteworthy in Table H.18 is the steep increase in the first half of the 1990s in the number of private sector tenants receiving Housing Benefit, and the equally steep reduction after 1995 and 1996. The deduction to separate off housing association tenants before 1993 is far from precise, but is unlikely to be a cause of serious error.

57. From 1993 onwards the Department of Social Security’s figures for private rented sector tenants receiving Housing Benefit can be compared with estimates from the Survey of English Housing of private sector tenant households that said they received Housing Benefit. The comparison is in Table H.19. A very large difference is shown between the figures for the number of claimants receiving payment and the survey figure for tenancy groups saying that they received Housing Benefit. The difference was about 400,000 in the mid-1990s, which was subsequently reduced to about 200,000 in 2001 and 2002. Part of the difference is likely to be due to Housing Benefit being payable to occupiers of accommodation for which rent is paid who are not tenant households included in the Survey of English Housing. Hostel residents are an example; so too are residents of bed-and-breakfast accommodation. Furthermore, eligibility for Housing Benefit goes to individuals, not to the letting. If, for example, three residents in a flat-share each pay one-third of the rent, each could claim Housing Benefit in respect of his or her share. No information is available about the numbers here, and hence about how much of the discrepancy is due to these causes. Inflation of the total of persons receiving Housing Benefit through fraudulent claims is another possibility.
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<th>Year</th>
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<th>Whole Cost of Living</th>
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<td>1868-72</td>
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Table H.2  Index of House Rents 1874-1913

<table>
<thead>
<tr>
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<th>Year</th>
<th>Rents</th>
<th>General Price Level</th>
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<td>96.7</td>
<td>1912</td>
<td>102.2</td>
<td>107.3</td>
</tr>
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<td>1893</td>
<td>94.5</td>
<td>96.0</td>
<td>1913</td>
<td>102.4</td>
<td>106.9</td>
</tr>
</tbody>
</table>


Table H.3  Rents and Incomes in York in 1899

<table>
<thead>
<tr>
<th>Number of families</th>
<th>Weekly family income (1)</th>
<th>Average weekly income</th>
<th>Average rent (including rates)</th>
<th>Average rent as percentage of average income</th>
</tr>
</thead>
<tbody>
<tr>
<td>714</td>
<td>Under 18s.</td>
<td>10s.</td>
<td>2s. 11⁴/₅d.</td>
<td>29</td>
</tr>
<tr>
<td>1,196</td>
<td>18s - 20s.</td>
<td>19s.</td>
<td>3s. 6¼d.</td>
<td>19</td>
</tr>
<tr>
<td>1,580</td>
<td>20s. - 25s.</td>
<td>23s.</td>
<td>3s. 11¼d.</td>
<td>17</td>
</tr>
<tr>
<td>2,828</td>
<td>26s. - 30s.</td>
<td>28s.</td>
<td>4s. 6d.</td>
<td>16</td>
</tr>
<tr>
<td>2,427</td>
<td>31s. - 40s.</td>
<td>36s.</td>
<td>5s. 1d.</td>
<td>14</td>
</tr>
<tr>
<td>1,106</td>
<td>41s. - 50s.</td>
<td>45s. 6d.</td>
<td>5s. 8d.</td>
<td>12</td>
</tr>
<tr>
<td>479</td>
<td>51s. - 60s.</td>
<td>55s. 8d.</td>
<td>6s. 8½d.</td>
<td>11</td>
</tr>
<tr>
<td>338</td>
<td>Over 60s.</td>
<td>74s.</td>
<td>7s. 0d.</td>
<td>9</td>
</tr>
</tbody>
</table>

Note: (1) Income of all members of the family taken together.
Table H.4  Indexes of Rent and Rates and the Cost of Living 1914-1939

<table>
<thead>
<tr>
<th></th>
<th>Rent and rates</th>
<th>General price level</th>
<th>Rent and rates in real terms</th>
</tr>
</thead>
<tbody>
<tr>
<td>1914</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>1920</td>
<td>121</td>
<td>257</td>
<td>39</td>
</tr>
<tr>
<td>1921</td>
<td>148</td>
<td>235</td>
<td>63</td>
</tr>
<tr>
<td>1922</td>
<td>153</td>
<td>202</td>
<td>76</td>
</tr>
<tr>
<td>1923</td>
<td>148</td>
<td>190</td>
<td>78</td>
</tr>
<tr>
<td>1924</td>
<td>147</td>
<td>189</td>
<td>78</td>
</tr>
<tr>
<td>1925</td>
<td>147</td>
<td>189</td>
<td>78</td>
</tr>
<tr>
<td>1926</td>
<td>149</td>
<td>188</td>
<td>79</td>
</tr>
<tr>
<td>1927</td>
<td>151</td>
<td>183</td>
<td>83</td>
</tr>
<tr>
<td>1928</td>
<td>151</td>
<td>183</td>
<td>83</td>
</tr>
<tr>
<td>1929</td>
<td>152</td>
<td>181</td>
<td>84</td>
</tr>
<tr>
<td>1930</td>
<td>153</td>
<td>176</td>
<td>87</td>
</tr>
<tr>
<td>1931</td>
<td>154</td>
<td>169</td>
<td>91</td>
</tr>
<tr>
<td>1932</td>
<td>154</td>
<td>164</td>
<td>94</td>
</tr>
<tr>
<td>1933</td>
<td>156</td>
<td>161</td>
<td>97</td>
</tr>
<tr>
<td>1934</td>
<td>156</td>
<td>161</td>
<td>97</td>
</tr>
<tr>
<td>1935</td>
<td>157</td>
<td>162</td>
<td>97</td>
</tr>
<tr>
<td>1936</td>
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<td>163</td>
<td>98</td>
</tr>
<tr>
<td>1937</td>
<td>159</td>
<td>169</td>
<td>94</td>
</tr>
<tr>
<td>1938</td>
<td>160</td>
<td>171</td>
<td>94</td>
</tr>
<tr>
<td>1939</td>
<td>162</td>
<td>176</td>
<td>92</td>
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Source: Department of Employment and Productivity, *Labour Statistics Historical Statistics* (HMSO 1971), Table 89; and Table M.12.

Table H.5  Average Local Authority Rents in England and Wales 1957-1969

<table>
<thead>
<tr>
<th></th>
<th>(per week, net of rebates)</th>
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<tbody>
<tr>
<td></td>
<td>April</td>
</tr>
<tr>
<td>1957</td>
<td>...</td>
</tr>
<tr>
<td>1958</td>
<td>18s. 9d.</td>
</tr>
<tr>
<td>1959</td>
<td>19s. 9d.</td>
</tr>
<tr>
<td>1960</td>
<td>20s. 5d.</td>
</tr>
<tr>
<td>1961</td>
<td>21s. 8d.</td>
</tr>
<tr>
<td>1962</td>
<td>23s. 10d.</td>
</tr>
<tr>
<td>1963</td>
<td>24s. 11d.</td>
</tr>
<tr>
<td>1964</td>
<td>26s. 9d.</td>
</tr>
<tr>
<td>1965</td>
<td>28s. 2d.</td>
</tr>
<tr>
<td>1966</td>
<td>31s. 0d.</td>
</tr>
<tr>
<td>1967</td>
<td>33s. 9d.</td>
</tr>
<tr>
<td>1968</td>
<td>37s. 4d.</td>
</tr>
<tr>
<td>1969</td>
<td>40s. 7d.</td>
</tr>
</tbody>
</table>

Note: (*) September.

Source: *Housing Statistics Great Britain* No. 15, Table IV.
Table H.6  Average Local Authority Rents in England and Wales (Unrebated) 1968-1979

<table>
<thead>
<tr>
<th>Year</th>
<th>Month</th>
<th>£ per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>1968</td>
<td>end March</td>
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</tr>
<tr>
<td>1969</td>
<td>end March</td>
<td>2.04</td>
</tr>
<tr>
<td>1970</td>
<td>end March</td>
<td>2.23</td>
</tr>
<tr>
<td>1971</td>
<td>April</td>
<td>2.48</td>
</tr>
<tr>
<td>1972</td>
<td>October</td>
<td>2.52</td>
</tr>
<tr>
<td>1973</td>
<td>April</td>
<td>2.75</td>
</tr>
<tr>
<td>1974</td>
<td>May</td>
<td>3.44</td>
</tr>
<tr>
<td>1975</td>
<td>October</td>
<td>3.70</td>
</tr>
<tr>
<td>1976</td>
<td>January</td>
<td>3.75</td>
</tr>
<tr>
<td>1977</td>
<td>October</td>
<td>3.81</td>
</tr>
<tr>
<td>1978</td>
<td>April</td>
<td>4.16</td>
</tr>
<tr>
<td>1979</td>
<td>October</td>
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</tr>
<tr>
<td></td>
<td>April</td>
<td>4.77</td>
</tr>
<tr>
<td></td>
<td>October</td>
<td>5.05</td>
</tr>
<tr>
<td></td>
<td>April</td>
<td>5.22</td>
</tr>
<tr>
<td></td>
<td>October</td>
<td>5.64</td>
</tr>
<tr>
<td></td>
<td>April</td>
<td>5.85</td>
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<tr>
<td></td>
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<td>April</td>
<td>6.40</td>
</tr>
<tr>
<td></td>
<td>October</td>
<td>6.56</td>
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Source:  *Housing and Construction Statistics*, No. 20, Table XX.
*Housing and Construction Statistics*, No. 32, Table XIX.
<table>
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<th>Year</th>
<th>Rent (£/week)</th>
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<tbody>
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<td>1979</td>
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</tr>
<tr>
<td>1980</td>
<td>7.71</td>
</tr>
<tr>
<td>England</td>
<td></td>
</tr>
<tr>
<td>1980</td>
<td>7.70</td>
</tr>
<tr>
<td>1981</td>
<td>11.42</td>
</tr>
<tr>
<td>1982</td>
<td>13.48</td>
</tr>
<tr>
<td>1983</td>
<td>13.97</td>
</tr>
<tr>
<td>1984</td>
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<tr>
<td>1985</td>
<td>15.54</td>
</tr>
<tr>
<td>1986</td>
<td>16.36</td>
</tr>
<tr>
<td>1987</td>
<td>17.70</td>
</tr>
<tr>
<td>1988</td>
<td>18.82</td>
</tr>
<tr>
<td>1989</td>
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<td>1991</td>
<td>27.29</td>
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<td>1992</td>
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<td>1993</td>
<td>33.62</td>
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<td>1994</td>
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<td>1995</td>
<td>38.31</td>
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<tr>
<td>1996</td>
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<td>1997</td>
<td>41.18</td>
</tr>
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<td>1998</td>
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<tr>
<td>1999</td>
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<tr>
<td>2000</td>
<td>45.61</td>
</tr>
<tr>
<td>2001</td>
<td>47.72</td>
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</table>

*Housing Statistics 2002*, Table 7.1.
Table H.8  Average Local Authority Rents at 1990 Money Values 1957-2001

<table>
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<th></th>
<th>(£/week)</th>
<th></th>
<th>(£/week)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1936</td>
<td>11.10</td>
<td>1960</td>
<td>10.45</td>
</tr>
<tr>
<td>1957</td>
<td>9.35</td>
<td>1980</td>
<td>14.50</td>
</tr>
<tr>
<td>1958</td>
<td>9.70</td>
<td>1981</td>
<td>19.25</td>
</tr>
<tr>
<td>1954</td>
<td>10.15</td>
<td>1982</td>
<td>20.90</td>
</tr>
<tr>
<td>1960</td>
<td>10.45</td>
<td>1983</td>
<td>20.75</td>
</tr>
<tr>
<td>1961</td>
<td>10.75</td>
<td>1984</td>
<td>20.70</td>
</tr>
<tr>
<td>1962</td>
<td>11.25</td>
<td>1985</td>
<td>20.70</td>
</tr>
<tr>
<td>1963</td>
<td>11.60</td>
<td>1986</td>
<td>21.10</td>
</tr>
<tr>
<td>1964</td>
<td>11.95</td>
<td>1987</td>
<td>21.90</td>
</tr>
<tr>
<td>1965</td>
<td>12.15</td>
<td>1988</td>
<td>22.20</td>
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<tr>
<td>1966</td>
<td>12.85</td>
<td>1989</td>
<td>22.65</td>
</tr>
<tr>
<td>1967</td>
<td>13.85</td>
<td>1990</td>
<td>23.75</td>
</tr>
<tr>
<td>1969</td>
<td>14.90</td>
<td>1992</td>
<td>27.90</td>
</tr>
<tr>
<td>1970</td>
<td>15.15</td>
<td>1993</td>
<td>30.20</td>
</tr>
<tr>
<td>1971</td>
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<td>1994</td>
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<td>1972</td>
<td>15.95</td>
<td>1995</td>
<td>32.45</td>
</tr>
<tr>
<td>1973</td>
<td>18.95</td>
<td>1996</td>
<td>33.20</td>
</tr>
<tr>
<td>1974</td>
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<td>1997</td>
<td>33.05</td>
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<tr>
<td>1975</td>
<td>15.80</td>
<td>1998</td>
<td>32.75</td>
</tr>
<tr>
<td>1976</td>
<td>15.55</td>
<td>1999</td>
<td>33.45</td>
</tr>
<tr>
<td>1977</td>
<td>15.25</td>
<td>2000</td>
<td>33.85</td>
</tr>
<tr>
<td>1978</td>
<td>14.90</td>
<td>2001</td>
<td>34.80</td>
</tr>
<tr>
<td>1979</td>
<td>14.40</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: In years in Tables H.5 and H.6 where two rent figures are shown, the average was taken.

Source: Tables H.5, H.6, H.7 and see text.
Table H.9  Average Earnings of Men Employed Full-Time in Manual Work Compared With Local Authority Rents 1936-1980

<table>
<thead>
<tr>
<th>Year</th>
<th>Earnings</th>
<th>Rents</th>
<th>Rents as percent of earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>1936</td>
<td>64s. 6d.</td>
<td>7s. 5d.</td>
<td>11.5</td>
</tr>
<tr>
<td>1938/39</td>
<td>69s. 0d.</td>
<td>(6s. 10d.)</td>
<td>(10)</td>
</tr>
<tr>
<td>1945/46</td>
<td>121s. 4d.</td>
<td>(7s. 3d.)</td>
<td>(6)</td>
</tr>
<tr>
<td>1951/52</td>
<td>176s. 1d.</td>
<td>(10s. 5d.)</td>
<td>(6)</td>
</tr>
<tr>
<td>1955/56</td>
<td>220s. 2d.</td>
<td>(13s. 9d.)</td>
<td>(6)</td>
</tr>
<tr>
<td>1957</td>
<td>246s. 6d.</td>
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</tr>
<tr>
<td>1958</td>
<td>255s. 1d.</td>
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<td>7.4</td>
</tr>
<tr>
<td>1959</td>
<td>266s. 10d.</td>
<td>19s. 9d.</td>
<td>7.4</td>
</tr>
<tr>
<td>1960</td>
<td>286s. 5d.</td>
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<td>304s. 1d.</td>
<td>21s. 11d.</td>
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</tr>
<tr>
<td>1962</td>
<td>315s. 1d.</td>
<td>24s. 0d.</td>
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<td>329s. 0d.</td>
<td>25s. 3d.</td>
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<tr>
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<td>357s. 3d.</td>
<td>26s. 10d.</td>
<td>7.5</td>
</tr>
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<td>384s. 11d.</td>
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<td>7.4</td>
</tr>
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<td>405s. 6d.</td>
<td>31s. 5d.</td>
<td>7.7</td>
</tr>
<tr>
<td>1967</td>
<td>419s. 7d.</td>
<td>34s. 9d.</td>
<td>8.3</td>
</tr>
<tr>
<td>1968</td>
<td>452s. 7d.</td>
<td>37s. 11d.</td>
<td>8.4</td>
</tr>
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<td>24.82</td>
<td>2.04</td>
<td>8.2</td>
</tr>
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<td>28.05</td>
<td>2.23</td>
<td>8.0</td>
</tr>
<tr>
<td>1971</td>
<td>30.93</td>
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</tr>
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<td>1972</td>
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</tr>
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<td>1975</td>
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Source: See text (paragraph 28).
Table II.10  Receipt of Means-Tested Assistance with Rents by Local Authority Tenants in England and Wales 1968-2000

<table>
<thead>
<tr>
<th>Year</th>
<th>(A) Direct Rebates</th>
<th>(B) Supplementary Benefit</th>
<th>(C) Sum of (A) and (B) (rounded)</th>
<th>(D) Neither Rebate nor Supplementary Benefit</th>
<th>(E) All Local Authority and New Town Tenants</th>
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<td>995</td>
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</table>

<table>
<thead>
<tr>
<th>Year</th>
<th>Standard Housing Benefit</th>
<th>Certificated Housing Benefit</th>
<th>Total with Housing Benefit</th>
<th>No Housing Benefit</th>
<th>All Local Authority and New Town Tenants</th>
</tr>
</thead>
<tbody>
<tr>
<td>1983</td>
<td>1,430</td>
<td>1,580</td>
<td>3,010</td>
<td>1,970</td>
<td>4,980</td>
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<tr>
<td>1984</td>
<td>1,390</td>
<td>1,735</td>
<td>3,130</td>
<td>1,860</td>
<td>4,890</td>
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<tr>
<td>1985</td>
<td>1,330</td>
<td>1,745</td>
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<td>1,710</td>
<td>4,790</td>
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<tr>
<td>1986</td>
<td>1,340</td>
<td>1,705</td>
<td>3,050</td>
<td>1,660</td>
<td>4,710</td>
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<td>1,705</td>
<td>3,010</td>
<td>1,620</td>
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</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Year</th>
<th>Receiving Housing Benefit, not Income Support</th>
<th>Housing Benefit and Income Support</th>
<th>Total with Housing Benefit</th>
<th>No Housing Benefit</th>
<th>All Local Authority and New Town Tenants</th>
</tr>
</thead>
<tbody>
<tr>
<td>1988</td>
<td>1,070</td>
<td>1,530</td>
<td>2,600</td>
<td>1,860</td>
<td>4,460</td>
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<tr>
<td>1989</td>
<td>1,040</td>
<td>1,490</td>
<td>2,530</td>
<td>1,730</td>
<td>4,260</td>
</tr>
<tr>
<td>1990</td>
<td>1,050</td>
<td>1,450</td>
<td>2,500</td>
<td>1,600</td>
<td>4,100</td>
</tr>
<tr>
<td>1991</td>
<td>1,100</td>
<td>1,390</td>
<td>2,490</td>
<td>1,530</td>
<td>4,020</td>
</tr>
<tr>
<td>1992</td>
<td>1,090</td>
<td>1,440</td>
<td>2,530</td>
<td>1,430</td>
<td>3,960</td>
</tr>
<tr>
<td>1993</td>
<td>1,011</td>
<td>1,585</td>
<td>2,600</td>
<td>1,270</td>
<td>3,870</td>
</tr>
<tr>
<td>1994</td>
<td>964</td>
<td>1,602</td>
<td>2,570</td>
<td>1,210</td>
<td>3,780</td>
</tr>
<tr>
<td>1995</td>
<td>941</td>
<td>1,600</td>
<td>2,540</td>
<td>1,130</td>
<td>3,670</td>
</tr>
<tr>
<td>1996</td>
<td>908</td>
<td>1,570</td>
<td>2,480</td>
<td>1,090</td>
<td>3,570</td>
</tr>
<tr>
<td>1997</td>
<td>887</td>
<td>1,500</td>
<td>2,390</td>
<td>1,110</td>
<td>3,500</td>
</tr>
<tr>
<td>1998</td>
<td>860</td>
<td>1,420</td>
<td>2,280</td>
<td>1,130</td>
<td>3,410</td>
</tr>
<tr>
<td>1999</td>
<td>800</td>
<td>1,350</td>
<td>2,150</td>
<td>1,120</td>
<td>3,270</td>
</tr>
<tr>
<td>2000</td>
<td>700</td>
<td>1,240</td>
<td>1,940</td>
<td>1,160</td>
<td>3,100</td>
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</tbody>
</table>


Sources: Housing and Construction Statistics No. 20; Housing and Construction Statistics 1973-1983, Table 11.3; 1982-1992, Table 11.3; and Housing Statistics 2001, Table 6.4.

248
### Table H.11  Numbers and Proportions of Local Authority Tenant Households Receiving Housing Benefit: England 1993/94-2000/01

<table>
<thead>
<tr>
<th></th>
<th>Numbers (thousands)</th>
<th>Proportions (percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Survey of English Housing</td>
<td>As Table H.10</td>
</tr>
<tr>
<td>1993/94</td>
<td>2,272</td>
<td>2,442</td>
</tr>
<tr>
<td>1994/95</td>
<td>2,371</td>
<td>2,414</td>
</tr>
<tr>
<td>1995/96</td>
<td>2,316</td>
<td>2,380</td>
</tr>
<tr>
<td>1996/97</td>
<td>2,288</td>
<td>2,325</td>
</tr>
<tr>
<td>1997/98</td>
<td>2,141</td>
<td>2,243</td>
</tr>
<tr>
<td>1998/99</td>
<td>2,081</td>
<td>2,135</td>
</tr>
<tr>
<td>1999/00</td>
<td>1,921</td>
<td>2,009</td>
</tr>
<tr>
<td>2000/01</td>
<td>1,828</td>
<td>1,811</td>
</tr>
</tbody>
</table>

Source: *Housing in England 2000/01*, Table A4.10; and *Housing Statistics 2001*, Table 6.4a (from Department of Work and Pensions).

### Table H.12  Rents Registered for Housing Associations 1973-1989: England and Wales

<table>
<thead>
<tr>
<th></th>
<th>At current money values</th>
<th>At 1990 money values</th>
</tr>
</thead>
<tbody>
<tr>
<td>1973</td>
<td>4.94</td>
<td>26.25</td>
</tr>
<tr>
<td>1974</td>
<td>6.29</td>
<td>28.80</td>
</tr>
<tr>
<td>1975</td>
<td>7.29</td>
<td>26.90</td>
</tr>
<tr>
<td>1976</td>
<td>8.23</td>
<td>26.05</td>
</tr>
<tr>
<td>1977</td>
<td>9.50</td>
<td>25.95</td>
</tr>
<tr>
<td>1978</td>
<td>10.38</td>
<td>26.20</td>
</tr>
<tr>
<td>1979(*)</td>
<td>11.21/10.37</td>
<td>24.95/23.10</td>
</tr>
<tr>
<td>1980(*)</td>
<td>12.58</td>
<td>23.70</td>
</tr>
<tr>
<td>1981</td>
<td>14.48</td>
<td>24.40</td>
</tr>
<tr>
<td>1982</td>
<td>15.71</td>
<td>24.35</td>
</tr>
<tr>
<td>1983</td>
<td>17.06</td>
<td>25.30</td>
</tr>
<tr>
<td>1984</td>
<td>18.48</td>
<td>26.10</td>
</tr>
<tr>
<td>1985</td>
<td>19.65</td>
<td>26.20</td>
</tr>
<tr>
<td>1986</td>
<td>21.33</td>
<td>27.50</td>
</tr>
<tr>
<td>1987</td>
<td>22.67</td>
<td>28.05</td>
</tr>
<tr>
<td>1988</td>
<td>25.02</td>
<td>29.50</td>
</tr>
<tr>
<td>1989</td>
<td>26.80</td>
<td>29.35</td>
</tr>
</tbody>
</table>

Notes: (*) The first figure refers to first registrations of fair rents and so is comparable with earlier years; the second to re-registrations and so is comparable with subsequent years.

(*) Figures for 1980 and subsequent years are for re-registrations.

Sources: *Housing and Constructions Statistics 1969-1979*, Table 124; *1977-1987*, Table 11.5; *1983-1993*, Table 11.6. Price index from Table M.12.
### Table H.13  Average Rents of Housing Association Dwellings in England 1989-2000

<table>
<thead>
<tr>
<th>Year</th>
<th>Average Fair Rents Registered (£/week)</th>
<th>Average rents for Assured Tenancies (£/week)</th>
<th>All Housing Association Rents (£/week)</th>
<th>At current money values</th>
<th>At 1990 money values</th>
</tr>
</thead>
<tbody>
<tr>
<td>1989</td>
<td>26.83</td>
<td>24.50</td>
<td>...</td>
<td>29.35</td>
<td>...</td>
</tr>
<tr>
<td>1990</td>
<td>29.94</td>
<td>28.97</td>
<td>...</td>
<td>29.95</td>
<td>...</td>
</tr>
<tr>
<td>1991</td>
<td>32.73</td>
<td>36.48</td>
<td>...</td>
<td>30.90</td>
<td>...</td>
</tr>
<tr>
<td>1992</td>
<td>36.48</td>
<td>39.03</td>
<td>...</td>
<td>33.30</td>
<td>...</td>
</tr>
<tr>
<td>1993</td>
<td>38.50</td>
<td>44.87</td>
<td>38.17</td>
<td>34.60</td>
<td>34.30</td>
</tr>
<tr>
<td>1994</td>
<td>42.15</td>
<td>45.90</td>
<td>40.71</td>
<td>36.95</td>
<td>35.70</td>
</tr>
<tr>
<td>1995</td>
<td>44.46</td>
<td>48.82</td>
<td>44.00</td>
<td>37.70</td>
<td>37.30</td>
</tr>
<tr>
<td>1996</td>
<td>48.25</td>
<td>50.24</td>
<td>46.81</td>
<td>39.90</td>
<td>38.75</td>
</tr>
<tr>
<td>1997</td>
<td>51.35</td>
<td>51.40</td>
<td>49.82</td>
<td>41.20</td>
<td>40.00</td>
</tr>
<tr>
<td>1998</td>
<td>55.29</td>
<td>53.16</td>
<td>51.92</td>
<td>42.90</td>
<td>40.30</td>
</tr>
<tr>
<td>1999</td>
<td>56.65</td>
<td>53.84</td>
<td>53.11</td>
<td>43.25</td>
<td>40.55</td>
</tr>
<tr>
<td>2000</td>
<td>62.73</td>
<td>58.43</td>
<td>53.90</td>
<td>46.55</td>
<td>40.00</td>
</tr>
</tbody>
</table>

Sources: *Housing Statistics 2002*, Tables 7.2 and 7.4; and corresponding tables in previous issues.

### Table H.14  Housing Association Tenants Receiving Housing Benefit 1993-2003

<table>
<thead>
<tr>
<th>Year</th>
<th>Dept. of Social Security/Dept. of Work and Pensions England and Wales (thousands)</th>
<th>Survey of English Housing Households Saying They Received Housing Benefit (thousands)</th>
</tr>
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<tbody>
<tr>
<td>1993</td>
<td>384</td>
<td>444</td>
</tr>
<tr>
<td>1994</td>
<td>477</td>
<td>465</td>
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<td>1996</td>
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<td>627</td>
</tr>
<tr>
<td>1997</td>
<td>717</td>
<td>623</td>
</tr>
<tr>
<td>1998</td>
<td>766</td>
<td>691</td>
</tr>
<tr>
<td>1999</td>
<td>817</td>
<td>715</td>
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<tr>
<td>2000</td>
<td>851</td>
<td>799</td>
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<tr>
<td>2001</td>
<td>908</td>
<td>692</td>
</tr>
<tr>
<td>2002</td>
<td>966</td>
<td>700</td>
</tr>
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</table>

Note: (*) The data from the Survey of English Housing are for financial years, from 1993/94 to 2000/01.

Survey of English Housing from *Housing in England 2000/01*, Table A4.10; *2001/02*, table A4.14; *2002/03*, Table A.4.12.
<table>
<thead>
<tr>
<th>Year</th>
<th>Average Yearly Rent</th>
<th>Average Equivalent Weekly Rent</th>
<th>Average Weekly Equivalent Rent in 1990 Money Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>1966</td>
<td>194</td>
<td>3.73</td>
<td>30.50</td>
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<tr>
<td>1967</td>
<td>225</td>
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<tr>
<td>1968</td>
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</tr>
<tr>
<td>1969</td>
<td>206</td>
<td>3.96</td>
<td>28.70</td>
</tr>
<tr>
<td>1970</td>
<td>229</td>
<td>4.40</td>
<td>29.90</td>
</tr>
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<td>1971</td>
<td>235</td>
<td>4.52</td>
<td>28.15</td>
</tr>
<tr>
<td>1972</td>
<td>253</td>
<td>4.87</td>
<td>28.20</td>
</tr>
<tr>
<td>1973</td>
<td>252</td>
<td>4.85</td>
<td>25.75</td>
</tr>
<tr>
<td>1974</td>
<td>288</td>
<td>5.54</td>
<td>25.40</td>
</tr>
<tr>
<td>1975</td>
<td>309</td>
<td>5.94</td>
<td>21.95</td>
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<tr>
<td>1976</td>
<td>343</td>
<td>6.60</td>
<td>20.90</td>
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<tr>
<td>1977</td>
<td>377</td>
<td>7.25</td>
<td>19.80</td>
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<tr>
<td>1978</td>
<td>433</td>
<td>8.33</td>
<td>21.05</td>
</tr>
<tr>
<td>1979</td>
<td>483</td>
<td>9.29</td>
<td>20.65</td>
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<tr>
<td>1980</td>
<td>564</td>
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<tr>
<td>1981</td>
<td>642</td>
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<td>767</td>
<td>14.75</td>
<td>21.90</td>
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<td>1984</td>
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<tr>
<td>1985</td>
<td>902</td>
<td>17.35</td>
<td>23.15</td>
</tr>
<tr>
<td>1986</td>
<td>1,027</td>
<td>19.75</td>
<td>25.45</td>
</tr>
<tr>
<td>1987</td>
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</tr>
<tr>
<td>1990</td>
<td>1,514</td>
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<tr>
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<td>31.94</td>
<td>30.15</td>
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<tr>
<td>1992</td>
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<tr>
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<td>2,016</td>
<td>38.77</td>
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<tr>
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<tr>
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<td>38.50</td>
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<td>45.35</td>
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<tr>
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<tr>
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<td>49.15</td>
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</table>

Sources: 1966 to 1969 from Housing Statistics No. 18 (1970), Table VII; Housing and Construction Statistics No. 6 (1973), Table 44; Housing and Construction Statistics 1969-1979, Table 124; Housing and Construction Statistics 1977-1987, Table 11.5; Housing and Construction Statistics 1983-1993, Table 11.6; and Housing Statistics 2002, Table 7.3
Table H.16  Median and Upper Quartile Private Sector Rents in 1978

<table>
<thead>
<tr>
<th></th>
<th>Number (thousands)</th>
<th>Median rent (£/week)</th>
<th>Upper quartile rent (£/week)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regulated, rent registered</td>
<td>504</td>
<td>4.67</td>
<td>6.49</td>
</tr>
<tr>
<td>(nearly all unfurnished)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regulated, rent not registered</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unfurnished</td>
<td>645</td>
<td>3.98</td>
<td>7.08</td>
</tr>
<tr>
<td>Furnished</td>
<td>301</td>
<td>10.00</td>
<td>16.81</td>
</tr>
<tr>
<td>Resident landlord</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unfurnished</td>
<td>53</td>
<td>3.96</td>
<td>5.71</td>
</tr>
<tr>
<td>Furnished</td>
<td>45</td>
<td>9.69</td>
<td>14.54</td>
</tr>
<tr>
<td>Controlled</td>
<td>175</td>
<td>0.85</td>
<td>1.57</td>
</tr>
</tbody>
</table>

Note: Lettings with business or land, lettings where the amount for services is not known, or where the informant did not give information are excluded, hence the difference in totals of lettings.

Table H.17  Average Rents in England 1988 to 2000/01 by Category of Letting

<table>
<thead>
<tr>
<th></th>
<th>Regulated tenancies</th>
<th>Assured shortholds</th>
<th>Assured tenancies</th>
<th>Not accessible to public (rent paid)</th>
<th>Resident landlord</th>
<th>No security</th>
<th>Pre-1989 shorthold or assured tenancy</th>
<th>All tenancies with rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1988</td>
<td>18</td>
<td>33</td>
<td>(*)</td>
<td>(*)</td>
<td>28</td>
<td>22</td>
<td>36</td>
<td>27</td>
</tr>
<tr>
<td>1990</td>
<td>24</td>
<td>33</td>
<td>63</td>
<td>58</td>
<td>28</td>
<td>33</td>
<td>28</td>
<td>40</td>
</tr>
<tr>
<td>1993/94</td>
<td>31</td>
<td>32</td>
<td>82</td>
<td>60</td>
<td>43</td>
<td>40</td>
<td>48</td>
<td>62</td>
</tr>
<tr>
<td>1994/95</td>
<td>36</td>
<td>35</td>
<td>83</td>
<td>62</td>
<td>42</td>
<td>45</td>
<td>47</td>
<td>65</td>
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<tr>
<td>1995/96</td>
<td>40</td>
<td>37</td>
<td>91</td>
<td>66</td>
<td>34</td>
<td>44</td>
<td>45</td>
<td>70</td>
</tr>
<tr>
<td>1996/97</td>
<td>42</td>
<td>36</td>
<td>94</td>
<td>66</td>
<td>62</td>
<td>46</td>
<td>58</td>
<td>76</td>
</tr>
<tr>
<td>1997/98</td>
<td>50</td>
<td>40</td>
<td>89</td>
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<tr>
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<td>51</td>
<td>37</td>
<td>96</td>
<td>76</td>
<td>55</td>
<td>47</td>
<td>64</td>
<td>83</td>
</tr>
<tr>
<td>1999/2000</td>
<td>58</td>
<td>44</td>
<td>94</td>
<td>87</td>
<td>79</td>
<td>61</td>
<td>67</td>
<td>86</td>
</tr>
<tr>
<td>2000/01</td>
<td>58</td>
<td>50</td>
<td>103</td>
<td>88</td>
<td>83</td>
<td>54</td>
<td>77</td>
<td>92</td>
</tr>
<tr>
<td>2001/02 A</td>
<td>66</td>
<td>43</td>
<td>114</td>
<td>99</td>
<td>77</td>
<td>59</td>
<td>...</td>
<td>103</td>
</tr>
<tr>
<td>2001/02 B</td>
<td>66</td>
<td>43</td>
<td>114</td>
<td>98</td>
<td>77</td>
<td>60</td>
<td>...</td>
<td>102</td>
</tr>
<tr>
<td>2002/03</td>
<td>70</td>
<td>48</td>
<td>122</td>
<td>117</td>
<td>78</td>
<td>71</td>
<td>...</td>
<td>110</td>
</tr>
</tbody>
</table>

Notes: (*) Not in existence until 1989.
(*) Too few for an average rent to be calculated.
2001/02 A is grossed to pre-2001 census estimate of the population.
2001/02 B is grossed to population estimate based on the 2001 census.

Source: Housing Statistics 2001, Table 6.5.
Housing Statistics 2004, Table 6.6.
Table H.18  “Private Sector Tenants” Receiving Rent Allowances or Supplementary Benefit: England and Wales 1974-2003

<table>
<thead>
<tr>
<th></th>
<th>Rent Allowances</th>
<th>Supplementary Benefit</th>
<th>Total</th>
<th>Deductions for housing associations</th>
<th>Modified total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Unfurnished lettings</td>
<td>Furnished lettings</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1974</td>
<td>120</td>
<td>—</td>
<td>540</td>
<td>660</td>
<td>660</td>
</tr>
<tr>
<td>1975</td>
<td>150</td>
<td>10</td>
<td>534</td>
<td>694</td>
<td>694</td>
</tr>
<tr>
<td>1976</td>
<td>190</td>
<td>12</td>
<td>540</td>
<td>742</td>
<td>742</td>
</tr>
<tr>
<td>1977</td>
<td>200</td>
<td>10</td>
<td>509</td>
<td>719</td>
<td>719</td>
</tr>
<tr>
<td>1978</td>
<td>200</td>
<td>9</td>
<td>490</td>
<td>699</td>
<td>699</td>
</tr>
<tr>
<td>1979</td>
<td>200</td>
<td>8</td>
<td>460</td>
<td>668</td>
<td>668</td>
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<tr>
<td>1980</td>
<td>223</td>
<td>—</td>
<td>419</td>
<td>644</td>
<td>644</td>
</tr>
<tr>
<td>1981</td>
<td>229</td>
<td>—</td>
<td>493</td>
<td>722</td>
<td>722</td>
</tr>
<tr>
<td>1982</td>
<td>257</td>
<td>—</td>
<td>551</td>
<td>808</td>
<td>808</td>
</tr>
</tbody>
</table>

|          | Standard Housing Benefit | Certificated Housing Benefit |       |                                     |                |
| 1983     | 290                    | 430                      | 720   | 230                                 | 490            |
| 1984     | 385                    | 515                      | 900   | 240                                 | 660            |
| 1985     | 420                    | 530                      | 950   | 260                                 | 690            |
| 1986     | 480                    | 530                      | 1,010 | 270                                 | 740            |
| 1987     | 480                    | 545                      | 1,085 | 290                                 | 732            |

|          | Non-Income Support | Income Support |       |                                     |                |
| 1988     | 355                  | 470              | 825   | 290                                 | 535            |
| 1989     | 390                  | 520              | 910   | 300                                 | 610            |
| 1990     | 400                  | 510              | 910   | 320                                 | 590            |
| 1991     | 380                  | 580              | 960   | 340                                 | 620            |
| 1992     | 420                  | 710              | 1,130 | 400                                 | 730            |
| 1993     | 442                  | 953              | 1,395 | 450                                 | 945            |

|          | Non-Income Support | Income Support |       |                                     |                |
| 1994     | 297                  | 758              | 1,057 |                                     |                |
| 1995     | 291                  | 792              | 1,091 |                                     |                |
| 1996     | 301                  | 779              | 1,086 |                                     |                |
| 1997     | 295                  | 704              | 1,003 |                                     |                |
| 1998     | 287                  | 624              | 914   |                                     |                |
| 1999     | 575                  | 265              | 840   |                                     |                |
| 2000     | 521                  | 240              | 761   |                                     |                |
| 2001     | 479                  | 215              | 694   |                                     |                |
| 2002     | 467                  | 202              | 669   |                                     |                |

<table>
<thead>
<tr>
<th></th>
<th>DSS/DWP (thousands)</th>
<th>Households Saying They Receive Housing Benefit Number (thousands)</th>
<th>Percent of all Private Sector Tenant Households Paying Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1993</td>
<td>957</td>
<td>580</td>
<td>33</td>
</tr>
<tr>
<td>1994</td>
<td>1,000</td>
<td>565</td>
<td>32</td>
</tr>
<tr>
<td>1995</td>
<td>1,032</td>
<td>647</td>
<td>32</td>
</tr>
<tr>
<td>1996</td>
<td>1,027</td>
<td>628</td>
<td>31</td>
</tr>
<tr>
<td>1997</td>
<td>942</td>
<td>568</td>
<td>25</td>
</tr>
<tr>
<td>1998</td>
<td>860</td>
<td>542</td>
<td>28</td>
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<tr>
<td>1999</td>
<td>790</td>
<td>533</td>
<td>26</td>
</tr>
<tr>
<td>2000</td>
<td>715</td>
<td>453</td>
<td>24</td>
</tr>
<tr>
<td>2001 A</td>
<td>647</td>
<td>432</td>
<td>22</td>
</tr>
<tr>
<td>2001 B</td>
<td>647</td>
<td>421</td>
<td>23</td>
</tr>
<tr>
<td>2002</td>
<td>624</td>
<td>436</td>
<td>22</td>
</tr>
</tbody>
</table>

Note: 2001 A is S EH estimate grossed to pre-2001 census population estimate and therefore comparable with earlier years; 2001 B is grossed to post-2001 census population estimate.

Source: *Housing in England 2002/03*, Table A5.13.
PART I: HOUSE PRICES

Supporting Tables

Table S.33 Changes in House Prices According to the Nationwide, Halifax, and DoE/DETR/ODPM Indexes .......................................................... 262
Table S.34 Comparisons of Measures of Change of House Prices .............................................. 264
Table S.35 Rates of Increase in Land Prices and House Prices 1963-2001 in Real Terms ................. 266
Table S.36 Hypothetical Derivation of House Prices from Average New Loans and Halifax Building Society’s Deposit Percentages ........................................ 272

Main Tables

Table I.1 Average House Prices Estimated from Data for Building Societies, Insurance Companies and Banks, 1968-1994 ................................................................. 274
Table I.2 Mix-Adjusted Indexes of House Prices in the United Kingdom, 1968-1993 ................................................................. 275
Table I.3 Mix-Adjusted Indexes of House Prices in the United Kingdom Produced from the Survey of Mortgage Lending, 1993-2002 .................................................. 275
Table I.4 House Price Indexes for the United Kingdom Published By Nationwide and Halifax ................................................................. 276
Table I.5 Measures of the Price of New Dwellings, 1952-1970 ......................................................... 277
Table I.6 Index of Second-Hand House Prices in England and Wales (1934/39 to 1965) and United Kingdom, 1966-70 ................................................................. 277
Table I.7 Co-Operative Permanent Building Society’s Indexes of Prices of Second-Hand Houses Compared With Index Derived from Valuation Office Data 1934/39 to 1966 ................................................................. 278
Table I.8 Index of House Prices at Current and Constant Prices 1934-39 to 2002 ................................................................. 279
Table I.9 Index of Land Prices Compared With House Prices, 1963-2002 ................................................................. 280
Table I.10 Regional and Country House Price Averages as Percentages of United Kingdom Average ................................................................. 281
Table I.11 Average Price Ratios for New and Second-Hand Houses ................................................................. 282
Table I.12 Indexes of House Prices in Real Terms in Selected Years: Regions and Countries ................................................................. 283
Table I.13 Co-Operative Permanent Building Society Regional Indexes of House Prices 1953-1970 ................................................................. 283
Table I.14 Co-Operative Permanent Building Society Regional Indexes of House Prices in Real Terms 1953-1970 ................................................................. 284
Table I.15 Estimate of North/South Differences in Average House Prices in 1939, 1953, and 1959 ................................................................. 284
Table I.16 Increases in House Prices Between 1934/39 and 1945 ................................................................. 285

256
Table I.17  House Prices in London and the South East in Proportion to House prices in the North of England ................................................................. 285
Table I.18  Cost of New Dwellings 1919-1939 .................................................. 286
Table I.19  New Building Society Loans 1928 to 1939: Division into Under £1,000 and £1,000 and over ................................................................. 286
Table I.20  Estimated Series for Capital Value of Rented House Property: Great Britain 1895-1913 ................................................................. 287
Table I.21  Inter-Regional Comparisons of Urban “Working Class” Rents in England in 1912 ................................................................. 288
I. Introduction

1. The history of house prices in Britain is short: it is very much "modern history". Comprehensive official published information about house prices begins in the mid-1960s, when a far-reaching programme of improvements to housing statistics took place. Before then the only currently published official house price series was the average price of new houses published by the Ministry of Housing and Local Government, which began in 1956. The source was information provided by building societies about prices of new houses mortgaged to them. For the price of houses sold second hand, before 1966 the currently published source was indexes produced and published by the Co-Operative Permanent (subsequently Nationwide) Building Society. Information about house price changes produced, but not currently published, by Inland Revenue enables the history of the price of second hand houses to be taken back before the mid-1960s alongside the Co-Operative Permanent’s index. Only very limited information is available about the course of house prices during World War II and earlier. Because so much of the house price information is so recent, the history starts with recent information and then works back to earlier years rather than vice-versa.

2. Most of the house price information presented here is for national averages. Also included, with an eye to the consideration in the concluding overview (Part N) of why the price of housing rose so much relative to the general price level, are land prices. Such information as is available about geographical differences in house prices is also included, in response to the growth of interest in the "North/South divide". A full description of house price information available in the mid-1980s, including time series data for earlier years, is in M. C. Fleming and J. Nellis, Spon's House Price Data Book (E. & F. N. Spon Ltd., London 1987). Since that date more measures of house prices have come into being to track month-to-month changes, in response to growing public interest in house prices and concern about them. These are outside the scope of this work. Also out of scope are the most commonly quoted monthly indexes, those published by the Nationwide Building Society and the Halifax Building Society (subsequently bank). Annual averages of these two indexes are included, to show how different or similar are the house price histories that they show from that according to the official mix-adjusted index.

3. With one (but very important exception) – see paragraphs 13 and 14 below – all the house price data for years since World War II are derived from information collected by house purchase lenders about the dwellings that their loans finance. This has important consequences. Where the information comes from the business of only one lender, shifts in its market share and changes in its mix of business can affect how representative its data are of house purchases generally. In the same way where there are different categories of lenders – building societies, banks, and insurance companies, for instance – shifts between them in shares of lending can reduce the representativeness of house price information drawn from any one of them. This was potentially important in the 1980s when building societies lost their previous predominance as lenders and banks took a larger market share. In the 1960s and 1970s prices of houses purchased with loans from building societies could to a high degree represent prices of all dwellings bought with loans; in the 1980s and 1990s they no longer did so. Information about the price of houses financed by loans necessarily does not cover the price of dwellings purchased without a loan. These
have tended to be at the bottom of the market, often because their quality is too poor to be acceptable as security for a loan. But since information became available from 1995 from the Land Registry there is evidence of very high priced dwellings being bought outright without a loan.

II. National House Prices Since The Mid-1960S: Indexes and Averages

4. As mentioned in paragraph 3 nearly all British time series information about house prices is obtained from house purchase lenders. Since so much information is derived from building societies a key question is how representative building societies' price information is of the whole housing market. Comparisons are made in Table I.1 between average prices of dwellings financed by loans from financial institutions: building societies, insurance companies and banks. 1968 is the starting year of the table, because before that the building societies were the only lenders that provided house price data. Information provided by insurance companies began with 1968, and banks (for a whole year) with 1983. The insurance company series came to an end with 1991. Conversions of building societies into banks from 1995 onwards makes comparisons of average house prices of houses purchased with building society and bank loans of less value.

5. The average prices in Table I.1 are simple average prices, i.e. not weighted to allow for changes in the mix of dwelling types and geographical areas. The average prices are at the mortgage approval stage. Other house price data, notably from the Building Societies’ Mortgage Survey (BSM) and Survey of Mortgage Lending (SML) (see paragraphs 7-10 below) record prices at the mortgage completion stage, i.e. when the mortgage money is handed over and legal ownership of the property changes hands. Completion of mortgages in the period the average prices cover was on average between two and three months after the approval stage. The difference is important for measures of month to month changes in house prices, but makes less difference to an annual series. Which basis was used depended on practicalities for organisations providing the information. The average prices for dwellings financed by building societies are genuine averages (i.e. arithmetic means). The averages for insurance companies and banks in contrast are estimates. The information that they provided was of numbers of transactions with prices within price ranges. Since the top range was open-ended, only an approximate estimate of the average price is possible. Nevertheless, the estimated average prices of house financed by mortgages are sufficient to show that the price of houses financed by banks was distinctly higher in the 1980s than the prices of dwellings financed by building society loans. The increase in the banks' share of the mortgage market is therefore likely to have depressed the average price of houses financed by building societies. The expansion of lending by the “High Street banks” (formally the London Clearing Banks) began at the end of 1980 and grew rapidly in 1981. Not until the fourth quarter of 1982 was any information collected from banks about the prices of the houses they were financing.

6. Wholly separate from the information collected from building societies that was the source of the average prices in Table I.1 was the Building Societies Mortgage Survey (BSM). This was a 5 percent sample of completed building society house purchase mortgages, drawn from all of the larger building societies and a sample of smaller societies. It was set up in the mid-1960s with a pilot in 1965 and the first full year's survey in 1966 to monitor the housing market. As well as house price and
mortgage details, information was obtained about the dwellings – type, age, number of habitable rooms; and about the borrower – age and previous tenure, and income as recorded by lender. Location of the property was added from the second quarter of 1968. This was sufficient information from which to construct a mix-adjusted index of house prices, weighted to exclude effects on the average price of changes in the mix of dwellings sold. The survey itself was described in A. W. Evans, Studies in Official Statistics No. 26: The Five Percent Sample of Building Society Mortgages (HMSO 1975). The index of house prices derived from it was first published in 1982 in Department of the Environment, "A New Index of Average House Prices", Economic Trends 1982. The inclusion of location in the data collected from the second quarter of 1968 onwards made possible the calculation of an index that could standardise for fluctuations in the distribution of sample transactions between "high price" and "low price" regions. A quarterly house price series that began with the second quarter of 1968 was calculated, with the annual series beginning in 1969.

7. Because this index, generally referred to as the Department of the Environment (DoE) mix-adjusted index, was derived from a sample that included all the large building societies and a sample of the smaller ones, it was not affected by changes in market shares of major building societies or in their mixes of business. That was its great advantage compared with house price indexes derived from the mortgage data of a single large building society. Its limitation was in the sample size which made the quarterly index values vulnerable to random fluctuations, especially at regional level. The DoE index derived from the Building Societies Mortgage survey is tabulated in Table I.2 for the years 1968 (2nd, 3rd, and 4th quarters) to 1993. 1993 was the first full year of an index that was similar in design, but derived from the Survey of Mortgage Lending (SML), which began with the second quarter of 1992. The index was re-based from time to time to take account of the changing mix of types, sizes, ages, and locations of dwellings, but was not retrospectively revised. In view of the advantages of index values to the first decimal place for calculating rates of change they are shown in this detail, notwithstanding the sample basis. The series in Table I.2 are taken from Spon's House Price Data Book (Table 3.9) from 1968 to 1983 and Housing and Construction Statistics 1983-1993 (Table 10.8). Indexes are shown for all dwellings and second-hand dwellings separately. With the diminishing proportion of sales of new dwellings the difference between the two indexes became very small. Sales to sitting tenants were excluded throughout.

8. As mentioned above, lending by banks for house purchases began to expand rapidly in the second half of 1980, though not until the fourth quarter of 1982 was information collected about the number of banks' house purchase loans and prices paid for the houses they financed. Slightly later came a substantial volume of lending by so-called "centralised lenders" (as contrasted with building societies and banks which did their lending through their networks of branches), which raised their funds through money markets, not from deposits. No statistical information was ever collected from them about the number of their house purchase loans or the prices of the houses they financed. Anecdotes indicated that they lent predominantly on higher-priced houses, with a weighting towards South East England. If so their activities would have further biased downwards a measure of house prices derived from data from building societies, over and above the effect of banks lending for more highly priced dwellings than building societies (Table I.1). They were attracted by the lucrative lending opportunities generated by the housing market boom of the mid- and later 1980s, but many withdrew when the boom collapsed.
9. Not until 1992 was the coverage of survey information about lending for house purchase extended beyond building societies to include banks and other lenders. The Building Societies Mortgage Survey (BSM) was replaced by the Survey of Mortgage Lending (SML). The information about the dwellings financed by loans from financial institutions caught up with the changed mortgage market over a decade late. The BSM was set up in the 1960s when building societies were the dominant source of house purchase loans; their dominance ceased in the early 1980s at a time when there were pressures to reduce Government statistical work and the Government of the day was reluctant to put pressure on the banks to provide the same information as building societies had been persuaded to do in the 1960s. It was necessary to depend on voluntary co-operation by lenders, because lending for house purchase is not “trade” for the purposes of the Statistics of Trade Act. That Act could not be used to require statistical information to be provided about house purchase loans. The Survey of Mortgage Lending was fortunately in place when building societies began to convert themselves into banks. The Abbey National did this in 1989, but continued to contribute to the Building Societies Mortgage Survey. In 1995 the Cheltenham and Gloucester building society converted to a bank, and the National Provincial in 1996. Others did the same subsequently. With the Survey of Mortgage Lending in place, no problems of continuity of house price information arose. Mix-adjusted house price indexes were calculated from the second quarter of 1992 onwards in the same way as from the Building Societies Mortgage Survey. Annual values of this index for the United Kingdom are shown in Table I.3.

10. The official mix-adjusted indexes derived from the Building Societies Mortgage Survey and Survey of Mortgage Lending form a continuous series from 1968. Indexes of house prices produced by the Nationwide Building Society from 1974 and by the Halifax (originally building society, subsequently bank, and at the time of writing part of the Halifax Bank of Scotland Bank) from 1983 are shown in Table I.4. These indexes are calculated from their whole data base of transactions, apart from exclusions for transactions not at market prices or not representative in other ways. Sampling variation is excluded, but on the other hand changes in the Nationwide’s and Halifax’s market share could cause distortions, as could changes in the mix of their business relative to house purchase lending as a whole. In Table I.4 the Halifax index has been scaled to first quarter 1993 = 100 for comparability with the Nationwide index. The Nationwide annual figures are averages of quarterly figures. Changes in these indexes, and the official mix-adjusted index between peaks and troughs of the housing market cycle are compared in Table S.33.
Table S.33  Changes in House Prices According to the Nationwide, Halifax, and DoE/DETR/ODPM Indexes

<table>
<thead>
<tr>
<th>Year</th>
<th>Nationwide</th>
<th>Halifax</th>
<th>DoE/DETR/ODPM</th>
</tr>
</thead>
<tbody>
<tr>
<td>1974-77</td>
<td>+27</td>
<td>...</td>
<td>+24</td>
</tr>
<tr>
<td>1977-80</td>
<td>+82</td>
<td>...</td>
<td>+81</td>
</tr>
<tr>
<td>1980-83</td>
<td>+18</td>
<td>...</td>
<td>+21</td>
</tr>
<tr>
<td>1983-89</td>
<td>+123</td>
<td>+123</td>
<td>+140</td>
</tr>
<tr>
<td>1989-93</td>
<td>-17</td>
<td>-9</td>
<td>-9</td>
</tr>
<tr>
<td>1993-95</td>
<td>0</td>
<td>-1</td>
<td>+3</td>
</tr>
<tr>
<td>1995-2001</td>
<td>+73</td>
<td>+38</td>
<td>+74</td>
</tr>
<tr>
<td>1983-2001</td>
<td>+221</td>
<td>+198</td>
<td>+292</td>
</tr>
</tbody>
</table>

Source  Tables 1.2, 1.3, and 1.4.

11. The house price chronology shown by the Nationwide index is similar to that shown by the official index apart from the fall in house prices in the housing market slump at the end of the 1980s and the early 1990s. The steeper fall according to the Nationwide index accounts arithmetically for most of the difference in the overall increase between 1983 and 2001. The Halifax index agrees, however, with the official index about how large was the fall in house prices in the slump. Possible reasons for the differences between the indexes are out of scope here. They have been extensively discussed in connection with why month-to-month movements of the Halifax and Nationwide indexes sometimes differ. These indexes are used primarily for short-term changes in house prices.

III. National House Prices from The Late 1930S to The Mid-1960S

12. Three sources of information about house prices between the late 1930s and the mid-1960s, or 1970 are used:

   (a) Average prices of new houses purchased with building society mortgages from 1956 onwards, produced by the Ministry of Housing and Local Government and then the Department of the Environment;

   (b) Index of prices of second-hand houses compiled by the Department of the Environment from information from the Valuation Office of the Inland Revenue from 1945 to 1966, with an index value for 1934/39; figures for 1943 and 1944 from the same original source were taken from the Report of the Interdepartmental Committee on the Selling Price of Houses (see paragraph 14 below);

   (c) Indexes of prices of second-hand houses from 1946 and of new houses from 1952 produced by the Co-Operative Permanent Building Society, subsequently known as the Nationwide Building Society. The second-hand price series are linked to 1939 values.

13. The information about prices of new houses began in the 1950s, because in the 1940s there were not enough new houses for prices for them to be calculated (see Table B.5 in Part B for numbers of new houses completed). The Ministry of Housing and Local Government’s (MHLG) average house prices were calculated from
information supplied by a panel of building societies through what subsequently became the BS4 return which was the source of building society average house prices in Table I.1 (the comparison with insurance companies and banks). In 1972 when house prices were rising particularly fast, the information was examined more closely than before, and it was found that some building societies were providing information derived from mortgages approved and others mortgages completed. Sub-series for mortgages approved and mortgages completed were compiled for years back to 1963. The approvals sub-series is used in Table I.5 for comparability with the Co-Operative Permanent Building Society’s index, which was compiled from the society’s mortgage data. In Table I.5 the average prices produced by MHLG are shown, and converted into an index number series. Also shown is the Co-Operative Permanent’s index number series for the price of new houses. It was originally published with 1952 = 100. Both measures show substantially the same house price history with an acceleration of the increase in house prices in the early 1960s, though the Co-Operative Permanent’s index shows the acceleration beginning in 1959, a year earlier than the Ministry of Housing’s average prices of new house.

14. Values for selected years from the index of second-hand house prices constructed by the Department of the Environment from the Inland Revenue Valuation Office data were published in Table IV.2 of the Housing Policy Technical Volume (HMSO 1977). This index is of simple average house prices, and is not mix-adjusted. It refers to England and Wales, not Great Britain or the United Kingdom as the Valuation Office did not receive particulars of house sales in Scotland in the same form as in England and Wales. The prices are of dwellings that had been sold within the previous five years, as well as currently. The prices when previously sold were not used in calculating the index: it is the prices for current sales that are the source. The index value for pre-war, formally 1934/39, was from the Inland Revenue source. Data for 1943 and 1944 from the same source were taken from the Report of the Inter-Departmental Committee on the Selling Price of Houses, Cmd. 6670 (1945), page 7. This Committee’s terms of reference required it to devise a method of restricting a rise in house prices, in effect a scheme of price control for houses for sale. Nothing came of the idea; but the information produced by Inland Revenue and included in its published report are a very useful source of data on the course of house prices in the war years, not only at national level but for the English regions, Wales, and Scotland as well (see paragraph 31 below). The index compiled from the Valuation Office data is in Table I.6. The table also includes simple average prices (for the United Kingdom) calculated from the Building Societies Mortgage Survey for 1966-68, not mix-adjusted as the regional data necessary for mix adjustment were not collected until the second quarter of 1968 (see paragraph 6 above). For 1969 and 1970 the mix-adjusted index is used to carry the series to 1970 for comparability with Table IV.2 of the Housing Policy Technical Volume.

15. A source of house price data for 1965 and earlier with which the index in Table I.5 derived from Inland Revenue data can be compared is the indexes of second-hand house prices published by the Co-Operative Permanent Building Society. These series began with 1946, but with a link to 1939 as a result of the society’s practice in the post-war years of valuing dwellings for which mortgages had been applied on a 1939 basis as well as current values. Two index series were published: prices of modern second-hand houses, and older second-hand houses. In the post-war decade, “modern” second-hand houses are likely to have been built in the inter-war years as there was so little new building for private owners in the war and immediate post-war years. “Older” second-hand houses are likely to have been built before 1914. A
comparison is made in Table I.7 between DoE’s index derived from Valuation Office data (Table I.6) and Co-operative Permanent’s indexes. These indexes are taken from Nationwide Building Society *Occasional Bulletin* No. 135 (June 1976). To facilitate comparison, the index in Table I.6 has been scaled to 1946 = 100.

16. The pre-war to post-war change is difficult to compare owing to the base for DoE index being 1934/39 and for the Co-operative Permanent/Nationwide 1939, also the contrast between the latter’s series for modern and older houses. But the indexes agree on there having been at least a doubling of house prices between pre-war and 1946, and perhaps rather more.

17. The post-war chronology that the indexes show is broadly similar, except for 1948 and 1949 when the Valuation Office data incorporated into the DoE index show a further rise whereas the Nationwide indexes show stability or a fall. Both sources agree on an outright fall in house prices in the early 1950s, an important point of agreement; a slow increase in house prices from 1954 to the end of the decade; and then a rapid increase. Table S.26 shows the comparisons more precisely.

### Table S.34 Comparisons of Measures of Change of House Prices

<table>
<thead>
<tr>
<th>Percentage Changes</th>
<th>1946-51</th>
<th>1951-54</th>
<th>1954-59</th>
<th>1959-65</th>
</tr>
</thead>
<tbody>
<tr>
<td>DoE index (from Valuation Office data)</td>
<td>+56</td>
<td>-12</td>
<td>+11</td>
<td>+67</td>
</tr>
<tr>
<td>Co-Operative Permanent – modern second-hand houses</td>
<td>+45</td>
<td>-9</td>
<td>+16</td>
<td>+60</td>
</tr>
<tr>
<td>Co-Operative Permanent – older second-hand houses</td>
<td>+50</td>
<td>-5</td>
<td>+18</td>
<td>+58</td>
</tr>
</tbody>
</table>

18. The house price indexes in Tables I.2, I.3, and I.6 taken together span a period of over 60 years between the second half of the 1930s and the beginning of the 21st century. Over so long a period account has to be taken of the fall in the purchasing power of the £. Table I.8 shows an index of house prices constructed from Table I.6 (1934/39 to 1970); Table I.2 (1970 to 1993); and Table I.3 (1993 to 2002). For revaluation to constant price terms, the price indexes in Table M.12 were used. The first place of decimals is shown for the current price series as far as 1980, and for the constant price series throughout only to avoid rounding discrepancies in calculating rates of change, not because they purport to that degree of accuracy. Notwithstanding elements of uncertainty about the information from which the house price indexes were constructed, there is a fairly clear chronology: a steep increase between pre-war and the late 1940s, both in nominal terms (current prices) and in real terms (constant prices); then near-stability in nominal terms until the end of the 1950s, (with a drop in the early 1950s), and hence a fall in real terms; a strong increase in both nominal and real terms in the 1960s and then a strong boom in the early 1970s; a comparatively slow increase in nominal terms in the mid-1970s, which was converted into a steep fall in real terms by the exceptionally rapid rise in the general price level (95 percent, equivalent to 18 percent a year between 1973 and 1977); then a weak boom in the late 1970s, which was followed by much stronger booms in the mid- to late-1980s and in the later 1990s and early 2000s. Between the booms of the mid- to late-1980s and the later 1990s was a slump in which house prices fell in nominal terms by between 8 and 9 percent between 1989 and 1993 (note that the Nationwide’s index shows a 17 percent fall in this period – see Table S.33). A proportionally slightly larger fall (between 11 and 12 percent) between 1951 and 1954 attracted little interest, but the fall in house prices in cash terms in the early 1990s aroused great concern. The fall in
house prices in the South of England was substantially greater than the national average (see Tables I.15, and I.16).

19. Important to recall is that until 1969 the indexes from which Table I.8 was compiled are of simple average prices without adjustment for any changes in the mix of dwellings purchased or for changes in the quality of the dwellings. The indexes from 1969 onward are adjusted for mix changes; but reflect any changes in the quality of dwellings only in terms of the size of dwellings as measured by number of rooms. If the indexes in Table I.8 are taken at face value they show a five-fold increase in house prices in real terms between the second half of the 1930s and the beginning of the 21st century, equivalent to an increase of 2.5 percent a year. A key question is how much of this increase can be accounted for by improvements in the quality of dwellings bought and sold. What is significant here is not so much the quality of new dwellings, but the quality of the whole stock of privately owned dwellings, which changes only fairly slowly. Aspects of quality which can be measured from survey and census information are availability of hot and cold water supply, fixed bath and toilet within the dwelling; and central heating. Hot and cold water supply, inside toilet and fixed bath were available to only about one-third of households in 1947 (Part C, and paragraph 36) but almost universal by the 1990s. Over 90 percent of households had central heating in 2000 but under 10 percent in 1960 (Part C, paragraph 37 and Tables C.12, and C.13). These are unambiguously improvements in quality, as are the increased proportion of dwellings with “modern” kitchens and bathrooms. In the opposite direction, however, are reductions in average size of dwellings of each type (Tables B.12 and B.13) and in average plot size (Table B.14). The smaller average floor area and plot size of dwellings built after 1980 are particularly marked. The improvement in amenities and services and reduction in dwelling and plot size are not commensurable, except potentially through the difference they make to price, which has not been analysed in a way that can be used to estimate the effect on the measured increase in house prices. Also relevant here is households’ expenditure on modernising and up-grading their dwellings (Part M, paragraphs 11 and 12 and Table M.5). These expenditures averaged between £10 and £11 billion a year in the 1990s, which is equal to 1 percent of the estimated value of residential property owned by households in the mid-1990s (National Accounts Blue Book 2004, Table 10.10). The figure for capital expenditure on the existing housing stock by private owners is subject to uncertainty. It includes (probably) expenditure on renewals which maintain the value of dwellings by making good deterioration rather than positively enhancing their value; and not all expenditure on dwellings enhances their selling prices by equal amounts. But it appears safe to conclude that only part of the long-term increase in house prices in real terms can be accounted for by quality improvements.

20. The increase in house prices in real terms may be compared with changes in the price of building land. The history of land prices in index number form is short: it begins only in 1963. Information about prices of land for house building was first analysed in index number form by the Ministry of Housing and Local Government (MHLG), from “particulars delivered” of conveyances received by the Valuation Office of the Inland Revenue. Land transactions are very heterogeneous and are many fewer in number than house purchases. In consequence averages of land prices are more subject erratic variation. Table I.9 shows the indexes of land prices published by the Ministry of Housing and its successors, joined together to produce a continuous index. Also shown is the index of house prices from Table I.8. Both are shown in current and constant price terms. Which year was the peak or trough year in
cyclical fluctuations is to a degree obscured by the timing of "particulars delivered", which for land was usually two to three months after legal completion. That may influence the apparent timing of cyclical swings in land prices relative to house prices, but does not affect the greater amplitude of the cycles in land prices than in house prices. The greater volatility of land prices increases the difficulty of gauging trend rates of increase in land prices in real terms. 1973 was the peak year for land and house prices in the boom of the early 1970s, and 1988 the peak year for land prices in the boom of the 1980s. Whether 2002 will prove to be a peak year is not known at the time of writing. Rates of change of land prices and house prices can be calculated from peak to peak (1973 to 1988 or 1989) and trough to trough (1977 to 1993 for land and 1977 to 1995 for house prices); but these years comprise not much more than one half of the span of years that the land price indexes in Table I.9. There is no clearly identifiable peak or trough between 1963 and 1970, though 1970 to 1973 was clearly a boom period. The increase in land prices between 1963 and 1970 is best shown separately.

21. The rates of increase in land and house prices calculated from Table I.9 and shown in Table S.35 show clearly a faster rise in land prices than in house prices. Apart from the exceptional period of 1970-73, the difference ranges from 0.7 percentage points in 1977-88 to 3.2 percentage points in 1977-93, with a mean difference for the five periods of 2.1 percentage points.

<table>
<thead>
<tr>
<th>Year</th>
<th>Land Prices</th>
<th>House Prices</th>
</tr>
</thead>
<tbody>
<tr>
<td>1963-70</td>
<td>+6.1</td>
<td>+3.1</td>
</tr>
<tr>
<td>1970-73</td>
<td>+32.6</td>
<td>+16.7</td>
</tr>
<tr>
<td>1973-88 (peak to peak)</td>
<td>+3.0</td>
<td>+2.3(*)</td>
</tr>
<tr>
<td>1977-93 (trough to trough)</td>
<td>+5.5</td>
<td>+2.3(*)</td>
</tr>
<tr>
<td>1970-2002</td>
<td>+5.0</td>
<td>+3.4</td>
</tr>
<tr>
<td>1963-2002</td>
<td>+5.2</td>
<td>+3.3</td>
</tr>
</tbody>
</table>

Note: (*) 1973-89.
       (**) 1977-95.

22. Absolute levels of land prices and house prices are more difficult to compare than are price indexes. The information published year by year about purchases of housing land by the private sector comprises average prices per hectare, and mean density (i.e. number of units per hectare). An average price per plot can be calculated. The difficulty would be over which average house price to compare. Average price of new dwellings in the same year is the simplest comparison to make; but the developer will normally have bought the land a considerable time before the houses built on it have been completed and sold. Comparing land prices in the year the houses are sold with the selling price of houses would be a form of "last-in-first-out" accounting. With land values so strongly upward (see Table I.9) that would normally under-state the profitability of house building by private developers by a considerable amount.
IV. Differences in The Changes in House Prices Between The English Regions and The Countries of The United Kingdom Since The End of The 1930s

23. Comparatively little interest was taken in inter-regional differences in house prices until the 1980s, when during the boom years house prices rose much further and faster in London and the South of England than in the North and Midlands. The contrast was sufficiently marked to lead to a large amount of discussion about a “North/South divide”. A fundamental cause was considered to be a faster growth of population and stronger economic growth in the South. Concern diminished when in the early 1990s the economic recession impacted more severely on the South of England than on the Midlands and North and the difference in house prices narrowed as a consequence of house prices falling much more in the South than in the rest of the country. The renewed house price boom of the later 1990s (and the early 2000s) resulted in a renewal of widening of the “North/South divide” followed by a narrowing in 2003 and 2004. Systematic regional information about house prices was collected from 1968 by the Building Societies Mortgage Survey, and then (from 1992) by the Survey of Mortgage Lending, from which the Department of the Environment and its successors constructed regional house price indexes. The “stylised picture” drawn from these indexes is of house prices rising sooner and faster in the South in times of boom, and decelerating sooner and more quickly in down-turns, with the result that the difference in house prices between the South and the rest of the country widens in times of boom and narrows in down-turns, but with no long-term change.

24. The evidence from which the “stylised picture” has been drawn in summarised form in Table I.10. From 1968 onwards, inter-regional house price differences can be recorded from the Building Societies Mortgage Survey and then the Survey of Mortgage Lending (see paragraphs 5 and 9). Unlike the house price indexes calculated from these surveys (Tables I.2 and I.3) the regional average house prices are not mix-adjusted; the average prices are simple averages and differences between regions could therefore be influenced by differences in the mix of dwellings bought and sold. Average prices for regions and countries are expressed as percentages of the UK average in Table I.10; by themselves the proportions of the national average are a purely arithmetical device to facilitate comparisons. It is the differences between them that are of interest. In Table I.10 the figures for 1968 refer to the second, third and fourth quarters of the year.

25. The Building Societies Mortgage Survey and the Survey of Mortgage Lending are mines of information about inter-regional differences in house prices, from which only a very small selection can be shown here. The ratios of regional average house prices to the national average in Table I.10 may be supplemented by separate ratios for new and second-hand houses, for a small number of years only for reasons of space. Comparisons are made in Table I.11 between ratios of regional average prices of new houses and of second-hand houses to the national average, in 1970, 1988, and 2002 to provide long-term comparisons. The inter-regional dispersions of the prices of second-hand houses are much wider than for new houses. In terms of dwelling type like is not always being compared with like; but even if allowance is made for some of the second-hand dwellings bought and sold in London being right at the top of the market, it is evident that in the South of England the differences between average prices of new and second-hand houses are much smaller than in the North and to a lesser extent the Midlands.

26. The breadth of the inter-regional distributions of house prices shown in Table I.10 can be conveniently summarised in time series terms by the ratio of average
house prices in London and the South East to average prices in the North of England, i.e. the North, Yorkshire and Humberside and North West regions combined. It is important to recall here the caveats mentioned in paragraphs 5 and 8 about the coverage of price data obtained from building societies. That the average prices before 1993 do not include transactions financed by banks, and the “centralised lenders” might conceivably bias the inter-regional comparision in the 1980s through building society based averages under-stating the “true” average by proportionately more in London and the South East than in the North. The ratios of average house prices in the North to averages in London and the South East are therefore likely to be minimum figures. In 1993 the price ratio calculated from the Survey of Mortgage Lending (which includes banks) is rather higher than the ratio calculated from the Building Societies Mortgage Survey (building societies only).

27. Changes in house prices in real terms in the English regions and the countries of the United Kingdom are compared in Table I.12. The indexes there are sub-national versions of the national index of house prices in real terms in Table I.8, with data from the Building Societies Mortgage Survey and the Survey of Mortgage Lending. For reasons of space, indexes for selected years are shown, not every year from 1970 to 2002 for all regions and countries. The periods distinguished are 1970 to 1980; 1980 to 1989 to show the regional variations in the boom; 1989 to 1995, to show how the severity of the slump varied between regions and how much of the increase in house prices in the boom of the 1980s was reversed; and then 1995 to 2002 to show that much of the faster increase in house prices in London and the South was arithmetically only a reversal of the fall in house prices during the slump. Over the whole period covered by Table I.12 house prices rose most in the South of England (Greater London, South East, East Anglia, and South West). But between 1989 and the end of the period only Greater London stood out with faster increases in house prices, as in the rest of the South much of the increase in house prices did no more than offset the fall in real terms during the slump of the early 1990s.

28. An important question about the history of house prices is whether the post-1968 “stylised picture” describes changes in house prices below national level before 1968. There are no official indexes of regional house prices before 1968. But there are indexes prepared and published by the Co-Operative Permanent Building Society (subsequently Nationwide Building Society). The society’s national indexes of the price of second-hand houses were discussed in paragraph 15 above. The regional indexes began with the fourth quarter of 1952. They were on base 1939 = 100, owing to the society’s practice at the time of valuing properties in 1939 terms as well as at current market prices. Inter-regional differences in average house prices in 1939 can therefore be estimated by using the indexes to work back from a later year for which prices are available from the Building Societies Mortgage Survey. There is inevitably an element of risk in relying on house price data derived from the business of a single building society, whose market share may have changed during the period covered and whose mix of business might not have been typical of the whole housing market. At national level, however, the Co-Operative Permanent indexes were shown above to have been in quite good agreement with the index compiled by the Department of the Environment from Inland Revenue data (Table S.34). Table I.13 shows the Co-Operative Permanent’s regional indexes for 1953 (the first whole year for which they were produced), 1959, 1965, and 1970. The regions are the Society’s administrative regions. In Table I.14 the indexes in Table I.13 are converted to real terms by the same price indexes as used in Table I.8 to convert national house price indexes to real terms. In Table I.14 the indexes for modern and older second-hand houses are

268
combined together with equal weights to provide an index of prices of all second hand dwellings.

29. Combining the two indexes and the uncertainties inherent in using information derived from the business of one building society (though a large one) limits the conclusions that can be drawn. But it seems safe to infer that between pre-war and 1953 there was little difference in the increases in house prices in different parts of the country. Of particular interest is that the increases in the North Western and North Eastern divisions were little different from the increases in London and the South East. That difference widened slightly between 1953 and 1959; but it was between 1959 and 1965 that the difference was really large. The conclusion to which the Co-Operative Permanent’s information points is that in the early 1950s the difference in house prices between London and the South East was little different from what it had been at the end of the 1930s; but that this difference widened substantially in the first half of the 1960s. On this evidence, the 1968 starting point for the regional house price data from the Building Society Mortgage Survey came shortly after a major change in inter-regional differences in house prices.

30. Because the regional house price indexes in Table I.13 are on base 1939 = 100, it is possible to use them to work back to 1939 from the regional average house prices in 1970 from the Building Societies Mortgage Survey. Because the Co-Operative Permanent Building Society’s administrative divisions were modified from time to time according to the needs of business and did not coincide with standard statistical regions there is little point in trying to construct 1939 average house prices for all regions (and Wales and Scotland). It is nevertheless of interest to attempt to gauge the proportionate difference between average house prices in London and the South East and the North of England in 1939, and in 1953 and 1959 as a guide to the pre-1970 history of the “North/South divide” in house prices. In Table I.15 calculations of hypothetical average prices in 1939, 1953, and 1959 in London and the South East and the North of England are made using Co-Operative Permanent’s indexes to work back from average prices of second-hand houses in 1970. The North of England here comprises the North, Yorkshire and Humberside, and North West regions. For working back in this way the indexes for the North Eastern and North Western divisions in Table I.13 combined with equal weights. The calculation in Table I.15 suggests that average house prices in London and the South East were about 30 percent higher than in the North in 1939, 35 percent higher in 1953, and 35-40 percent higher in 1959, as contrasted with 66 percent in 1970.

31. The Co-Operative Permanent’s indexes provide no information about the movement of house prices between 1939 and 1953. But the information assembled by the Inland Revenue Valuation Office for the Interdepartmental Committee on the Selling Price of Houses (see paragraph 14 above) included regional price changes. They are in the form of changes in average prices of dwellings that had been sold in the five years to end-March 1939 and sold again in the quarters ending on March 31 1943, 1944, and 1945. Prices of dwellings sold with vacant possession are shown separately in Table I.16 from prices of dwellings not with vacant possession. During the war years house prices are shown to have risen by more in the Midlands and North of England, Wales, and Scotland than in London and the South of England. In London and the South East house prices (with vacant possession) rose by about 70 percent between 1934/39 and 1945; but in the North by 90-95 percent. These changes would have reduced the ratio of house prices in London and the South East to prices in the North of England from the 130:100 in 1939 shown in Table I.15 to about 115:100 in 1945. All of this change was reversed by 1953.
32. Table I.17 shows the relationship of house prices in London and the South of England to house prices in the North of England over a 60 year period. Worthy of note is that there was a difference of only 30 percent in 1939 after the very strong housing boom of the 1930s, and that in 1953 the difference was only a little larger. In the 1960s house prices rose much faster in London and the South East than in the North, by about 60 percent in real terms as compared with 30 percent in the North (Table I.14). That was the origin of the starting level for what in paragraph 24 was referred to as the "stylised picture" of a cyclical widening and then narrowing of the North/South difference with a fairly stable long-term average. The "stylised picture" appears to have been broadly valid since the late 1960s, notwithstanding how strong was the rise in house prices in the South of England in the boom of the 1980s. But this stylised picture, particularly a long-term South to North ratio in the range of 160-170:100 is not something that has always existed. The ratio appears to have been about 130:100 in 1939, 115:100 in 1945, and between 135 and 140:100 in the 1950s. There was an increase in house prices in London and the South relative to the North of England in the first half of the 1960s which was never subsequently reversed. Table I.14 shows an increase in house prices in real terms in London and the South East of 50-55 percent, as compared with 15-20 percent in the North. Where possible explanations are being considered for the changes in the geographical structure of house prices shown in Tables I.10 to I.17, it is necessary to have full regard to the truism that changes in prices depend on the inter-action between supply and demand. But how far, for example, the widening between 1939 and the mid to late 1960s in the difference between average house prices in the North of England and London and the South East was due to strong demand in London and the South East and how far tighter constraints on supply cannot however be pursued here.

V. House Prices in The Inter-War Years and Earlier

33. Information about house prices in the inter-war years is very sparse. There is no series for average house prices, or an index. In his work on investment in housing in the inter-war years Dr. G. P. Braae used a series which is basically a cost series with an addition for land prices and profits to serve as a price series (G. P. Braae, Fluctuations in Investment in Britain and America in the Inter-War Years 1919-39, unpublished D.Phil thesis in the Bodleian Library, Oxford). The other source of evidence is average new loans by building societies and what is known about average ratios of loan to price.

34. Braae's series is shown in Table I.18. From 1928 to 1939 his source was estimated average construction costs for private dwellings for which plans were approved by local authorities. Applications for building control approval had to state the expected construction cost. This information was collated centrally and published in the annual Statistical Abstract. For years before 1928 values were estimated from contract prices for new houses for local authorities by means of a regression for 1928 to 1939, for which period both sets of data are available. Twenty-five percent was added to the figures for construction cost on account of land and profit margins. Braae had quotations from people knowledgeable about the building trade and housing development to support this figure, but doubt necessarily remains. Shown in the same table is Bowley's series, in index number form, of average contract prices for three bedroom non-parlour houses for local authorities, the commonest type built for them in the inter-war years. Bowley's figures (taken from annual reports of the
Ministry of Health) are for financial years. In Table I.18 the financial year 1923/24 figure is put in the same row as Braae’s figure for 1923. Until the early 1930s the two series move in somewhat similar ways overall, though not year by year. But whereas in the later 1930s the contract price series shows an upturn, the series for the cost of new houses for private owners does not show an increase, which is perhaps surprising.

35. An important point about the costs of new houses for private owners is that if the margin of 25 percent for land and builders’ profits is anything like right, land prices were considerably lower relative to construction costs and prices in the 1930s than in the 1960s and after.

36. The other source of evidence is the size of loans for house purchase and such information as there is about ratios of loan to price. Information about loans for house purchase in the inter-war years is discussed in Part J (paragraphs 10 and 11, and Table J.3). Information published by the Chief Registrar of Friendly Societies on new loans by building societies included a division, both by number and amount, into loans of under £1,000 and £1,000 and over. The Chief Registrar’s report opined that it was “...probable that many of the loans of £1,000 and over were for purchases other than for occupation by the owner”. The average of loans of less than £1,000 is therefore likely to be better evidence about average prices paid for single dwelling houses than the average of all loans. A division of new loans from 1928 onwards into loans above and below £1,000 is shown in Table I.19. Their source is the Chief Registrar of Friendly Societies’ annual Report Part 5 (Building Societies) from 1929 to 1938, and then from the report for 1952. That was the first report published after 1938, and included information annually back to 1938.

37. Changes in average new house purchase loans will only reflect changes in average house prices if the average ratio of size of loan to price (generally termed the loan-to-value ratio) remains stable. Contemporary comments agree on lower percentage deposits and hence higher loan-to-value ratios as being important in stimulating the boom. So-called “builders’ pool” arrangements with building societies to enable societies to offer higher percentage loans to buyers of houses from builders making these arrangements was one of the means. The only statistical information thus far to hand about deposits and loan-to-value ratios is that obtained from the Halifax Building Society by E. T. Nevin and published by him in The Mechanism of Cheap Money (University of Wales Press, Cardiff, 1955). There is no means of knowing how representative were the Halifax’s percentage deposits. But a hypothetical calculation that applies these percentage deposits to the average new loans year by year is of interest. The average of new loans under £1,000 in Table I.19 is used for this calculation.
Table S.36  Hypothetical Derivation of House Prices from Average New Loans and Halifax Building Society’s Deposit Percentages

<table>
<thead>
<tr>
<th>Year</th>
<th>Deposit Percentage</th>
<th>Loan-to-Value Ratio</th>
<th>Average New Loan</th>
<th>Hypothetical Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>1930</td>
<td>20.6</td>
<td>79.4</td>
<td>469</td>
<td>591</td>
</tr>
<tr>
<td>1930</td>
<td>21.2</td>
<td>78.8</td>
<td>471</td>
<td>598</td>
</tr>
<tr>
<td>1932</td>
<td>18.2</td>
<td>81.8</td>
<td>446</td>
<td>545</td>
</tr>
<tr>
<td>1933</td>
<td>15.8</td>
<td>84.2</td>
<td>446</td>
<td>530</td>
</tr>
<tr>
<td>1934</td>
<td>12.8</td>
<td>87.2</td>
<td>446</td>
<td>511</td>
</tr>
<tr>
<td>1935</td>
<td>15.1</td>
<td>84.9</td>
<td>449</td>
<td>529</td>
</tr>
<tr>
<td>1936</td>
<td>16.9</td>
<td>83.1</td>
<td>458</td>
<td>551</td>
</tr>
<tr>
<td>1937</td>
<td>14.4</td>
<td>85.6</td>
<td>463</td>
<td>541</td>
</tr>
<tr>
<td>1938</td>
<td>14.6</td>
<td>85.4</td>
<td>465</td>
<td>544</td>
</tr>
</tbody>
</table>

Sources: Nevin, op. cit. Table LXVIII; and Table I.19.

38. The house price index in Table I.6 can be used to infer an average price in 1934/39 by working back from the average price of dwellings bought with building society loans in 1970 (Table I.1). With an average price of £5,000 in 1970, the average price in 1934/39 would be £600 in round terms. The average of the “hypothetical prices” in 1934 to 1938 in Table S.31 is £535. That is close enough to the figure of £600 arrived at by indexing back from 1970 to suggest that the level of the “hypothetical” prices is not wildly out especially as some of the loans of £1,000 (excluded from the average in Table S.36) or more could have been for expensive owner-occupied dwellings.

39. The observers quoted by Braae (see paragraph 32 above) reckoned that building society loans averaged about 80 percent of prices in the early 1930s, and “up to 90 percent” from 1933 onwards. That suggests that the deposit percentages supplied to Nevin by the Halifax Building Society were probably typical for building societies generally.

40. The “hypothetical prices” in Table S.36 may be compared with Braae’s figures for the cost of new private houses, subject to the caveat that the hypothetical prices are derived from average new loans that include all house purchases. From 1930 to 1934 they are close. But whereas after 1934 the hypothetical prices show an upturn, Braae’s figures for the cost of new houses show a fall in 1935, and then no upturn to the end of the decade. There appears to be an agreement that house prices fell along with building costs in the depression years; and there also appears to have been no strong increase in house prices in the years of the private enterprise housing boom. The “hypothetical prices” suggest an increase of only 10 percent or under; Braae’s figures for costs no increase at all. Full certainty is unattainable until a proper price index is produced; but the absence of evidence of any substantial increase in house prices in the course of the strongest private enterprise housing boom in British history seems very important. Inferences that may be drawn are discussed in Part N.

41. For years before 1914 information about house prices (as distinct from rents) consists of “years of purchase”, i.e. capital values as multiples of annual rental income. “Twenty years’ purchase”, for example, meant a capital value equal to 20 times the current annual rental. This is a means of valuing rented properties; but since a buyer of a house for his own occupation would have to pay a price set in a market where renting predominated, the years of purchase and market rents would govern the price to be paid. The years of purchase, or more accurately its reciprocal, is not the
same thing as a rate of return. It is calculated from the gross rental, before any
deduction for costs of maintenance, management, and possibly depreciation. Changes
in purchase prices through time depended on changes in both years of purchase and
rents. Years of purchase are taken from A. K. Cairncross, *Home and Foreign
Investment* (Cambridge University Press, 1953), Table 49, for which estate duty data
are the source. The series begins with 1895; estate duties in the form that could yield
this information came into being in 1894. For rents the index in Table H.2 is used.
To derive a series for house values from this information, rents in money terms are
needed. To calculate a series for rents in money terms, a money figure is needed for
the base year of the rent index, 1900. For present purposes the figure taken is
calculated from the average valuation for house duty purposes (see Part H, paragraph
6, for an outline of house duty data), calculated from the total number of dwelling
houses and the value of houses (B. R. Mitchell, *British Historical Statistics*, Building
Tables 3A and 3B). Dwellings in the year 1900/01 in Great Britain were 6,801,000 in
total, and the total value £107.9 million. The average value derived from these figures
is £15.9 a year. This figure is used to derive an annual rental series from rent index,
which is multiplied by the number of years of purchase. It must be emphasised that
these are not put forward as measures of levels of capital values, but only as the
source of an index. Table I.20 shows the calculation.

42. Table I.20 shows capital values of house property rising between 1895 and 1901
through combination of increases in rents and in years of purchase, by about 15
percent. After that down to 1913 a combination of static rents in money terms and
reductions in years of purchase produced a fall in capital values of about 12 percent
between 1901 and 1913. For much of this period building costs were rising. There
was a fall from a peak in 1900 to 1904, but after that costs rose (Table M.9). Between
1904 and 1913 there was an increase of about 15 percent in building costs (coming
from cost of materials more than from wages) while capital values fell by between 4
and 5 percent, on the evidence of the calculations in Table I.20. There is here
probably an important part of the explanation for the steep fall in house building in
these years (Table B.4).

43. Also included in this Part of the Abstract is information about differences
between rent levels in different parts of the country. It is included here rather than
Part H for ease of comparison with the regional pattern of house prices (Tables I.10 to
I.17). The source is information collected by the Board of Trade in 1912 about
“working class” rents and living costs in major cities and towns. These data can be
used to show variation between these classes of rents, but they are not the same thing
as differences in house prices. They are nevertheless worth showing, as evidence of
variations in housing costs for a large part of the population. Table I.21 shows
average rents of “working class” housing as proportions of the average in the “middle
zone” of London. Figures for regions are weighted averages of towns within the
regions, with 1911 census totals of “families” (= households) as weights. There
appears to be no discernible regional structure. But clearly visible are comparatively
high rents in the ship-building towns, especially Tyneside but also Birkenhead and
Barrow-in-Furness. The enquiry into rents was carried out when the coincidence in
time of the “battleship race” with Germany and the boom in building passenger liners
for the North Atlantic made ship-building very profitable. Noteworthy also are the
high average rents in the naval dockyard towns, Plymouth, Portsmouth, Chatham, and
Sheerness.
Table I.1  Average House Prices Estimated from Data for Building Societies, Insurance Companies and Banks, 1968-1994

<table>
<thead>
<tr>
<th>Year</th>
<th>Building Societies</th>
<th>Insurance Companies</th>
<th>Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1968</td>
<td>4,340</td>
<td>5,574</td>
<td>...</td>
</tr>
<tr>
<td>1969</td>
<td>4,660</td>
<td>6,340</td>
<td>...</td>
</tr>
<tr>
<td>1970</td>
<td>5,000</td>
<td>6,850</td>
<td>...</td>
</tr>
<tr>
<td>1971</td>
<td>5,650</td>
<td>7,160</td>
<td>...</td>
</tr>
<tr>
<td>1972</td>
<td>7,420</td>
<td>9,280</td>
<td>...</td>
</tr>
<tr>
<td>1973</td>
<td>10,020</td>
<td>14,600</td>
<td>...</td>
</tr>
<tr>
<td>1974</td>
<td>11,100</td>
<td>15,390</td>
<td>...</td>
</tr>
<tr>
<td>1975</td>
<td>12,119((^a))</td>
<td>15,790</td>
<td>...</td>
</tr>
<tr>
<td>1976</td>
<td>12,999</td>
<td>16,550</td>
<td>...</td>
</tr>
<tr>
<td>1977</td>
<td>13,922</td>
<td>17,930</td>
<td>...</td>
</tr>
<tr>
<td>1978</td>
<td>16,297</td>
<td>21,140</td>
<td>...</td>
</tr>
<tr>
<td>1979</td>
<td>21,047</td>
<td>27,980</td>
<td>...</td>
</tr>
<tr>
<td>1980</td>
<td>24,307</td>
<td>30,600</td>
<td>...</td>
</tr>
<tr>
<td>1981</td>
<td>24,200</td>
<td>32,200</td>
<td>...</td>
</tr>
<tr>
<td>1982</td>
<td>23,600</td>
<td>32,800</td>
<td>...</td>
</tr>
<tr>
<td>1983</td>
<td>26,500</td>
<td>37,000</td>
<td>35,000</td>
</tr>
<tr>
<td>1984</td>
<td>29,100</td>
<td>39,600</td>
<td>45,200</td>
</tr>
<tr>
<td>1985</td>
<td>31,100</td>
<td>41,300</td>
<td>47,100</td>
</tr>
<tr>
<td>1986</td>
<td>36,300</td>
<td>46,100</td>
<td>48,900</td>
</tr>
<tr>
<td>1987</td>
<td>44,400</td>
<td>49,100</td>
<td>55,900((^b))</td>
</tr>
<tr>
<td>1988</td>
<td>49,400</td>
<td>52,200</td>
<td>61,900</td>
</tr>
<tr>
<td>1989</td>
<td>54,800</td>
<td>49,500</td>
<td>64,900</td>
</tr>
<tr>
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<td>59,600</td>
<td>51,000</td>
<td>67,700</td>
</tr>
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<td>58,200</td>
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<tr>
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<td>60,700</td>
<td>...</td>
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</tr>
<tr>
<td>1993</td>
<td>61,100((^c))</td>
<td>...</td>
<td>65,800</td>
</tr>
<tr>
<td>1994</td>
<td>62,600</td>
<td>...</td>
<td>72,600</td>
</tr>
</tbody>
</table>

Notes: (\(^a\)) Before 1975 Building Society average prices are at completion stage.
\(^b\) Discontinuity is due to estimating the average price from the distribution (there was no discontinuity in the distributions).
\(^c\) From 1993 from Survey of Mortgage Lending.

### Table I.2 Mix-Adjusted Indexes of House Prices in the United Kingdom, 1968-1993

<table>
<thead>
<tr>
<th></th>
<th>All dwellings</th>
<th>Second-hand dwellings</th>
<th>All dwellings</th>
<th>Second-hand dwellings</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980 = 100.00</td>
<td>17.7</td>
<td>n.a.</td>
<td>183</td>
<td>42.2</td>
</tr>
<tr>
<td>1968(∗)</td>
<td>18.9</td>
<td>18.7</td>
<td>1984</td>
<td>46.1</td>
</tr>
<tr>
<td>1969</td>
<td>20.1</td>
<td>19.6</td>
<td>1985</td>
<td>50.3</td>
</tr>
<tr>
<td>1970</td>
<td>22.5</td>
<td>22.4</td>
<td>1986</td>
<td>57.0</td>
</tr>
<tr>
<td>1971</td>
<td>30.1</td>
<td>30.4</td>
<td>1987</td>
<td>67.8</td>
</tr>
<tr>
<td>1972</td>
<td>41.0</td>
<td>41.6</td>
<td>1988</td>
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</tr>
<tr>
<td>1973</td>
<td>44.4</td>
<td>44.4</td>
<td>1989</td>
<td>101.3</td>
</tr>
<tr>
<td>1974</td>
<td>47.0</td>
<td>46.7</td>
<td>1990</td>
<td>100.0</td>
</tr>
<tr>
<td>1975</td>
<td>51.2</td>
<td>50.9</td>
<td>1991</td>
<td>98.6</td>
</tr>
<tr>
<td>1976</td>
<td>55.1</td>
<td>54.7</td>
<td>1992</td>
<td>94.9</td>
</tr>
<tr>
<td>1977</td>
<td>63.8</td>
<td>63.1</td>
<td>1993</td>
<td>92.5</td>
</tr>
<tr>
<td>1979</td>
<td>82.5</td>
<td>82.7</td>
<td>1994</td>
<td>100.0</td>
</tr>
<tr>
<td>1980</td>
<td>100.0</td>
<td>100.0</td>
<td>1995</td>
<td>100.0</td>
</tr>
<tr>
<td>1981</td>
<td>105.5</td>
<td>104.7</td>
<td>1996</td>
<td>103.2</td>
</tr>
<tr>
<td>1982</td>
<td>108.1</td>
<td>107.0</td>
<td>1997</td>
<td>106.9</td>
</tr>
<tr>
<td>1983</td>
<td>120.6</td>
<td>120.1</td>
<td>1998</td>
<td>116.9</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>1999</td>
<td>129.7</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2000</td>
<td>144.6</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2001</td>
<td>165.3</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2002</td>
<td>179.2</td>
</tr>
</tbody>
</table>

Note: (∗) Arithmetic mean of the index values for the 2nd, 3rd, and 4th quarters of 1968.
Source: See text, paragraphs 6 and 7.

### Table I.3 Mix-Adjusted Indexes of House Prices in the United Kingdom Produced from the Survey of Mortgage Lending, 1993-2002

<table>
<thead>
<tr>
<th></th>
<th>All dwellings</th>
<th>Second-hand dwellings</th>
</tr>
</thead>
<tbody>
<tr>
<td>1993</td>
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<td>100.0</td>
</tr>
<tr>
<td>1994</td>
<td>102.5</td>
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<td>1995</td>
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<td>103.0</td>
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<td>1996</td>
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<td>106.5</td>
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<td>1997</td>
<td>116.9</td>
<td>116.3</td>
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<td>1998</td>
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<td>129.9</td>
</tr>
<tr>
<td>1999</td>
<td>144.6</td>
<td>144.1</td>
</tr>
<tr>
<td>2000</td>
<td>165.3</td>
<td>165.3</td>
</tr>
<tr>
<td>2001</td>
<td>179.2</td>
<td>179.7</td>
</tr>
<tr>
<td>2002</td>
<td>209.6</td>
<td>209.5</td>
</tr>
</tbody>
</table>

Table I.4  House Price Indexes for the United Kingdom Published By Nationwide and Halifax

(Q1/1995 = 100.0)

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<thead>
<tr>
<th>Year</th>
<th>Nationwide</th>
<th>Halifax</th>
</tr>
</thead>
<tbody>
<tr>
<td>1974</td>
<td>20.1</td>
<td>...</td>
</tr>
<tr>
<td>1975</td>
<td>21.6</td>
<td>...</td>
</tr>
<tr>
<td>1976</td>
<td>23.7</td>
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<tr>
<td>1977</td>
<td>25.6</td>
<td>...</td>
</tr>
<tr>
<td>1978</td>
<td>30.5</td>
<td>...</td>
</tr>
<tr>
<td>1979</td>
<td>39.6</td>
<td>...</td>
</tr>
<tr>
<td>1980</td>
<td>46.5</td>
<td>...</td>
</tr>
<tr>
<td>1981</td>
<td>47.8</td>
<td>...</td>
</tr>
<tr>
<td>1982</td>
<td>49.6</td>
<td>...</td>
</tr>
<tr>
<td>1983</td>
<td>55.1</td>
<td>50.8</td>
</tr>
<tr>
<td>1984</td>
<td>62.0</td>
<td>54.4</td>
</tr>
<tr>
<td>1985</td>
<td>68.6</td>
<td>59.4</td>
</tr>
<tr>
<td>1986</td>
<td>75.1</td>
<td>66.0</td>
</tr>
<tr>
<td>1987</td>
<td>86.1</td>
<td>76.1</td>
</tr>
<tr>
<td>1988</td>
<td>102.5</td>
<td>93.9</td>
</tr>
<tr>
<td>1989</td>
<td>122.7</td>
<td>113.3</td>
</tr>
<tr>
<td>1990</td>
<td>115.1</td>
<td>113.4</td>
</tr>
<tr>
<td>1991</td>
<td>109.0</td>
<td>112.0</td>
</tr>
<tr>
<td>1992</td>
<td>103.4</td>
<td>105.7</td>
</tr>
<tr>
<td>1993</td>
<td>102.2</td>
<td>102.6</td>
</tr>
<tr>
<td>1994</td>
<td>103.0</td>
<td>103.1</td>
</tr>
<tr>
<td>1995</td>
<td>102.2</td>
<td>101.4</td>
</tr>
<tr>
<td>1996</td>
<td>106.5</td>
<td>105.6</td>
</tr>
<tr>
<td>1997</td>
<td>118.1</td>
<td>112.4</td>
</tr>
<tr>
<td>1998</td>
<td>130.1</td>
<td>118.5</td>
</tr>
<tr>
<td>1999</td>
<td>141.9</td>
<td>127.5</td>
</tr>
<tr>
<td>2000</td>
<td>160.3</td>
<td>140.0</td>
</tr>
<tr>
<td>2001</td>
<td>177.1</td>
<td>151.4</td>
</tr>
</tbody>
</table>

Table 1.5  Measures of the Price of New Dwellings, 1952-1970

<table>
<thead>
<tr>
<th>Year</th>
<th>MHLG from Building Societies</th>
<th>Co-operative Permanent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Average Price</td>
<td>Index</td>
</tr>
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<td>1952</td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>1953</td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>1954</td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>1955</td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>1956</td>
<td>2,280</td>
<td>100</td>
</tr>
<tr>
<td>1958</td>
<td>2,390</td>
<td>105</td>
</tr>
<tr>
<td>1959</td>
<td>2,410</td>
<td>106</td>
</tr>
<tr>
<td>1960</td>
<td>2,530</td>
<td>111</td>
</tr>
<tr>
<td>1961</td>
<td>2,770</td>
<td>121</td>
</tr>
<tr>
<td>1962</td>
<td>2,950</td>
<td>129</td>
</tr>
<tr>
<td>1963</td>
<td>3,160</td>
<td>139</td>
</tr>
<tr>
<td>1964</td>
<td>3,460</td>
<td>152</td>
</tr>
<tr>
<td>1965</td>
<td>3,820</td>
<td>168</td>
</tr>
<tr>
<td>1966</td>
<td>4,100</td>
<td>180</td>
</tr>
<tr>
<td>1967</td>
<td>4,340</td>
<td>190</td>
</tr>
<tr>
<td>1968</td>
<td>4,640</td>
<td>204</td>
</tr>
<tr>
<td>1969</td>
<td>4,880</td>
<td>214</td>
</tr>
<tr>
<td>1970</td>
<td>5,180</td>
<td>227</td>
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</table>

Source:  Taken from Spon's House Price Data Book, Tables 2.1 and 15.7.

Table 1.6  Index of Second-Hand House Prices in England and Wales (1934/39 to 1965) and United Kingdom, 1966-70

<table>
<thead>
<tr>
<th>Year</th>
<th>Index (1970 = 100)</th>
</tr>
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<tbody>
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</tr>
<tr>
<td>1943</td>
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</tr>
<tr>
<td>1944</td>
<td>20.0</td>
</tr>
<tr>
<td>1945</td>
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<td>1946</td>
<td>28.7</td>
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<td>1947</td>
<td>37.1</td>
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<tr>
<td>1948</td>
<td>42.8</td>
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<tr>
<td>1949</td>
<td>41.2</td>
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<tr>
<td>1950</td>
<td>42.6</td>
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<td>1951</td>
<td>44.9</td>
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<td>1952</td>
<td>44.2</td>
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</tr>
<tr>
<td>1956</td>
<td>41.9</td>
</tr>
<tr>
<td>1957</td>
<td>41.9</td>
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</table>

Source:  See text (paragraph 14). The index for all years was published in Table A.1 of A. E. Holmans, House Prices: Changes Through Time at National and Sub-National Level, Government Economic Service Working Paper No. 110 (Department of the Environment, 1990).
<table>
<thead>
<tr>
<th>Year</th>
<th>DoE from Valuation Office</th>
<th>Co-Operative Permanent Modern Second-Hand Houses</th>
<th>Co-Operative Permanent Older Second-Hand Houses</th>
</tr>
</thead>
<tbody>
<tr>
<td>1934/39 (DoE)</td>
<td>42</td>
<td>44</td>
<td>52</td>
</tr>
<tr>
<td>1939 (Co-Operative Permanent)</td>
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<td></td>
<td></td>
</tr>
<tr>
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<td>143</td>
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</tr>
<tr>
<td>1957</td>
<td>146</td>
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<tr>
<td>1958</td>
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<td>146</td>
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<td>1959</td>
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<td>245</td>
<td>264</td>
</tr>
<tr>
<td>1966</td>
<td>271</td>
<td>243</td>
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</table>

Source: See text (paragraphs 14 and 15).
<table>
<thead>
<tr>
<th>Year</th>
<th>Current Prices</th>
<th>Constant Prices</th>
<th>Year</th>
<th>Current Prices</th>
<th>Constant Prices</th>
</tr>
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<td>81,774</td>
<td>92,521</td>
<td>101,550</td>
<td>112,835</td>
<td>128,265</td>
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Note: (*) First figures are calculated from the Building Societies Mortgage Survey and therefore comparable with 1992 and earlier, second figures calculated from the Survey of Mortgage Lending and therefore comparable with 1994 and later.

Sources: Calculated from averages published by the Department of the Environment and successors.

Table I.11  Average Price Ratios for New and Second-Hand Houses

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<tr>
<td><strong>United Kingdom average price</strong></td>
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Source: As Table I.10.
### Table I.12 Indexes of House Prices in Real Terms in Selected Years: Regions and Countries

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<tbody>
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<td>179</td>
<td>167</td>
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<td>260</td>
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<td>202</td>
<td>178</td>
<td>254</td>
<td>3.0</td>
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<tr>
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<td>241</td>
<td>173</td>
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<td>217</td>
<td>163</td>
<td>261</td>
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<tr>
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<td>139</td>
<td>259</td>
<td>160</td>
<td>300</td>
<td>3.5</td>
</tr>
<tr>
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<td>100</td>
<td>138</td>
<td>253</td>
<td>167</td>
<td>340</td>
<td>3.9</td>
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<tr>
<td>Rest of South East</td>
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<td>147</td>
<td>259</td>
<td>159</td>
<td>311</td>
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<td>South West</td>
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<td>148</td>
<td>262</td>
<td>166</td>
<td>319</td>
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<td>128</td>
<td>202</td>
<td>159</td>
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<td>167</td>
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Source: Price indexes in money terms published by the Office of the Deputy Prime Minister (and predecessors) in *House Price Statistics* (quarterly).

### Table I.13 Co-Operative Permanent Building Society Regional Indexes of House Prices 1953-1970

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<td>310</td>
<td>346</td>
<td>588</td>
<td>799</td>
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<td>304</td>
<td>331</td>
<td>523</td>
<td>654</td>
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<tr>
<td>Midland</td>
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<td>353</td>
<td>527</td>
<td>713</td>
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<tr>
<td>Eastern</td>
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<td>765</td>
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</tr>
<tr>
<td>North Western</td>
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<td>354</td>
<td>515</td>
<td>721</td>
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</tr>
<tr>
<td>North Eastern</td>
<td>304</td>
<td>342</td>
<td>475</td>
<td>619</td>
<td></td>
</tr>
<tr>
<td>Wales (*)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>715</td>
</tr>
<tr>
<td>Scotland</td>
<td>293</td>
<td>321</td>
<td>523</td>
<td>715</td>
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<table>
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</thead>
<tbody>
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<td>349</td>
<td>639</td>
<td>840</td>
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<td>284</td>
<td>303</td>
<td>543</td>
<td>749</td>
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<td>280</td>
<td>318</td>
<td>484</td>
<td>662</td>
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<tr>
<td>Midland</td>
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<td>478</td>
<td>660</td>
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<td>Eastern</td>
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<td>314</td>
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<td>453</td>
<td>681</td>
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<td>321</td>
<td>446</td>
<td>600</td>
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<tr>
<td>Wales (*)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>634</td>
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<tr>
<td>Scotland</td>
<td>268</td>
<td>299</td>
<td>497</td>
<td>701</td>
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Note: (*) Up to and including 1965, Wales was included in the Western division. In 1966 Wales was separated and a South Western division was formed.

Source: Tables supplied by the Nationwide Building Society.
### Table I.14  Co-Operative Permanent Building Society Regional Indexes of House Prices in Real Terms 1953-1970

<table>
<thead>
<tr>
<th>Region</th>
<th>1939</th>
<th>1953</th>
<th>1959</th>
<th>1965</th>
<th>1970</th>
<th>Increase (percent)</th>
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<td></td>
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<td>1959-65</td>
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<td>130</td>
<td>199</td>
<td>205</td>
<td>+53</td>
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<td>129</td>
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<td>186</td>
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<td>Western (*)</td>
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<td>151</td>
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<td>Eastern</td>
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<td>165</td>
<td>176</td>
<td>+24</td>
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<td>121</td>
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(1939 = 100)

Note: (*) See note (*) to Table I.13.
Source: Table I.13 and see text (paragraph 26).

### Table I.15  Estimate of North/South Differences in Average House Prices in 1939, 1953, and 1959

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<th>1959</th>
<th>1970</th>
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<td>368</td>
<td>861</td>
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<tr>
<td>(2) North Eastern</td>
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<td>304</td>
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<td>619</td>
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<td>(3) North Western</td>
<td>100</td>
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<td>354</td>
<td>721</td>
</tr>
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<td>(4) North Eastern and North Western combined</td>
<td>100</td>
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<td>Hypothetical average prices</td>
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<td>(5) London and South East</td>
<td>740</td>
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<td>(6) North of England</td>
<td>570</td>
<td>1,780</td>
<td>1,980</td>
<td>3,820</td>
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<td>(7) London and South East relative to North</td>
<td>1.30</td>
<td>1.35</td>
<td>1.37</td>
<td>1.66</td>
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<tr>
<td>((5) + (6))</td>
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Source: Table I.13 and see text (paragraph 30).
Table I.16  Increases in House Prices Between 1934/39 and 1945

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<td>59.9</td>
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Table I.17  House Prices in London and the South East in Proportion to House prices in the North of England

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</table>

(North of England = 100)

Note: (*) First figure is calculated from data from the Building Societies Mortgage survey, the second from the Survey of Mortgage Lending.

Sources: Table I.16 for 1945; I.15 for 1939-70; other years same source as Table I.10.
### Table 1.18  Cost of New Dwellings 1919–1939

<table>
<thead>
<tr>
<th>Year</th>
<th>Cost of New Private Houses (£)</th>
<th>Contract Price of Houses for Local Authorities (1929/30 = 100)</th>
</tr>
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<tbody>
<tr>
<td>1920</td>
<td>916</td>
<td>...</td>
</tr>
<tr>
<td>1921</td>
<td>807</td>
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</tr>
<tr>
<td>1922</td>
<td>594</td>
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<tr>
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<td>129.3</td>
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<td>622</td>
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<td>600</td>
<td>106.2</td>
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<tr>
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<td>622</td>
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<tr>
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<td>626</td>
<td>100.0</td>
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<tr>
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<td>585</td>
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<td>1935</td>
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<tr>
<td>1938</td>
<td>496</td>
<td>109.1</td>
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Sources: Cost of new private houses: Braae (see text, paragraph 33), page 413. Contract prices for local authority houses: Bowley (see text, paragraph 33), Table 5.

### Table 1.19  New Building Society Loans 1928 to 1939: Division into Under £1,000 and £1,000 and over

<table>
<thead>
<tr>
<th>Year</th>
<th>Number (thousands)</th>
<th>Amount (£ million)</th>
<th>Average (£)</th>
<th>£1,000 and Over Number (thousands)</th>
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<tbody>
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<td>46.6</td>
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<td>1930</td>
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Note: (*) Calculated from un-rounded numbers and amounts.  
Source: Chief Registrar of Friendly Societies – see text (paragraph 36).
Table I.20  Estimated Series for Capital Value of Rented House Property: Great Britain 1895-1913

<table>
<thead>
<tr>
<th>(A) Years of purchase</th>
<th>(B) Rent index (1900 = 100)</th>
<th>(C) Rents in money terms (£/year)</th>
<th>(D) (A) x (C) Capital value</th>
<th>(E) (D) in index form (1900 = 100)</th>
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<tr>
<td>1895</td>
<td>14.50</td>
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Source: See text (paragraph 41).
Table I.21  Inter-Regional Comparisons of Urban “Working Class” Rents in England in 1912

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<td>Birkenhead</td>
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<tr>
<td>Jarrow</td>
<td>Liverpool</td>
</tr>
<tr>
<td>South Shields</td>
<td>Manchester</td>
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<td>Gateshead</td>
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<tr>
<td>Sunderland</td>
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<tr>
<td>Barrow-in-Furness</td>
<td>St Helens</td>
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<td>Middlesborough</td>
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<td>Burnley</td>
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<tr>
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<td>Rochdale</td>
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<td><strong>Average</strong></td>
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</table>

<table>
<thead>
<tr>
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<th>East Midlands</th>
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<td>Huddersfield</td>
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<tr>
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<tr>
<td>Leeds</td>
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<table>
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<td>Peterborough</td>
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</table>

Note: (*) Excludes Croydon, which even in 1912 was effectively part of Greater London.
Source: Report of an Enquiry by the Board of Trade into Working Class Rents and Retail Prices, Cd. 6955 (1913), pages xxii and xxvi.
PART J: HOUSE PURCHASES AND MORTGAGES

Supporting Tables

Table S.37 Grossed Estimates of Owner-Occupiers With and Without Mortgages in 1960.......................... 292
Table S.38 Source of Funds for House Purchasers in England and Wales 1973............. 294

Main Tables

Table J.1 Census and Survey Series of Outright Owners and Owner-Occupiers With Mortgages 1960 to 2002/03 ................................................................. 301
Table J.2 Outright Owners and Owner-Occupiers With Mortgages: Analysis by Age................................................................. 303
Table J.3 New Mortgage Loans by Building Societies and Average Outstanding Loans, 1928-1965................................................................. 304
Table J.4 House Purchase Lending by Local Authorities in England and Wales, 1919-1939 ................................................................. 305
Table J.5 New Housing Loans by Local Authorities in England and Wales 1949/50 to 1962 ................................................................. 305
Table J.6 Numbers of New Housing Loans 1963-2002 ................................................................. 306
Table J.7 Mortgage Arrears and Possessions 1969-2002 ................................................................. 308
Table J.8 House Purchases by Individuals as Estimated from the Survey of Property Transactions: England and Wales 1986-2002................................................................. 309
Table J.9 Annual Totals of Particulars Delivered Forms: England and Wales 1959-1988 ................................................................. 311
Table J.10 Estimates of Purchases of Dwellings for Owner-Occupation in the United Kingdom 1970-2000 ................................................................. 312
Table J.11 First-Time Purchasers and Moving Owner-Occupiers 1970-2000 .......................... 314
Table J.12 Purchases of New and Second-Hand Houses 1937/38 to 2000 ................................................................. 315
Table J.13 Building Societies’ Mortgage Interest Rates 1938-1984 ................................................................. 317
Table J.14 Average Mortgage Interest Rates 1984-2002 ................................................................. 318
This Part brings together information about the number of owner-occupiers with mortgages, the number of house purchases and house purchase loans, rates of interest on house purchase loans, and mortgage defaults. Tax relief on mortgage interest is in Part K (Table K.25).

Number and Proportion of Owner-Occupiers With Mortgages

1. The first information from surveys about owner-occupiers with mortgages is for 1960, from the Government Social Survey's survey for the Ministry of Housing and Local Government (The Housing Situation England and Wales, Central Office of Information, 1962). Before then, recourse must be had to comparing the number of outstanding mortgage loans with the estimated number of owner-occupier households. Estimates of the number of owner-occupiers in England and Wales in 1939 and 1953 are in Table E.4. An attempt is made here to estimate the number of owner-occupiers with mortgages in those years, and hence the proportion of owner-occupiers that had mortgages.

2. Information is available about the number of building society loans annually from 1928 onwards (Table J.3), and about new house purchase loans by local authorities (Table J.4). Building societies' loans predominated. Table J.3 shows 1,526,000 building society mortgages outstanding in 1939. This figure includes Scotland. It does not include building societies registered in Northern Ireland, but does include loans on properties there made by societies registered in Great Britain. Numerically more important, not all building society loans financed the purchase of dwellings for occupation by the owner. On the other hand, building societies were not the only sources of house purchase loans in the inter-war years. There were loans by local authorities; and also private loans, often arranged by solicitors. Because owner-occupation was less common, proportionately, in Scotland than in England (see Table L.13 for 1961), a 5 percent deduction is probably adequate. For the proportion of building societies' loans that were to owner-occupiers there are no all overall figures, but reference may be made to the proportion of 92.8 percent given by Sir Harold Bellman of the Abbey Road Building Society (a large society and the precursor of the Abbey National (H. Bellman, The Thrifty Three Million, published by the Abbey Road Building Society, 1935). There is no way of knowing how typical was this proportion; but if it is accepted, then the number of building societies' loans to owner-occupiers in England and Wales would have been about 1,350,000 out of the overall total of 1,526,000 loans.

3. Lending for house purchase by local authorities was on a smaller scale than by building societies, but was far from unimportant, especially in the 1920s. The Housing Act 1923 empowered local authorities to make loans for the purchase of new houses, alongside their powers under the Small Dwellings Acquisition Acts to make loans for the purchase of second-hand houses. Up to mid-1934/35 there were 113,000 loans for the purchase of second-hand houses and 57,000 for new houses (Ministry of Health Housing return, September 1934, Table VIII). Numbers of house purchase loans by local authorities in the inter-war years are shown in Table J.4. Amounts were published annually, and numbers of loans each year from 1934/35 onwards. Numbers of loans are estimates for earlier years, with the 113,000 and 57,000 as control totals. The Housing (Financial Provisions) Act 1933 gave local authorities further powers to guarantee building society loans, and the Ministry of Health sought
to persuade local authorities to use this power rather than make loans themselves. Local authorities made some 220,000 house purchase loans in the inter-war years. Not all would have been outstanding in 1939, but this figure would hardly have been less than 100,000, and might have been more. For building societies and local authorities together the total of house purchase loans to owner-occupiers in 1939 in England and Wales was probably between 1,450,000 and 1,500,000. Some house purchases were financed by private loans. There is no way of knowing how many; but if allowance is made of them, the number of owner-occupiers in 1939 in England and Wales with mortgages can be put at 1.5 million as a minimum, and possibly as high as 1.6 million. In Table E.4 the number of households in England and Wales in 1939 that were owner-occupiers with mortgages is estimated at 3,856,000. The proportion of owner-occupiers with mortgages is therefore put at around 40 percent.

4. A similar calculation can be made for 1953. The number of outstanding building society loans (Table J.3) was 1,754,000. The same proportionate deductions for loans not for house purchase and for Scotland as for 1939 would give about 1,550,000 house purchase loans by building societies in 1953. There is a gap in information about house purchase loans by local authorities between 1938/39 and 1949/50 (Tables J.4 and J.5). But the low figure for 1949/50 suggests that what was missed was small in number. Table J.3 shows that during the war years the number of building societies’ outstanding loans fell, because few new loans were taken; comparison of the number of outstanding loans and new loans in 1940-45 suggests that about one-quarter of loans outstanding in 1939 were paid off. Something similar could well have happened to local authority house purchase loans; if so the number outstanding in 1953 would have been only modestly higher than in 1939. Only a very broad estimate is possible, but 1.8 million owner-occupiers with mortgages is a reasonable figure for 1953. That is equal to just over 40 percent of all households with mortgages, the same as in 1939.

5. As noted above the first year for which there is the information for a firm estimate of the proportion of owner-occupier households that had mortgages is 1960, when the survey carried out by the Government Social Survey for the Ministry and Local Government (The Housing Situation in England and Wales, Table 26) put the proportion at 50.9 percent. After that there was the General Household Survey annually from 1971; the Department of the Environment’s sequence of surveys – the National Dwelling and Housing Survey in 1977/78; the Labour Force Survey housing trailers in 1981, 1984, 1988, and 1991, and from 1993/94 the Survey of English Housing; and in 1991 and 2001 the census question on housing tenure distinguished between outright owners and owners still buying. Totals and proportions of owner-occupiers with mortgages and owning outright as given by these sources are in Table J.1, together with the estimates for 1939 and 1953 in paragraphs 4 and 5. The 1960 survey totals of households are taken from The Housing Situation in England and Wales, Table 14 and the proportions still paying from Table 26. For the General Household Survey data for 1972 are used, because an analysis by age is available (see Table J.2). The total of households is worked forward from 1971 (Table E.4). The proportions are for Great Britain; but given the much lower proportion of owner-occupiers in Scotland they are probably acceptable as approximate proportions for England and Wales as well. The sequence of surveys from 1977-78 onwards and the censuses in 1991 and 2001 might appear to provide firm information about the number and proportion of owner-occupiers with mortgages. But very different figures are given by the 2001 census and the Survey of English Housing. The survey-based
estimate for 2000/01 is probably over-stated through being grossed by pre-2001 census population estimates; but that is not so of the 2001/02 and 2002/03 figures from the Survey of English Housing. Furthermore, there must be a query about a comparison between the 1991 and 2001 census figures. Did the number of owner-occupiers in England with mortgages really remain static in net terms while the number of outright owners rose by 1.4 million? Relevant here are the Council of Mortgage Lenders’ (CML) estimates of the total of mortgage loans outstanding (Table J.7). Between 1981 and 1991 this series shows a net increase of 3,479,000 (for the United Kingdom), which is not too far from the net increase of 2,705,000 for England as estimated from surveys (Table J.1). Between 1991 and 2001, though, there is a much more marked contrast. The CML’s estimates of outstanding mortgages give a net increase of 1,428,000 between 1991 and 2001. Between 1991 and 200/01 the Survey of English Housing shows an increase of 603,000 owner-occupiers with mortgages; but the 2001 census shows a net reduction compared with 1991 of 47,000. A further comparison between the CML’s total of mortgages and the 2001 census figures of owner-occupiers with mortgages is in paragraph 18.

6. There is a clear contrast between large rises in the proportion of owner-occupiers with mortgages in the 1960s, 1970s, and 1980s, and approximate stability (and probably an actual fall) in the 1990s. Potentially important here are the changing ages of owner-occupiers, as higher proportions of older households tend to be outright owners. Comparisons can be made of numbers and proportions of owner-occupiers within broad age ranges in 1971 and 1981, and then in selected years in the 1990s. The 1960 survey (see previous paragraph for citation) collected information about owner-occupiers “still paying” for their houses. It was published (Table 26) in the form of sample numbers of owner-occupiers and the proportions still paying, separately in Greater London and the rest of England and Wales. These data are shown in grossed form in Table S.37. The grossing is the author’s, with totals of owner-occupiers from Table 14.

<table>
<thead>
<tr>
<th>Table S.37</th>
<th>Grossed Estimates of Owner-Occupiers With and Without Mortgages in 1960</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Greater London With mortgages ('000)</td>
</tr>
<tr>
<td>Under 30</td>
<td>49</td>
</tr>
<tr>
<td>30–39</td>
<td>160</td>
</tr>
<tr>
<td>40–49</td>
<td>195</td>
</tr>
<tr>
<td>50–59</td>
<td>148</td>
</tr>
<tr>
<td>60–69</td>
<td>47</td>
</tr>
<tr>
<td>70–79</td>
<td>11</td>
</tr>
<tr>
<td>80 and over</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>611</td>
</tr>
</tbody>
</table>

7. For compatibility with the information for 1972 and later, the age ranges required are under 45, 45–64, and 65 and over. To derive proportions of owner-occupiers in these age ranges that have mortgages from the ten-year age ranges in Table S.37, interpolation in the 40–49 and 60–69 ages is required. This can be done only in an approximate way; but proportions of 79 percent in the under 45 age group,
44 percent in the 45–64 age group, and 10 percent in the over 65 age groups are reasonable estimates for the proportions of owner-occupiers in 1960 with mortgages. The 1971 GHS report did not include an analysis of housing tenure by age of the household head. The 1972 report did so, and so is used here. GHS was not officially grossed; the sample numbers and percentages in the original are therefore applied to the totals for 1972 in Table J.1. The proportions of owner-occupiers with mortgages in each of the three broad age groups in Table J.2 ran approximately level from 1991 onwards, after rising strongly in the under 45 and 45–64 age ranges between 1960 and the end of the 1980s. The rise in the proportion in the 45–64 age group was partly the consequence of earlier increases in the youngest of the three age groups.

8. Between 1991 and 2001 the ages of owner-occupiers changed. In 1991 43 percent were aged 45 or under, 34 percent aged 45-64, and 23 percent aged 65 and over. In 2001 the proportions were respectively 39 percent, 37 percent, and 24 percent. If the proportion buying with a mortgage in each of the three age groups remained unchanged between 1991 and 2000/01 the overall proportion of owner-occupiers that had mortgages would have fallen by 1.8 percentage points. This is equal to the reduction from 63.3 percent to 61.4 percent between 1991 and 2000/01 in the overall proportion of owner-occupiers that had mortgages (Table J.1). The mix of ages of owner-occupiers thus contributed to the check to the increase in the proportion of owner-occupiers that had mortgages, but leaves unexplained the halt to the increase in the proportions in each of the age groups that had mortgages. When this proportion reached 94-95 percent in the early 1990s in the under 45 age group there was little scope for any further increase; and in time this would feed through to the 45-64 age group. But the halt to the increase in the proportion of owner-occupiers aged 45-64 after 1991 looks rather abrupt to be explained in this way.

Numbers of House Purchase Loans

9. Numbers of house purchase loans, and of house purchases in total, may be considered next. There are longer time series for loans than for house purchases in total; but for much of the period that the data on loans cover there is some uncertainty about what exactly is included. Table J.3 shows numbers of new building society mortgage loans and the amounts year-by-year, and the number of loans outstanding, and the amounts, at the end of each year. The source is the annual report on building societies by the Chief Registrar of Friendly Societies, their regulator at the time covered by the table. The series starts with 1928; before then only the amount of outstanding mortgage loans and the number of “borrowing members” were published. The number of new loans is not however a reliable indicator of the number of purchases of houses financed by building society loans year-by-year. Between 1928 (when the series starts) and 1939 the number of loans outstanding rose by 972,000; but new loans in the intervening years totalled 2,189,000, so just over 1.2 million loans were paid off. That is far more than could be accounted for by moves of house and hence sales of mortgaged dwellings. Substantial numbers of mortgages appear to have been paid off and replaced by new mortgages to take advantage of lower interest rates. Most mortgages at this time were at fixed interest rates, so in order to benefit from lower interest rates when these were on offer a home owner had to redeem the current mortgage and replace it by another. The numbers of new loans in Table J.3 therefore over-state substantially the number of house purchase transactions in the 1930s that were financed by building society loans.
10. Numbers of house purchase loans by local authorities in the inter-war years, and the amounts lent, are in Table J.4. As noted in paragraph 4 above local authorities had powers under the Small Dwellings Acquisitions Acts to make loans for the purchase of existing houses, and the Housing Act 1923 extended this power to include loans for purchase of new houses. Extensive use of these powers was made in the 1920s. In the 1930s use was made of powers to guarantee loans lent by building societies rather than lend directly.

11. Time series for house purchase loans after 1945 pose many problems of comparability, definition, and coverage. Until the end of the 1970s building societies were the predominant source of loans for house purchase, and information about the number of their new loans was important for monitoring the housing market. An indication of how important were the different sources of finance for house purchase, and of the proportion of purchasers who did not have loans is in Table S.38, which was derived from the 1973 Movers Survey.

<table>
<thead>
<tr>
<th></th>
<th>First-time purchasers</th>
<th>Owner-occupiers moving</th>
</tr>
</thead>
<tbody>
<tr>
<td>Building societies</td>
<td>71</td>
<td>63</td>
</tr>
<tr>
<td>Local authorities</td>
<td>12</td>
<td>2</td>
</tr>
<tr>
<td>Insurance companies</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Banks</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Private loans</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Ready money (money available or proceeds of previous sale)</td>
<td>6</td>
<td>24</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Note: Where more than one source was given, the source was the one that ranked highest in the order in which sources are listed, e.g. where one of the sources was a building society, it is entered under building societies in the table.

Source: Housing Policy Technical Volume, Table VII, 1.

12. Table S.38 shows how dependent were first-time purchasers (i.e. house buyers who at the time of the purchase were not already owner-occupiers) on loan finance. A considerable proportion of owner-occupiers selling their present house to buy another financed their purchase from the proceeds of selling the previous house.

13. For almost two decades after 1945 the information about house purchase loans comprises the continuation of the building society series produced by the Chief Registrar of Friendly Societies discussed in paragraph 10 above; and from 1949/50 house purchase loans by local authorities. The series for local authorities is in Table J.5. It is to 1962; from 1963 it is included in Table J.6 along with a more suitable series for building societies, and from 1967 for insurance companies. The figures for local authorities' housing loans are for England and Wales, as figures for Scotland for this period are not available. Local authorities were a fairly important source of house purchase finance. By the accounting conventions of the time lending for house purchase by local authorities was self-balancing (interest paid by borrowers covered the interest paid on loans raised by the lending local authorities) and so did not score as public expenditure.
14. Numbers of housing loans from 1963 are shown in Table J.6. There is some uncertainty about what exactly is included in them, since the term "secured on dwellings", and "secured on residential buildings" are broader categories than lending for house purchase. Information about housing loans had to be collected from lenders voluntarily – as noted in Part I (paragraph 9) lending for house purchase was and is not "trade" for the purpose of the Statistics of Trade Act – so definitions had to be used for which lenders could provide information without undue cost to themselves. Willingness of the Government to press lenders to co-operate in providing statistics varied during the period, from strong support in the 1960s to the opposite at the vital times in the early 1980s when the banks entered the housing market on a large scale, and then in the middle of the decade when the so-called "new lenders" came on the scene. There are other difficulties, including whether loans approved or completed were reported. Until 1997, the figures provided by banks were of loans approved. Not all loans approved are completed. The information about numbers of loans is a miscellany. Use is made of a secondary source, the "main institutional lenders" series in successive editions of *Housing and Construction Statistics*. The "other specialist lenders" are not included there. That the "other specialist lenders" were active on a large scale in the 1980s is evident from their balances of loans outstanding (Council of Mortgage Lenders, *Compendium of Housing Finance Statistics*, Table C.1), which rose from £971 million at the end of 1985 to £24,038 million at the end of 1990.

15. There are a number of caveats and comments to be made about the time series of loans in Table J.6. As noted in the previous paragraph what exactly is included is not precisely defined; house purchases for purposes other than occupation by the buyer are probably included; and since the terms "on dwellings" and "secured on dwellings" are used (e.g. in table headings in the Council of Mortgage Lenders' quarterly *Housing Finance*) there could well be other items as well. Comparison of building societies' new loans in 1963, 1964, and 1965 in Table J.3 with the corresponding figures in Table J.6 shows that the figures in Table J.3 (published by the Chief Registrar of Friendly Societies) are defined differently. When a loan was paid over in instalments, for example for financing the building of a new house, each instalment was counted. This was not so of the figures in Table J.6. From 1989 onwards the numbers of loans by building societies and banks were strongly affected by building societies converting themselves into banks. When only one society had done so (the Abbey National) it continued, for continuity, to provide financial detail as if it were still a building society. But when other societies converted they became banks statistically as well as legally. The large increase in the number of sales of houses by local authorities to sitting tenants (the "Right to Buy", see Table E.7) had an impact on the number of local authority house purchase loans shown in Table J.6 for 1981 and 1982. At that time a common method of financing such sales was for the disposing authority to leave the balance of the purchase money outstanding on mortgage, with the buyer making mortgage repayments instead of rent. No loan was actually made, and until 1981 these transactions were not included in totals of local authorities house purchase loans. From 1981, onwards they are included; but as Table J.6 shows their number quickly diminished as the finance came increasingly from building societies and banks. They were keen to lend in this way, because the houses were sold to tenants at a large discount off market value, so a loan of any given proportion of the purchase price was a much lower proportion of the market value. There was also an advantage to local authorities in getting the capital receipt at the outset instead of instalments over many years. Local authorities' lending for house purchase (other than to sitting tenant purchasers) came to an end in the early 1980s,
after being much reduced in 1976. Part of its attraction had been as an alternative source of mortgages when building societies' mortgages were being tightly rationed, that no longer applied when mortgage rationing was replaced by competition to lend. Furthermore, changes in public expenditure accounting conventions meant that local authorities' housing loans scored in full, in contrast to the earlier practice referred to in paragraph 14 above. When in 1976 reductions in public expenditure had to be made, local authorities' house purchase lending was cut.

16. In the 1980s, and still more so in the 1990s, it is not possible to reliably aggregate the totals of loans by the separate categories of lenders to obtain a total of house purchases financed by loans, and then by adding an estimate of the number cash purchases to derive a total of house purchases. Loans taken to repay a loan from another source, as well as the mixture of loans approved and completed are the source of the difficulty, as well as deficient coverage of financial institutions other than banks. At the beginning of the 1980s when the banks started to lend on a large scale for house purchase – but before they began to provide and information about the number of their loans – there were many reports of loans from banks being taken to pay off building society mortgages, especially larger mortgages on which enhanced interest rates were paid.

17. No totals of outstanding loans (as distinct from amounts of debt) have been produced by lenders other than building societies. The Council of Mortgage Lenders has published estimated totals of outstanding mortgages for all lenders as part of information about mortgage arrears and repossessions. These totals are in Table J.7, and may be commented on before the data on repossessions are discussed. Mention was made above (paragraph 6) about the net increase in owner-occupiers with mortgages between 1991 and 2001 according to the census and the Survey of English Housing being much smaller than the increase in CML’s total of mortgages. There is also a difference in levels in 2001. The 2001 census shows 8,536,000 owner-occupiers with mortgages in England and Wales, plus 140,000 households with shared ownership (probably with mortgages for the most part). The corresponding figures for Scotland are 846,000 and 12,000; and for Northern Ireland 247,000 and 5,000, i.e. 9.8 million in round terms for the United Kingdom. The numbers of mortgages in Table J.7 are at the end of each year, so the mean of the figures for 2000 and 2001, 11.2 million can represent the number at the time of the census. That is some 1.4 million more than the census figure for owner-occupiers with mortgages. The CML’s figures are for outstanding mortgages, not mortgage borrowers. Someone with a mortgage on his own home and on a second home would count as two in the mortgage total; so too would somebody with a “But to Let” mortgage as well as a mortgage on his own home. Even so, the difference of 1.4 million is large. As noted in paragraph 6, the census figure for owner-occupiers with mortgages in England is very low in relation to survey information, but substituting the 2001/02 figure from the Survey of English Housing, which would raise the total of owner-occupiers with mortgages by about 400,000, there would still be a difference of 0.9 million from the CML’s total of outstanding mortgages.

18. The number of repossessions may be considered next. These data are compiled by the Council of Mortgage Lenders from information provided by members. Not all members provide the information, but the totals provided are grossed up to represent all members. As well as showing mortgage defaults (properties taken into possession) in a given year as a proportion of all mortgages, the table shows a calculation by the author of the proportion of borrowers that would default at some time in their housing
careers if subject to that year’s default rate in each year of a 30 year mortgage career. The proportions of owner-occupiers aged 65 and over with mortgages shown in Table J.2 suggest that 30 years is a fairly cautious estimate of the typical length of time for which a continuing owner-occupier household has a mortgage. In the year when defaults were most numerous (1991) they were equal to 0.77 percent of all mortgages. That might look reassuringly low; but someone subject to a 0.77 percent default risk in each of 30 years would be subject to an overall risk of 20.7 percent, which would be much more disconcerting. The figures refer to mortgage loans by members of the Council of Mortgage Lenders (CML) and so do not include quite all mortgage loans and defaults; and do not include defaults on consumer loans secured on borrowers’ homes.

**House Purchase Transactions**

19. A source of information about numbers of house purchases that is completely separate from numbers of loans is “particulars delivered” to the Inland Revenue by conveyancers in England and Wales. When ownership of an interest in land is transferred, a copy of the instrument is required by law to be delivered to the Inland Revenue, which shows the interest transferred and the consideration (i.e. the price paid for it). Totals of particulars delivered have been published from 1959 onwards, but include indistinguishably all kinds of property, commercial and industrial as well as residential. From 1986 onwards, however, a sample of particulars delivered has been analysed by the Inland Revenue’s annual Survey of Property Transactions. Details of this survey, and estimates derived from it of house purchase transactions in 1986 to 1990 are in Heggs and Holmans, “Number of property transactions in England and Wales”, Economic Trends June 1991. From the total of property transactions were excluded land and other non-residential property; and from residential property purchases by corporate bodies, purchases of reversions and of leases for less than 25 years, and purchases where the price was so low as to suggest that something other than a dwelling was being purchased (under £2,500 in the Midlands, North and Wales and under £10,000 in London and the South). Table J.8 shows the number of house purchases by individuals as derived from the survey. They are divided into: purchases by sitting tenants from local authorities; other purchases by residents of the properties being purchased (termed “other purchases by sitting tenants” in the published tables, but including (for example) purchases by joint owners remaining in residence buying out the interests of other joint owners who have left); and other purchases by individuals. The time periods are when the particulars are delivered, which on average is between one and two months after the date of the transaction.

20. In the years included in Table J.8, estimated house purchases by individuals averaged 82.6 percent of all property transactions. In ten of the 17 years the proportion was within one percentage point of the average with highest and lowest proportions of 86.0 percent (in 1991) and 79.7 percent (in 1986). The number of Particulars Delivered is thus worth showing as a broad guide to changes in the number of house purchase transactions in the years before the beginning of the Survey of Property Transactions, though not an exact guide. The numbers of Particulars Delivered year-by-year from 1959 to 1988 are shown in Table J.9.

21. The Survey of Property Transactions and Particulars Delivered are among the principal sources drawn on in published work by the author to produce time series
estimates of house purchase transactions in total. These estimates of purchases of dwellings, and sources of finance, were produced as part of work on housing equity withdrawal. This work was published in A. E. Holmans, Estimates of Housing Equity Withdrawal in the United Kingdom 1970 to 1990, Government Economic Service Working Paper No. 116 (Department of the Environment, 1991); and A. E. Holmans, Housing and Mortgage Equity Withdrawal and Their Component Flows, (Council of Mortgage Lenders, 2001). Estimates of purchases and sales of dwellings were required for the United Kingdom in total, whether financed from loans or purchased outright. A large amount of fitting together of data from different sources was required. Use was made of information from housing surveys about the tenure of moving households to estimate the number of owner-occupiers that bought their dwellings outright without a mortgage. The detail of the figuring that lies behind the estimates of numbers of purchases, which are divided into purchases of new and second-hand houses, is too complex and lengthy to summarise here. It is set out fully in the Sources and Methods Supplement to Estimates of Housing Equity Withdrawal in the United Kingdom 1970 to 1990; and Annexes A and B of Housing and Mortgage Equity Withdrawal and Their Component Flows.

22. Table J.10 shows estimates of house purchases in total year-by-year from 1970 to 2000, divided into open-market purchases (as opposed to purchases by sitting tenants) financed by loans and those where no loan was taken. Sitting tenant purchases from public authorities and housing associations and (separately) private landlords are also shown, but without a division into purchases with and without mortgage loans. The number of purchases by sitting tenants from public authorities is known reliably; but the accuracy of purchases by sitting tenants from private landlords (estimated from survey data) is not very high. In the 1970s and 1980s it is shown as running level, as there is no information on which to base an estimate for individual years. The average of 21,000 a year is derived from survey data on numbers of households that bought as sitting tenants analysed by length of residence. In the 1990s the Survey of English Housing provided more detailed information. A point for caution is the small proportion of purchases where there was no mortgage. The source is the number of moving owner-occupiers (moved in the year before interview) who were outright owners when interviewed; but the proportion it gives of purchases without a loan, 12-14 percent, is much lower than the proportions published in the Land Registry’s Property Price Report, which are typically around 20-23 percent quarter-by-quarter. The reason for the difference is not known.

23. The house purchase estimates shown in Table J.10 can be divided into first-time purchasers and moving owner-occupiers. Moving owner-occupiers is self-explanatory; but first-time purchasers is something of a term of art. They are house purchasers moving from renting, or newly formed households, defined in the Survey of English Housing as owner-occupier households where the households head has lived for less than one year at the address where interviewed and at the previous address was either a tenant or not a households head. In the Survey of Mortgage Lending a first-time purchaser is someone who is not already an owner-occupier. These definitions include as first-time purchasers households that have been home owners before and are returning after a spell as a tenant or living as part of someone else’s households. Sitting tenant purchasers are not included in Table J.11 because they are already distinguished in Table J.10 and are first-time purchasers by definition. With the increase in the number of owner-occupier households (Table E.4) a stable rate of movement within the owner-occupied housing stock will generate an
upward trend in the number of purchases year-by-year by moving owner-occupiers. The number of new entrants to owner-occupation, who are by definition first-time purchasers, need not have such an upward trend. It would be expected, therefore, that in the medium term at least the number of purchases by moving owner-occupiers would rise relative to the number of first-time purchasers. In the first part of the period covered by Table J.11 there was as well the effect of mortgage rationing. Building societies in the 1970s were pressed to give preference where possible to first-time purchasers; so when mortgage rationing was replaced in the first half of the 1980s by competition to lend any demand that had been suppressed by rationing could make itself effective.

24. House purchases can also be divided between new and second-hand dwellings by reference to the sources of Table J.10 and J.11. Not all purchases with vacant possession are for occupation as main residences; there are second homes, and purchases for letting; but estimates of these are far from secure, and little error is probably introduced if purchases of new dwellings (including newly converted flats) are compared with purchases for owner-occupation with sitting tenants excluded. A comparison of purchases of new dwellings with all purchases may be taken back to 1963 by reference to purchases with building society and local authority house purchase loans (Table J.6). Furthermore, work done by the Inland Revenue for the Inter-Departmental Committee on the Selling Price of House (see Part I, paragraph 13) produced not only information on increases in house prices since 1934/39, but also totals of dwellings sold in England and Wales between 1st October 1937 and 30th June 1938 (Report of the Inter-Departmental Committee, Cmd. 6670 (1945), page 10), separately for “newly erected houses” and “other houses”. There were 116,235 sales of newly erected houses and 179,734 sales of other houses, 295,969 in total. New houses were 39 percent of the total. As was observed in Part I (paragraph 13), nothing came of the Committee’s conclusions about controlling house prices, but its report is a very useful source of information. Over the years the number of purchases of second-hand houses rose relative to purchases of new houses for very similar reasons to the increase in purchases by moving owner-occupiers relative to first-time purchasers.

Interest Rates on House Purchase Loans

25. The history of mortgage interest rates is the history of building societies’ mortgage interest rates until well into the 1990s. As with other aspects of lending for house purchases, there was a long lag between banks and other lenders becoming an important part of the market for house purchase loans and information being collected from them that was on a par with that provided by building societies. Information about building societies’ mortgage interest rates begins at the end of the 1930s. There are two categories of information between then and the 1980s: average interest rates on mortgages as published in annual reports by the Chief Registrar of Friendly Societies; and interest rates recommended by the Building Societies Association. The average interest rates published in Chief Registrar of Friendly Societies reports were derived by dividing mortgage interest in building societies’ annual accounts aggregated together by the mean of mortgage balances at the beginning and the end of the year. This series began with 1938. The recommended rates agreement came into being in 1939, and was in origin a price-fixing agreement (strictly speaking not a “cartel”, though often referred to as such) in circumstances when the supply of funds
available for lending was materially greater than the demand. From the mid-1950s onwards it worked differently: the demand for mortgages usually exceeded the funds available until the 1980s, and building societies rationed mortgages rather than letting mortgage rates rise to levels that would clear the market. Competition to lend as a consequence of the banks entering the mortgage market led to recommended rates being replaced by advised rates in 1983, and to advised rates coming to an end in 1984. The recommended rates applied in the first instance to new mortgages, and to existing mortgages after time lags determined by the periods of notice required in mortgage deeds. These periods of notice became progressively shorter. Table J.13 shows the calculated average rates and the recommended rates. In each year the highest and lowest rates are shown.

26. The average interest rate charged by building societies as calculated from mortgage interest received and outstanding mortgage balances is continued in Table J.14. It has been published by the Building Societies Commission after it took over from the Registry of Friendly Societies as the regulator for building societies. Also shown (from 1990) is the average basic rate for building society mortgages, defined as “the average or predominant rate charged by societies”. From 1996 a similar basic rate has been published for banks.
<table>
<thead>
<tr>
<th>Year Description</th>
<th>England and Wales</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Outright owners</td>
</tr>
<tr>
<td></td>
<td>Owner-occupiers with mortgages</td>
</tr>
<tr>
<td></td>
<td>Proportion with mortgages</td>
</tr>
<tr>
<td></td>
<td>Outright owners</td>
</tr>
<tr>
<td></td>
<td>Owner-occupiers with mortgages</td>
</tr>
<tr>
<td></td>
<td>Proportion with mortgages</td>
</tr>
<tr>
<td>1939 (estimate)</td>
<td>2,250</td>
</tr>
<tr>
<td>1953 (estimate)</td>
<td>2,600</td>
</tr>
<tr>
<td>1960 (Survey)</td>
<td>2,978</td>
</tr>
<tr>
<td>1972 (General Household Survey)</td>
<td>3,970</td>
</tr>
<tr>
<td>1977/78 (Survey)</td>
<td>...</td>
</tr>
<tr>
<td>1981 (Survey)</td>
<td>...</td>
</tr>
<tr>
<td>1984 (Survey)</td>
<td>...</td>
</tr>
<tr>
<td>1988 (Survey)</td>
<td>...</td>
</tr>
<tr>
<td>1991 (Survey)</td>
<td>...</td>
</tr>
<tr>
<td>1991 (Census)</td>
<td>4,907</td>
</tr>
<tr>
<td>1993/94 (SEH)</td>
<td>...</td>
</tr>
<tr>
<td>1994/95 (SEH)</td>
<td>...</td>
</tr>
<tr>
<td>1995/96 (SEH)</td>
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<tr>
<td>1996/97 (SEH)</td>
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<tr>
<td>1997/98 (SEH)</td>
<td>...</td>
</tr>
<tr>
<td>1998/99 (SEH)</td>
<td>...</td>
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<tr>
<td>1999/00 (SEH)</td>
<td>...</td>
</tr>
<tr>
<td>2000/01 (SEH)</td>
<td>...</td>
</tr>
<tr>
<td>2001 Census</td>
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<tr>
<td>2001/02 (c)</td>
<td>...</td>
</tr>
<tr>
<td>2002/03 (c)</td>
<td>...</td>
</tr>
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Table J.1 (Continued)

Notes and Sources:

Figures for owner-occupiers with mortgages in 1939 and 1953 are author’s estimates.

(a) *The Housing Situation in England and Wales*, Table 26. See Table S.30.
(b) *The Housing Survey in England and Wales.*
(c) *General Household Survey Report 1972*, Table 2.2.
(d) Department of the Environment, *National Dwelling and Housing Survey* (HMSO 1979, Table 2).
(e) Office of the Deputy Prime Minister, *Housing in England 2002/03*, Table 1A.
(g) 2001 Census, *Key Statistics*, Table 18. Because the census question distinguished outright ownership from “buying”, shared ownership is included in the “with mortgages” column.
Table J.2  Outright Owners and Owner-Ocupiers With Mortgages: Analysis by Age

<table>
<thead>
<tr>
<th></th>
<th>Owned outright (thousands)</th>
<th>Buying with a mortgage (thousands)</th>
<th>All owner-occupiers (thousands)</th>
<th>Proportion buying with a mortgage (percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Under 45</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
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<td>1,454</td>
<td>1,740</td>
<td>2,194</td>
<td>79</td>
</tr>
<tr>
<td>1972</td>
<td>416</td>
<td>3,130</td>
<td>3,546</td>
<td>88</td>
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<tr>
<td>1981</td>
<td>464</td>
<td>3,707</td>
<td>4,170</td>
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<tr>
<td>1984</td>
<td>415</td>
<td>4,267</td>
<td>4,682</td>
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<tr>
<td>1988</td>
<td>467</td>
<td>4,881</td>
<td>5,349</td>
<td>91.3</td>
</tr>
<tr>
<td>1991</td>
<td>314</td>
<td>5,247</td>
<td>5,561</td>
<td>94.4</td>
</tr>
<tr>
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<td>247</td>
<td>5,115</td>
<td>5,362</td>
<td>95.4</td>
</tr>
<tr>
<td>1996/97</td>
<td>276</td>
<td>5,024</td>
<td>5,301</td>
<td>94.8</td>
</tr>
<tr>
<td>2000/01</td>
<td>346</td>
<td>5,218</td>
<td>5,564</td>
<td>93.8</td>
</tr>
<tr>
<td><strong>45 to 64</strong></td>
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<td></td>
<td></td>
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<td>1960</td>
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<td>1,147</td>
<td>2,590</td>
<td>44</td>
</tr>
<tr>
<td>1972</td>
<td>1,662</td>
<td>1,511</td>
<td>3,173</td>
<td>48</td>
</tr>
<tr>
<td>1981</td>
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<td>1,726</td>
<td>3,383</td>
<td>51.1</td>
</tr>
<tr>
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<td>1,856</td>
<td>2,005</td>
<td>3,861</td>
<td>52.0</td>
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<tr>
<td>1988</td>
<td>1,809</td>
<td>2,339</td>
<td>4,149</td>
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<td>3,040</td>
<td>4,830</td>
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<tr>
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<td>3,348</td>
<td>5,410</td>
<td>61.9</td>
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<td><strong>65 and over</strong></td>
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<td></td>
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<tr>
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<td>1,202</td>
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<tr>
<td>1972</td>
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<td>1988</td>
<td>2,558</td>
<td>193</td>
<td>2,751</td>
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<td>3,349</td>
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<td>293</td>
<td>3,464</td>
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Note: 1960 and 1972 are for England and Wales.
Sources: *Housing in England 1996/97*, Table 3.7; *Housing in England 2000/01*, Table A.3.3.
Table J.3    New Mortgage Loans by Building Societies and Average Outstanding Loans, 1928-1965

<table>
<thead>
<tr>
<th>Year</th>
<th>New Loans</th>
<th>Loans Outstanding</th>
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<tbody>
<tr>
<td></td>
<td>Amount (£ million)</td>
<td>Number (thousands)</td>
</tr>
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<td>1928</td>
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<tr>
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<td>141</td>
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<tr>
<td>1930</td>
<td>89</td>
<td>159</td>
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<tr>
<td>1931</td>
<td>90</td>
<td>162</td>
</tr>
<tr>
<td>1932</td>
<td>82</td>
<td>159</td>
</tr>
<tr>
<td>1933</td>
<td>103</td>
<td>197</td>
</tr>
<tr>
<td>1934</td>
<td>125</td>
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</tr>
<tr>
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<td>95</td>
<td>167</td>
</tr>
<tr>
<td>1940</td>
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</tr>
<tr>
<td>1941</td>
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</tr>
<tr>
<td>1942</td>
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<td>28</td>
<td>48</td>
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<tr>
<td>1944</td>
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<td>75</td>
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<tr>
<td>1945</td>
<td>98</td>
<td>121</td>
</tr>
<tr>
<td>1946</td>
<td>188</td>
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<td>276</td>
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</tr>
<tr>
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<td>266</td>
<td>284</td>
</tr>
<tr>
<td>1953</td>
<td>299</td>
<td>307</td>
</tr>
<tr>
<td>1954</td>
<td>373</td>
<td>353</td>
</tr>
<tr>
<td>1955</td>
<td>394</td>
<td>342</td>
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<td>375</td>
<td>289</td>
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<tr>
<td>1959</td>
<td>517</td>
<td>370</td>
</tr>
<tr>
<td>1960</td>
<td>560</td>
<td>387</td>
</tr>
<tr>
<td>1961</td>
<td>546</td>
<td>364</td>
</tr>
<tr>
<td>1962</td>
<td>613</td>
<td>378</td>
</tr>
<tr>
<td>1963</td>
<td>849</td>
<td>477</td>
</tr>
<tr>
<td>1964</td>
<td>1,043</td>
<td>535</td>
</tr>
<tr>
<td>1965</td>
<td>955</td>
<td>457</td>
</tr>
</tbody>
</table>

Source: Building Societies Association, A Compendium of Building Society Statistics (Eighth edition). Number and amount of new loans from Table B.6; number of borrowers from Table B.2; mortgage debt outstanding from Table B.4.
### Table J.4  House Purchase Lending by Local Authorities in England and Wales, 1919-1939

<table>
<thead>
<tr>
<th></th>
<th>Amount (£ million)</th>
<th>Number (thousands, estimated before 1934/35)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1919/20 to 1922/23</td>
<td>0.3</td>
<td>less than 1</td>
</tr>
<tr>
<td>1923/24</td>
<td>0.7</td>
<td>between 1 and 2</td>
</tr>
<tr>
<td>1924/25</td>
<td>6.0</td>
<td>13</td>
</tr>
<tr>
<td>1925/26</td>
<td>10.7</td>
<td>23</td>
</tr>
<tr>
<td>1926/27</td>
<td>14.4</td>
<td>31</td>
</tr>
<tr>
<td>1927/28</td>
<td>12.4</td>
<td>27</td>
</tr>
<tr>
<td>1928/29</td>
<td>9.0</td>
<td>19</td>
</tr>
<tr>
<td>1929/30</td>
<td>7.9</td>
<td>17</td>
</tr>
<tr>
<td>1930/31</td>
<td>4.8</td>
<td>10</td>
</tr>
<tr>
<td>1931/32</td>
<td>3.9</td>
<td>8</td>
</tr>
<tr>
<td>1932/33</td>
<td>3.1</td>
<td>6</td>
</tr>
<tr>
<td>1933/34</td>
<td>4.2</td>
<td>9</td>
</tr>
<tr>
<td>1934/35</td>
<td>4.6</td>
<td>10.2</td>
</tr>
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<td>1935/36</td>
<td>6.9</td>
<td>14.4</td>
</tr>
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<td>11.5</td>
</tr>
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<td>10.6</td>
</tr>
<tr>
<td>1938/39</td>
<td>3.0</td>
<td>7.2</td>
</tr>
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</table>

Sources: Amounts lent in 1933/34 are from Local Taxation Returns. For 1934/35 to 1938/39 the source is the Ministry of Health's half yearly Housing Return.

### Table J.5  New Housing Loans by Local Authorities in England and Wales 1949/50 to 1962

<table>
<thead>
<tr>
<th></th>
<th>(thousands)</th>
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<tbody>
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<td>9</td>
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<tr>
<td>1950/51</td>
<td>15</td>
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<tr>
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<td>1953/54</td>
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</tr>
<tr>
<td>1954/55</td>
<td>39</td>
</tr>
<tr>
<td>1955</td>
<td>53</td>
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</tbody>
</table>

Source: 1949/50 and 1950/51 from Local Government Financial Statistics; 1951/52 to 1958/59, Ministry of Housing and Local Government Annual Reports, Annex L, Table I; 1959 onwards Housing Statistics No. 3, Table 36(a); No. 24, Table 53(a); Housing and Construction Statistics No. 24, Table 53(a); No. 32, Table 41(a).
<table>
<thead>
<tr>
<th>Year</th>
<th>Building Societies</th>
<th>Local Authorities</th>
<th>Insurance Companies</th>
<th>Banks</th>
<th>Other Specialist Mortgage Lenders</th>
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</thead>
<tbody>
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<td>400</td>
<td>58</td>
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<td>...</td>
</tr>
<tr>
<td>1964</td>
<td>448</td>
<td>77</td>
<td>...</td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>1965</td>
<td>382</td>
<td>87</td>
<td>...</td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>1966</td>
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<td>46</td>
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<tr>
<td>1967</td>
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<td>34</td>
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Table J.6  (Continued)

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<th>(B) Properties taken into possession</th>
<th>(C) (A) as percent of (B)</th>
<th>(D) Thirty year default probability (a) (percent)</th>
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<td>11,970</td>
<td>0.11</td>
<td>3.2</td>
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Note: (a) See text (paragraph 19).

Sources: Council of Mortgage Lenders, *Compendium of Housing Finance Statistics*, Table C.15; and *Housing Finance* No. 58 (2003), Table 25.
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<th>Table J.8</th>
<th>House Purchases by Individuals as Estimated from the Survey of Property Transactions: England and Wales 1986-2001</th>
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<td><strong>All property transactions</strong></td>
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<td><strong>Residential property</strong></td>
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<tr>
<td>Purchases by corporate bodies</td>
<td>52</td>
</tr>
<tr>
<td>Reversions and leases under 25 years</td>
<td>41</td>
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<tr>
<td>Purchases below £2,500 (North and Midlands) or £10,000 (South)</td>
<td>65</td>
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<td><strong>Estimate of house purchases by individuals</strong></td>
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<td>By sitting tenants from local authorities</td>
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<td>Other purchases by residents of the property purchased</td>
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</tr>
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<td>Other purchases by individuals</td>
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<td><strong>All property transactions</strong></td>
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<td>Land and other non-residential property</td>
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<td><strong>Residential property</strong></td>
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<td>Purchases by corporate bodies</td>
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<td>Reversions and leases under 25 years</td>
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<tr>
<td>Purchases below £2,500 (North and Midlands) or £10,000 (South)</td>
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<td><strong>Estimate of house purchases by individuals</strong></td>
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<tr>
<td>By sitting tenants from local authorities</td>
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<td>Other purchases by residents of the property purchased</td>
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<td>Other purchases by individuals</td>
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Table J.8

(Continued)

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<td>1,232</td>
<td>1,339</td>
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<tr>
<td>By sitting tenants from local authorities</td>
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<td>41</td>
<td>47</td>
<td>42</td>
<td>35</td>
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<td>80</td>
<td>109</td>
<td>96</td>
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<td>1,082</td>
<td>1,207</td>
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Source: “Number of property transactions in England and Wales”, Tables 8 and 10, up-dated by Analysis and Research Division, Inland Revenue.
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Source: Inland Revenue, taken from Compendium of Housing Finance Statistics, Table C.1.
Table J.10  Estimates of Purchases of Dwellings for Owner-Occupation in the United Kingdom 1970-2000

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<th>Sitting Tenant Purchases</th>
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<tr>
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<tr>
<td>1972</td>
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<tr>
<td>1973</td>
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Table J.10  (Continued)

<table>
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<tr>
<th>Year</th>
<th>Open Market (Not Sitting Tenants)</th>
<th>Sitting Tenant Purchases</th>
</tr>
</thead>
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<tr>
<td></td>
<td>With mortgage or loan</td>
<td>Outright</td>
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Sources: 1970-79 from *Sources and Methods Supplement*, Table IX.14 (total purchases); Table II.10 (public authorities and housing association sitting tenants); Table III.5 (purchases with no loan).

### Table J.11  First-Time Purchasers and Moving Owner-Occupiers 1970-2000

<table>
<thead>
<tr>
<th>Year</th>
<th>First-time purchasers</th>
<th>Moving owner-occupiers</th>
<th>All purchasers other than sitting tenants</th>
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</thead>
<tbody>
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<td>1970</td>
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<td>508</td>
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<td>1973</td>
<td>358</td>
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Table J.12  
(Continued)

Notes:  
(a) Fourth quarter of 1937 and first and second quarters of 1935.  
(b) First figure is for purchases with building society and local authority loans, the second figure is for all purchases (estimated).  

Sources:  
1937/38 see text (paragraph 25).  
### Table J.13  Building Societies' Mortgage Interest Rates 1938-1984

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Note: (*) Advised rate.

### Table J.14  Average Mortgage Interest Rates 1984-2002

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Sources: Council of Mortgage Lenders, *Compendium of Housing Finance Statistics* (1995), Table F3; and Council of Mortgage Lenders, *Housing Finance No. 58* (September 2003), Table 33.
PART K: PUBLIC EXPENDITURE ON HOUSING

Supporting Tables

Table S.39 Housing Revenue Account “Other” Income Compared With Total Expenditure in Selected Years 1966/67 to 1982/83: England and Wales............. 328
Table S.40 Housing Associations’ Rent Income and Housing Benefit........................................... 331

Main Tables

Table K.1 Local Authorities’ Housing Capital Expenditure in England and Wales 1883/84 to 1918/19 and in Scotland 1906/07 to 1918/19................................. 338
Table K.2 Capital Expenditure on Housing by Local Authorities in England and Wales and Scotland 1919/20 to 1949/50............................................ 339
Table K.3 Public Expenditure on Housing in the United Kingdom 1920-1955.......................... 340
Table K.4 Selected Categories of Public Expenditure on Housing in the United Kingdom 1949/50 to 1970/71.......................................................... 341
Table K.5 Local Authority Housing Capital Expenditure: Direct Investment: England 1971/72 to 1995/96............................................................. 342
Table K.6 Local Authority Capital Expenditure: Direct Investment and Grants: England 1971/72 to 1995/96............................................................. 343
Table K.7 Public Capital Expenditure (Other than Loans) on Housing in England 1971/72 to 1995/96............................................................. 344
Table K.8 Capital Expenditure on Social Sector Housing in England 1974/75 to 2000/01............................................................. 345
Table K.9 Social Rented Sector Housing Investment in Wales 1981/82 to 2000/01......................... 346
Table K.10 Housing Revenue Account Summaries by Class of Authority: England and Wales 1935/36............................................................. 347
Table K.11 Exchequer Subsidy and Rate Fund Contributions to Local Authority Housing Revenue Accounts 1945/46 to 1971/72: England and Wales......... 348
Table K.12 Exchequer Subsidies to Local Authorities’ Housing Revenue Accounts England and Wales 1945/46 to 1971/72: Pre- and Post-War Legislation................. 349
Table K.13 Exchequer Subsidies and Rate Fund Contributions to Housing Revenue Accounts and Rent Rebates 1972/73 to 1982/83: England and Wales............................................................. 350
Table K.14 Exchequer and Rate Fund Subsidies to Local Authorities’ Housing Revenue Accounts 1983/84 to 1989/90: England and Wales................................. 351
Table K.15 Housing Revenue Accounts and Local Authority Housing Subsidies England and Wales 1990/91 to 2000/01............................................................. 352
Table K.16 Sources of Finance for Local Authority Housing Revenue Accounts in England and Wales: 1935/36 to 1987/88............................................................. 353
I Introduction

1. There are two main topics in the historical evolution of public expenditure on housing: totals of capital expenditure and subsidies; and subsidies for rented housing in relation to total costs of provision. Expenditure on means-tested assistance with rents is included here. Assistance to owner-occupiers with housing costs is also shown. Whether mortgage interest tax relief was in substance a subsidy was at one time vigorously contested on the ground it was not a payment from public funds but merely allowed the taxpaying owner-occupier to keep more of his own money; but by the 1990s this argument had lapsed. Income Support for Mortgage Interest, in contrast, was indubitably public expenditure. Information about public expenditure on housing presented here comprises:

(a) National totals for the United Kingdom or (pre-1919) England and Wales, and Scotland.

(b) Capital expenditure on social sector housing (local authorities, new towns, and housing associations) in England and Wales.

(c) Subsidies to local authority housing and the proportions of current costs of local authority housing met from Exchequer and rate fund subsidy; total expenditure on general subsidy and on means-tested assistance with rents.

(d) Subsidies to private enterprise housing in the inter-war years, mortgage interest tax relief; and income support for mortgage interest and its predecessors.

(e) Cumulative totals of capital expenditure on social sector housing and of the cost of mortgage interest tax relief.

II Totals of Public Expenditure on Housing

2. Expenditure on housing subsidies by the central government began with the Housing, Town Planning, Etc. Act 1919 and the “Addison” house building programme, so called from the name of the Minister of Health of the day. The Ministry of Health was the Government Department responsible for housing (in England and Wales) from 1919 until 1950. Local authorities were required to contribute subsidies from the rate fund towards the cost of housing which the central government subsidised under the 1919 Act. Only small amounts of expenditure (by subsequent standards) were incurred by local authorities before 1919. In London a total of 15,246 rented dwellings were owned by local authorities at the end of the financial year in 1914, of which 9,746 were owned by the London County Council (LCC), and the rest by the Metropolitan Boroughs and by other local authorities in Greater London. Total capital expenditure on dwellings by the LCC up to March 1914 (the end of the financial year) was £506,608 for land and £2,412,935 for buildings, i.e. £2,919,547 in total (London Statistics1914/15, Housing of the Working Classes, Tables 1 and 3). Of interest is that the cost of the land was 17 percent of the total capital cost, and the average cost about £300 per dwelling. From the total of rents receivable in the year to March 1914 (£207,658) the average gross rent (including rates) can be worked out at 8s. 2d. per week.
3. Similar information is not to hand for all local authorities, so reference may be made to data from Local Taxation Returns, tabulated in B. R. Mitchell, Abstract of British Historical Statistics (Public Finance section). The information refers strictly speaking to “expenditure out of loans”. Under the rules governing local authority finances, borrowing to finance expenditure chargeable to revenue was prohibited, so expenditure out of loans can be taken as capital expenditure. Expenditure out of loans in 1918/19 and earlier is shown in Table K.1 for England and Wales and Scotland separately owing to local government in Scotland being governed by different legislation and making returns to a different central government department. Current expenditure by local authorities on housing in the same period cannot be shown in a coherent form owing to expenditure on housing being included with other expenditure on housing and rents with other income. Total capital expenditure by local authorities in England and Wales between 1889/90 (the first year of activity by the London County Council, which was brought into being by the Local Government Act 1888) to 1913/14 was £9.6 million, so expenditure by the LCC was some 30 percent of the England and Wales total. From the number of dwellings completed in London (paragraph 2), capital expenditure by all London authorities can be estimated at not far short of one-half of the national total.

4. The programme of house building by the local authorities which central government subsidised under the 1919 Act brought about a complete change of scale in public expenditure on housing. Not only was there capital expenditure many times as great as before the war (Table K.1) but also Exchequer subsidies on current account, and mandatory rate fund contributions (except under the Housing Act 1923) by local authorities. To describe the inter-war housing subsidies would be out of place here. For the subsidy schemes in England and Wales, reference may be made to Chapter VII of A. E. Holmans, Housing Policy in Britain: A History (Croom Helm, 1987). Information about local authorities’ capital expenditure on housing from 1919/20 onwards is available on the same basis as for the earlier years shown in Table K.1. Up to 1928/29 the amounts are for expenditure “out of loans”; but from then on the information is about expenditure on “capital works”, which is broader in coverage as capital expenditure can be funded from revenue. For 1928/29 totals are available on both bases. Expenditure on subsidies is much more difficult to ascertain. Local authorities are required to meet expenditure chargeable to revenue out of revenue, except to the extent that balances can be drawn on. Identifying the amount of running costs and loan charges to be met from rate funds is very difficult to do before the mid-1930s owing to the way in which income and expenditure were treated in local authority accounts. Rents were treated as part of local authorities’ revenue; repairs and other running costs as part of current expenditure. Rate fund subsidy for local authority housing became clearly identifiable only when the provisions of the Housing Act 1935 required receipts and payments in respect of local authority housing to be accounted through a housing revenue account. Capital expenditure on housing by local authorities in England Wales and in Scotland in 1919/20 to 1949/50 is shown in Table K.2. The series can be continued for subsequent years; but from 1949/50 there is a more comprehensive official series of data on public expenditure on housing in the United Kingdom as a whole (Table K.4). Housing expenditure out of loans and on capital works in Table K.2 includes net lending by local authorities for house purchase as well as provision of dwellings.

5. Totals of public expenditure in the United Kingdom on housing annually from 1920 to 1955 were published in A. T. Peacock and J. Wiseman, The Growth of Public
Expenditure in the United Kingdom (Princeton University Press 1961). This was a study of long-term trends in public expenditure, which discerned discontinuities associated with both the First and Second World Wars. Even if expenditures that could be regarded as the after-effects of war, such as ex-service pensions and interest on debts incurred during the wars, public expenditure ran higher after the wars than before. These discontinuities were termed by Professors Peacock and Wiseman a "displacement effect". Expenditure on housing was an important element of this effect: it rose from the small amounts shown in Table K.1 before World War I to far larger amounts after the war; and again after World War II (Table K.2). The sources used were official statistics of public expenditure, including Local Government Financial Statistics and its predecessor, Local Taxation Returns. Details of the sources are on pages 162 and 163 of Growth of Public Expenditure. The division of public expenditure on housing into capital expenditure, subsidy from central government and subsidy from local authorities' funds (rate funds) was in two stages. Table A-18 of Growth of Public Expenditure shows public current expenditure on housing, divided into "allocated grants" (i.e. grants from central government allocated to specific services), and "other". Comparison with analyses of local authorities' housing revenue accounts (Tables K.9 and K.10) confirms that the "other" column comprises rate fund subsidies for housing. Capital expenditure on housing by local authorities was derived from total expenditure on housing (Table A-23 of Growth of Public Expenditure) by subtraction of current expenditure (Table A-18). Capital formation by New Town Corporations is in Table 20 of Growth of Public Expenditure. Not all was for housing: some was for roads and streets and other urban infrastructure. But on the other hand housing built for public service employees, for instance Services married quarters, is included indistinguishably in expenditure by the services concerned. The amounts of capital expenditure on housing are therefore approximations, though close approximations. The concepts used by Peacock and Wiseman, were those of the national income accounts, which is important for subsidies from local authorities' rate funds. In the national accounts these are calculated from receipts (rents and central government subsidies) minus expenditures (loan charges and costs of maintenance and management). This procedure combines changes in balances with rate fund contributions, and depends on local authorities' costs of administration being restricted to what is included in housing revenue accounts and not including administrative costs of other aspects of housing services. Local authorities were (and are) permitted to carry forward (when income and outgoings permit) a balance "no larger than is reasonable in all the circumstances", which may be drawn on to meet a shortfall of income relative to expenditure. Like Tables K.1 and K.2, Table K.3 is in terms of current prices.

6. A separate source for public expenditure on housing is the annual totals of public expenditure on social service published in the Annual Abstract of Statistics. They refer to the United Kingdom as a whole, and were collated and published by the Central Statistical Office (CSO) and more recently by the Office for National Statistics. Table K.4 shows these series from 1949/50 to 1970/71. 1949/50 is the first year for which these series were published; from 1971/72 more detailed capital expenditure data for England have been published (Table K.5). Table K.4 does not include all components of public expenditure on housing, and hence does not show a total. It shows subsidies and capital expenditure, on grounds of intrinsic and enduring interest, and omits categories that were of only short-term interest. Examples are payments (and repayments) of temporary annuities that were part of the financial arrangements for temporary housing ("pre-fabs" — for the numbers built see Table
B.5) in the immediate post-war years; and loans to building societies (and repayments) under the Housing Act 1959 for on-lending to buyers of pre-1919 houses who would improve them with the aid of improvement grants. The improvement grants themselves are included in the “capital grants to persons” column. Improvement grants were first authorised by legislation in 1949.

7. In the period covered by Table K.4 public capital expenditure was predominantly on providing new houses and flats. Subsequently improvement and renovation of local authorities’ own housing stocks became increasingly important. Detailed information about local authorities’ expenditure which draws this distinction is available for England from 1971/72. It is shown in Table K.5 and K.6. The first table is of direct expenditure only; the second shows grants, with the total of direct expenditure brought forward from the previous table. Mention should be made that in the “acquisitions” column the large figures for 1974/75 and 1975/76 reflect purchases of new houses from developers unable to sell them owing to the slump in the housing market. Also to be mentioned is that expenditure in the “slum clearance” column is only a small part of the total cost of slum clearance policy: the cost of the dwellings that replaced those demolished, often but not always on the cleared sites, is in the “new dwellings” column.

8. The size of the shift from new building by local authorities to expenditure on renovating their own stocks — “reinvestment” as it came to be termed — is clear in Table K.6. The reduction in new building of houses and flats by local authorities was partly offset by building by housing associations. Until nearly the end of the 1980s their capital expenditure was largely funded by public grants and loans through the Housing Corporation, but in the early 1990s “mixed funding” became the norm, with part of the funding for capital expenditure being borrowed from financial institutions. Grants from the Housing Corporation to housing associations to finance provision of dwellings for letting began with the Housing Act 1974, which set up the system of Housing Association Grant (HAG), re-named Social Housing Grant (SHG) in 1996. Grants by the Housing Corporation are shown in Table K.7, as is capital expenditure by New Towns and by Housing Action Trusts. New Town Corporations were the “public corporations” in Tables K.3 and K.4; the New Towns Commission was also included. Their housing stocks were transferred to local authorities and housing associations at various dates between 1978 and 1992. Capital expenditure by local authorities from Table K.6 is also included in order to show a more complete picture.

9. In terms of statistical information the most problematic of the categories of capital expenditure is that by housing associations. They are legally part of the private sector of the economy, but non-profit-making and depend on public subsidy to enable them to build and let houses and flats at rents below market levels. Particularly since the 1988 Housing Act enabled them to raise private finance, public grants and loans are far from being equal to the totality of their capital expenditure. No national totals of housing associations’ capital expenditure have been collected, notwithstanding its importance as a component of total capital expenditure in the economy. The UK Housing Review 2003-04 (see source citation for Table K.8 for details) includes figures for private finance for housing associations (Table 59). Those for England are stated to be: “author’s estimates based on grant levels and out-turn grant rates”. Not to bring to account private finance for housing associations would result in a severe under-statement of post-1990 levels of capital expenditure on what has come to be termed “social sector housing” in comparison with earlier periods. An estimate is made of capital expenditure by housing associations by
adding grants by the Housing Corporation and local authorities' loans to housing associations from Table K.7 and (from 1987/88) private finance from the source cited above. Also included in Table K.8 are capital expenditure by New Towns, and local authorities' expenditure on land, new dwellings, acquisition of dwellings (other than under the Housing Defects Act) and renovation of dwellings in local authorities' stocks. The table refers to England; and begins in 1974/75 as the first year of expenditure on Housing Association Grant. The totals year-by-year are shown to the nearest £ million, but cannot be as precise as this, not least due to the estimates of housing associations' finance from private sources.

10. Capital expenditure on housing in Wales from 1981/82 to 2000/01 is shown in Table K.9. The distinction between expenditure by local authorities on adding to their stocks by new building and acquisition and renovating their own stocks is shown. So too is capital expenditure by housing associations, which from 1987/88 includes private finance. Information about capital expenditure on social sector housing in Scotland and Northern Ireland is more limited and is included only in Part VI of this chapter as a component of cumulative totals of capital expenditure on public sector housing in the United Kingdom.

III Subsidies for Local Authority Housing

11. The rationale for the Exchequer subsidies to local authority housing introduced by the 1919 Act was that building costs had risen greatly during the war and were expected to fall, so that anyone building for letting at those inflated costs risked suffering heavy losses when building costs fell. But housing shortages were severe; and if few houses were built until building costs came down, there would be a serious risk of social unrest. Central government had therefore to provide the funds and absorb the loss. This building programme was ended in 1921, not because building costs had fallen but in response to demands for reduction in public expenditure. Subsidies under the Housing (Financial Provisions) Act of 1924, widely known as the "Wheatley" Act after the name of the Minister of Health, were intended for the long term. They were for local authorities (and housing associations supported by local authorities) only, in contrast to the subsidies under the Housing Act 1923 which were available to private owners as well. The 1924 Act subsidies exemplified what may be termed the "classic" British housing subsidy, a payment by the Exchequer of a subsidy of £x a year for y years, for each dwelling completed. Under the 1924 Act, and subsequent legislation until 1956, local authorities were required to make an annual rate fund contribution and as well to make good any deficit that could not be met by drawing on balances. This was a system designed for the conditions of the inter-war years, of a broadly stable price level and correspondingly modest interest rates. The subsidy bill would grow with new dwellings added to the stock. Capital costs and interest rates governed loan charges, and these together with costs of maintenance and management determined the costs falling on housing revenue accounts. These costs had to be met from Exchequer subsidy, rate fund contributions, and rents. A balance had to be struck between keeping rents within the reach of the households for which the dwellings were intended, and public expenditure constraints. Subsidies and rents in 1935/36, the first year of operation of housing revenue accounts under the Housing Act 1935, are shown in Table K.10. In the table the "rents, etc." includes some miscellaneous income as well as rent proper, which is the reason why the weekly equivalent of average rent income per dwelling (8s. 8d.) exceeds the
average rent of 7s. 5d. cited in Part H. That a larger share of costs was met from rents in London than elsewhere was due to the value of \( x \) in \( £x \) per dwelling for \( y \) years being the same for all authorities (with minor exceptions), which left more to be got from rent and rates.

12. Wartime increases in building costs made the pre-war rates of subsidy inadequate. Post-war legislation (the Housing (Financial Provisions) Acts of 1946 and 1952) provided subsidies of the “classic” form of \( £x \) a year per dwelling for \( y \) years, with new values for \( x \) and \( y \) (\( y = 60 \), instead of the 40 before the war). In substance, what was provided was a continuation of the pre-war system jacked up to new levels of costs and prices, but with an assumption that these costs would remain fairly stable. In the event, the price level rose almost continuously, as did interest rates. In consequence, the system for financing local authority housing worked in a completely different way from what had been assumed. Local authorities added to their housing stock year-by-year, with the result that new dwellings brought successively higher loan charges. Costs of maintenance and management were rising in cash terms; and rising interest rates added not only to the loan charges on new dwellings but raised loan charges on existing debt. How this process worked is described fully in Chapters IV and VIII of the Housing Policy Technical Volume (Department of the Environment, 1977). It was the continuous increase in loan charges generated by new building and rising interest rates that gave the system its dynamic. Inflation however reduced in real terms the debt incurred to finance dwellings built in earlier years, and this saving was used to help meet the cost of new dwellings. Costs of older and new dwellings were pooled. The costs of new dwellings were met partly from Exchequer subsidy, partly from rate fund contributions, and partly from higher rents, across the whole stock. The rents that resulted are shown in Part H. With what is here termed the “classic” type of subsidy, payment of the \( £x \) per year began when the dwelling was completed and continued without change irrespective of what subsequently happened to costs, prices, and interest rates. Through “pooling” in one account of income and expenditure in respect of dwellings built at different times and very different costs, the subsidies on the older dwellings could be used to cross-subsidise more recently built dwellings with higher costs and hence higher loan charges. Local authorities with large stocks of pre-war dwellings were therefore in a much better position financially than those whose stock was more recently built. How this worked in the later 1960s when costs and interest rates were rising fast was fully analysed in National Board for Prices and Incomes, Report No. 62 Increases in Rents of Local Authority Housing, Cmnd, 3604 (1968).

13. Totals of housing revenue account expenditure and income from Exchequer subsidies and rate fund contributions from 1945/46 to 1971/72 are shown in Table K.11. The reason for stopping at 1971/72 is that the following year (1972/73) was the first year in which there were separate subsidies and rate fund contributions for rent rebates under the Housing Finance Act 1972. From 1972/73 onwards rent rebates have to be distinguished from “general” subsidies paid through housing revenue accounts. Exchequer subsidies from 1945/46 to 1971/72 paid under pre-war legislation are shown separately from those under post-war legislation in Table K.12. From 1972/73 onwards both sets of subsidies were consolidated into a “residual subsidy” under the Housing Finance Act 1972. Table K.13 shows Exchequer and rate fund subsidies from 1972/73 to 1982/83. A major change in the rent rebate system makes necessary a different presentation of subsidy data from 1983/84 onwards. The totals in Table K.12 differ from the Exchequer grants column in Table K.11 because
Table K.12 comprises subsidies only for newly built permanent dwellings, whereas Table K.11 includes grants for improvement of dwellings in local authorities' housing stocks. The amounts were not large, and were principally for modernising dwellings built without all the basic amenities, for instance houses built in the 1930s with the bath in the scullery.

14. From 1972/73 onward, a distinction is required between Exchequer subsidies and rent fund contributions paid to the housing revenue account to meet part of the costs and so keep down rents for all tenants, and rent rebates, which were means-tested. The former were part of what the Housing Policy Green Paper of 1977 termed "general assistance" with housing costs, the latter "selective". Rent rebates were separate from the social security system. The means test was different: the means test for Supplementary Benefit included both capital and income whereas for rent rebates the means test was of income only. Supplementary Benefit met rent in full for claimants with income below the scale rates, whereas rent rebates normally met only 60 percent of the rent (subject to exceptions too complex to describe here) but with amount of the rebate tapered down only gradually as income rose (approximately 17 percent of gross income). In the first two years of the scheme, households receiving Supplementary Benefit had to apply both for a rent rebate and Supplementary Benefit. Their Supplementary Benefit would be based on the rebated rent, so assistance with rent would come in two parts. To avoid the inconvenience to tenants of having to apply twice, from 1974/75 onwards tenants receiving Supplementary Benefit received no rent rebate, but had their Supplementary Benefit calculated from gross (i.e. unrebated) rent. This reduced the cost of rent rebates at the expense of Supplementary Benefit. To compensate, local authorities made block payments, termed "indirect rent rebates" to the Supplementary Benefits Commission. They were discontinued after 1980/81 on the ground that they were transfers from local authorities to central government out of funds central government had itself provided, so public money was being sent round in a circle. "Direct" and "indirect" rent rebates are shown separately in Table K.13.

15. Important in any comparison between total costs falling on the housing revenue account and the amount of subsidy from the Exchequer and rate funds is the increasing amount of income from sources other than subsidies and rents. Local authorities' "other income" rose during the 1970s and much faster in the 1980s. Much of it came from council house sales. In the 1970s and early 1980s such sales were financed mainly by leaving that part of the purchase price not paid in cash outstanding on mortgage. The interest (though not the repayments of principal) was credited to the housing revenue account, which continued to bear the loan charges for the borrowing that financed the dwelling. The interest paid was normally greater than the rent that the dwelling would command if it had not been sold. When dwellings were sold the Exchequer subsidy was discontinued; but the amounts were not large in relation to the interest income at the rates current in the 1970s and 1980s. Amounts of "other" income are shown in Table S.39 in comparison with total housing revenue account expenditure in selected years. 1967/68 is included in Table S.39 as being before sales to sitting tenants grew to become a subject of political controversy in the later 1960s and early 1970s; 1973/74 was immediately after the large (by previous standards) numbers of sales that followed the change of policy by the incoming Conservative government which promoted sales by administrative action well before the statutory Right to Buy took effect (Housing Act 1980).
### Table S.39  Housing Revenue Account “Other” Income Compared With Total Expenditure in Selected Years 1966/67 to 1982/83; England and Wales

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Housing Revenue Account Expenditure (£ million)</th>
<th>“Other” Income (£ million)</th>
<th>“Other” Income as percent of total HRA expenditure (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1967/68</td>
<td>536</td>
<td>8</td>
<td>1.5</td>
</tr>
<tr>
<td>1973/74</td>
<td>1,205</td>
<td>52</td>
<td>4.3</td>
</tr>
<tr>
<td>1978/79</td>
<td>3,064</td>
<td>144</td>
<td>4.7</td>
</tr>
<tr>
<td>1979/80</td>
<td>3,723</td>
<td>200</td>
<td>5.4</td>
</tr>
<tr>
<td>1980/81</td>
<td>4,550</td>
<td>325</td>
<td>7.1</td>
</tr>
<tr>
<td>1981/82</td>
<td>4,946</td>
<td>491</td>
<td>9.9</td>
</tr>
<tr>
<td>1982/83</td>
<td>5,160</td>
<td>718</td>
<td>13.9</td>
</tr>
</tbody>
</table>

Source: As Table K.12.

16. Sales of council houses to sitting tenants generated a very substantial income to set against housing revenue account expenditure, over and above rents and subsidy. Sales of house and the reduction in new building transformed the way in which local authority housing finance operated. Since the 1950s its dynamic had come from the increase in loan charges that came from large numbers of new dwellings with unit costs well above the average debt outstanding on local authorities’ whole stocks. These increases in costs (along with running costs) had to be met from subsidies and rents. Since 1919 local authority housing had been run at a deficit in the sense of rents being set at levels too low to generate enough income to cover the costs without subsidy. The Housing Finance Act of 1972 had sought to change this, to raise rents to levels that would cover costs without subsidy except in a fairly small number of authorities with very high costs, mainly in London. Accelerating inflation and then repeal of the Act put paid to this prospect. But in the 1980s it came into sight as the cost increases from new building became smaller, and house sales generated substantial amounts of extra income.

17. Not only did income from house sales and smaller cost increases generated by capital expenditure alter the shape of housing revenue accounts in the 1980s, but major changes in means-tested assistance with housing costs did so as well. The housing element of Supplementary Benefit was separated off as “certificated” Housing Benefit. Supplementary Benefit, like its predecessor National Assistance and earlier precursors still was payable as a scale rate plus rent. The scale rates depended on the composition of the claimant’s household. The scale rate plus rent was officially regarded as the totality of the claimant’s need and was the amount due after deducting his reckonable income. The rent element was not, according to official doctrine, a separable element within the total of assistance. In consequence there is no official series of total expenditure on rent paid from Supplementary Benefit. Formally it was indistinguishably part of expenditure on social security. Under the reform which took effect partly in November 1982 and fully in April 1983 it became “certificated Housing Benefit”, so called because when a claim for Supplementary Benefit was approved, a certificate to that effect was sent to the local authority so that the claimant was not means-tested twice. Rent rebates as they previously stood became “standard” Housing Benefit, with the same scales and eligibility rules as before. The two systems were merged into a single system in 1988 when Income...
Support replaced Supplementary Benefit. Table K.14 shows Exchequer subsidies and rate fund contributions from 1983/84 to 1989/90, with the two kinds of rent rebates distinguished so that "standard" rebates can be compared with their predecessors. A further reform of local authority housing finance under the Local Government and Housing Act 1989 makes a separate table necessary for 1990/91 and subsequent years.

18. The financial regimes for local authority housing in effect until 1990 assumed implicitly that it would normally run at a deficit in historic cost terms, with costs that could not realistically be covered from rents having to be met by Exchequer or rate fund subsidy. Before the Housing Finance Act 1972 there were procedures to deal with a surplus, in effect to share it between the Exchequer (repayment of previous subsidies) and the rate fund. The 1972 Act had provisions of similar intent, which were never used because it was not in effect long enough for surpluses to emerge. The Housing Rents and Subsidies Act 1975 prohibited transfers of surpluses from the housing revenue accounts to rate funds; and then the Housing Act 1980 repealed this prohibition. Local housing authorities were permitted to carry forward a balance “no larger than is reasonable in all the circumstances”, and only when balances had been built up in this way could there be a surplus to which such rules applied. By the mid-1980s, however, the combination of steep rent increases in 1981 and 1982, easing of cost pressures discussed above and the income from sales enabled many local authorities to balance their housing accounts without a rate fund contribution or Exchequer subsidy (except of course for rent rebates). Such a balance could be maintained with only moderate rent increases. Local authorities in this position were “out of subsidy”, and so not subject to pressures to raise rents that could be exerted through the subsidy system. Local authorities of all political persuasions were averse to “making a profit out of tenants”, which is how a surplus on the housing account would appear, even though the accounts in strictly historic cost terms would understate the value of the assets. A proposal to use the Rate Support Grant to put pressure on authorities to raise rents to produce surpluses was abandoned in face of local authorities’ opposition. The reform of the financial regime under the Local Government and Housing Act 1989 that took effect in 1990/91 had as its aim reductions in total public expenditure on housing subsidies through putting pressure on authorities “out of subsidy” according to previous rules to raise rents and finance at least some of the cost of Housing Benefit for their tenants out of rental income.

19. The way in which local authorities were made subject to renewed pressure through the subsidy system had two parts: contributions to housing revenue accounts from local authorities’ general funds (not rate fund contributions as formerly because domestic rates were replaced first by the Community Charge or poll tax and then by the Council Tax) were prohibited, and rent rebates (Housing Benefit in respect of rents) entered in the account as a debit item. Abolishing contributions from local authorities’ general funds was ostensibly to provide a “level playing field” vis-à-vis housing associations, which had no comparable funds. Exchequer subsidy had two parts: basic subsidy, to be payable where the notional account for subsidy purposes would be in deficit without a subsidy even though credited with gross rents before deducting rebates; and rent rebate subsidy. Where the notional account would show a surplus, technically termed a “negative housing subsidy entitlement” it was deducted from the rent rebate subsidy that would otherwise be due. A table of expenditure on housing subsidy under the regime in effect since 1990 has therefore to show positive and negative housing subsidy entitlements and the net figure; gross rent rebates before deducting the negative subsidy entitlements, and the net rebate subsidy; and total

329
subsidy. For continuity with the figures for previous years, the subsidy totals should be compared with total housing revenue account expenditure. To define expenditure in the same way as in previous years, gross rebates have to be taken out of the official expenditure total. For continuity figures for Wales are added to those for England where only separate figures are available. This is so for the “negative subsidy entitlements”, which are taken from Tables 70 and 78 of *UK Housing Review 2003/04*. Table K.15 shows subsidies in housing revenue accounts for 1990/91 to 2000/01. Between 2000/01 and 2001/02 there was a further major change, the introduction of “major repairs allowances” and a new form of “charge for capital”. In Table K.15 total expenditure excludes rent rebates; the net figure excludes “other expenditure” as well, as in Table K.14.

20. The negative subsidy entitlements shown in Table K.15 are the total of surpluses of gross rents (i.e. before any allowance for rebates) plus miscellaneous income over costs borne by housing revenue accounts. The reasons for the increases in costs being slow were discussed in paragraph 18. Gross rent income caught up in many authorities and was pushed up further by the 1989 Act’s financial regime. The surpluses were in effect used to help pay for rent rebates. Using subsidies in this way was controversial; the question at issue was who any surpluses belonged to when slowly rising costs and a faster rise in rents produced them. Tenants’ organisations argued that surpluses in such situations belonged to tenants; and that to use them to help pay for rent rebates was to use them to pay for a class of social security expenditure that was properly a charge on taxpayers generally. It could be pointed out, however, that the surpluses arose as a result of the way in which years of inflation had eroded the real value of loan charges and housing debt, and the amount of debt, which governed loan charges, was for most authorities well below the value of the dwellings. Furthermore, loan charges and hence total costs per dwelling varied between authorities owing to past history, in particular when the dwellings were built, and how much had been spent on renovating the stock, and when.

21. The very detailed information about general subsidies and income-related assistance with rents for local authority housing relates to a diminishing proportion of the total social rented sector stock and its tenants. The number of dwellings belonging to housing associations in 1991 was 14 percent of the total for local authorities and housing associations combined; but in 2001 34 percent. But information about housing associations’ rent income and current expenditure that resembles that for local authorities has however only become available with the publication of housing associations “global accounts” by the Housing Corporation and National Housing Federation for 1999/00, 2000/01 and 2001/02. Housing associations have received the bulk of their assistance from subsidy through Social Housing Grant and its predecessors. These are one-off capital grants which cannot be expressed in a form comparable with the annual subsidies that local authorities receive. A calculation may however be made to compare totals of rents receivable as published in the “global accounts” with numbers of tenants of registered social landlords receiving Housing Benefit and the average amount of benefit. This calculation is shown in Table S.32. The numbers of housing association tenants receiving Housing Benefit is taken from Table 116a and the average weekly amount of benefit from Table 116b of *UK Housing Review 2003/04*. 

330
### Table S.40  Housing Associations’ Rent Income and Housing Benefit

<table>
<thead>
<tr>
<th></th>
<th>1999/00</th>
<th>2000/01</th>
<th>2001/02</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing association rents receivable, net of voids (£ million) (*)</td>
<td>3,742</td>
<td>4,271</td>
<td>4,748</td>
</tr>
<tr>
<td>Number of tenants receiving Housing Benefit (thousands)</td>
<td>897</td>
<td>931</td>
<td>998</td>
</tr>
<tr>
<td>Average weekly benefit amount (£)</td>
<td>52.20</td>
<td>54.20</td>
<td>55.70</td>
</tr>
<tr>
<td>Calculated total of Housing Benefit (£ million)</td>
<td>2,435</td>
<td>2,624</td>
<td>2,891</td>
</tr>
<tr>
<td>Calculated total of Housing Benefit as percent of rent total</td>
<td>65</td>
<td>61</td>
<td>61</td>
</tr>
</tbody>
</table>

Note: (*) Source is *UK Housing Review 2003/2004*, Table 71b.

22. Gross rent rebates in English local authorities’ housing revenue accounts (Table K.15) in 1999/00, 2000/01, and 2001/02 were equal to respectively 61 percent, 59 percent, and 59 percent respectively, not very different from the proportions calculated in Table S.40 for housing associations.

### IV  Long Term Overview of Rents and Subsidies as Proportions of Total Current Expenditure on Local Authority Housing and the Balance Between General and Means-Tested Subsidy

23. In its origins, the finance of local authority housing was structured so that the capital expenditure on providing dwellings to let should be financed from loans, and the loan charges (interest and loan repayments) and running costs (upkeep and management) met partly from rents paid by the tenants, partly from Exchequer subsidy, and partly from contributions from the rate fund (i.e. local taxation). With the exception of the scheme provided by the 1919 Act (where the Exchequer met — subject to conditions — loan charges and other current costs not met from rents and a local authority contribution equal to the product of a rate of 1d. in the £), Exchequer subsidies have been pre-determined, with the rest of the cost to be met from rents and local taxation. Under the subsidy schemes from 1924 until 1956 a contribution was required from local taxation to supplement the Exchequer subsidy equal to one-half of the Exchequer subsidy in the inter-war years, and one-third from 1946 onwards. In addition, a further local contribution was required if there would otherwise be a deficit. In the short term (i.e. until such time as pressure led to a change in the Exchequer subsidy), the balance between rents and public subsidy was determined at local authority level. Local authority housing was seen as a deficit service; a surplus was permitted for repaying past subsidies; but the rules were complex and authorities were generally content if the housing revenue account would balance with the income from rents and Exchequer subsidy. Other sources of income existed, but until the 1980s they were generally small (paragraph 15 and Table S.39), so until then the division between Exchequer subsidy, local subsidy, and rents year by year could be compared in a straightforward way. From 1972/73 onwards there was a distinction to draw between gross or un-rebated rent income and rent rebates. Un-rebated rent income was comparable with rent income in earlier years and therefore in the proportions of costs met from Exchequer subsidy, local contributions, and rents. A consistently defined times series from 1935/36 to 1982/83 can therefore be constructed from Table K.11, K.12, and K.13.

24. As explained in paragraphs 16 and 17 above, there was a major change in the structure of housing accounts in 1983, when tenants receiving Supplementary Benefit
ceased to have their rent paid through Supplementary Benefit and instead received “certificated” Housing Benefit. In consequence large amounts (£1,120 million in 1983/84) of housing revenue account income that would previously have been part of gross rent became Housing Benefit subsidy. Approximate comparability with earlier years can be obtained by treating certificated Housing Benefit as if it were rent, and standard Housing Benefit as if it were rent rebates. This procedure maintains an approximately comparable series as far as 1987/88. Beyond then the division between rents, general subsidy, and means-tested subsidy in financing housing revenue account expenditure has to be analysed differently. Slightly preceding the restructuring of income-related assistance with housing costs, income from sources other than rents and subsidies rose sharply (Table S.39 above) which further complicates comparisons of the sources of financing of housing revenue account expenditure. Table K.16 shows the proportions for 1935/36 to 1987/88. The increase between the mid-1950s and the mid-1960s in the proportion of housing revenue account expenditure met from rent was the result of rate fund contributions ceasing to be mandatory from 1956 and Exchequer subsidies for new building being halted at the same time except for high rise building, and then resumed in 1961 at a low rate. The steep fall from 1974/75 was the result of rent increases being limited for counter-inflation policy. The large increases in 1981/82 and 1982/83 were the result of policy, use of the new subsidy mechanism of the Housing Act 1980.

25. Rent rebates became an important policy issue in the later 1960s, as rapidly rising costs (paragraph 12) exerted pressure to raise rents. Information about totals of expenditure on rebates starts with 1972/73, but estimates can be made from 1968/69 onwards from information about the number of tenants receiving rebates (Table H.9) and the average weekly amount of rebate. From 1968/69 to 1971/72 expenditure on rent rebates estimated in this way is deducted from Exchequer grants and rate fund contributions in Table K.11 to leave “general” subsidy. From 1972/73 onwards general subsidy is the sum of Exchequer and rate fund subsidy excluding rent rebates. Table K.17 shows “general” subsidy and rent rebates (standard Housing Benefit from 1983/84) from 1968/69 to 1987/88. Subsidies to housing revenue accounts that enabled lower rents to be charged than would otherwise be required were often referred to as “bricks-and-mortar” subsidies, as contrasted with “person” subsidies which depended on the circumstances of individual tenants. In the later 1960s, the 1970s, and 1980s “person” subsidies were advocated as providing subsidies to tenants that most needed them. But so long as access to dwellings let at subsidised rents was governed by allocation according to assessments of need, bricks-and-mortar subsidies, “general assistance” in the words of the 1977 Housing Policy Review were to a degree selective. The clearest-cut instance of reductions in subsidy in total through shifting general to means-tested subsidy through raising rents was in 1981/82 and 1982/83. Table K.17 shows general subsidy as having been reduced by £981 million and direct rebates increased by £282 million, with a net reduction of £700 million overall. Un-rebated rents rose by 75 percent in cash terms and between 45 and 50 percent in real terms. Part of this reduction in the cost of housing subsidy was funded by Supplementary Benefit, which was paying the rent for 1.5 million tenants (Table H.9). But with distinctly over one-half of tenants paying the rent increases from their own money there was much more scope for reducing the cost of housing subsidies by this route at the beginning of the 1980s than there was later.

26. Changes in the characteristics of local authority tenant households discussed in Chapter F, specifically the large reductions in the number and proportion of tenants in
paid employment, led to an increase in the proportions receiving means-tested assistance with their rents from about 42 percent in 1979 to 59 percent in 1989 and 66 percent in 1999 (Table H.9). The distinction between "general assistance" and "person" subsidy thus became increasingly blurred and the significance of un-rebated rents much less than before. Furthermore, during the 1990s many authorities' accounts were in balance without a subsidy (apart from Housing Benefit). A different presentation is therefore required from that in Tables K.16 and K.17, also because the distinction between "standard" Housing Benefit (the successor to direct rebates) and certificated Housing Benefit ceased with effect from 1988/89. Table K.17 therefore shows year by year the amounts of net housing revenue account expenditure (i.e. net of "other income" — see paragraph 15) met from net rents, net rent rebate subsidy (i.e. total rebate subsidy net of negative subsidy entitlement) and "positive" Exchequer subsidy. Growing negative subsidy entitlements retarded the net cost of rent rebates.

V Subsidies and Fiscal Support for Private Home Owners

27. There have been three forms of fiscal support for owner-occupation: cash subsidies for new building for private owners in the inter-war years; tax relief on mortgage interest; and Income Support for mortgage interest. Owner-occupiers are eligible for improvement grants, and have been since the grants were introduced in 1949.

28. Subsidies to private owners for providing new dwellings were made available by the Housing (Additional Powers) Act of 1919; and by the Housing Act 1923 (the so-called "Chamberlain" subsidy, named after the Minister of Health of the day). Numbers of dwellings built with these subsidies are shown in Table B.6 under the heading "Private Enterprise with State assistance". Also included in this heading were organisations that would later be termed housing associations; they were responsible for the dwellings in this category from 1930/31 onwards, as the subsidy to private owners was terminated at the end of 1929/30. The amount of the subsidy was £6 a year, reduced to £4 in 1928/29 and 1929/30. The subsidy was payable when the dwelling was completed, and could be taken as a lump sum of £70 (£50 in 1928/29 and 1929/30) in place of the annual payment if preferred. No information appears to have been collected systematically about the numbers of dwellings subsidised that were for owner-occupation or for rent; or the numbers where the lump sum was taken. Comment at the time suggests, however, that most frequently the lump sum was taken. Table K.19 shows the expenditure that would have been incurred if in all instances the lump sum were taken. With allowance for some of the subsidy going to housing associations, the total amount paid to be private owners can be put at about £22-23 million. No further subsidies to private owners for new building were paid. The Conservative party's 1945 general election manifesto proposed subsidies to private owners as well as local authorities; but no mention was made of it by Conservative governments in office in the 1950s, 1960s, and 1970s.

29. The growth of owner-occupation (Tables E.5 and E.6), the increasing proportion of owner-occupiers that had mortgages (Table J.2), higher interest rates, and reductions in the starting point of income tax liability relative to the general levels of income combined to raise the cost of tax relief on mortgage interest. Whether in substance the relief was equivalent to a subsidy was debated vigorously in the 1960s.
and 1970s. It was argued that a subsidy is a payment to individuals or organisations out of public funds raised by taxation, but a tax relief allowed the taxpayer to keep more of his own income. Ordinary income tax principles would allow relief on mortgage interest when the rental value of owner-occupied dwellings was included in taxable income. But income tax on rental values ("Schedule A") was abolished in 1963. The equivalent of tax relief was provided by the Housing Act 1967 through "option mortgage subsidy", given through qualifying lenders, for house purchasers with mortgages not able to benefit fully from the tax relief. From 1983 tax relief at the basic rate was given through Mortgage Interest Relief at Source (MIRAS), a payment to lenders that was passed on to borrowers by charging a lower interest rate, with only relief at higher rates of tax given through the tax system. The existence of the MIRAS system made it possible to withdraw relief from higher rate tax (1991/92) and then detach the rate at which relief was given from the actual basic tax rate (in 1994/95, 1995/96, and 1998/99). Table K.20 shows the totals of tax relief on mortgage interest (partly estimated) and amounts of option mortgage subsidy. MIRAS gave the equivalent of basic rate tax relief to everyone with a house purchase loan from an institutional lender irrespective of their income, so option mortgage subsidy was no longer needed. The tax relief was restricted and then withdrawn at a time when mortgage interest rates were falling.

30. Income Support for mortgage interest (and its predecessor Supplementary Benefit and before that National Assistance) grew out of payments being made at scale rates plus rent. The rent element of Supplementary Benefit was discussed in connection with Housing Benefit (paragraph 17). "Rent" was a technical term which included certain other costs of accommodation, notably domestic rates, and also included mortgage interest. When the National Assistance scheme was being set up (1946) no attention appears to have been given to mortgage interest, probably because there were too few owner-occupiers with mortgage payments receiving assistance to attract attention. National Assistance inherited the concept and definition of rent from the inter-war years, as Beveridge saw no solution to what he called in his report "the problem of rent" (that owing to different rent control regimes — see Part G — a scale rate out of which rent had to be paid would be bound to work inequitably as households could be paying very different rents for the same houses). When National Assistance became Supplementary Benefit what counted as rent did not change. Little interest was taken in payment of mortgage interest through Supplementary Benefit. The 1977 Housing Policy Review and its technical volumes mentioned it in only a very cursory way. That changed in the 1980s and 1990s as a result of the continuing increase in the number of owner-occupiers with mortgages, the severe economic recession of the early 1990s, and very high interest rates.

31. The increase in the cost of Income Support for mortgage interest (see Table K.21) led to restrictions on the amount that could be claimed. From 1988 (when Income Support replaced Supplementary Benefit) only 50 percent of the amount was payable for the first 16 weeks of a claim. In 1995 further restrictions were imposed. These restrictions had no parallel in Housing Benefit for tenants claiming Income Support. Table K.21 shows average mortgage interest and the number of claimants. In 1989 and earlier the amounts of mortgage interest are those taken into account in determining eligibility for Supplementary Benefit or Income Support, and not necessarily the amount of assistance actually given. From 1990 onwards the figures are for the amount of assistance given and are net of non-dependant deductions and other deductions. Claimants of income-related job-seekers allowance are included.
Comparison with Table J.7 shows that the surge in Income Support claimants with mortgage interest occurred at the same time as a very large increase in mortgage defaults.

VI  Cumulative Totals of Capital Expenditure on Social Sector Housing in the Twentieth Century and Assistance to Owner-Occupiers

32. Amounts of capital expenditure on housing by local authorities, new towns, and (for some periods) housing associations in Tables K.1 to K.9 are all in current price terms. When the part played by public policy in the overall improvement in housing conditions in the 20th century is discussed in the over-view in Chapter N, the amount of public expenditure on housing is an important element of that discussion. The general price level rose very greatly during the century. So cumulative totals of expenditure at constant money values are required. For housing provided for renting by local authorities and new towns, totals of capital expenditure are the measure taken. To include as well subsidies to cover current costs, including loan charges on the capital expenditure would be double counting, for it would imply that financing capital expenditure by loans results in higher public expenditure than finance out of taxation. Indeed the suggestion was sometimes made that public sector house building should be financed in the same way as battleships, which generated no loan charges to burden the defence budget. Capital expenditure by housing associations is included on the same basis. Private finance is included; the terms on which it is raised are made possible by a substantial part of the total costs being covered by public grant, and by rent income being under-pinned by rent allowances and Housing Benefit. Capital expenditure by housing associations is shown separately so that it can be taken out of the total when appropriate.

33. Capital expenditure by local authorities in England and Wales from 1900/01 to 1919/20 is shown in Table K.1, along with figures for Scotland from 1906/07. From 1920 to 1950 figures for the United Kingdom are taken from Table K.3, which is preferred to Table K.2 which refers to England and Wales and Scotland. From 1950/51 to 1970/71 Table K.4 provides public expenditure on gross fixed capital formation in housing by local authorities and public corporations in the United Kingdom. From 1971/72 onwards Tables K.5 to K.8 show details of capital expenditure in England and from 1981/82 Table K.9 shows the corresponding data for Wales. These tables are used because the detail in the sources from which they are taken makes it possible to show separately expenditure on adding to the public sector housing stock by new building and (at times) by purchase; and up-grading and renovating the stock, “reinvestment” as it came to be termed at the end of the twentieth century. Comparable detail about capital expenditure in Scotland and Northern Ireland is not available, so totals have to be used which may contain items not included in the series for England and for Wales.

34. Table K.22 shows gross housing investment in Scotland by local authorities and from the investment programmes of Scottish Homes and its predecessors the Scottish Special Housing Association (SSHA). From 1989/90 these programmes include private finance, which is shown as an “of which” item. From 1985/86 the same table includes new building including land purchase by the Northern Ireland Housing Executive (NIHE), estate renovation by the Executive, and investment in housing associations’ housing (“voluntary housing”).

335
35. Revaluation to take account of changes in the price level over so long a period can only be approximate. The measure of the change in the general price level used here is the "market price gross domestic product deflator", which is derived from estimates of gross domestic product at market prices in national income accounts and is the market price gross domestic product at current prices divided by the corresponding year's figure at constant prices. This has the broadest coverage of the available indicators of changes in the price level, as it covers the whole economy. The cumulative totals of capital investment in housing by what came to be termed the "social" sector are at end-of-century money values, in fact 2000/01 prices. There is no series for the market price gross domestic product deflator which spans the whole century, so it was necessary to work in stages. Money values in 1919 and earlier were first expressed in 1913 prices, with deflators derived from gross domestic product year-by-year at current and 1913 prices in B. R. Mitchell, British Historical Statistics, National Accounts section, Tables 5 and 6. Money values in 1920 to 1948 were expressed in 1938 prices, with deflators calculated from the same source. For 1948 to 1997 there is a continuous series of deflators on base = 100.00 from Table 1.1 of Economic Trends Annual Supplement 1998. The final stage is to revalue from 1995 prices to 2000 prices from the series in Table 1.1 of the 2003 Economic Trends Annual Supplement. The relationships between 1913, 1938, 1948, 1995, and 2000 prices as measured by market price gross domestic product deflators are: 1938 = 1913 x 1.902; 1948 = 1.821; 1995 = 1948 x 18.9; and 2000 = 1995 x 1.134. Amounts in 1913 prices have therefore to be multiplied by (1.902 x 1.821 x 18.9 x 1.134 = 74.2) to convert to 2000 prices; amounts in 1938 prices by 39.0; and amounts in 1948 prices by 21.4. The full working is not shown for reasons of space. The revalued totals are shown in Table K.23. The current price figures are repeated from Tables K.1, K.3, K.4, K.5 to K.8, K.9, and K.22 and are repeated as an aid to recognition.

36. Table K.24 shows cumulative totals of capital expenditure at constant (2000) money values derived from the annual totals in Table K.23. The sub-periods for which cumulative totals are calculated are: (i) 1900/01 to 1918/19, pre-1914 and the years of World War I; (ii) the inter-war years, 1920 to 1939; (iii) World War II, 1940 to 1944; (iv) the post-war years and the housing drive of the early 1950s, from 1945 to 1955; (v) 1956 to 1970; (vi) the 1970s, 1971 to 1979; (vii) the 1980s, 1980 to 1989; and (viii) the 1990s, from 1990 to 2000. The years of World War II are shown separately only to avoid including them in categories to which they do not really belong. 1945 is included with the post-war years because significant capital expenditure was incurred, mainly on temporary housing ("pre-fabs"). The total of capital expenditure on social rented housing in the United Kingdom in the 20th century is put at just under £400 billion in 2000 money values. It is not a complete figure owing to there being for figures for Wales, Scotland and Northern Ireland in the 1970s, and for housing associations in England before 1974/75. A more complete figure would probably be between £420 and £430 billion.

37. When the sub-periods in Table K.24 are being compared, it is important to note that the amount of expenditure in 2000 money values depends not only on the output of building and improvement work done, but on the movement of costs and prices relative to the general price level. An increase in the price of building work and in land prices relative to the general price level, as happened (for example) in the boom of the early 1970s raises the amount of expenditure expressed at constant money values.
38. A similar though much simpler calculation may be made of the cumulative total of assistance to private owners through subsidies from 1924/25 to 1929/30, tax relief on mortgage interest to 1999/00, and Option Mortgage Subsidy from 1968/69 to 1983/84 (Tables K.19 and K.20). It is possible to contend that while the rental value of owner-occupied housing was subject to income tax (Schedule A, until it was abolished in 1963), tax relief on the interest on loans for purchasing houses was not a special relief but only the result of general tax principles (that costs incurred in obtaining an income-producing asset can be set off against the income for tax purposes). That is noted; and in Table K.26 tax relief in 1962/63 and earlier is shown as a separate total. Tax relief at current prices and at 2000 money values is shown year-by-year in Table K.25. In Table K.20 there are gaps between 1945/46 and 1950/51 and between 1950/51 and 1958/59. For present purposes these gaps are filled by interpolation. In round terms the total of subsidy and tax relief for owner-occupiers is put at £180 billion at 2000 money values.
Table K.1  Local Authorities' Housing Capital Expenditure in England and Wales 1883/84 to 1918/19 and in Scotland 1906/07 to 1918/19 (£ million)

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Table K.2  Capital Expenditure on Housing by Local Authorities in England and Wales and Scotland 1919/20 to 1949/50  

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Notes: (*) “Expenditure out of loans”.
(†) “Expenditure on capital works”.
(‡) Expenditure on capital works from 1948/49.
Source: As Table K.1.
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<th>New Towns capital</th>
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Table K.4  Selected Categories of Public Expenditure on Housing in the United Kingdom 1949/50 to 1970/71

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<th>Year</th>
<th>Central government subsidies</th>
<th>Local authority subsidies (net) (a)</th>
<th>Gross fixed capital formation</th>
<th>Capital grants to persons (b)</th>
<th>Net lending for house purchase</th>
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<td>To public corporations</td>
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<td>Public corporations</td>
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<td>5.4</td>
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Notes: (a) Comprises "repairs, maintenance, and general expenses plus loan charges minus rents minus central government grants plus payments for temporary dwellings. (b) Improvement grants.

Source:  Annual Abstract of Statistics 1966, Tables 38, 39, and 40.
### Table K.5  Local Authority Housing Capital Expenditure: Direct Investment: England 1971/72 to 1995/96

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<th>Year</th>
<th>Land (building)</th>
<th>New dwellings</th>
<th>Renovation of LA stock</th>
<th>Acquisitions</th>
<th>Slam Clearance</th>
<th>LCHO ($)</th>
<th>GIA/HAA ($)</th>
<th>Total direct investment ($)</th>
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<td>282</td>
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Notes: *(c)* Housing Defects Act.  
*(d)* Low Cost Home Ownership.  
*(e)* Housing Action Areas and General Improvement Areas.  

Source: Table 8.2 of Department of the Environment, *Key Background Figures* (not published but widely circulated).
<table>
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<th>Direct Investment</th>
<th>Home Improvement</th>
<th>House Insulation</th>
<th>Housing Defects Act</th>
<th>Other (*)</th>
<th>Total Direct Investment and Grants (£ million)</th>
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<td>654</td>
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<td>859</td>
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<tr>
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Notes: (*) From Table K.5.
(*) Includes grants to tenants to move to owner-occupation (Cash Incentives Scheme).
Source: As Table K.5.
## Table K.7  Public Capital Expenditure (Other than Loans) on Housing in England 1971/72 to 1995/96

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<tr>
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<th>Local authorities' direct investment and grants</th>
<th>New towns</th>
<th>Housing corporation</th>
<th>Local authority loans to housing associations</th>
<th>Housing Action Trusts</th>
<th>Total (£ million)</th>
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<td>654</td>
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<td>...</td>
<td>42</td>
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<td>(696)</td>
</tr>
<tr>
<td>1972/73</td>
<td>859</td>
<td>...</td>
<td>...</td>
<td>57</td>
<td>—</td>
<td>(916)</td>
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<td>200</td>
<td>114</td>
<td>77</td>
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<td>(1,280)</td>
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<tr>
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<td>191</td>
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<tr>
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<td>400</td>
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Source: Department of the Environment and Tables K.5 and K.6.
Table 62a of *UK Housing Review 2003/04* (Joseph Rowntree Foundation, Chartered Institute of Housing and Council of Mortgage Lenders) for 1995/96 figures for New Towns, Housing Corporation, and local authority loans to housing associations and for Housing Action Trusts.
Table K.8  Capital Expenditure on Social Sector Housing in England 1974/75 to 2000/01

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<th>From Housing Corporation</th>
<th>By Housing Associations</th>
<th>Total</th>
<th>By Local Authorities</th>
<th>By New Towns</th>
<th>Total</th>
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Source: Tables K.5 and K.7.  
Table K.9  Social Rented Sector Housing Investment in Wales 1981/82 to 2000/01

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<td>Renovations</td>
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<td>acquisitions</td>
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Note: (a) Public expenditure only to 1986/87; from 1987/88 includes private finance.
Source: Chartered Institute of Housing and Council of Mortgage Lenders, *UK Housing Review 2003/04*, Tables 75 and 76.
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<th>Municipal Boroughs</th>
<th>Urban Districts</th>
<th>Rural Districts</th>
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<td>Repairs, management, etc.</td>
<td>1,101</td>
<td>2,812</td>
<td>1,007</td>
<td>994</td>
<td>522</td>
<td>6,436</td>
</tr>
<tr>
<td>Transfers to capital accounts</td>
<td>18</td>
<td>23</td>
<td>20</td>
<td>9</td>
<td>4</td>
<td>75</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>4,373</td>
<td>12,921</td>
<td>5,315</td>
<td>6,837</td>
<td>4,028</td>
<td>33,474</td>
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<td><strong>Income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rents, etc.</td>
<td>2,828</td>
<td>7,512</td>
<td>3,016</td>
<td>3,449</td>
<td>1,765</td>
<td>18,570</td>
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<tr>
<td>Exchequer grants</td>
<td>946</td>
<td>4,164</td>
<td>1,824</td>
<td>2,878</td>
<td>1,944</td>
<td>11,757</td>
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<tr>
<td>Rate fund contributions</td>
<td>609</td>
<td>1,407</td>
<td>523</td>
<td>565</td>
<td>358</td>
<td>3,461</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>4,385</td>
<td>13,084</td>
<td>5,364</td>
<td>6,891</td>
<td>4,067</td>
<td>33,788</td>
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<tr>
<td><strong>Increases in balances</strong></td>
<td>10</td>
<td>162</td>
<td>48</td>
<td>55</td>
<td>39</td>
<td>313</td>
</tr>
<tr>
<td><strong>Proportions of income (percent)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rents, etc.</td>
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<td>57.4</td>
<td>56.2</td>
<td>50.1</td>
<td>43.4</td>
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<tr>
<td>Exchequer grants</td>
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<td>34.0</td>
<td>41.8</td>
<td>47.8</td>
<td>34.8</td>
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<tr>
<td>Rate fund contributions</td>
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<td>10.8</td>
<td>9.8</td>
<td>8.2</td>
<td>8.8</td>
<td>10.2</td>
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<tr>
<td><strong>Number of dwellings (thousand)</strong></td>
<td>80.2</td>
<td>339.5</td>
<td>136.0</td>
<td>168.6</td>
<td>98.0</td>
<td>822.3</td>
</tr>
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</table>

Notes: (*) Comprises London County Council, Metropolitan Boroughs and the City of London.
<table>
<thead>
<tr>
<th>Year</th>
<th>Total expenditure (£ million)</th>
<th>Exchequer grants (£ million)</th>
<th>Rate fund contributions (£ million)</th>
<th>Proportions of total expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Met from Exchequer grants (percent)</td>
</tr>
<tr>
<td>1945/46</td>
<td>42.5</td>
<td>12.3</td>
<td>4.8</td>
<td>29.0</td>
</tr>
<tr>
<td>1951/52</td>
<td>99.2</td>
<td>24.9</td>
<td>10.9</td>
<td>25.1</td>
</tr>
<tr>
<td>1953/54</td>
<td>136.5</td>
<td>35.8</td>
<td>14.7</td>
<td>26.3</td>
</tr>
<tr>
<td>1954/55</td>
<td>154.9</td>
<td>41.9</td>
<td>15.9</td>
<td>27.0</td>
</tr>
<tr>
<td>1955/56</td>
<td>173.0</td>
<td>45.4</td>
<td>18.2</td>
<td>26.3</td>
</tr>
<tr>
<td>1956/57</td>
<td>195.9</td>
<td>48.6</td>
<td>17.4</td>
<td>24.8</td>
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<tr>
<td>1957/58</td>
<td>217.7</td>
<td>51.6</td>
<td>17.7</td>
<td>23.7</td>
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<td>1958/59</td>
<td>234.6</td>
<td>53.8</td>
<td>17.3</td>
<td>22.9</td>
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<td>1959/60</td>
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<td>56.5</td>
<td>15.5</td>
<td>22.6</td>
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<td>1960/61</td>
<td>271.1</td>
<td>59.7</td>
<td>17.5</td>
<td>22.0</td>
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<tr>
<td>1961/62</td>
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<td>61.9</td>
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<td>20.8</td>
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<tr>
<td>1962/63</td>
<td>316.9</td>
<td>64.4</td>
<td>19.8</td>
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<tr>
<td>1963/64</td>
<td>343.2</td>
<td>66.8</td>
<td>20.8</td>
<td>19.5</td>
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<td>1964/65</td>
<td>381.7</td>
<td>71.5</td>
<td>25.2</td>
<td>18.7</td>
</tr>
<tr>
<td>1965/66</td>
<td>432.2</td>
<td>76.4</td>
<td>34.1</td>
<td>17.7</td>
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<tr>
<td>1966/67</td>
<td>480.8</td>
<td>85.3</td>
<td>36.9</td>
<td>17.7</td>
</tr>
<tr>
<td>1967/68</td>
<td>532.9</td>
<td>96.8</td>
<td>38.0</td>
<td>18.2</td>
</tr>
<tr>
<td>1968/69</td>
<td>605.9</td>
<td>110.6</td>
<td>44.4</td>
<td>18.3</td>
</tr>
<tr>
<td>1969/70</td>
<td>701.1</td>
<td>131.3</td>
<td>58.6</td>
<td>18.7</td>
</tr>
<tr>
<td>1970/71</td>
<td>783.9</td>
<td>159.0</td>
<td>55.9</td>
<td>20.3</td>
</tr>
<tr>
<td>1971/72</td>
<td>856.0</td>
<td>187.0</td>
<td>39.9</td>
<td>21.8</td>
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</table>

Source: Local Government Financial Statistics (annual).
Table K.12  Exchequer Subsidies to Local Authorities' Housing Revenue Accounts England and Wales 1945/46 to 1971/72: Pre- and Post-War Legislation

<table>
<thead>
<tr>
<th>Year</th>
<th>Pre-war legislation (£ thousand)</th>
<th>Post-war legislation (£ thousand)</th>
<th>Total subsidies for new permanent dwellings (£ thousand)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1945/46</td>
<td>14,124</td>
<td>—</td>
<td>14,124</td>
</tr>
<tr>
<td>1946/47</td>
<td>13,487</td>
<td>172</td>
<td>13,659</td>
</tr>
<tr>
<td>1947/48</td>
<td>13,037</td>
<td>1,703</td>
<td>14,740</td>
</tr>
<tr>
<td>1948/49</td>
<td>12,855</td>
<td>5,355</td>
<td>18,210</td>
</tr>
<tr>
<td>1949/50</td>
<td>12,200</td>
<td>7,872</td>
<td>20,072</td>
</tr>
<tr>
<td>1950/51</td>
<td>12,039</td>
<td>10,161</td>
<td>22,200</td>
</tr>
<tr>
<td>1951/52</td>
<td>11,843</td>
<td>13,224</td>
<td>25,067</td>
</tr>
<tr>
<td>1952/53</td>
<td>11,737</td>
<td>18,026</td>
<td>29,763</td>
</tr>
<tr>
<td>1953/54</td>
<td>11,683</td>
<td>23,760</td>
<td>35,443</td>
</tr>
<tr>
<td>1954/55</td>
<td>11,644</td>
<td>30,411</td>
<td>42,055</td>
</tr>
<tr>
<td>1955/56</td>
<td>11,582</td>
<td>36,593</td>
<td>48,175</td>
</tr>
<tr>
<td>1956/57</td>
<td>11,095</td>
<td>39,240</td>
<td>50,335</td>
</tr>
<tr>
<td>1957/58</td>
<td>11,046</td>
<td>41,967</td>
<td>53,413</td>
</tr>
<tr>
<td>1958/59</td>
<td>10,992</td>
<td>46,702</td>
<td>57,696</td>
</tr>
<tr>
<td>1959/60</td>
<td>10,886</td>
<td>49,199</td>
<td>60,085</td>
</tr>
<tr>
<td>1960/61</td>
<td>10,834</td>
<td>50,155</td>
<td>60,989</td>
</tr>
<tr>
<td>1961/62</td>
<td>10,848</td>
<td>52,798</td>
<td>63,646</td>
</tr>
<tr>
<td>1962/63</td>
<td>10,811</td>
<td>55,214</td>
<td>66,025</td>
</tr>
<tr>
<td>1963/64</td>
<td>9,400</td>
<td>58,566</td>
<td>67,966</td>
</tr>
<tr>
<td>1964/65</td>
<td>9,331</td>
<td>63,628</td>
<td>72,959</td>
</tr>
<tr>
<td>1965/66</td>
<td>9,000</td>
<td>68,699</td>
<td>77,699</td>
</tr>
<tr>
<td>1966/67</td>
<td>8,438</td>
<td>73,949</td>
<td>82,387</td>
</tr>
<tr>
<td>1967/68</td>
<td>7,679</td>
<td>86,453</td>
<td>94,132</td>
</tr>
<tr>
<td>1968/69</td>
<td>7,221</td>
<td>99,829</td>
<td>107,050</td>
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<tr>
<td>1969/70</td>
<td>6,631</td>
<td>118,869</td>
<td>125,500</td>
</tr>
<tr>
<td>1970/71</td>
<td>(6,700)</td>
<td>(149,900)</td>
<td>(156,600)</td>
</tr>
<tr>
<td>1971/72</td>
<td>(5,800)</td>
<td>(179,800)</td>
<td>(185,600)</td>
</tr>
</tbody>
</table>

Source: Housing Statistics Great Britain No. 8, Table V.
Ministry of Housing and Local Government, Handbook of Statistics 1967, Table 12; 1969, Table 14; and 1970, Table 14.
Housing Statistics Great Britain.
<table>
<thead>
<tr>
<th>Year</th>
<th>Total expenditure</th>
<th>Exchequer grants</th>
<th>Rate fund contributions</th>
<th>Rent rebates</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(£ million)</td>
<td></td>
<td>Including rent rebate</td>
<td>Excluding rent rebate</td>
</tr>
<tr>
<td>1972/73</td>
<td>978</td>
<td>184</td>
<td>26</td>
<td>17</td>
</tr>
<tr>
<td>1973/74</td>
<td>1,207</td>
<td>237</td>
<td>65</td>
<td>53</td>
</tr>
<tr>
<td>1974/75</td>
<td>1,621</td>
<td>485</td>
<td>136</td>
<td>130</td>
</tr>
<tr>
<td>1975/76</td>
<td>1,986</td>
<td>632</td>
<td>175</td>
<td>173</td>
</tr>
<tr>
<td>1976/77</td>
<td>2,380</td>
<td>754</td>
<td>227</td>
<td>149</td>
</tr>
<tr>
<td>1977/78</td>
<td>2,658</td>
<td>894</td>
<td>242</td>
<td>147</td>
</tr>
<tr>
<td>1978/79</td>
<td>3,064</td>
<td>1,055</td>
<td>305</td>
<td>208</td>
</tr>
<tr>
<td>1979/80</td>
<td>3,723</td>
<td>1,333</td>
<td>447</td>
<td>334</td>
</tr>
<tr>
<td>1980/81</td>
<td>4,550</td>
<td>1,491</td>
<td>586</td>
<td>446</td>
</tr>
<tr>
<td>1981/82</td>
<td>4,946</td>
<td>900</td>
<td>476</td>
<td>420</td>
</tr>
<tr>
<td>1982/83</td>
<td>5,160</td>
<td>579</td>
<td>517</td>
<td>447</td>
</tr>
</tbody>
</table>

Source: *Housing Policy Technical Volume*, Table IV.9.
<table>
<thead>
<tr>
<th>Year</th>
<th>HRA Expenditure</th>
<th>Exchequer excl. Housing Benefit</th>
<th>Rate Fund</th>
<th>Housing Benefit</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
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<td>4,324</td>
<td>344</td>
<td>567</td>
<td>1,120</td>
</tr>
<tr>
<td></td>
<td>5,394</td>
<td>4,425</td>
<td>388</td>
<td>507</td>
<td>1,285</td>
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<tr>
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<td>5,819</td>
<td>4,711</td>
<td>492</td>
<td>4,86</td>
<td>1,373</td>
</tr>
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<td>5,807</td>
<td>4,806</td>
<td>467</td>
<td>459</td>
<td>1,406</td>
</tr>
<tr>
<td></td>
<td>6,004</td>
<td>4,977</td>
<td>479</td>
<td>659</td>
<td>1,466</td>
</tr>
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<td>6,614</td>
<td>5,399</td>
<td>547</td>
<td>532</td>
<td>1,217</td>
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<td>7,246</td>
<td>5,694</td>
<td>110</td>
<td>477</td>
<td>2,931</td>
</tr>
</tbody>
</table>

Note: (*) Total income minus “other rents” (rents of properties in the housing revenue account other than dwellings, e.g. lock-up garages and shops on housing estates) and “other” income.

Table K.15  Housing Revenue Accounts and Local Authority Housing Subsidies England and Wales 1990/91 to 2000/01

<table>
<thead>
<tr>
<th></th>
<th>HRA Expenditure</th>
<th>Housing Subsidy</th>
<th>Rent Rebates</th>
<th>Total expenditure on subsidy and rebates</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total ((^a))</td>
<td>Net ((^b))</td>
<td>Positive</td>
<td>Negative entitlement</td>
</tr>
<tr>
<td>1990/91</td>
<td>6,908</td>
<td>6,300</td>
<td>1,375</td>
<td>212</td>
</tr>
<tr>
<td>1991/92</td>
<td>7,059</td>
<td>6,243</td>
<td>1,164</td>
<td>300</td>
</tr>
<tr>
<td>1992/93</td>
<td>7,335</td>
<td>6,535</td>
<td>1,008</td>
<td>521</td>
</tr>
<tr>
<td>1993/94</td>
<td>7,435</td>
<td>6,766</td>
<td>831</td>
<td>747</td>
</tr>
<tr>
<td>1994/95</td>
<td>7,869</td>
<td>7,089</td>
<td>780</td>
<td>937</td>
</tr>
<tr>
<td>1995/96</td>
<td>7,923</td>
<td>7,065</td>
<td>646</td>
<td>1,121</td>
</tr>
<tr>
<td>1996/97</td>
<td>7,632</td>
<td>6,825</td>
<td>667</td>
<td>1,223</td>
</tr>
<tr>
<td>1997/98</td>
<td>8,050</td>
<td>6,297</td>
<td>658</td>
<td>1,301</td>
</tr>
<tr>
<td>1998/99</td>
<td>8,010</td>
<td>6,354</td>
<td>539</td>
<td>1,412</td>
</tr>
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<td>1999/00</td>
<td>7,699</td>
<td>6,075</td>
<td>485</td>
<td>1,510</td>
</tr>
<tr>
<td>2000/01</td>
<td>7,716</td>
<td>6,102</td>
<td>445</td>
<td>1,541</td>
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</table>

Notes: (\(^a\)) See text, paragraph 21. Changes in balances are excluded.
(\(^b\)) See text, paragraph 21.
(\(^c\)) Gross rent rebates minus negative housing subsidy.
Sources: Housing Statistics 2002, Table 6.8.
Joseph Rowntree Foundation, Chartered Institute of Housing and Council of Mortgage Lenders, UK Housing Review 2003/04, Tables 70 and 78.
Table K.16  Sources of Finance for Local Authority Housing Revenue Accounts in England and Wales: 1935/36 to 1987/88

<table>
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<th></th>
<th>Total expenditure (£ million)</th>
<th>Rents, etc. (gross)</th>
<th>Exchequer grants (‘)</th>
<th>Rate fund contributions (%)</th>
<th>Rent rebates</th>
</tr>
</thead>
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<tr>
<td>1935/36</td>
<td>33.5</td>
<td>55</td>
<td>35</td>
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</tr>
<tr>
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<td>42.5</td>
<td>60</td>
<td>29</td>
<td>11</td>
<td>...</td>
</tr>
<tr>
<td>1951/52</td>
<td>99.2</td>
<td>64</td>
<td>25</td>
<td>11</td>
<td>...</td>
</tr>
<tr>
<td>1953/54</td>
<td>137</td>
<td>63</td>
<td>26</td>
<td>11</td>
<td>...</td>
</tr>
<tr>
<td>1954/55</td>
<td>155</td>
<td>63</td>
<td>27</td>
<td>10</td>
<td>...</td>
</tr>
<tr>
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<td>173</td>
<td>63</td>
<td>26</td>
<td>11</td>
<td>...</td>
</tr>
<tr>
<td>1956/57</td>
<td>196</td>
<td>66</td>
<td>25</td>
<td>9</td>
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</tr>
<tr>
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<td>...</td>
</tr>
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<td>7</td>
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<td>23</td>
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<td>72</td>
<td>22</td>
<td>6</td>
<td>...</td>
</tr>
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<td>1961/62</td>
<td>297</td>
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<td>21</td>
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<td>...</td>
</tr>
<tr>
<td>1962/63</td>
<td>317</td>
<td>73</td>
<td>20</td>
<td>6</td>
<td>...</td>
</tr>
<tr>
<td>1963/64</td>
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<td>74</td>
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<tr>
<td>1965/66</td>
<td>432</td>
<td>74</td>
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<td>8</td>
<td>...</td>
</tr>
<tr>
<td>1966/67</td>
<td>481</td>
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<td>18</td>
<td>8</td>
<td>...</td>
</tr>
<tr>
<td>1967/68</td>
<td>533</td>
<td>75</td>
<td>18</td>
<td>7</td>
<td>...</td>
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<tr>
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<td>78</td>
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<td>75</td>
<td>13</td>
<td>12</td>
<td>11</td>
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<td>1983/84</td>
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<td>79</td>
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<td>13</td>
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<tr>
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<td>5,394</td>
<td>80</td>
<td>9</td>
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<td>12</td>
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<tr>
<td>1985/86</td>
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<td>79</td>
<td>10</td>
<td>10</td>
<td>12</td>
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<tr>
<td>1986/87</td>
<td>5,807</td>
<td>81</td>
<td>10</td>
<td>10</td>
<td>14</td>
</tr>
<tr>
<td>1987/88</td>
<td>6,004</td>
<td>81</td>
<td>10</td>
<td>9</td>
<td>14</td>
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Notes: (‘) Gross in the sense of before deducting rent rebates.
(‘) Excludes rent rebate subsidy.
(‘) In 1972/73 and subsequent years the percentage of rents, etc., Exchequer grants and rate fund contributions are calculated from a base equal to total expenditure minus “other income” (see paragraph 18 and Table K.17).
(‘) Apparent fall is due to ending of so-called “indirect rebates” (see paragraph 17 and Table K.13).

353
Table K.17  General Subsidy to Local Authorities’ Housing Accounts and Rent Rebates: England and Wales 1968/69 to 1987/88

<table>
<thead>
<tr>
<th>Year</th>
<th>General subsidy</th>
<th>Direct rebates</th>
<th>Indirect rebates</th>
</tr>
</thead>
<tbody>
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<td>1968/69</td>
<td>141</td>
<td>14</td>
<td>...</td>
</tr>
<tr>
<td>1969/70</td>
<td>174</td>
<td>16</td>
<td>...</td>
</tr>
<tr>
<td>1970/71</td>
<td>196</td>
<td>19</td>
<td>...</td>
</tr>
<tr>
<td>1971/72</td>
<td>210</td>
<td>17</td>
<td>...</td>
</tr>
<tr>
<td>1972/73</td>
<td>210</td>
<td>68</td>
<td>...</td>
</tr>
<tr>
<td>1973/74</td>
<td>302</td>
<td>155</td>
<td>...</td>
</tr>
<tr>
<td>1974/75</td>
<td>621</td>
<td>104</td>
<td>95</td>
</tr>
<tr>
<td>1975/76</td>
<td>807</td>
<td>138</td>
<td>93</td>
</tr>
<tr>
<td>1976/77</td>
<td>981</td>
<td>165</td>
<td>125</td>
</tr>
<tr>
<td>1977/78</td>
<td>1,136</td>
<td>174</td>
<td>169</td>
</tr>
<tr>
<td>1978/79</td>
<td>1,360</td>
<td>175</td>
<td>188</td>
</tr>
<tr>
<td>1979/80</td>
<td>1,780</td>
<td>196</td>
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</tr>
<tr>
<td>1980/81</td>
<td>2,077</td>
<td>259</td>
<td>257</td>
</tr>
<tr>
<td>1981/82</td>
<td>1,376</td>
<td>429</td>
<td>...</td>
</tr>
<tr>
<td>1982/83</td>
<td>1,096</td>
<td>547</td>
<td>...</td>
</tr>
<tr>
<td>1983/84</td>
<td>911</td>
<td>545</td>
<td>...</td>
</tr>
<tr>
<td>1984/85</td>
<td>895</td>
<td>532</td>
<td>...</td>
</tr>
<tr>
<td>1985/86</td>
<td>978</td>
<td>568</td>
<td>...</td>
</tr>
<tr>
<td>1986/87</td>
<td>926</td>
<td>659</td>
<td>...</td>
</tr>
<tr>
<td>1987/88</td>
<td>930</td>
<td>672</td>
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</table>


Table K.18  Net Rents, Exchequer General Subsidy and Rent Rebates in Relation to Net Housing Revenue Account Expenditure: England and Wales 1988/89 to 2000/01

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Net Expenditure</th>
<th>Net Rents, etc. Income</th>
<th>Positive Exchequer Subsidy (*)</th>
<th>Rent Rebates</th>
</tr>
</thead>
<tbody>
<tr>
<td>1988/89</td>
<td>5,399</td>
<td>2,103</td>
<td>1,079</td>
<td>2,217</td>
</tr>
<tr>
<td>1989/90</td>
<td>5,694</td>
<td>2,176</td>
<td>587</td>
<td>1,931</td>
</tr>
<tr>
<td>1990/91</td>
<td>6,300</td>
<td>2,466</td>
<td>1,375</td>
<td>2,459</td>
</tr>
<tr>
<td>1991/92</td>
<td>6,243</td>
<td>2,318</td>
<td>1,164</td>
<td>2,761</td>
</tr>
<tr>
<td>1992/93</td>
<td>6,535</td>
<td>2,384</td>
<td>1,008</td>
<td>3,143</td>
</tr>
<tr>
<td>1993/94</td>
<td>6,766</td>
<td>2,449</td>
<td>831</td>
<td>3,486</td>
</tr>
<tr>
<td>1994/95</td>
<td>7,089</td>
<td>2,752</td>
<td>180</td>
<td>3,557</td>
</tr>
<tr>
<td>1995/96</td>
<td>7,065</td>
<td>2,851</td>
<td>646</td>
<td>3,568</td>
</tr>
<tr>
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<td>2,660</td>
<td>667</td>
<td>3,498</td>
</tr>
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<td>2,315</td>
<td>658</td>
<td>3,306</td>
</tr>
<tr>
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<td>2,815</td>
<td>539</td>
<td>3,000</td>
</tr>
<tr>
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<td>2,804</td>
<td>485</td>
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</tr>
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<td>445</td>
<td>2,643</td>
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Notes: (*) Exchequer subsidy and rate fund contribution in 1988/89 and 1989/90.
Source: Tables K.14 and K.15.
Table K.19  Estimate of Subsidy Paid to Private Owners for New Dwellings Under the Housing Act 1923

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<tr>
<th>Number of Dwellings (thousands)</th>
<th>Estimated Subsidy (£ million)</th>
</tr>
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<td>1924/25 47.0</td>
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</tr>
<tr>
<td>1925/26 61.8</td>
<td>4.4</td>
</tr>
<tr>
<td>1926/27 79.7</td>
<td>5.6</td>
</tr>
<tr>
<td>1927/28 74.5</td>
<td>5.2</td>
</tr>
<tr>
<td>1928/29 49.1</td>
<td>2.5</td>
</tr>
<tr>
<td>1929/30 50.1</td>
<td>2.5</td>
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Source: Numbers of dwellings from Table B.6. Amounts of subsidy see text (paragraph 31).
Table K.20  Mortgage Interest Tax Relief and Option Mortgage Subsidy 1945/46 to 1999/2000

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<th>Mortgage Interest Tax Relief</th>
<th>Option Mortgage Subsidy</th>
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<td></td>
<td>Total at rates above the basic</td>
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</tr>
<tr>
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<td>rate</td>
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</tr>
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</tr>
<tr>
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<tr>
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</tr>
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</tr>
<tr>
<td>1969/70</td>
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<td>1971/72</td>
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<td>...</td>
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Note: The figures for tax relief are partly estimated by the Inland Revenue and are therefore published in rounded form. Option Mortgage Subsidy was money paid out so the amounts were known exactly.

Other years: Table 5.1 of *Inland Revenue Statistics* 1988 and 2000.
<table>
<thead>
<tr>
<th>Year</th>
<th>Number of claimants (thousands)</th>
<th>Average mortgage interest (£)</th>
<th>Total mortgage interest (£ million)</th>
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<td>Per year</td>
</tr>
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<td>98</td>
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Note: (*) No figures produced owing to a strike.

Table K.22  Public Sector and Housing Association Capital Expenditure on Housing in Scotland and Northern Ireland

<table>
<thead>
<tr>
<th></th>
<th>Scotland Local authorities and Scottish Homes</th>
<th>Northern Ireland Housing Executive</th>
<th>Voluntary Housing</th>
<th>Total (£ million)</th>
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<tr>
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<td>Total of which: private finance</td>
<td>New building (incl. land)</td>
<td>Estate renovation</td>
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Sources: Section A: Table K.1.  
Section B: Table K.1.  
Section C: Table K.3.  
Section D: Table K.4.  
Section E: Tables K.5 and K.7.  
Section F: Table K.8.  
Section G: Table K.9.  
Section H: Table K.22.
<table>
<thead>
<tr>
<th>Year Range</th>
<th>England Local authorities, new towns</th>
<th>Housing associations</th>
<th>Wales Local authorities, new towns</th>
<th>Housing associations</th>
<th>Scotland</th>
<th>Northern Ireland</th>
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<th>United Kingdom</th>
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<tr>
<td>1900/01 to 1918/19</td>
<td>...</td>
<td>...</td>
<td>...</td>
<td>...</td>
<td>...</td>
<td>...</td>
<td>0.6 (¹)</td>
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<td>1920 to 1939</td>
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<td>...</td>
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<td>...</td>
<td>...</td>
<td>...</td>
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<tr>
<td>1945 to 1955</td>
<td>...</td>
<td>...</td>
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<td>...</td>
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<td>...</td>
<td>88.6</td>
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<tr>
<td>1956 to 1970</td>
<td>...</td>
<td>...</td>
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<td>...</td>
<td>...</td>
<td>...</td>
<td>76.9 (²)</td>
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<tr>
<td>1971 to 1979</td>
<td>66.0</td>
<td>10.9 (³)</td>
<td>...</td>
<td>...</td>
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<td>...</td>
<td>74.5</td>
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<td>1980 to 1989</td>
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<td>12.5</td>
<td>1.6 (³)</td>
<td>70.8</td>
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<td>1990 to 2000</td>
<td>22.0</td>
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<td>1.2</td>
<td>2.1</td>
<td>10.3</td>
<td>2.1</td>
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<tr>
<td>Whole 20th century</td>
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<td>...</td>
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</tbody>
</table>

Notes: (¹) England and Wales in 1900/01 to 1905/06. (²) Revaluation very uncertain. (³) 1971/72, 1972/73, and 1973/74 not available. (⁴) Wales, Scotland, and Northern Ireland not included. (⁵) 1985/86 to 1989/90. Source: Derived from Table K.23.
Table K.25  Tax Relief and Subsidies to Owner-Occupiers at Current Prices and at Constant (2000) Money Values

<table>
<thead>
<tr>
<th>Section A. Subsidies to Private Owners (Housing Act 1923)</th>
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</thead>
<tbody>
<tr>
<td>Current prices</td>
</tr>
<tr>
<td>1924/25</td>
</tr>
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<td>1925/26</td>
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<table>
<thead>
<tr>
<th>Section B. Tax Relief on Mortgage Interest 1945/46 to 1962/63</th>
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</tr>
<tr>
<td>1945/46</td>
</tr>
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<table>
<thead>
<tr>
<th>Section C. Tax Relief and Option Mortgage Subsidy 1963/64 to 1983/84</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax Relief Current prices</td>
</tr>
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<td>1963/64</td>
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<tr>
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<td>1965/66</td>
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<td>1981/82</td>
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<td>1982/83</td>
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<td>1983/84</td>
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### Table K.25  (Continued)

<table>
<thead>
<tr>
<th>Section D. Tax Relief 1984/85 to 1999/00</th>
<th>Current prices</th>
<th>2000 Money values</th>
<th>Current prices</th>
<th>2000 Money values</th>
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<tbody>
<tr>
<td>1984/85</td>
<td>3,580</td>
<td>6,810</td>
<td>1994/95</td>
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<tr>
<td>1985/86</td>
<td>4,750</td>
<td>8,560</td>
<td>1995/96</td>
<td>2,700</td>
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<tr>
<td>1986/87</td>
<td>4,670</td>
<td>8,140</td>
<td>1996/97</td>
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<tr>
<td>1987/88</td>
<td>4,850</td>
<td>8,030</td>
<td>1997/98</td>
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<td>1988/89</td>
<td>5,400</td>
<td>8,400</td>
<td>1998/99</td>
<td>1,900</td>
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<tr>
<td>1989/90</td>
<td>6,900</td>
<td>10,000</td>
<td>1999/00</td>
<td>1,600</td>
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<tr>
<td>1990/91</td>
<td>7,700</td>
<td>10,400</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1991/92</td>
<td>6,100</td>
<td>7,700</td>
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<tr>
<td>1992/93</td>
<td>5,200</td>
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<tr>
<td>1993/94</td>
<td>4,300</td>
<td>5,100</td>
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</tbody>
</table>


### Table K.26  Cumulative Totals of Subsidy and Tax Relief for Owner-Occupiers at 2000 Money Values

<table>
<thead>
<tr>
<th>(£ billion)</th>
<th>Subsidies to Private Owners (Housing Act 1923)</th>
<th>0.8</th>
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<tbody>
<tr>
<td></td>
<td>Tax relief 1945/46 to 1962/63</td>
<td>8.7</td>
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<tr>
<td></td>
<td>Tax relief 1963/64 to 1983/84</td>
<td>68.5</td>
</tr>
<tr>
<td></td>
<td>Option mortgage subsidy</td>
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<td></td>
<td>Tax relief 1984/85 to 1999/00</td>
<td>96.6</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>180.7</td>
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Source: Table K.25
PART L: HOUSING AND HOUSEHOLDS IN SCOTLAND

Supporting Tables

Table S.41  Distribution of Numbers of Rooms in Household Spaces in 1966 ........373
Table S.42  New Dwellings Built Compared With Net Increase in the Stock of
Dwellings Between Censuses 1921-1961 ........................................377
Table S.43  Tenure of Households in Scotland and in England and Wales 1961-
2001 ........................................................................380
Table S.44  Proportions of Households That Were Owner-Occupiers in 2001
by Age of Household Reference Person in Scotland and in England
and Wales ........................................................................381
Table S.45  Average Local Authority Rents in Scotland and in England and
Wales ........................................................................384

Main Tables

Table L.1  Population, Households, and Dwellings 1801-2001 .........................385
Table L.2  Types of Dwelling 1961, 1991, and 2001 ........................................386
Table L.3  Number of Rooms in Accommodation and Dwellings Occupied by
“Families”/Households 1861-2001 ..........................................................387
Table L.4  Age of the Dwelling Stock in 1972-2002 ..........................................389
Table L.5  Availability of Dwelling Services 1951-2001 .....................................389
Table L.6  Size of “Families” 1861-1901 and Households 1951-2001 ..............390
Table L.7  Density of Occupation: Individuals 1861-1951 .............................391
Table L.8  Density of Occupation: Households 1951-2001 ............................391
Table L.9  New Dwellings Completed 1920/21-2001 .......................................392
Table L.10 Dwellings Demolished Under Slum Clearance and Other Statutory
Powers 1955-1991 ........................................................................394
Table L.11 Sales of Dwellings to Sitting Tenants by Public Authorities (Local
Table L.12 Tenure of the Housing Stock in Scotland 1961-2002 ..................395
Table L.13 Tenure of Households 1961-2001 ..................................................395
Table L.14 Tenure of Households by Age: Scotland and England and Wales in
2001 ........................................................................396
Table L.15 Tenure by Socio-Economic Group in Scotland and England and
Wales 2001 ........................................................................397
Table L.16 Indexes of House Prices in Scotland 1969-2002 ..........................398

366
Table L.17  Ratios of Average House Prices in Scotland to House Prices in the North of England .......................................................... 399

Table L.18  Average Weekly Rents of Local Authority Dwellings 1969-2001 ...... 400
I Introduction

1. A separate set of tables on housing in Scotland is necessary because for large tracts of statistical data about housing there are different from England and Wales and (in more recent years) England. Scottish housing legislation is separate from that for England and Wales, though in most respects closely similar in substance. Scottish land law is different from English; and so is the structure of local government in Scotland. The different system of local government became very important when local authorities became major providers of housing. Scottish local government and its services were supervised by a Government Department specific to Scotland from 1885 onwards, the Scottish Office. The Scottish Office was headed by a Secretary of State for Scotland, who was normally a member of the Cabinet. From 1855 there has been a Scottish General Registry Office (GRO(S)) which became responsible from 1861 for the decennial census as well as for registration of births, marriages, and deaths.

2. The separate Scottish administration has produced separate statistics on housing and households, sometimes with different definitions from those used in England and Wales. From 1861 the Scottish census results were published separately from those for England and Wales. There were Great Britain volumes that included housing and households in 1981 and 1991 as well as separate England and Wales and Scottish volumes. Increasingly from 1951 onwards the census in Scotland paralleled the census in England and Wales in the questions asked and tables produced, though with exceptions (see the discussion of rooms in 1981 in paragraph 16 below). The increasing use of samples to collect information about housing and households, however, led to important differences in the information available about housing in England, Wales, and Scotland. There were no Scottish or Welsh counterparts to the National Dwelling and Housing Survey, the Labour Force Survey housing trailers, and the Survey of English Housing. Not until 1991 did Scotland carry out a house condition survey similar to the English House Condition Survey. In the subject areas covered by housing surveys there is a considerable disparity in the information available in Scotland, Wales, and England. Information about house prices from 1968 onwards, in contrast is fully comparable in all the countries of the United Kingdom because its source is the Building Societies Mortgage Survey and the Survey of Mortgage Lending which collect their information from house purchase lenders that operate throughout the United Kingdom.

3. The tables presented here provide basic information about the numbers of dwellings and households, size of households and dwellings, and density of occupation; the age of the housing stock, types of dwellings, and amenities and services; new dwellings built and dwellings demolished; housing tenure; and house prices and the rents of council houses. Contrasts with England are highlighted, for instance the larger proportion of flats in the Scottish housing stock, the higher proportion of households in Scotland living in crowded conditions, the different mix of tenures, and until the 1980s high proportion of new dwellings built in Scotland that were for local authorities. Attention is also drawn to how the magnitude of these contrasts diminished from the 1970s onwards. To attempt to discuss the reasons for these contrasts and for their reduction would however be out of scope here.
II Dwellings and Households

4. The information presented here is drawn from census volumes. From 1861 onwards the census in Scotland was separate from that in England and Wales. The titles of published volumes from the Scottish census are omitted here, for brevity. In 1851 and earlier reports published were for Great Britain, though with Scottish chapters. There are several important points to be noted about the definition of households and dwellings.

5. The term "household" came into use in the 1951 census; in 1931 and earlier the term "family" was used. From 1861 onwards lodgers renting accommodation within a house were counted as separate families if they did not board with the "host" family (i.e. were not provided with meals). In 1901 and earlier residential institutions were included among "families". An indication of the resulting over-statement of the number of families in the ordinary sense is given by the number "houses" in 1911 and 1921 that were inhabited but not by private families, 2.9 thousand and 2.7 thousand. The number of "families" inhabiting them would have been similar, but was not tabulated, as in 1911, 1921, and 1931 families were not tabulated at all. At most the number of families in 1901 might have been inflated by about 3,000 institutions being included. The reasons for not tabulating families in 1911, 1921, and 1931 do not emerge from the reports on the censuses of those years. In 1951 the census Report stated (page lvii) that 1951 was the first time since 1901 that households were tabulated. A possible reason is that in 1911 and subsequently the number of rooms in houses was recorded. From the number of rooms in the house and the number of persons present in the house density of occupation could be measured. In 1901 and earlier density was measured from the number of rooms occupied by families and the number of persons in the families (paragraph 24 below and Table L.7). Density of occupation was the principal topic studied from census data on families. To analyse density in terms of families and dwellings may have appeared not necessary. A joint distribution of size of dwellings (in number of rooms) and size of household (number of persons) did not appear until 1951 when advances in data processing technology made possible something that could not be done by clerical means in 1911.

6. Numbers of dwellings in 19th century censuses are problematic, particularly before 1881. The total for 1841, according to the Preface to the 1841 census report (page 7) could not be compared with the total for 1831 "...owing to a misconception of directions on the part of many enumerators", which led to families being counted instead of houses. In 1861 Scottish census officials "...were, against their better convictions, forced to accept an erroneous definition of a house which had been adopted in 1851 and reimposed in 1861" (Census 1861, Report, page xxvii). This definition of a house was "a building either standing by itself or which is separated from others by built walls extending from the ground to the roof". It counted as one house a block of tenement flats; where a single structure had several entrances each with a stair onto which tenement flats opened, each entrance and stair and associated flats would count as a house. According to the 1871 census Report (page xxxi) this definition of a house "...was so indefinite that it could be interpreted to mean anything", hence "the return of the number of inhabited houses is valueless for any practical purpose". A different definition of a house was introduced in 1881: "a dwelling with a distinct outside entrance from a street, court, lane, road; (or) with a door opening directly onto a common stair". The second part of the definition applied to tenement blocks, where the stairs could be entered from the street. The effect of
this definition was substantially similar to the "structurally separate dwelling" introduced in England in 1921 (Part B, paragraph 4). Treating a tenement block as one “house” made much more difference to the total of dwellings in Scotland than did counting a block of flats as one “house” in England. There were however far fewer conversions of large houses into flats in Scotland than in England, so difficulties about whether converted flats were sufficiently separate to count as dwellings were much less of an issue in Scottish censuses.

7. Table L.1 shows numbers of dwellings, households (“families” before 1951); population; and population aged 20 and over as approximating to the adult population. Inhabited houses are shown separately from totals of all houses. Census reports concentrated on inhabited houses, with less interest taken in totals of houses including vacant. The number of vacant dwellings in 1881, 1891, and 1901 had to be taken from the 1921 census General Report (Table R). For 1951 the number of vacant dwellings and hence the total were taken from the 1961 Housing and Household Report (Part I, Table 8). Only the total of inhabited dwellings was published for 1951, which is presumably why the figure for dwellings in Scotland in 1951 in Table L.6(e) of Housing Statistics 2002, 2003, and 2004 is given as 1,375,000. Totals of dwellings (“houses”), and inhabited houses in 1871 and earlier are included for completeness only, in view of the caveats in the previous paragraph. In 1911 and subsequently the totals of inhabited houses refer to houses inhabited by private families, i.e. not including institutions. In 1911 and 1921 “houses” inhabited but not by private families are included in the totals of all dwellings for comparability with 1901 and earlier totals. Their number is in paragraph 5 above. In 1931 and subsequently, institutions were not counted as houses or dwellings at all. For the dwellings total in 1951 there is the same problem as in England and Wales (Part A, paragraph 7) of dwellings that are part of an institution not being counted (see Census 1961, Housing and Households Report Part I, page xi: “A particular example is the treatment of married quarters in defence establishments”). In England and Wales the Ministry of Housing and Local Government estimated the number of dwellings omitted at 141,000. No comparable figure for Scotland appears to exist. In pro-rata terms the difference would probably be some 10-15,000 to be added to the dwelling stock and households; but this is far too insecure to be taken into Table L.1. From 1961 to 2001 the official estimates of total dwellings are given; occupied dwellings present a difficulty in 1991 when subtracting the total of vacant (from the census) produces a total which appears low in relation to the number of households.

8. “Families” and “households” were discussed in paragraph 5 above. The reported figures for 1801 to 1831 are included in Table L.1. No totals of families were published in the 1841 and 1851 census reports. For 1861 to 1901 totals of families were reported, with analyses by number of rooms occupied (Table L.3) and numbers of persons (Table L.6). As mentioned above, “families” were not tabulated in 1911, 1921, and 1931. In 1951, 1961, and 1971 the totals of households are as tabulated in the census, with persons present. “Wholly absent” households in 1961 are not included, for comparability with the other years. The figures for 1981 and 1991 are official estimates (taken from Table 2 of Projections of Households in England to 2021) which include absent households (i.e. away from their usual residence at the time of the census). A similar estimate for 2001 had not been made at the time of writing, so the census total is taken.

9. The demographic context for housing in Scotland has been different from that in England, particularly since World War I. Between 1861 and 1911 the total population
in Scotland increased by 55 percent and the adult population by 67 percent, as compared with 80 percent and 97 percent in England and Wales. The difference was due to heavier out-migration from Scotland relative to population. From 1921 the contrast is greater. The total population of Scotland increased overall by 4 percent between 1921 and 2001, and the adult population by 29 percent. In England and Wales in the same period the total population increased by 38 percent and the adult population 65 percent (Table A.1). The difference is due primarily to migration, including the effect of net outward migration on the number of births. Net migration between Scotland and England has varied with economic conditions but for most of the time with a net balance outward. Comparatively small amounts of the inward migration from outside the United Kingdom have gone to Scotland. In consequence demographic pressure on housing has been less than in England.

III The Housing Stock: Type, Size, Age, and Services

10. In this section the types of dwelling that comprise the housing stock in Scotland, their size and age, and the proportion with and without the standard services and amenities are considered. Size is particularly important in view of the concern expressed historically about over-crowding in Scotland.

11. Types of dwelling. Information about different dwelling types was first collected in Scotland in 1961. No information was collected about types of dwelling in 1971. In 1981 enumerators were required to record on census forms the type of building in which the accommodation was located. In most instances that would be the type of accommodation, but not always; and no analysis of types of building was published in the census Housing and Households volume. In 1991 and 2001 analyses of types of dwelling were published, for the types of building recorded in 1981 but with extra detail to ascertain self containment. In more detail the information collected and published comprised:

In 1961, the number of (a) wholly residential permanent buildings with one dwelling; (b) partly residential permanent buildings with one dwelling; (c) permanent residential buildings with more than one dwelling; and (d) non-permanent dwellings

In 1991, detached, semi-detached, and terraced houses; purpose-built flats in residential buildings, purpose-built flats in commercial buildings, converted flats and flatlets, and non-self-contained accommodation that was not shared

In 2001, detached, semi-detached, and terraced houses and bungalows; flats, maisonettes, and apartments divided into in purpose built block or tenement, part of a converted house, and in a commercial building, and caravan or other mobile structure.

In 1961 no distinction was drawn between flats in purpose-built blocks and in converted houses, though in the light of information for subsequent years it was likely that converted flats were a small proportion of the total. In 1991 and 2001 this distinction was drawn, Table L.2 summarises the information available.

12. In 1961 51 percent of the dwelling stock in Scotland consisted of houses and 48 percent flats; in 2001 the proportions were 64 percent and 35 percent. To compare actual numbers of dwellings, allowance must be made for the figures for 1961.
including vacant dwellings. With these excluded, the net increase in the number of flats (other than in partly non-residential buildings) between 1961 and 2001 was some 25-30,000. Information is not available about how many of the 1,070,000 dwellings completed between 1961 and 2001 (Table L.9) were flats. But the changes in the mix of dwelling sizes in the stock (Table L.3) makes clear that substantial numbers of flats were demolished. Between 1961 and 2001 the contrast between Scotland and England in the proportion of flats in the housing stock diminished. The proportion in England and Wales in 1961 (Table C.5) was only 9 percent, compared with 48 percent in Scotland. In 2001 the proportion in England and Wales had risen to 18 percent while the proportion in Scotland fell to 35 percent.

13. Size of Dwellings. In Scotland the number of rooms occupied by each “family” was recorded in the census from 1861 onwards to 1901. In 1911, 1921, and 1931 “families” were not recorded in the census (paragraph 5 above); but dwellings were recorded, with the number of rooms and persons living there. The number of rooms in inhabited dwellings was recorded in 1951, 1961, and 1971; and in occupied “household spaces” in 1981, 1991, and 2001. Rooms in occupied household spaces was in effect the same concept as employed in 1861 to 1901; but in 1981, 1991, and 2001 the proportion of households that shared a dwelling was so small that there was very little difference between the numbers of rooms in household spaces and the number of rooms in dwellings. In 1901 and earlier however a higher proportion of households shared (see the number of “families” and inhabited dwellings in Table L.1). Subject to the proviso about sharing, the mix of sizes of occupations and dwellings in Scotland can be shown from 1861 onwards, in contrast to England and Wales where information about numbers of rooms occupied was first collected in full in 1911. Table L.3 shows numbers of rooms occupied by households in 1861 to 1901, and numbers of rooms in dwellings (or household spaces) from 1911. In 1901 and earlier, “families” included persons resident in institutions. The number of houses inhabited but not by private families in 1911 and 1921 (paragraph 5 above) indicates that the number of “families” in 1901 and earlier with large numbers of rooms was only slightly affected by institutions.

14. More important changes in definition were in when kitchens should be counted as rooms. In 1961 and earlier, kitchens were counted as rooms if meals were eaten there, but in 1971 kitchens were to count if more than six feet (subsequently two metres) wide. In 1981 the wording of the reference to rooms where cooking was done in the Scottish census was changed again. The change was too complex to summarise here, and is described on pages xvii and xviii of the 1981 Census Housing and Households Report. In 1991 the rule adopted in 1971 about when kitchens should count as rooms was reinstated, and it was the same in 2001. In England and Wales an official estimate was made of the distribution of numbers of rooms on both bases (see Table C.9). A similar estimate appears not to have been made for Scotland. In the absence of an official estimate, and unofficial estimate was made by the author from material in he 1971 housing report. This included (Census 1971, Housing Report page xxvii) a distribution of the number of rooms in 1966 (from the Sample Census) of the distribution of numbers of rooms in household spaces according to the 1961 definition (kitchens to count as rooms if meals were eaten there) and what was termed the “main” definitions, i.e. kitchens to count as rooms if more than six feet wide. Table S.41 shows the distributions of numbers of rooms on both bases.
15. To produce an estimate of the distribution of the number of rooms in household spaces in 1971 if the 1961 definition had been used, the percentage point differences in Table S.41 were multiplied by the total of occupied household spaces and added to or subtracted from the published number of household spaces in each size class. This estimate of the distribution of the number of rooms in 1971 if the 1961 definition applied has no official status and cannot be claimed to be accurate to the thousand to which it is shown in Table L.3. But it is probably sufficient as a guide to how much of the change between 1961 and 1971 in the published mix of dwelling sizes was genuine and how much the result of the change of definition.

16. There is no equally straightforward way to allow for the change of definition in 1981. In the 1981 Census Housing and Households Report (page xviii) there is a table showing for 394 addresses where the number of rooms in both 1971 and 1981 is known a cross-analysis of number of rooms in 1971 by number of rooms in 1981. This is very small. Given that the definition of a room in 1991 was the same as in 1971, the best that can be done is to ignore 1981 when looking at the change through time in the mix of numbers of rooms.

17. The changes in the mix of numbers of rooms shown in Table L.3 are very large. The proportion and number of “families” that lived in only one room or two in the 19th century was very high. In 1861 72 percent of households lived in only one room or two, and in 1901 58 percent did so; 76 percent lived in three rooms or less. In 1911 74 percent of inhabited dwellings had three rooms or fewer. This is not directly comparable with the proportion of families with three rooms or fewer, because some of the “families” in 1901 were sharing; how many is not known, but the difference of 40,000 between the number of inhabited dwellings and the number of families suggests that the number that shared is likely to have been in the range of 70-80,000. Of note is that as late as 1951 over 30 percent of occupied dwellings in Scotland consisted of only one room or two, and only 16 percent had five rooms or more. In the half century between 1951 and 2001 there were very large changes. With approximate allowance for the change in what counted as a room, there was a reduction of 215,000 (50 percent) in the number of one- and two-roomed dwellings; no overall net change in the number of dwellings with three rooms; and increases of respectively around 310,000 (just over 100 percent), 360,000 (350 percent), and 340,000 in dwellings with four, five, and six or more rooms.

18. In 1921, the first year for which there is census information about the size of dwellings in England and Wales (Table C.9), 17 percent of dwellings had three rooms or fewer, compared with 73 percent in Scotland. In 1951 the proportion in England and Wales was 16 percent as compared with 63 percent in Scotland; but by 2001 the
difference between the proportions of dwellings with three rooms or fewer in Scotland and in England and Wales had narrowed to 8 percentage points, with proportions of 20 percent in Scotland and 12 percent in England and Wales. The changes in the proportions of small dwellings and larger dwellings in Scotland appears to have been due to a higher proportion of new dwellings having four rooms or more, and demolition of smaller dwellings, mostly in tenement or apartment blocks. Conversions of two small flats into one larger flat are likely to have been fairly few. Particular mention is needed of three-room dwellings. Their number increased by 60,000 between 1921 and 1931, by 140,000 between 1931 and 1951, and by a further 180,000 between 1951 and 1971. During these times most new building was for public authorities (see Table L.7). The reduction of 160,000 three-bedroom dwellings between 1971 and 2001 is therefore likely to have been the consequence of demolition of apartment blocks belonging to public authorities, many of them built in the inter-war years and in the post-war decade. Historically, the high proportion of small dwellings in the housing stock was a major reason why overcrowding in Scottish housing was so severe (paragraphs 23-25 below and Table L.7 and L.8).

19. *Age of Dwellings*. Estimates of the age distribution of the housing stock in Scotland at the end of 1973 were published in K. M. Riley, 'The Age of the Housing Stock in Great Britain', *Urban Studies*, 1973. They were part of an estimate for Great Britain as a whole. In the article estimates were given of dwellings built before 1871, in 1871-90, 1891-1918, 1919-44, and 1945 and after. In Table L.4 the first three groups are combined into a single pre-1919 group, effectively pre-World War I because the information appears rather thin for a finer division. There are no year-by-year estimates of numbers of houses built in Scotland before 1919, and hence no source for estimates of new dwellings built and dwellings demolished between censuses. After 1919 the number of dwellings completed is known, of course. Miss Riley's work was the basis of a model used by the Department of the Environment for estimating the age distribution of the housing stock in subsequent years. These distributions were published as a percentage of a total; the percentages for 1981 and 1991 were converted to actual numbers by the author. For 2002 the source is the Scottish House Condition Survey (SHCS) which published (Tables 2.5 and 2.6) percentage distributions separately for houses and flats. They were combined together by the author (Table L.4). The sample data from SHCS were grossed to the 2001 census total of occupied dwellings. The totals of dwellings in 1972, 1981, and 2001 included vacant dwellings.

20. The total of dwellings built before 1919 is likely to have been very close to the 1921 census total, 1,109,000 minus new dwellings built in 1920/21, 1,200 (Table L.9). In round terms, with allowance for a small number of demolitions in the war years, the figure can be put at about 1,100,000. Dwellings built in 1919 to 1944 totalled 372,000 (Table L.7). About five-sixths of dwellings built in 1919-44 were still standing in 2002; but only 40-45 percent of the pre-1919 stock. Some 250,000 dwellings were demolished under slum clearance and related powers in 1955 to 1971 (Table L.10); if most were built before 1919 (as is likely), that leaves 220-230,000 dwellings demolished before World War II, during the war, and between the end of the war and 1955; and some 150,000 pre-1919 dwellings between 1972 and 2002 (the figure of 448,000 in Table L.4 does not include vacant dwellings) of which about 100,000 can be accounted for arithmetically by slum clearance demolitions.

21. *Services and Amenities*. Services in dwellings were first included among census topics in 1951. Households were asked whether they had exclusive use, shared use, or
no use of: a piped water supply; cooking stove; fixed bath or shower; and flush toilet (not necessarily inside the dwelling). A piped water supply became so close to universal that it was not asked about in subsequent censuses. In 1961 sole use, shared use, or no use of a hot water supply was added to the questions about a bath and WC; and in 1971 a distinction was drawn between flush toilets inside and outside the dwelling. In 1981 respondents were asked whether their household had exclusive use, shared use, or no use of a fixed bath or shower and a WC inside the dwelling. Unlike in 1971, respondents without the use of a WC inside the dwelling were not asked whether they had sole use, shared use, or no use of an outside WC. In 1991 the same questions as in 1981 were asked about a bath or shower and about an inside WC, but additionally respondents were asked whether their dwelling had central heating. In 2001 information about the presence of central heating was collected. But about use of a bath and an inside WC only the proportion of households without sole use of bath was published.

22. Table L.5 shows that the reduction in the number of households that shared a dwelling had gone so far by 1981 that only very small numbers of households had shared use of a fixed bath or WC that subsequently they were combined in the published tables with households with no use of them. By 1981 a fixed bath or shower and WC inside the dwelling had become almost universal. The proportion of households with use of a fixed bath or shower rose from 57 percent in 1951 to 98 percent in 1981. Central heating came later, but the proportion of households with at least some central heating rose from 78 percent in 1991 to 93 percent in 2001.

IV Size of Households, Density of Occupation, and Crowding

23. Density of occupation, and specifically overcrowding, has historically been an extremely important issue in Scottish housing. It was the principal focus of the Report of the Royal Commission on the Housing of the Industrial Population of Scotland (Parliamentary Papers 1917, Vol. XIV). The Commission was appointed in 1912 and reported in 1917. It painted a grim picture of overcrowding. It took as its measure of overcrowding more than three persons per room; by that standard the 1911 census showed 138,374 houses to be overcrowded, with 283,564 persons to be rehoused if the number of persons per room was to be brought down to three or less. Crowding was partly the consequence of the high proportion on small dwellings and partly the size of households. The number of persons in each "family" was recorded in each census from 1861 to 1901, and in each household from 1951 to 2001. These size distributions are shown in Table L.6. As noted in paragraph 13 above, "families" in 1901 included institutions, which led to an over-statement of the number of large "families", but only by a small amount. Table L.6 shows there to have been little change in the distribution of families by size between 1861 and 1901. Between 1901 and 1951 there was an increase in the proportion of small households and reduction of large households; but the changes between 1951 and 2001 were much larger. In 1951 35 percent of households in Scotland comprised one person or two, but in 2001 66 percent. At the other end of the distribution, in 1951 11.4 percent of households had six members or more, but in 2001 1.3 percent. The proportion of large households in 1951 was higher than in England and Wales (7.8 percent – Table A.8), but in 2001 lower (2.0 percent).
24. Historically, density of occupation was measured in Scotland in terms of numbers of persons to living at densities of over two, over three, and over four persons per room. The number of households with more than two persons per room was first mentioned in the 1951 census. From 1961 onwards densities were reported in terms of numbers of households with one person per room or less, etc., as in England and Wales. Table L.7 shows an analysis of persons per room from 1861 to 1951, taken from the 1951 Census General Report, Table 49. All persons living at densities of two persons or less were grouped together. In England and Wales a density of more than two persons per room was found to equate to statutory overcrowding (Part D, paragraph 4 and 5). If that held true in Scotland as well, then 57 percent of the population in 1861 lived in what in the 1930s would be defined by law as overcrowded housing, and in 1911 still 45 percent. As late as 1951 the proportion was still 15 percent.

25. An analysis of density in terms of households with more than specified numbers of persons per room can first be made for 1951, from the published table (General Report, Table 57) of numbers of persons in households by numbers of rooms. No table in this form was published for earlier censuses. The calculation from it by the author of numbers of households analysed by persons per room is approximate only, and has no official status. It is however useful as a link between measures of density in terms of numbers of persons living at different numbers of persons per room in 1951 and earlier, and households living at different numbers of persons per room from 1961 onwards. From 1961 census reports published numbers of households at different densities, with over 1.5 persons per room at the upper range. Households according to numbers of persons per room are in Table L.8. It shows just over 9 percent of all households in 1951 as having more than two persons per room as compared with 15 percent of persons living at this density. In 1951 26 percent of households had more than 1.5 persons per room; in 1961 13 percent, and in 2001 only 0.6 percent. The proportion of households in England and Wales with more than 1.5 persons per room (Table D.5) was 5 percent in 1951, 2.8 percent in 1961, and 0.6 percent in 2001. The proportion of households with more than 1.5 persons per room was five times as high in Scotland as in England and Wales in 1951 but equal in 2001.

V New Dwellings Built and Dwellings Demolished

26. Official figures for the number of new dwellings built in Scotland began with 1920/21. No estimates for the years before 1914 are known. In her estimates of the age of the housing stock (see paragraph 19) K. M. Riley used the annual average net increase in the dwelling stock between censuses, and an assumption about losses. The official figures for completions included an estimate for building for private owners without subsidy in 1920/21, 1921/22, and 1922/23. An annual series from 1923/24 to 2001 is in Table L.9. The annual figures published in the pre-war Statistical Abstract of the United Kingdom were for financial years. When publication resumed after the war in the form of the Annual Abstract of Statistics 1935-1946, calendar years were used. There is therefore a small discontinuity between 1934/35 and 1935.

27. The first published figures for dwellings demolished through slum clearance are for 1955. The demolition included in the annual totals in Total L.10 took place under several statutory powers. They are termed "slum clearance" because they were
tabulated under that heading in *Housing Statistics Great Britain* and then *Housing and Construction Statistics*.

28. An indication of demolitions from all causes, not just slum clearance, can be derived by comparing the net increase in the dwelling stock between the 1921, 1931, 1951, and 1961 censuses (Table L.1) and new building (Table L.9). For part of the 1951-61 decade slum clearance demolitions can be included. Table S.42 shows this comparison.

**Table S.42 New Dwellings Built Compared With Net Increase in the Stock of Dwellings Between Censuses 1921-1961**

<table>
<thead>
<tr>
<th></th>
<th>1921-1931</th>
<th>1931-1951</th>
<th>1951-1961</th>
</tr>
</thead>
<tbody>
<tr>
<td>New building (Table L.9)</td>
<td>139</td>
<td>356</td>
<td>319</td>
</tr>
<tr>
<td>Net increase in dwellings (Table L.1)</td>
<td>88</td>
<td>227</td>
<td>203</td>
</tr>
<tr>
<td>Slum clearance (1955-60, Table L.10)</td>
<td>...</td>
<td>...</td>
<td>74</td>
</tr>
</tbody>
</table>

Source: Calculated from Tables L.1, L.9, and L.10.

29. A calculation by difference as in Table S.42 accumulates errors and omissions, but Table S.41 nevertheless provides a reasonable guide to the components of change in the housing stock. The “difference” in 1931-51 includes dwellings lost through enemy action, though no figure for the numbers is to hand. Table L.3 shows there to have been a reduction of 15,000 in the number of dwellings with one room or two between 1921 and 1931; 100,000 between 1931 and 1951; and 77,000 between 1951 and 1961. The reduction in the number of small dwellings was in all probability due to demolitions rather than two-into-one conversions (paragraph 18 above).

**VI Housing Tenure**

30. The tenure of new dwellings built in Scotland since the beginning of the 1920s is shown in Table L.9. Its distinctive feature until nearly the end of the 1970s is the high proportion of dwellings built for public authorities, i.e. local authorities, the Scottish Special Housing Association (SSHA) and New Towns. SSHA is counted as a public authority, not as a housing association, because it was a statutory body which worked closely with local authorities; in published official tables (for instance in *Housing Statistics Great Britain* and *Housing and Construction Statistics*) it was always combined with local authorities and New Towns, as was its successor-in-title, Scottish Homes.

31. The Royal Commission on Housing in Scotland (see paragraph 23 above for the citation) recommended in 1917 that after the war “... for a period of fourteen years, with an opportunity for revision at the end of seven years, the State in assuming full responsibility for housing should operate through local authorities and place on them the responsibility for housing” (paragraph 2242 of the Commission’s report). The Royal Commission took this view because it considered that the rent-paying capacity of large numbers of poorer households was too low to afford rents that would give a return sufficient to attract private investment to provide dwellings of adequate size and standard. The post-1918 and inter-war legislation on housing subsidies did not amount to the State taking full responsibility for housing; but local authorities did build large numbers of dwellings. In 1920/21 to 1940 some 240,000 dwellings were
completed for local authorities and SSHA, two-thirds of an overall total just under 360,000 houses and flats built in all tenures. Before World War I local authorities provided 3,554 houses, nearly all in connection with slum clearance (Royal Commission’s Report, paragraph 1986). At mid-1939 Scottish local authorities had built about 225,000 houses, as compared with 1,160,000 in England and Wales. Scotland did not have a private enterprise housing boom in the 1930s: instead there was a high level of building of local authorities, 148,000 in 1930/31 to 1939.

32. In the years immediately following World War II, most new dwellings in Scotland were built for local authorities and New Towns, as in England and Wales. But when restrictions on new building for private owners were relaxed in 1953 and withdrawn the following year, Table L.9 shows there to have been no significant revival of new building for the private sector. From 1953 to 1960 the number of dwellings completed year by year for private owners averaged only 4,000. In the same period dwellings built for public authorities averaged 28,000 a year. The public sector preponderance continued in the 1960s and early 1970s. In 1961-71 completions for private owners averaged 8,000 a year, but for public authorities 28,000. Between the end of the war and 1970 nearly 640,000 permanent dwellings were built for public authorities in Scotland, as compared with only 85,000 for private owners.

33. In the 1970s there was a transition, with building for private owners gradually rising, from 11,700 a year in 1972 and 1973 to 14,800 a year in 1978 and 1979, but a steep decline in building for public authorities, from 18,500 a year in 1972 and 1973 to 8,900 a year in 1978 and 1979. The decline in building for public authorities continued in the 1980s and 1990s, to virtually nothing at the end of the 1990s. The mix of tenures of new dwellings built in Scotland from the end of the 1970s changed in much the same way as in England, with a decline in new building for public authorities relative to building for private owners, and then a shift from building for public authorities to building for housing associations (“Registered Social Landlords” from 1996). The proportion of dwellings completed in Scotland in 1990-2001 that were for private owners was 81 percent, almost identical with the proportion in England in the same period, 83 percent. Before the end of the 1980s building of houses for housing associations was on only a small scale in Scotland. Before 1961 the number of dwellings built for housing associations year by year was combined in official figures with building for government departments; for the whole period from 1945 to 1960 the total was only 1,561 (Housing Statistics Great Britain No. 6, Table VIII). Just under 7,000 were built in the 1960s and 1970s, and 14,000 in the 1980s. The shift from building for local authority to housing associations took place at the same time in Scotland as in England. The column in Table 2.5(c) of Housing Statistics 2002, 2003, 2004 headed ‘RSLs’ contains errors, in that before 1981 it includes dwellings built for New Towns and for SSHA. They are usually grouped with local authorities (paragraph 30), and did not approximate to registered social landlords.

34. At approximately the same time as new building for public authorities was falling away there were rising numbers of sales of dwellings to sitting tenants by local authorities, new towns, and the Scottish Special Housing Association (SSHA, subsequently Scottish Homes). Information is available about the number of sales year by year from 1973 onwards. Sales were few in the 1970s; but the Right to Buy legislation of 1980 led to a large increase in sales. The numbers of sales are in Table L.11. Between 1971 and 2001 census dates sales totalled just over 400,000. This is
equal to between 40 and 45 percent of the public sector stock of dwellings in 1971; some of the dwellings sold might have been built in the 1970s and 1980s, but it is fair to say that about two-fifths of the public authority stock housing stock was transferred to owner-occupation through sales to sitting tenants. In the 1990s and after the public authorities housing stock was further diminished through transfers to housing associations.

35. Estimates of the tenure of the housing stock in Scotland at census date from 1961 onwards are in Table L.12. The 1961 census was the first to include a question about housing tenure; no estimates are to hand of tenure in earlier years. Figures for 1971, 1981, 1991, and 2001 are official estimates. They are census-based, and include vacant dwellings and secondary residences. Published census totals are of the tenure of dwellings with persons present. There is no similar estimate for 1961, so the census figures for the tenure of households (with residents present) are used. Housing associations were not distinguished in the census until 1981. Estimates for 1971 and 1961 were therefore made by the author by working back from 1981 by subtraction of dwellings completed for housing associations (Table L.9 and paragraph 33 above). That procedure assumes that no significant numbers of dwellings belonging to housing associations were demolished, and that few dwellings were transferred to housing associations from private ownership. For 2001 the tenure of the dwelling stock is census-based but at the end of the year, not census date. “Private rented, etc.” includes occupied by virtue of employment, rented with job or business, and occupied rent free. An analysis of households renting rent free by category of landlord (Scotland’s Census 2001, Table UV92) showed substantial numbers (42,100 and 7,600 respectively) to be renting from local authorities and registered social landlords. These bodies do not provide rent free accommodation in the ordinary course of their work. The probable explanation is that many local authority and RSL tenants whose rent was met in full from Housing Benefit reported themselves as living rent free.

36. The tenure of households in 1961 to 2001 is shown in Table L.13. The same corrections for probable mis-classification of local authority and housing association tenants in 2001 are made as in Table L.12.

37. Dwellings and households show the same picture of changes in the mix of tenures. In terms of proportions there is little difference between the tenure of dwellings and households. The tenure of households is the more firmly based, because the tenure of dwellings has to be estimated. There can be a genuine difference between the proportion of occupied dwellings that are rented from private landlords and the proportion of households that rent from private landlords owing to sharing. If an owner-occupier lets off part of his house to a tenant, for example, an owner-occupier and a tenant live there, but the house is owner-occupied; and if a house is let in rooms to three households, there are three private sector tenant households but only one private rented sector dwelling. The proportion of sharing households in Scotland has been too low in recent years for any national difference to be made in the way, however. In 1971 the proportion of dwellings rented from private landlords, etc., is shown in Table L.12 and 16.4 percent; the proportion of households that were private rented sector tenants (taken directly from the census) is shown in Table L.13 as 17.2 percent. In 2001 of the corresponding proportions were 7.6 percent and 8.0 percent. No explanation of the reasons for the difference between the official estimate of 53,000 housing association dwellings in 1991 (Table L.12) and the census figure of 62,000 households is to hand.
38. The most noteworthy change in the mix of tenures has been the increase in the proportion of households that are owner-occupiers, from 25 percent of all households in 1961 to between 62 and 63 percent in 2001. The proportion of dwellings owner-occupied in 1971 is estimated at 31 percent. The increase in the owner-occupied stock came from three sources: (i) the increase in the proportion of new dwellings built for private owners (paragraph 33 above); (ii) sales to sitting tenants by local authorities and other public bodies; and (iii) sales for owner-occupation by private landlords. Of these (i) and (ii) are in Tables L.9 and L.10; (iii) is inferred by comparing the net increase in owner-occupied dwellings between 1961 and 1971 (Table L.12) with new building for private owners. This comparison is only approximate, owing to vacant dwellings being apportioned by tenure in 1971 but not in 1961; but it suggests about 70,000 dwellings sold by private landlords for owner-occupation in the 1961-71 decade. A similar comparison for 1971-81 suggests that there were only small numbers of such sales, and that the growth of the owner-occupied stock came primarily from new building. Overall, some two-fifths of the net increase in owner-occupied dwellings between 1971 and 2001 came from sales by public authorities to sitting tenants. This rise in the proportion of owner-occupiers narrowed the difference between the mix of tenures in Scotland and in England and Wales, as Table S.43 shows.

### Table S.43 Tenure of Households in Scotland and in England and Wales 1961-2001

<table>
<thead>
<tr>
<th></th>
<th>Scotland</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Owner-occupied</td>
<td>LAs, HAs, etc.</td>
<td>Private rented etc.</td>
<td>Owner-occupied</td>
<td>LAs, HAs, etc.</td>
</tr>
<tr>
<td>1961</td>
<td>25</td>
<td>43</td>
<td>31</td>
<td>43</td>
<td>24</td>
</tr>
<tr>
<td>1971</td>
<td>29</td>
<td>55</td>
<td>16</td>
<td>51</td>
<td>29</td>
</tr>
<tr>
<td>1981</td>
<td>35</td>
<td>56</td>
<td>9</td>
<td>58</td>
<td>31</td>
</tr>
<tr>
<td>1991</td>
<td>52</td>
<td>41</td>
<td>7</td>
<td>68</td>
<td>23</td>
</tr>
<tr>
<td>2001</td>
<td>63</td>
<td>29</td>
<td>8</td>
<td>69</td>
<td>20</td>
</tr>
</tbody>
</table>


39. The difference between the tenures in Scotland and England widened between 1961 and 1981, with the increase in the proportion of owner-occupiers in Scotland being smaller and the increase in the proportion of tenants of public authorities and housing associations larger. In 1981-91 and 1991-2002, in contrast, the increase in the proportion of owner-occupiers was substantially greater in Scotland. Between 1991 and 2001 the proportion of households in England and Wales that were owner-occupiers rose by only 1 percentage point (but by 1.1 million in absolute terms); in Scotland in contrast the proportion of owner-occupiers rose by 11 percentage points (0.3 million). In the 1990s the proportion of new dwellings completed that were for private owners in Scotland was similar to that in England. But whereas in England the number of dwellings bought by sitting tenants fell away sharply in the early 1990s, in Scotland Right-to-Buy sales continued to run at high levels (Table L.11).

40. A comparison is made in Table L.14 of housing tenure in Scotland and England and Wales according to the age of the household reference person. The source tables comprised persons aged 16-74; the tenure of households with household reference persons aged 75 and over were derived from totals for all ages by subtraction. The Scottish figures have been modified to take account of local authority and "other
social rented” tenants mis-classified as rent-free (see paragraph 35). In Scotland
council tenants returned as rent-free were 1.9 percent of all households and “other
social rented” 0.3 percent. In England and Wales the proportions were 0.8 and 0.2
percent respectively. For Scotland analyses of households living rent free according
to landlord category have been published for characteristics that include age (Table
L.14) and socio-economic classification (Table L.15). Corresponding information is
not available for England and Wales, so in Tables L.14 and L.15 the tenure
proportions are not corrected for the mis-classification. For Scotland the mis-
classification has been corrected. Because the proportion of households mis-classified
in England and Wales is so low, however, it is unlikely that the comparison with
Scotland is seriously distorted. The mis-classification does not affect the proportions
of owner-occupiers, which are compared in Table S.44.

Table S.44 Proportions of Households That Were Owner-Occupiers in 2001 by Age of Household
Reference Person in Scotland and in England and Wales

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Scotland</th>
<th>England and Wales</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25</td>
<td>28.2</td>
<td>25.2</td>
<td>+3.0</td>
</tr>
<tr>
<td>25-34</td>
<td>57.7</td>
<td>58.1</td>
<td>-0.4</td>
</tr>
<tr>
<td>35-44</td>
<td>67.0</td>
<td>71.3</td>
<td>-4.3</td>
</tr>
<tr>
<td>45-54</td>
<td>71.3</td>
<td>77.7</td>
<td>-6.4</td>
</tr>
<tr>
<td>55-59/64</td>
<td>70.0</td>
<td>78.7</td>
<td>-8.7</td>
</tr>
<tr>
<td>60/65-74</td>
<td>62.8</td>
<td>73.2</td>
<td>-10.4</td>
</tr>
<tr>
<td>75 and over</td>
<td>50.4</td>
<td>61.7</td>
<td>-10.3</td>
</tr>
<tr>
<td>All ages</td>
<td>62.6</td>
<td>68.9</td>
<td>-6.3</td>
</tr>
</tbody>
</table>

Source: Calculated from Table L.14.

41. The difference between the proportions of owner-occupiers in Scotland and in
England and Wales increased with age, which implies that with the passage of time
the difference overall is likely to become gradually smaller.

42. A further way in which differences in the mix of housing tenures between
Scotland and England and Wales can be seen to have narrowed is the relationship of
housing tenure to occupation. Census tables CAS046 (Scotland) and SO46 (England
and Wales) for 2001 analyse the housing tenure of households with reference persons
aged 16-74 according to the reference person’s “National Statistics Socio-economic
Classification”. This classification was newly developed for the 2001 census and
replaced the former Socio-economic Group (SEG) and Registrar-General’s Social
Class classification. In the tables referred to, the classification is governed by work
done in the week before the census. Total L.15 shows the proportions of household
reference persons in each category in the four tenures distinguished; owned, rented
from council, other social rented, and private rented and living rent-free. As was
mentioned above (paragraph 40), the proportions “renting from council” and “other
social rented” in England and Wales are slightly under-stated due to mis-classification
of some local authority and housing association tenants as living rent-free. But it is
highly unlikely that the comparison is seriously distorted.

43. Table L.15 shows that among households in managerial and professional
occupations, intermediate occupations, and small employers and people working on
their own account there was no material difference between Scotland and England and

381
Wales in the proportions that were owner-occupiers. The proportions in the private rented sector (including rent free) were higher in England (by an amount too large to be due to mis-classification). Among households in lower supervisory and technical occupations there was more of a difference, but not a large one. It is among households whose “reference persons” were in semi-routine and routine occupations that the differences in the mix of tenures are most pronounced, with a much higher proportion in Scotland renting from local authorities, balanced mainly by lower proportions of owner-occupiers but also to a degree lower proportions in the private rented sector.

VII House Prices

44. Information about house prices in Scotland is given in Table I.10 in Part I in the form of ratios of average house prices in Scotland year by year to the average for the United Kingdom. The same data sources (the Building Societies Mortgage Survey and the Survey of Mortgage Lending) were used by the Department of the Environment and its successors-in-title to construct mix-adjusted house price indexes for the United Kingdom, Wales, Scotland, Northern Ireland, and the regions of England. The indexes for Scotland are linked together to form a continuous series from 1969 to 2002. This index is shown in Table L.15. For comparability with the corresponding part of the house price index for the United Kingdom it is on base 1970 = 100. A constant prices version of the index is also shown. Like the index for the United Kingdom it is revalued to constant prices by the indexes of the general price level in Table M.12. This procedure assumes that the rate of rise of the general price level in Scotland was the same as in the United Kingdom as a whole. That might perhaps be contested; but there is no information on which a different assumption could be based. Comparison of the Scottish house price index in Table L.15 with that for the United Kingdom as a whole (Table I.8) shows that the average rate of increase in house prices in real terms over the 33 year period was slower in Scotland than in the United Kingdom as a whole, 1.9 percent a year as compared with 3.3 percent. The course of house prices in Scotland has been different also in the shorter term, with distinctly smaller cyclical ups and downs than in the UK as a whole. The boom in the mid to late 1980s was much smaller; and when house prices fell in nominal terms in England in the early 1990s, house prices in Scotland continued to rise in real terms, not just in nominal (i.e. cash) terms. A suggestion was this showed that the Scottish housing market had become to a significant degree independent of the housing market in England.

45. Scotland’s place in the house price geography of Great Britain changed during the period covered by Table L.15, the end of the 1960s to 2002. At the start of the period house prices were highest in London and the South East and broadly speaking declined with distance from London until the Scottish border was reached. There was then an increase of some 20-25 percent in the average prices, as shown in Table L.16, which compares average prices of houses in Scotland with the average for the North of England, which for this purpose comprises the North West, North East, and Yorkshire and Humberside regions (East and West Riding before 1974). The average prices do not necessarily refer to the same mix of types, sizes, and ages of dwellings, so the comparison is approximate only. The differences were noted at the time, and the comparatively small size of the owner-occupied housing stock in Scotland (Table L.12) was sometimes considered to be an important reason. As Table L.16 shows,
Scottish house prices fell back relative to the North of England in the 1980s and the early 1990s. In view of how approximate is the comparison, year to year changes signify little, but the broad picture is clear. That the falling back of average house prices relative to the North of England occurred at a time when the proportion of new house building in Scotland that was for private owners rose fast (Table L.9) as did the stock of owner-occupied dwellings (and hence second-hand dwellings for sale) could well be significant.

VIII Rents

46. Information about the rents of houses owned by Scottish local authorities was collected by the Scottish Office in 1938, 1949, and each year from 1953 onwards. Until 1957 rates on domestic property were payable by the owner as well as the occupier. The average rents returned by local authorities in 1938, 1949, and 1953 to 1956 included owners’ rates as well as rent proper, though not occupiers’ rates. Owners’ rates were abolished by the Rating and Valuation (Scotland) Act 1957. The White Paper Rents of House of Local Authorities in Scotland 1960 (Cmd 1283) gave average rents in 1938, 1953, 1954, and 1955 including owners’ rates, and in 1956 including and excluding owners’ rates. In that year the average rent including owners’ rates was 10s. 3d. a week, and exclusive of owners’ rates (i.e. what the tenant actually paid) 5s. 9d. The average rents including owners’ rates in 1938 and 1953 were given as 7s. 3d. and 10s. 2d. There is however no basis for assuming that owners’ rates in 1938 and 1953 were the same in proportion to rent paid by the tenant as in 1956, so the time series for Scottish local authority rents has to start with 1956. From then until 1976 average rents are taken from returns of rents published annually as White Papers. From 1976 to 1986 the source used was Scottish Housing Statistics, quarterly and then annual; and from 1987 onwards the “Key Financial Indicators” series in the quarterly Housing Trends in Scotland in the Scottish Office/Scottish Executive’s Statistical Bulletin (Housing Series). From 1966 onwards the average rents were derived from financial year standard rent income (before any rebates) divided by the mean of housing stock totals at the beginning and the end of the year. For continuity and ease of comparison with England and Wales annual totals are converted in Table L.18 to weekly equivalents by division by 52. Constant price equivalents are shown in the table, at 1990 money values for comparability with the amounts for England and Wales in Table H.8.

47. Table L.18 shows how very low were Scottish local authority rents in the 1950s and early 1960s. Low incomes and consequent inability to afford the rents of adequate housing were the basis of the recommendation by the Royal Commission on Housing in Scotland (paragraph 31 above) that housing should be provided by local authorities with State funding. That was the basis for setting of rents at low levels in the inter-war years, which carried through into the 1950s. The rents that resulted were much lower than in England. Table S.45 compares average rents in Scotland with rents in England and Wales in selected years. In the 1980s and onwards the average rents are for a shifting mix of dwellings owing to Right to Buy sales.
Table S.45 Average Local Authority Rents in Scotland and in England and Wales

<table>
<thead>
<tr>
<th>Year</th>
<th>Scotland</th>
<th>England and Wales</th>
<th>(A) as percentage of (B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1957</td>
<td>6s.11d.</td>
<td>17s.6d.</td>
<td>40</td>
</tr>
<tr>
<td>1960</td>
<td>9s.1d.</td>
<td>21s.0d.</td>
<td>43</td>
</tr>
<tr>
<td>1965</td>
<td>16s.2d.</td>
<td>29s.0d.</td>
<td>54</td>
</tr>
<tr>
<td>1970</td>
<td>28s.7d.</td>
<td>£2.23</td>
<td>64</td>
</tr>
<tr>
<td>1973</td>
<td>£2.47</td>
<td>£3.70</td>
<td>67</td>
</tr>
<tr>
<td>1979</td>
<td>£4.92</td>
<td>£6.56</td>
<td>75</td>
</tr>
<tr>
<td>1983</td>
<td>£9.86</td>
<td>£13.97</td>
<td>71</td>
</tr>
<tr>
<td>1986</td>
<td>£12.99</td>
<td>£16.36</td>
<td>79</td>
</tr>
<tr>
<td>1989</td>
<td>£18.85</td>
<td>£20.70</td>
<td>91</td>
</tr>
<tr>
<td>1996</td>
<td>£31.11</td>
<td>£40.10</td>
<td>78</td>
</tr>
<tr>
<td>2001</td>
<td>£39.30</td>
<td>£47.72</td>
<td>82</td>
</tr>
</tbody>
</table>

Sources: Table L.18; and H.5, H.6, H.7.

48. In proportional terms the difference between average council rents in Scotland and England narrowed; but in absolute terms at constant money values (Tables L.18 and H.8) the difference was broadly constant over the four-and-a-half decades as a whole. The difference in 2001, £6.14 a week at 1990 prices) was little different from what it had been in 1957, £5.69. The profile through time of council rents in Scotland differed at times from England due to differences in the subsidy mechanisms and the detail of the way in which policies were implemented. But the overall thrust of policy on council rents in Scotland from the later 1950s onwards was similar to what it was in England and Wales, in contrast to the inter-war years, the 1940s and early 1950s when a distinctive policy of low rents was followed in Scotland.
<table>
<thead>
<tr>
<th>Year</th>
<th>Population (thousands)</th>
<th>Adult population</th>
<th>Families/households (thousands)</th>
<th>Inhabited/occupied dwellings (thousands)</th>
<th>All dwellings (thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1801</td>
<td>1,608</td>
<td>...</td>
<td>364</td>
<td>295</td>
<td>304</td>
</tr>
<tr>
<td>1811</td>
<td>1,806</td>
<td>...</td>
<td>402</td>
<td>304</td>
<td>315</td>
</tr>
<tr>
<td>1821</td>
<td>2,092</td>
<td>...</td>
<td>448</td>
<td>341</td>
<td>354</td>
</tr>
<tr>
<td>1831</td>
<td>2,364</td>
<td>...</td>
<td>502</td>
<td>369</td>
<td>382</td>
</tr>
<tr>
<td>1841</td>
<td>2,620</td>
<td>1,397</td>
<td>...</td>
<td>503</td>
<td>528 (a)</td>
</tr>
<tr>
<td>1851</td>
<td>2,889</td>
<td>1,560</td>
<td>...</td>
<td>370</td>
<td>382</td>
</tr>
<tr>
<td>1861</td>
<td>3,062</td>
<td>1,652</td>
<td>679</td>
<td>393</td>
<td>406</td>
</tr>
<tr>
<td>1871</td>
<td>3,360</td>
<td>1,792</td>
<td>741</td>
<td>412</td>
<td>431</td>
</tr>
<tr>
<td>1881</td>
<td>3,736</td>
<td>1,992</td>
<td>813</td>
<td>739</td>
<td>802 (b)</td>
</tr>
<tr>
<td>1891</td>
<td>4,026</td>
<td>2,175</td>
<td>876</td>
<td>818</td>
<td>869</td>
</tr>
<tr>
<td>1901</td>
<td>4,472</td>
<td>2,521</td>
<td>967</td>
<td>927</td>
<td>986</td>
</tr>
<tr>
<td>1911</td>
<td>4,761</td>
<td>2,762</td>
<td>...</td>
<td>1,011 (c)</td>
<td>1,102 (c)</td>
</tr>
<tr>
<td>1921</td>
<td>4,882</td>
<td>2,965</td>
<td>...</td>
<td>1,055 (c)</td>
<td>1,109 (c)</td>
</tr>
<tr>
<td>1931</td>
<td>4,843</td>
<td>3,099</td>
<td>...</td>
<td>1,147</td>
<td>1,197</td>
</tr>
<tr>
<td>1951</td>
<td>5,096</td>
<td>3,480</td>
<td>1,436</td>
<td>1,375 (d)</td>
<td>1,424 (d)</td>
</tr>
<tr>
<td>1961</td>
<td>5,179</td>
<td>3,466</td>
<td>1,568</td>
<td>1,585</td>
<td>1,627</td>
</tr>
<tr>
<td>1971</td>
<td>5,236</td>
<td>3,487</td>
<td>1,686</td>
<td>1,717</td>
<td>1,809</td>
</tr>
<tr>
<td>1981</td>
<td>5,180</td>
<td>3,622</td>
<td>1,854</td>
<td>1,864 (e,f)</td>
<td>1,959</td>
</tr>
<tr>
<td>1991</td>
<td>5,083</td>
<td>3,789</td>
<td>2,052</td>
<td>2,009 (f)</td>
<td>2,145</td>
</tr>
<tr>
<td>2001</td>
<td>5,062</td>
<td>3,838</td>
<td>2,192</td>
<td>2,190 (f)</td>
<td>2,307</td>
</tr>
</tbody>
</table>

Notes:
(a) See paragraph 6 for explanation.
(b) 739,000 inhabited houses plus 62,500 vacant dwellings from the census preliminary report. The figure of 792,000 in Table 1.6(e) of Housing Statistics 2002, 2003, and 2004 appears to be in error.
(c) Totals of dwellings include, but inhabited dwellings exclude, houses inhabited but not by private families.
(d) Under-stated owing to omission of Services married quarters and other accommodation within the boundaries of institutions (see paragraph 7).
(e) Occupied household spaces with usual residents present; occupied household spaces with all occupiers absent; and household spaces enumerated but no usual residents.
(f) Does not include occupied dwellings used as second homes, holiday accommodation, etc.

Sources: See text (paragraphs 5-8).
Table L.2  Types of Dwelling 1961, 1991, and 2001

<table>
<thead>
<tr>
<th></th>
<th>Houses</th>
<th>Flats in Purpose-Built Blocks</th>
<th>Flats in Converted Houses</th>
<th>Flats in Partly Residential Buildings</th>
<th>Non-Permanent</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1961</td>
<td>828</td>
<td>779</td>
<td>16</td>
<td>4</td>
<td></td>
<td>1,627</td>
</tr>
<tr>
<td>1991</td>
<td>1,234</td>
<td>715</td>
<td>51</td>
<td>14</td>
<td>7</td>
<td>2,020</td>
</tr>
<tr>
<td>2001</td>
<td>1,406</td>
<td>719</td>
<td>47</td>
<td>14</td>
<td>5</td>
<td>2,191</td>
</tr>
</tbody>
</table>

Notes: The figures for 1961 include vacant dwellings; for 1991 and 2001 they are for occupied dwellings only.

<table>
<thead>
<tr>
<th>Year</th>
<th>One</th>
<th>Two</th>
<th>Three</th>
<th>Four</th>
<th>Five</th>
<th>Six</th>
<th>Seven or more</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1861</td>
<td>235</td>
<td>247</td>
<td>76</td>
<td>37</td>
<td>20</td>
<td>15</td>
<td>37</td>
<td>667</td>
</tr>
<tr>
<td>1871</td>
<td>239</td>
<td>275</td>
<td>93</td>
<td>44</td>
<td>24</td>
<td>18</td>
<td>47</td>
<td>739</td>
</tr>
<tr>
<td>1881</td>
<td>211</td>
<td>316</td>
<td>120</td>
<td>55</td>
<td>30</td>
<td>22</td>
<td>58</td>
<td>811</td>
</tr>
<tr>
<td>1891</td>
<td>194</td>
<td>342</td>
<td>143</td>
<td>66</td>
<td>36</td>
<td>26</td>
<td>68</td>
<td>874</td>
</tr>
<tr>
<td>1901</td>
<td>170</td>
<td>385</td>
<td>178</td>
<td>82</td>
<td>44</td>
<td>30</td>
<td>77</td>
<td>965</td>
</tr>
</tbody>
</table>

**Dwellings**

<table>
<thead>
<tr>
<th>Year</th>
<th>One</th>
<th>Two</th>
<th>Three</th>
<th>Four</th>
<th>Five</th>
<th>Six</th>
<th>Seven or more</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1911</td>
<td>130</td>
<td>409</td>
<td>205</td>
<td>95</td>
<td>55</td>
<td>36</td>
<td>80</td>
<td>1,011</td>
</tr>
<tr>
<td>1921</td>
<td>124</td>
<td>424</td>
<td>222</td>
<td>107</td>
<td>59</td>
<td>39</td>
<td>79</td>
<td>1,055</td>
</tr>
<tr>
<td>1931</td>
<td>110</td>
<td>423</td>
<td>285</td>
<td>136</td>
<td>71</td>
<td>42</td>
<td>80</td>
<td>1,147</td>
</tr>
<tr>
<td>1951</td>
<td>72</td>
<td>361</td>
<td>429</td>
<td>295</td>
<td>105</td>
<td>46</td>
<td>66</td>
<td>1,375</td>
</tr>
<tr>
<td>1961</td>
<td>50</td>
<td>306</td>
<td>561</td>
<td>414</td>
<td>142</td>
<td>51</td>
<td>61</td>
<td>1,585</td>
</tr>
<tr>
<td>1971</td>
<td>62</td>
<td>290</td>
<td>606</td>
<td>452</td>
<td>196</td>
<td>51</td>
<td>60</td>
<td>1,717</td>
</tr>
<tr>
<td></td>
<td>34</td>
<td>220</td>
<td>480</td>
<td>511</td>
<td>284</td>
<td>102</td>
<td>87</td>
<td>1,717</td>
</tr>
</tbody>
</table>

**Occupied Household Spaces**

<table>
<thead>
<tr>
<th>Year</th>
<th>One</th>
<th>Two</th>
<th>Three</th>
<th>Four</th>
<th>Five</th>
<th>Six</th>
<th>Seven or more</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1981</td>
<td>23</td>
<td>197</td>
<td>607</td>
<td>541</td>
<td>255</td>
<td>90</td>
<td>73</td>
<td>1,786</td>
</tr>
<tr>
<td>1991</td>
<td>19</td>
<td>143</td>
<td>359</td>
<td>598</td>
<td>506</td>
<td>219</td>
<td>178</td>
<td>2,020</td>
</tr>
<tr>
<td>2001</td>
<td>22</td>
<td>98</td>
<td>317</td>
<td>668</td>
<td>556</td>
<td>249</td>
<td>281</td>
<td>2,192</td>
</tr>
</tbody>
</table>
Table L.3  Continued

Note: (a) See paragraph 13. The upper row is an estimate of the distribution with the definition used in 1961 and earlier; the lower row is as enumerated.
Sources: “Families” from 1861 to 1901 and dwellings from 1911 to 1951 are from Census 1951, General Report, Table 47.
1971 from Census 1971, Housing Report, Table 8.
1981 from Census 1981, Housing and Household Report, Table 2.
1991 from Census 1991, Housing and Availability of Cars, Table 2.
2001 from Scotland’s Census 2001, Reference Volume, Table UV57.
Table L.4  Age of the Dwelling Stock in 1972-2002

<table>
<thead>
<tr>
<th></th>
<th>Built before 1919</th>
<th>1919-44</th>
<th>1945-and after</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1971</td>
<td>626</td>
<td>357</td>
<td>846</td>
<td>1,829</td>
</tr>
<tr>
<td>1981</td>
<td>556</td>
<td>347</td>
<td>1,056</td>
<td>1,959</td>
</tr>
<tr>
<td>1991</td>
<td>543</td>
<td>350</td>
<td>1,253</td>
<td>2,146</td>
</tr>
<tr>
<td>2002</td>
<td>448</td>
<td>310</td>
<td>1,434</td>
<td>2,192</td>
</tr>
</tbody>
</table>


Table L.5  Availability of Dwelling Services 1951-2001

<table>
<thead>
<tr>
<th></th>
<th>Sole Use</th>
<th>Shared Use</th>
<th>None</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1951</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed bath or shower</td>
<td>734</td>
<td>84</td>
<td>619</td>
<td>1,436</td>
</tr>
<tr>
<td>Flush toilet (WC)</td>
<td>943</td>
<td>416</td>
<td>79</td>
<td>1,436</td>
</tr>
<tr>
<td><strong>1961</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hot water supply</td>
<td>1,217</td>
<td>29</td>
<td>324</td>
<td>1,570</td>
</tr>
<tr>
<td>Fixed bath or shower</td>
<td>1,118</td>
<td>36</td>
<td>417</td>
<td>1,570</td>
</tr>
<tr>
<td>Flush toilet (WC)</td>
<td>1,296</td>
<td>232</td>
<td>41</td>
<td>1,570</td>
</tr>
<tr>
<td><strong>1971</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hot water supply</td>
<td>1,551</td>
<td>16</td>
<td>120</td>
<td>1,686</td>
</tr>
<tr>
<td>Fixed bath or shower</td>
<td>1,464</td>
<td>18</td>
<td>204</td>
<td>1,686</td>
</tr>
<tr>
<td>Inside flush toilet</td>
<td>1,563</td>
<td>26</td>
<td>96</td>
<td>1,686</td>
</tr>
<tr>
<td>Only outside toilet</td>
<td>23</td>
<td>60</td>
<td>13</td>
<td>96</td>
</tr>
<tr>
<td><strong>1981</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed bath or shower</td>
<td>1,739</td>
<td>6</td>
<td>41</td>
<td>1,786</td>
</tr>
<tr>
<td>Inside WC</td>
<td>1,762</td>
<td>5</td>
<td>19</td>
<td>1,786</td>
</tr>
<tr>
<td><strong>1991</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed bath or shower</td>
<td>2,009</td>
<td>11</td>
<td></td>
<td>2,020</td>
</tr>
<tr>
<td>Inside WC</td>
<td>2,013</td>
<td>7</td>
<td></td>
<td>2,020</td>
</tr>
<tr>
<td>Central heating</td>
<td>1,570</td>
<td>...</td>
<td>450</td>
<td>2,020</td>
</tr>
<tr>
<td><strong>2001</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sole use of fixed bath or shower and inside toilet</td>
<td>2,187</td>
<td>5</td>
<td></td>
<td>2,192</td>
</tr>
<tr>
<td>Central heating</td>
<td>2,035</td>
<td>...</td>
<td>157</td>
<td>2,192</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Year</th>
<th>One</th>
<th>Two</th>
<th>Three</th>
<th>Four</th>
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1971 from 1971 Census, *Housing*, Table 2.
2001 from *Scotland's Census 2001*, Reference Volume, Table T.22.
### Table L.7 Density of Occupation: Individuals 1861-1951

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Source: Census 1951, General Report, Table 49.

### Table L.8 Density of Occupation: Households 1951-2001

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Table L.9  New Dwellings Completed 1920/21-2001

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<th>Private owners</th>
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</tr>
<tr>
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<td>—</td>
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<td>—</td>
<td>17.8</td>
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<td>—</td>
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<td>—</td>
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<td>—</td>
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<td>—</td>
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<td>23.0</td>
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<tr>
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<td>5.5</td>
<td>—</td>
<td>17.9</td>
<td>23.5</td>
</tr>
</tbody>
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Table L.9  Continued.

Notes:  (a) Figures after the plus signs are for temporary houses.
(b) Less than 50, and so round to zero, not 0.1.
Sources:  1920/21 to 1934/35 from Statistical Abstract of the United Kingdom 1937, Table 33.
1935 to 1945 from Annual Abstract of Statistics 1938-46, Table 76.
Temporary dwellings from Annual Abstract of Statistics 1938-49, Table 92.
1946 to 1960 from Housing Statistics Great Britain No. 6, Table VIII.
1961 to 1968 from Housing Statistics Great Britain No. 6 and No. 20, Table 3.
1969 to 1976 from Housing and Construction Statistics 1969-1979, Table XX.
1992 to 2001 from Housing Statistics 2004, Table 2.5(e).

Table L.10 Dwellings Demolished Under Slum Clearance and Other Statutory Powers 1955-1991

<table>
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<th></th>
<th>(thousands)</th>
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</thead>
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<td>1955</td>
<td>10.5</td>
</tr>
<tr>
<td>1956</td>
<td>12.1</td>
</tr>
<tr>
<td>1957</td>
<td>12.2</td>
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<tr>
<td>1958</td>
<td>13.4</td>
</tr>
<tr>
<td>1959</td>
<td>13.4</td>
</tr>
<tr>
<td>1960</td>
<td>12.3</td>
</tr>
<tr>
<td>1961</td>
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<tr>
<td>1962</td>
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<td>1963</td>
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<tr>
<td>1964</td>
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<tr>
<td>1965</td>
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<td>1966</td>
<td>16.7</td>
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<td>1969</td>
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<td>1973</td>
<td>16.5</td>
</tr>
<tr>
<td>1974</td>
<td>11.6</td>
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Sources:  Housing Statistics Great Britain No. 6, Table 34.
Housing Statistics Great Britain No. 15, Table 37.
Housing and Construction Statistics 1969-1979, Table 91.
Housing and Construction Statistics, various issues, Table 8.2.
Table L.11 Sales of Dwellings to Sitting Tenants by Public Authorities (Local Authorities, New Towns, SSHA/Scottish Homes) 1973-2002

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
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<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
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<td>Sales (thousands)</td>
<td>2.7</td>
<td>0.7</td>
<td>0.4</td>
<td>0.4</td>
<td>0.4</td>
<td>0.7</td>
<td>1.4</td>
<td>6.5</td>
<td>11.2</td>
<td>15.1</td>
<td>18.3</td>
<td>17.2</td>
<td>14.0</td>
<td>19.0</td>
<td></td>
</tr>
</tbody>
</table>


Table L.12 Tenure of the Housing Stock in Scotland 1961-2001

<table>
<thead>
<tr>
<th>Year</th>
<th>Owner occupied</th>
<th>Local authority, new town, SSHA</th>
<th>Housing association (RSL)</th>
<th>Private rented, etc.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1961 (a)</td>
<td>395</td>
<td>660 (20)</td>
<td>494</td>
<td>1,570</td>
<td></td>
</tr>
<tr>
<td>1971</td>
<td>561</td>
<td>930 (22)</td>
<td>296</td>
<td>1,809</td>
<td></td>
</tr>
<tr>
<td>1981</td>
<td>691</td>
<td>1,085 28</td>
<td>171</td>
<td>1,975</td>
<td></td>
</tr>
<tr>
<td>1991 (b)</td>
<td>1,101</td>
<td>838 53</td>
<td>153</td>
<td>2,145</td>
<td></td>
</tr>
<tr>
<td>2001 (c)</td>
<td>1,468</td>
<td>535 144</td>
<td>176</td>
<td>2,323</td>
<td></td>
</tr>
</tbody>
</table>

Proportions (percent)

<table>
<thead>
<tr>
<th>Year</th>
<th>Owner occupied</th>
<th>Local authority, new town, SSHA</th>
<th>Housing association (RSL)</th>
<th>Private rented, etc.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1961</td>
<td>25.2</td>
<td>42.0 (1.3)</td>
<td>31.5</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>1971</td>
<td>31.0</td>
<td>51.4 (1.2)</td>
<td>16.4</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>1981</td>
<td>34.0</td>
<td>54.9 1.4</td>
<td>8.7</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>1991</td>
<td>51.3</td>
<td>39.1 2.5</td>
<td>7.1</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>2001</td>
<td>63.2</td>
<td>23.0 6.2</td>
<td>7.6</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Notes: (a) Households with residents present.  
(b) December. 
(c) In census tables termed “other social rented”.  
Sources: Census 1961, Housing Report, Table 19.  
*Housing and Construction Statistics* 1969-1979, Table 96.  
*Housing Statistics* 2004, Table 1.1.
Table L.13 Tenure of Households 1961-2001

<table>
<thead>
<tr>
<th></th>
<th>Owner occupied</th>
<th>Local authority, new town, SSHA</th>
<th>Housing association (HSL)</th>
<th>Private rented, etc.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Numbers (thousands)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1961</td>
<td>395</td>
<td>660</td>
<td>(20)</td>
<td>494</td>
<td>1,570</td>
</tr>
<tr>
<td>1971</td>
<td>496</td>
<td>900</td>
<td>(22)</td>
<td>268</td>
<td>1,686</td>
</tr>
<tr>
<td>1981 (a)</td>
<td>621</td>
<td>974</td>
<td>28</td>
<td>157</td>
<td>1,780</td>
</tr>
<tr>
<td>1991</td>
<td>1,053</td>
<td>766</td>
<td>62</td>
<td>139</td>
<td>2,020</td>
</tr>
<tr>
<td>2001</td>
<td>1,372</td>
<td>515</td>
<td>130 (b)</td>
<td>175</td>
<td>2,192</td>
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<tr>
<td><strong>Proportions (percent)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1961</td>
<td>25.2</td>
<td>42.0</td>
<td>(1.3)</td>
<td>31.5</td>
<td>100.0</td>
</tr>
<tr>
<td>1971</td>
<td>29.4</td>
<td>53.4</td>
<td>(1.3)</td>
<td>15.9</td>
<td>100.0</td>
</tr>
<tr>
<td>1981</td>
<td>34.9</td>
<td>54.7</td>
<td>1.6</td>
<td>8.8</td>
<td>100.0</td>
</tr>
<tr>
<td>1991</td>
<td>52.1</td>
<td>37.9</td>
<td>3.1</td>
<td>6.9</td>
<td>100.0</td>
</tr>
<tr>
<td>2001</td>
<td>62.6</td>
<td>23.5</td>
<td>5.9</td>
<td>8.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Notes: (a) Households with usual residents present, in permanent building.
       (b) Termined “other social rented” in census tables.
Sources: 1961 from Census 1961, Housing Report, Table 19.
         1971 from Census 1971, Housing and Households Part I, Table 7.
         2001 from Scotland’s census 2001 Reference Volume Tables CAS049 and UV92.

Table L.14 Tenure of Households by Age: Scotland and England and Wales in 2001

<table>
<thead>
<tr>
<th></th>
<th>Owner-occupied</th>
<th>Rented from council</th>
<th>Other social rented</th>
<th>Private rented and rent free</th>
<th>All tenures</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Scotland</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16-24</td>
<td>28.2</td>
<td>29.7</td>
<td>9.9</td>
<td>32.1</td>
<td>100.0</td>
</tr>
<tr>
<td>25-34</td>
<td>57.7</td>
<td>21.5</td>
<td>6.9</td>
<td>13.9</td>
<td>100.0</td>
</tr>
<tr>
<td>35-44</td>
<td>67.0</td>
<td>19.9</td>
<td>5.5</td>
<td>7.6</td>
<td>100.0</td>
</tr>
<tr>
<td>45-54</td>
<td>71.3</td>
<td>18.9</td>
<td>4.5</td>
<td>5.3</td>
<td>100.0</td>
</tr>
<tr>
<td>55-59/64</td>
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<td>20.9</td>
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<td>4.7</td>
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</tr>
<tr>
<td>60/65-74</td>
<td>62.8</td>
<td>27.8</td>
<td>5.6</td>
<td>3.8</td>
<td>100.0</td>
</tr>
<tr>
<td>75 and over</td>
<td>50.4</td>
<td>34.9</td>
<td>8.6</td>
<td>6.1</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>All ages</strong></td>
<td><strong>62.6</strong></td>
<td><strong>23.5</strong></td>
<td><strong>5.9</strong></td>
<td><strong>8.0</strong></td>
<td><strong>100.0</strong></td>
</tr>
<tr>
<td><strong>England and Wales</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16-24</td>
<td>25.2</td>
<td>19.4</td>
<td>10.4</td>
<td>45.2</td>
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<tr>
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<td>12.7</td>
<td>6.9</td>
<td>22.4</td>
<td>100.0</td>
</tr>
<tr>
<td>35-44</td>
<td>71.3</td>
<td>12.0</td>
<td>5.7</td>
<td>11.1</td>
<td>100.0</td>
</tr>
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<td>45-54</td>
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<td>7.7</td>
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</tr>
<tr>
<td>55-59/64</td>
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<td>10.5</td>
<td>4.0</td>
<td>6.7</td>
<td>100.0</td>
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<tr>
<td>60/65-74</td>
<td>73.2</td>
<td>15.0</td>
<td>5.8</td>
<td>6.0</td>
<td>100.0</td>
</tr>
<tr>
<td>75 and over</td>
<td>61.7</td>
<td>19.6</td>
<td>9.0</td>
<td>9.8</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>All ages</strong></td>
<td><strong>68.9</strong></td>
<td><strong>13.2</strong></td>
<td><strong>5.9</strong></td>
<td><strong>11.9</strong></td>
<td><strong>100.0</strong></td>
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<table>
<thead>
<tr>
<th>Tenure by Socio-Economic Group in Scotland and England and Wales 2001</th>
<th>Owned</th>
<th>Rented from council</th>
<th>Other social rented</th>
<th>Private rented and rent free</th>
<th>Total (thousands = 100 percent)</th>
</tr>
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<tbody>
<tr>
<td><strong>Higher managerial and professional</strong></td>
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<td></td>
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<td>177</td>
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<td>13.1</td>
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<td><strong>Lower managerial and professional</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
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<td>82.3</td>
<td>7.3</td>
<td>2.6</td>
<td>7.9</td>
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<td>2.7</td>
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<td>7.8</td>
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<tr>
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<td>4.8</td>
<td>12.8</td>
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<td>9.3</td>
<td>2.4</td>
<td>8.5</td>
<td>141</td>
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<td>5.8</td>
<td>3.0</td>
<td>10.6</td>
<td>1,729</td>
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</tr>
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<td>Scotland</td>
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<td>18.2</td>
<td>4.3</td>
<td>7.0</td>
<td>174</td>
</tr>
<tr>
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<td>10.9</td>
<td>4.8</td>
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<td>8.3</td>
<td>210</td>
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<tr>
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<td>21.2</td>
<td>8.1</td>
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<td>35.0</td>
<td>8.1</td>
<td>5.7</td>
<td>211</td>
</tr>
<tr>
<td>England and Wales</td>
<td>59.3</td>
<td>21.2</td>
<td>8.1</td>
<td>11.4</td>
<td>1,787</td>
</tr>
<tr>
<td><strong>Never worked and long-term unemployed</strong></td>
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</tr>
<tr>
<td>Scotland</td>
<td>17.1</td>
<td>58.5</td>
<td>16.3</td>
<td>8.0</td>
<td>74</td>
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<tr>
<td>England and Wales</td>
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<td>39.3</td>
<td>17.4</td>
<td>23.3</td>
<td>554</td>
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<tr>
<td><strong>Total (all persons 16-74 classified by occupational status)</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Scotland</td>
<td>68.4</td>
<td>20.1</td>
<td>5.1</td>
<td>6.5</td>
<td>1,499</td>
</tr>
<tr>
<td>England and Wales</td>
<td>72.2</td>
<td>10.4</td>
<td>4.8</td>
<td>12.5</td>
<td>15,053</td>
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</table>

Table I.16 Indexes of House Prices in Scotland 1969-2002

<table>
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<tr>
<th>Year</th>
<th>Current prices</th>
<th>Constant prices</th>
</tr>
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<tr>
<td>1969</td>
<td>93</td>
<td>99</td>
</tr>
<tr>
<td>1970</td>
<td>100</td>
<td>100</td>
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<td>1971</td>
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</tr>
<tr>
<td>1972</td>
<td>127</td>
<td>108</td>
</tr>
<tr>
<td>1973</td>
<td>173</td>
<td>135</td>
</tr>
<tr>
<td>1974</td>
<td>196</td>
<td>132</td>
</tr>
<tr>
<td>1975</td>
<td>222</td>
<td>120</td>
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<td>1976</td>
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<td>1977</td>
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</tr>
<tr>
<td>1979</td>
<td>391</td>
<td>128</td>
</tr>
<tr>
<td>1980</td>
<td>449</td>
<td>124</td>
</tr>
<tr>
<td>1981</td>
<td>489</td>
<td>121</td>
</tr>
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Sources: As Table I.8.
Table L.17 Ratios of Average House Prices in Scotland to House Prices in the North of England

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Source: Calculated from Table L.10.
Table L.18 Average Weekly Rents of Local Authority Dwellings 1969-2001

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PART M: GROSS FIXED INVESTMENT IN DWELLINGS, CONSTRUCTION COSTS, GENERAL PRICE LEVEL, GROSS DOMESTIC PRODUCT, AND DISPOSABLE INCOME

Supporting Tables

Table S.46 Capital Expenditure by the Social Sector on New Dwellings, Etc. and Renovation: Selected Years .......................................................... 405

Main Tables

Table M.1 Gross Fixed Capital Formation in Dwellings 1861-1913 ........................................ 411
Table M.2 Gross Fixed Capital Formation in Dwellings 1920-1938 ........................................ 413
Table M.3 Gross Fixed Capital Formation in Dwellings 1948-2001 ........................................ 414
Table M.4 Gross Fixed Capital Formation in Dwellings: Social and Private Sectors 1985-2001 .......................................................... 416
Table M.5 Gross Fixed Investment in Dwellings by Households and Companies: New Building and Improvement 1985-2001 .......................... 416
Table M.6 Private Sector Gross Fixed Investment in Dwellings: New Building and Improvement 1970-1990 ........................................ 417
Table M.7 Capital Expenditure on Dwellings by Local Authorities: New Dwellings, Etc. and Renovation .................................................. 418
Table M.8 Gross Fixed Investment in Dwellings by Housing Associations 1985-2001 ............... 419
Table M.9 Construction Costs 1861-1938 ..................................................................... 420
Table M.10 Construction Costs 1939 and 1948-70 ............................................................... 421
Table M.11 Prices of Construction Output: Public and Private Sector New Dwellings 1970-2001 .......................................................... 422
Table M.12 The General Price Level 1861 to 2001 ............................................................... 423
Table M.13 Gross Domestic Product in Real Terms: Total and Per Head of Population 1861-2001 (Selected Years) .................................. 425
Table M.14 Household and Personal Disposable Income in Real Terms: Total and Per head of Population 1861-2001 (Selected Years) ........................................ 426
I  Gross Fixed Capital Formation in Dwellings 1861 to 1938

1. Gross fixed capital formation in dwellings in 1938 and earlier has to be estimated from numbers of dwellings built year by year. After World War II information about output of building work provided the source. Gross fixed capital formation (or alternatively gross fixed investment) is a national income accounts concept. In those accounts it is a use of output, and does not include expenditure on the purchase of existing assets. Gross fixed investment in dwellings therefore does not include the cost of the land on which dwellings are built, as distinct from site works that enable dwellings to be built on it. Professional fees for services used in the production of dwellings such as for architects and surveyors are part of gross fixed capital formation as defined in national income accounts. Estimated amounts of these fees are therefore included.

2. The primary source for gross fixed investment in dwellings in 1861 to 1938 is C. H. Feinstein, National Income Expenditure and Output of the United Kingdom 1855-1965 (Cambridge University Press, 1972). Separate tables are given here for 1861-1913 and 1920-38, because from 1920 onwards separate series may be shown for the public and private sectors. Before 1914 public capital expenditure on dwellings (Table K.1) was too small to register in estimates of gross fixed investment rounded to the nearest £ million. Estimates of gross fixed investment in dwellings in 1861 to 1913 are in Table M.1. In method Feinstein’s estimates build on the work of A. K. (later Sir Alec) Cairncross, in Home and Foreign Investment 1870-1913 (Cambridge University Press, 1953). In Feinstein’s work an index of gross fixed investment in dwellings in volume terms was constructed from numbers of dwellings completed annually and assumptions about changes in volume of work done per dwelling expressed in an “index of size and complexity” (National Income Expenditure and Output ...1855-1965, page 186). The assumption was that “size and complexity” increased by 1 percent a year up to 1889, then by 5 percent in 1890 (due to new building regulations) and then by 1.5 percent a year to 1913. The number of dwellings completed (Parry Lewis’s index, see Part B, paragraph 22 and Table B.4) and the index of size and complexity were used to work forwards and backwards from a bench-mark estimate for 1907. The source of this estimate was the output of house building work as reported by the Census of Production of that year, cross-checked against contemporary figures for costs of new houses. The constant price series derived in this way was converted to current prices by reference to Mayward’s index of construction costs (paragraph 17 below).

3. The assumption about the rate of increase of “size and complexity” is important. Over the period covered by Table M.1 (1861 to 1913) it amounts to a doubling of the average amount of building work going into each new dwelling. Beyond doubt the average standard of new dwellings rose substantially; but on whether it amounted to a doubling of work done there is no independent check.

4. The course of building costs relative to the general price level is discussed later in this chapter (paragraphs 17-23). It is relevant here to whether the ratio of gross fixed investment in housing to gross domestic product (GDP) was affected by a rise or fall in building costs relative to the general price level.

5. Gross fixed investment in dwellings in the inter-war years is shown in Table M.2. The source is C. H. Feinstein, National Income, Expenditure and Output of the
United Kingdom, Tables 39 and 40, the same as for 1861-1913. The difference between the table for pre-World War I and the inter-war years is in there being a series for the public sector of housing. This series is for capital expenditure on dwellings by local authorities. The source is C. H. Feinstein, Domestic Capital Formation in the United Kingdom 1920-1938 (Cambridge University Press 1965), page 216, where work by R. F. Bretherton and F. A. Burchard is referred to as the original source. A capital expenditure series would include land, but in amounts not distinguished in local authorities' returns. How important was house building for local authorities in resource terms is of sufficient interest to warrant including the series in Table M.2, even though it is not exactly comparable with the all tenures total. In national income accounts terms private sector gross fixed investment in dwellings, which was derived from the total by subtraction of the public sector series from the total, is slightly under-estimated, owing to land being included in the public sector series but not the total.

6. Comparison of Table M.2 for the inter-war years with pre-World War I shows gross fixed investment in dwellings to have been much higher relative to GDP than in the booms in the 1870s and at the turn of the century, the times when house building was highest before 1914. From the mid-1920s onwards this is so of the private sector considered by itself, which is very relevant to whether building for subsidised letting by local authorities displaced building for private owners.

7. Building costs tripled between 1913 and 1920, about 15 percent ahead of the general price level (consumers expenditure deflator). In the post-war slump, building costs fell by more than did the general price level, sufficiently to restore the pre-World War I relationship. Between then and the early 1930s building costs fell by more than did the general price level. The higher ratios of gross fixed investment in dwellings to gross domestic product in the inter-war years than before 1914 were thus not due to building costs being higher relative to other costs and prices than before.

II Gross Fixed Capital Formation in Dwellings 1948 to 2001

8. After World War II official estimates of gross fixed investment in dwellings were published by the Central Statistical Office (CSO) as part of the national income accounts (subsequently by the Office for National Statistics, ONS). Separate methods and sources were used for the public and private sectors. For the public sector, returns by local authorities of their capital expenditure included analyses by type of asset as well as by function, which allowed national accounts definitions to be followed with land excluded. Similar information was provided by public corporations, the New Town Corporations. This information provided the material for firm estimates of gross fixed investment in dwellings by the public sector. For the private sector, information about output of new housing for private owners has been used, as average prices of new houses could not be divided in any reliable way between the site and the structure. Until the end of building licensing in 1954, the operation of licensing provided information about house building for private owners. Since then a system of statistical returns from firms in the construction industry has been in operation, which collects information about the value of building output analysed by category of work (along with much other information that need not be referred to here). For national accounts estimates adjustments are made to allow for professional services that are part of the cost of production of dwellings.
9. Estimates of gross fixed capital formation in dwellings from 1948 onwards are in Table M.3. Figures in national income accounts are subject to revision long after the year to which they refer. The Office for National Statistics (ONS) provided current price series for the private sector back to 1948. For the public sector (public corporations and general government) a current price series was provided back to 1965. Constant price series were provided from 1963 for the private sector and 1966 for the public sector. National income accounts in the 1950s and 1960s included gross fixed investment in dwellings in the public and private sectors at current and constant prices, though necessarily with re-basing of the constant price series (before 1966 there were series at 1948, 1954, 1958, and 1963 prices). For present purposes reference was made to long runs of national accounts data in the Economic Trends Annual Supplement. Current price series for the public sector for years before 1965 were taken from Table 1.4 of the 1994 edition and added to the private sector series for an all-sector total. A constant price series for the years before 1966 is more of a problem. The procedure followed was to construct an implicit deflator from the current price series and the constant (1990) price series in Table 1.8 of the 1994 Economic Trends Annual Supplement and use it to project back before 1966 the implicit deflator from the ONS series for current and constant (2000) prices. The constant price series for 1965 and earlier years produced in this way does not have the official status of the series provided by ONS, so comparisons of gross fixed investment in dwellings in real terms between the 1940s, 1950s, and early 1960s in real terms must be taken with some reserve.

10. Table M.3 shows public sector gross fixed investment in dwellings having fallen to very low levels in the 1990s. In considerable part this is the consequence of new building by housing associations taking the place, as a matter of policy, of building by local authorities for providing dwellings for letting at below-market rents. Housing associations are legally private organisations even though they receive substantial grants from public funds subject to terms and conditions. In national income accounts terminology they are “non-profit institutions serving households (NPISH)” and are part of the private sector. From 1985 there are estimates of gross fixed investment in dwellings by housing associations, provided by ONS, which can be used to divide total gross fixed investment in dwellings between a “social sector” that comprises local authorities, housing associations and (in earlier years) public corporations; and a private sector that comprises individuals and companies. Table M.4 shows this division. It is more closely comparable with the division of new building between the social and private sectors (Table E.7), but does not distinguish improvement investment from new housing.

11. A division of private sector gross fixed investment in dwellings between new building and improvement is available from 1970 to 1990 in constant price terms, from 1985 to 2001 in current prices terms; and from 1987 to 2001 in constant price terms as well. The current price series is available with housing associations excluded. That series is shown in Table M.5. The estimates of gross fixed investment by households in improvement of dwellings are estimates of expenditure derived from the Family Expenditure Survey. The scope of questions about expenditure on improvement was extended through time, but uncertainties due to sampling still remain.

12. The series in Table M.5 begin with 1985. A division of private sector gross fixed capital formation in dwellings can be taken back to 1970 from a subsequently superseded series produced by the (then) Central Statistical Office. It includes
housing associations which were not distinguished until 1985, and is at constant (1990) prices. A total for new dwellings and improvement together is not shown because owing to different price indexes the two series do not sum to the total except in 1990, the base year for the indexes used to revalue from current to constant prices. Since as noted in paragraph 11 above the questions in the Family Expenditure Survey were extended, there must be some uncertainty about how far improvements to the quality of the survey data contributed to the apparent increase in private sector investment in dwelling improvements.

13. Public sector gross fixed investment in dwellings in the national accounts is not divided between new building and improvement. Information about public capital expenditure on housing can however be used to show the growing scale of expenditure on renovation of local authority dwellings relative to expenditure on adding to the stock of new building and acquisition. There are separate figures for the four countries of the United Kingdom (Tables K.5, K.9, and K.22), which differ in the time periods covered and the degree of detail shown. Separate figures for renovation expenditure and new building are not available for Scotland. For England they are available from 1971/72; for Wales from 1981/82; and for Northern Ireland (for the Northern Ireland Housing Executive) from 1985/86. In Table M.7 the figures from 1971/72 to 1980/81 therefore refer to England; from 1981/82 to 1984/85 to England and Wales; and from 1985/86 onwards to England, Wales and Northern Ireland. In the table “new dwellings, etc.” includes land and acquisition of dwellings, such as the purchase of newly completed dwellings in 1974 from private builders having difficulty in selling them. Capital expenditure on the existing stock is termed in the table “renovation”, which includes capitalised repairs and renewals as well as improvement in the ordinary sense of the work. From the mid-1990s onwards the expression “reinvestment” in the local authority stock came to be increasingly used.

14. Information about capital expenditure by housing associations that is comparable in definition with local authorities in Table M.7 is not available, so a division between capital expenditure on new dwellings and renovation for the social sector as a whole cannot readily be made. National income accounts information about housing associations’ gross fixed investment, divided between new building and improvement is however available from 1985 [confirm approval to publish from ONS]. This information is in Table M.8. If it is brought together, in very round terms, with the figures for local authorities in Table M.7, the picture presented of the social sector’s capital expenditure on new dwellings (and acquisitions) and renovation is that shown in Table S.46 below.

<table>
<thead>
<tr>
<th>Year</th>
<th>New building, etc. (£ million)</th>
<th>Renovation (£ million)</th>
<th>Total (£ million)</th>
<th>Renovation as percent of total</th>
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<td>2,780</td>
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<tr>
<td>1990</td>
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<td>2000</td>
<td>1,390</td>
<td>2,240</td>
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Source: Derived from Tables M.7 and M.8
15. The percentages of capital expenditure on renovation in 1985 and the other years shown above may be compared with 40 percent in 1980 (local authorities, Table M.7) and 17 percent in 1975.

III Construction Costs

16. Changes in construction costs are a potentially powerful influence on the cost of housing. They are governed by changes in costs of building materials, building industry pay, and technical change and productivity. To attempt to review each separately would be beyond the scope of the present work. Until 1970, housing building costs had to be represented by an index that applied to construction costs in total. From 1970 onwards there are official indexes of construction costs for public sector and private sector housing.

17. For the years before World War II, the index used is that produced by K. Maywald (‘An Index of Building Costs in the United Kingdom, Economic History Review, 1954). It is shown in Table M.9 from 1861 to 1938 as published (on base 1930 = 100.0) and also relative to the general price level. How best to measure changes in he general price level over so long a period has its problems, which are discussed in the next section. In Table M.9 the measure of the general price level that is used is the consumers’ expenditure deflator, because the prime reason for interest in construction costs in the housing context is their influence on the cost of housing to households. The reasons for taking the consumers’ expenditure deflator as the measure of changes in the level of prices paid by households are discussed in the next section. Values of the construction costs index relative to the consumers’ expenditure deflator are shown to the first decimal place for arithmetical reasons only, for use in calculating rates of change.

18. After 1938 up to 1970 the measure of changes in construction costs is the index of “cost of new construction”. It applied to all construction, not specifically to housing alone. It was based on the cost of inputs, construction, materials, and overheads. It is shown in Table M.10 for 1939 to 1970, after which there are separate indexes for the cost of local authority housing and dwellings built for private owners. For the period 1939-70 the index is taken from B. R. Mitchell, British Historical Statistics, Building chapter Table 9, for which the source cited is Building Research Station, Collection of Construction Statistics (2nd edition, 1971). The course of construction costs is compared with the consumer price level. As explained below, consumer prices are represented up to 1956 by the consumers’ expenditure deflator and after that by the official Retail Prices Index.

19. From 1970 onwards separate indexes were produced for new dwellings for the public sector (including housing associations) and for private owners. Both indexes are strictly speaking output price indexes rather than cost indexes, in that they include an element of profit which from inspection of Table M.11 can clearly be seen to vary according to the state of the market. The price index for new building for the public sector is compiled from information about the prices in successful tenders. Details of the sources and methods are in ‘New price indices for construction output statistics’, Economic Trends July 1978. The index rose very sharply relative to the general price level in times of boom in the early 1970s, the later 1980s, and again in the later 1990s and 2000 and 2001; and fell back in times of housing market slump, though not to the level of before the boom. Pressure of demand on the building industry clearly
affected the index of output prices for the public sector as well as for the private sector.

20. Over the long term, the key question is the trend of costs or output prices in real terms, i.e. relative to the general price level. This has to be considered in three parts: before World War I; the inter-war years; and post-World War II. The wars are not merely dates that divide up what would otherwise be an unwieldy span of nearly one and a half centuries: they were the cause of sharp breaks in the course of building costs.

21. Before 1914 (Table M.9) a comparison between the beginning of the 1860s and 1913 shows an increase of about 15 percent in construction costs relative to the general price level. Much of this occurred in the 1860s, however. A peak-to-peak comparison between building costs in the house building booms of the 1870s, and the end of the 1890s shows the levels to have been very similar. Worthy of note also is the rise in the index of building costs between 1904 and 1905 and 1913, by 15 percent in money terms as compared with an increase of 6 percent in the general price level. At this time the number of houses built was falling year by year (Table B.3). It is possible, of course, that demand for building work of other kinds was responsible for the increase in building costs. But overall from the early 1870s building costs increased by little more than the general price level, if that; the reason was falling prices of building materials in real terms (by about 8 percent between 1861 and 1913) offset almost all of the increase in pay.

22. World War I caused an increase in building costs of about 15 percent in real terms (Table M.9). The post-war slump and the consequent fall in pay and prices took building costs in real terms back to the level of 1911-13. After that there were modest increases in real terms in the mid-1920s, then a fall to a low point in the early 1930s; and then an increase in the later 1930s as the economy recovered from the depression. The house building boom of the 1930s (Table M.2) does not appear to have produced any marked increase in building costs.

23. World War II, like World War I, produced a marked increase in building costs in real terms. The indexes in Table M.10 imply an increase of about 20 percent; the Committee of Inquiry into the Cost of House Building (the Girwood Committee) estimated the increase in house building costs at about 140 percent, which implies an increase of about 25 percent in real terms. In contrast with the 1920s, however, there was no post-war slump in the 1940s, and the increase in building costs in the war and immediate post-war years was not reversed. Whether in the 1950s and 1960s, especially the latter, the increase in building costs really did move so closely with the increases in the general price level may perhaps be doubted. House building rose strongly in the mid-1960s (Table B.3) but no increase in building costs relative to the general price level is shown as having occurred. That is in contrast to the course of the output price indexes both for the public sector and the private sector in the housing boom of the early 1970s. The index shown in Table M.10 for the years before 1970 is of construction costs in total, not just housing, and is the cost of inputs, not the price of outputs. Prices of output can vary relative to costs, according to market conditions. This is clearly seen from Table M.11 in the way in which output prices for private sector housing rose relative to the general price level in booms but fell back in the recessions. But comparisons of peak-to-peak or trough-to-trough show the trend of costs of construction of private sector housing have been clearly upwards through the 1970s, 1980s, and 1990s.
IV The General Price Level, Disposable Income, and Gross Domestic Product

24. The tables in this section are reference tables, for use in showing the context for changes in standards of housing and whether rents and house prices rose more than prices generally. Indexes of the general price level are shown year by year, as time periods over which (e.g.) changes in rents and house prices needed to be compared with changes in the general price level differ according to context. Indexes of the general price level are shown in Table M.12. How best to represent changes over long periods of time in the general price level has been reviewed by the Office of National Statistics (see Office for National Statistics, Horizons, June 2004). From 1870 to 1947 ONS recommends the consumers’ expenditure deflator from national income accounts, i.e. consumers’ expenditure at current prices divided by consumers’ expenditure in the same year at constant prices. No suitable price index exists for this period. From 1850 to 1870, ONS recommends G. H. Wood’s index (‘Real Wages and the Standard of Comfort Since 1850’, Journal of the Royal Statistical Society, 1909); and from 1947 the official Retail Prices Index. Since in the present work the earliest series, apart from census aggregates and a rent index (Table H.1), start with 1861, it hardly seems worthwhile to use Wood’s index for ten years only when national accounts estimates of consumers’ expenditure at current and constant prices are available on the same basis for 1861-70 as for 1870 onwards. The other difference from ONS’s recommendation is to use the consumers’ expenditure deflator series to 1956 instead of 1947. The official index from 1947 used weights derived from a pre-war (1937-38) survey of household expenditure, and indeed was officially termed an “interim Index of Retail Prices”. It was replaced in 1956 by the Retail Prices Index, which was based on up-to-date (1953-54) survey data. The consumers’ expenditure deflator from 1861 to 1948 was calculated from estimates of consumers’ expenditure at current and constant prices by C. H. Feinstein, published in Tables 5 and 6 of the National Accounts section of B. R. Mitchell, British Historical Statistics (Cambridge University Press, 1988). From 1948 to 1956 the Central Statistical Office’s official estimates of consumers’ expenditure are used. Retail Prices Indexes are taken from the Economic Trends Supplement. The 1994 edition was used, which has annual average values of the Retail Prices Index with 1990 = 100.0. For convenience it was re-calculated to 1985 = 100.0, approximately mid-way between 1956 and 2001. The consumers’ expenditure deflators shown to the first place of decimals for arithmetical convenience in calculating changes over time, not because they purport to approach that degree of accuracy.

25. Two other context tables are gross domestic product and households’ disposable income, both in real terms. Gross domestic product is a well-known measure of the economy’s output of goods and services, and has been estimated as a continuous series that reaches far back into the nineteenth century, well before 1861 when economic time series in this work begin. Gross domestic product (GDP) at factor cost, i.e. net of taxes on expenditure and subsidies is the version most commonly used. Adoption of the European System of Accounts has led to a substantial recasting of the United Kingdom national income accounts from 1998, and from then on GDP at factor cost has not been published, so “gross value added” at factor cost has been used in its place in Table M.13. Estimates of gross domestic product at constant prices in total and per head are shown for census years and mid-inter census years, together with linking years for changes in base year and (in 1920) from the United Kingdom including the whole of Ireland to the present United Kingdom of Great Britain and Northern Ireland. Population totals for Northern Ireland and the Republic
of Ireland are available for 1921, but not 1920, so a figure for Northern Ireland in 1920 was derived by projection backwards from 1921 (subtraction of amounts equal to the increase between 1921 and 1922). The effect of this on the amount per head for the United Kingdom is very small. The population total for 2001, and probably 1996 as well, are subject to upward revision in the light of further adjustments to the 2001 census population total. The effect on rates of increase of GDP and personal income per head is very small. The source for GDP in total in 1861-1948 is Professor C. H. Feinstein’s estimates of gross domestic product, taken from Table 6 of the National Accounts Section of B. R. Mitchell, *British Historical Statistics*. From 1948 to 1991 the series shown is the “average” estimate (i.e. the income, output, and expenditure measures of GDP combined, taken from Table 1.2 of the 1994 edition of the *Economic Trends Annual Supplement*). For 1991-2001 the source is the “gross value added” constant price series in the 2003 edition. To show changes over the 140 year period, an index was calculated by linking the separate periods together. The linked series is calculated with $1951 = 100$, the mid-point of the century. Table M.13 points to gross domestic product per head having more than quadrupled between 1901 and 2001, to be 4.3 times as great in 2001 as in 1901. Over the 140 years covered by the table, GDP per head increased by seven times.

26. More directly affecting what households can afford to spend on housing is household or personal disposable income. Disposable income is gross income minus taxes on income and (in the United Kingdom) national insurance contributions. The information used for calculating changes in personal disposable income per head in real terms is in three parts. From 1948 to 2001 the Office for National Statistics has produced a new time series of “households’ real disposable income” in *Economic Trends Annual Supplement*, 2003 edition, Table 1.6. From 1920 to 1948 the source is personal disposable income from Table 10 of C. H. Feinstein, *National Income, Expenditure and Output of the United Kingdom*; this table is in current price terms, but for present purposes is converted to constant prices by reference to the consumers’ expenditure deflator series (paragraph 24 above). Before 1920 there is no series for personal disposable income, so consumers’ expenditure in real terms has to be used as a substitute. Consumers’ expenditure is usually a sufficiently high proportion of personal disposable income for short-term changes in the ratio between them to make little difference in the long term to trend rates of increase. Table M.14 shows real personal (or household) income per head as having increased by 4.7 times between 1901 and 2001, and by 7.6 times between 1861 and 2001. These are somewhat larger increases than shown for gross domestic product in Table M.13, and may to some extent be due to personal (or household) disposable income being represented by three separate series, whereas gross domestic product has the same definition apart from the last ten years before 2001. There were sub-periods when gross domestic product and real personal disposable income changed differently, for clear reasons. Gross domestic product per head in real terms was about 20 percent higher in 1951 than in 1938, but real personal disposable income was about 3 percent lower. The terms of international trade, and higher taxation in 1951 than in 1938 provide the explanation. Overall, real personal (or household) disposable income per head of population rose by an average of between 1.5 and 1.6 percent a year between 1901 and 2001. There is a marked contrast between the first and second halves of the century. In the first half, which included the two World Wars and the Great Depression the rate of increase averaged only 0.5 percent a year; in the second half century the rate of increase averaged 2.6 percent. The contrast in rates of increase in gross domestic product per
head is less extreme but still substantial: 0.8 percent a year in 1901-1951, and 2.2 percent in 1951-2001.
Table M.1  Gross Fixed Capital Formation in Dwellings 1861-1913

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Table M.3  Gross Fixed Capital Formation in Dwellings 1948-2001

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Source: Office for National Statistics; and (see text paragraph 9) and Economic Trends Annual Supplement 1994 edition, Table 1.8
Table M.4  Gross Fixed Capital Formation in Dwellings: Social and Private Sectors 1985-2001

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<th>Housing associations</th>
<th>Social sector</th>
<th>Private sector</th>
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Source: Office for National Statistics.

Table M.5  Gross Fixed Investment in Dwellings by Households and Companies: New Building and Improvement 1985-2001

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<th>Improvement (£ million, current prices)</th>
<th>Total (£ million, current prices)</th>
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Source: Derived from data made available by Office for National Statistics.
Table M.6  Private Sector Gross Fixed Investment in Dwellings: New Building and Improvement 1970-1990

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Source: Provided by Central Statistical Office.
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Source: Tables K.5, K.9, and K.22.
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Source: K. Maywald, 'An Index of Building Costs in the United Kingdom', see text (paragraph 17.)
Table M.10  Construction Costs 1939 and 1948-70

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Source:  See text (paragraph 18).
Table M.11 Prices of Construction Output: Public and Private Sector New Dwellings 1970-2001

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<td>2000</td>
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<td>91</td>
</tr>
<tr>
<td>2001</td>
<td>169</td>
<td>92</td>
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Source: Housing and Construction Statistics (various issues); and see text (paragraph 19).
| Year | 1861 | 1862 | 1863 | 1864 | 1865 | 1866 | 1867 | 1868 | 1869 | 1870 | 1871 | 1872 | 1873 | 1874 | 1875 | 1876 | 1877 | 1878 | 1879 | 1880 | 1890 | 1891 |
|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
|      | 104.0 | 103.9 | 104.5 | 109.1 | 107.1 | 110.6 | 110.1 | 107.6 | 105.7 | 102.8 | 104.3 | 109.1 | 112.5 | 108.8 | 106.8 | 106.4 | 105.7 | 103.3 | 98.8  | 101.3 | 96.3  |
| 1913 | 100.0 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 1920 | 257.2 | 1928 | 1929 | 1930 | 1931 | 189.2 | 187.8 | 183.2 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 1948 | 100.0 | 1953 | 1954 | 1955 | 1956 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 1960 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |

**Table M.12 The General Price Level 1861 to 2001**

- **1900 = 100.0**
- **1913 = 100.0**
- **1948 = 100.0**
- **1985 = 100.0**

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<th>Value</th>
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Sources: See text (paragraph 24).
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Notes: (1), (2), and (3) see notes to Table M.14.
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<td>1,198</td>
<td>36,313</td>
<td>33.0</td>
<td>64.4</td>
</tr>
<tr>
<td>1891</td>
<td>1,365</td>
<td>37,802</td>
<td>36.1</td>
<td>70.5</td>
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<td>1896</td>
<td>1,515</td>
<td>39,599</td>
<td>38.5</td>
<td>74.8</td>
</tr>
<tr>
<td>1901</td>
<td>1,669</td>
<td>41,538</td>
<td>40.2</td>
<td>78.5</td>
</tr>
<tr>
<td>1906</td>
<td>1,766</td>
<td>43,361</td>
<td>40.7</td>
<td>79.5</td>
</tr>
<tr>
<td>1911</td>
<td>1,857</td>
<td>45,268</td>
<td>41.0</td>
<td>80.1</td>
</tr>
<tr>
<td>1913</td>
<td>1,937</td>
<td>45,648</td>
<td>42.4</td>
<td>82.8</td>
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<tr>
<td></td>
<td>Consumers' expenditure 1938 prices</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1913</td>
<td>3,544</td>
<td>45,648</td>
<td>77.6</td>
<td>82.8</td>
</tr>
<tr>
<td>1920</td>
<td>3,493</td>
<td>(46,950) (i)</td>
<td>74.4</td>
<td>79.4</td>
</tr>
<tr>
<td>1920</td>
<td>3,343</td>
<td>(43,800) (i)</td>
<td>76.3</td>
<td>79.4</td>
</tr>
<tr>
<td></td>
<td>Real personal disposable income 1938 prices</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1920</td>
<td>3,300</td>
<td>(43,800)</td>
<td>75.3</td>
<td>79.4</td>
</tr>
<tr>
<td>1921</td>
<td>3,109</td>
<td>44,098</td>
<td>70.5</td>
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<tr>
<td>1926</td>
<td>3,546</td>
<td>45,232</td>
<td>78.4</td>
<td>82.7</td>
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<tr>
<td>1931</td>
<td>3,990</td>
<td>46,074</td>
<td>86.6</td>
<td>91.3</td>
</tr>
<tr>
<td>1936</td>
<td>4,592</td>
<td>47,081</td>
<td>97.5</td>
<td>102.8</td>
</tr>
<tr>
<td>1938</td>
<td>4,625</td>
<td>47,494</td>
<td>97.4</td>
<td>102.7</td>
</tr>
<tr>
<td>1948</td>
<td>4,583</td>
<td>(49,750) (i)</td>
<td>92.1</td>
<td>97.1</td>
</tr>
<tr>
<td></td>
<td>Households' real disposable income 2000 reference year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1948</td>
<td>152,545</td>
<td>(49,750) (i)</td>
<td>3,066</td>
<td>97.1</td>
</tr>
<tr>
<td>1951</td>
<td>158,836</td>
<td>50,290</td>
<td>3,158</td>
<td>100.0</td>
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<tr>
<td>1956</td>
<td>187,881</td>
<td>51,184</td>
<td>3,671</td>
<td>116.2</td>
</tr>
<tr>
<td>1961</td>
<td>227,525</td>
<td>52,807</td>
<td>4,309</td>
<td>136.4</td>
</tr>
<tr>
<td>1966</td>
<td>261,270</td>
<td>54,643</td>
<td>4,781</td>
<td>151.4</td>
</tr>
<tr>
<td>1971</td>
<td>286,330</td>
<td>55,928</td>
<td>5,120</td>
<td>162.1</td>
</tr>
<tr>
<td>1976</td>
<td>328,913</td>
<td>56,216</td>
<td>5,851</td>
<td>185.3</td>
</tr>
<tr>
<td>1981</td>
<td>370,553</td>
<td>56,357</td>
<td>6,575</td>
<td>208.2</td>
</tr>
</tbody>
</table>
### Table M.14  Continued

<table>
<thead>
<tr>
<th>Year</th>
<th>Total (£ million)</th>
<th>Population (thousands)</th>
<th>Per head of population (£)</th>
<th>Per head of population (Index 1951 = 100.0)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1986</td>
<td>420,925</td>
<td>56,684</td>
<td>7,426</td>
<td>235.1</td>
</tr>
<tr>
<td>1991</td>
<td>508,686</td>
<td>57,439</td>
<td>8,856</td>
<td>280.4</td>
</tr>
<tr>
<td>1996</td>
<td>571,440</td>
<td>58,139 (*)</td>
<td>9,829</td>
<td>311.2</td>
</tr>
<tr>
<td>2001</td>
<td>685,263</td>
<td>59,051 (*)</td>
<td>11,605</td>
<td>367.5</td>
</tr>
</tbody>
</table>

Notes: (*) Official population totals for 1920 are of the civilian population only. An estimate of the whole population was made by assuming changes between 1920 and 1921 equal those between 1921 and 1922, for Northern Ireland and the Republic of Ireland separately as well as Great Britain.

(#) Official population totals for 1948 include H.M. Forces overseas. A figure for the resident population was obtained by subtracting the change in the “total” population from the 1951 figure for the resident population. This procedure probably slightly over-states the resident population in 1948 owing to probable reductions in numbers of H.M. Forces personnel overseas.

(§) Subject to revision from final 2001 census population figures.
PART N: OVERVIEW OF THE STATISTICAL HISTORY OF BRITISH HOUSING: PROGRESS BUT PERSISTING PROBLEMS

In this Part the tables are interspersed in the text and not put at the end after the commentary as in the other Parts. The tables in the text are:

Table N.1 Population, Households, and Dwellings: England and Wales and Scotland 1861-1911 ................................................................. 433
Table N.2 Consumers’ Expenditure in Real Terms (As Proxy for Real Personal Disposable Income) 1861-1913 ...................................................... 434
Table N.3 Gross Fixed Capital Formation in Dwellings and New Dwellings Completed 1861-1913 ................................................................. 435
Table N.4 Indexes of Rents, Building Costs and the General Price Level 1874-1913........................................................................... 436
Table N.5 Population, Households, and Dwellings: England and Wales and Scotland 1911-39 ................................................................. 439
Table N.6 Real Personal Disposable Income, Interest Rates and Marriages: Selected Years 1913-1938 ................................................................. 441
Table N.7 Gross Fixed Investment in Dwellings and New Dwellings Completed 1898-1903 and 1921-24 to 1936-38 ........................................... 442
Table N.8 Population and Households 1939-2001 ......................................................................................... 446
Table N.9 Annual Average Rates of Increase of Population and Households: Long-Term Comparisons 1891-2001: England and Wales.............. 447
Table N.10 Levels and Rates of Increase of Real Household Disposable Income Per Head: United Kingdom 1951-2001 ......................................... 448
Table N.11 Households Analysed by Number of Earning Members: England and Wales 1961-2001 ................................................................. 449
Table N.12 Gross Fixed Capital Investment in Dwellings and New Dwellings Completed 1946-2001 ................................................................. 451
Table N.13 Gross Fixed Capital Formation in Dwellings: “Social” and “Market” Sectors as Proportions of Gross Domestic Product ............................ 452
Table N.14 Dwellings, Households, Sharing and Concealed Families 1939 to 2001 ................................................................. 454
Table N.15 Households Living in Crowded Conditions: 1951 to 2001 ......................................................................................... 456
Table N.16 Average Rooms Per Person by Size of Household: England and Wales 1951-1991 ........................................................................... 457
Table N.17 Proportions of Dwellings in 1986 and 2001 With Double-Glazing: Analysis By Construction Date ............................................................................. 459
Table N.18 Condition of Dwellings and Quality of Neighbourhood: England 2001 ................................................................. 464
Table N.19 Acceptances of Homeless Households and Numbers of Homeless Households in Temporary Accommodation: England 1985-2001 .......... 466
Table N.20 Increases in Rents and House Prices in Real Terms: Long Term Averages................................................................. 468
I. Introduction: Scope and Purpose

1. In this chapter an attempt is made to bring together trends in British housing conditions as depicted by the statistical history in Parts A to M, and to use the data assembled in those chapters to throw some light on what may be regarded as two of the most important questions prompted by the history. These questions are: (a) by how much have housing conditions improved, and through what processes; and (b) why at the beginning of the 21st century is there nevertheless still perceived to be a serious problem of unsatisfactory housing. The starting point for discussing these issues is the recognition and discussion of a "Housing Question" in the later 19th and early 20th centuries. Its principal features were on the one hand overcrowding and sharing of houses; and on the other the poor physical condition of many dwellings, becoming recognised as slums. The perceived main cause lay in the level and distribution of incomes in relation to housing costs. The incomes of substantial numbers of households were too low to afford a house that was adequate by the standards of the day, or even a separate dwelling at all. If this really was a large part of the explanation for the "Housing Question", there is a consequential question to be asked from the standpoint of the beginning of the 21st century: why did not a sevenfold increase in net personal and household income in real terms (see Table M.14 and notes for details and sources) and over £400 billion (at end-20th century prices) (see Table K.24) of public capital expenditure produce answers.

2. The population to be housed increased by 50 percent in the century between 1901 and 2001 so the increase in real income per head was between four-and-five-fold rather than the seven-fold increase overall. But even a four-fold increase is very substantial in total (even if less striking as an annual average of 1.6 percent a year), and would be expected to go a long way towards answering the "housing question". Highly relevant is what would count as an answer to the "housing question". One recalls here Sellar and Yeatman in 1066 and All That (Methuen, London, 1930) on the Irish Question: "...whenever he (Gladstone) was getting warm, the Irish changed the Question". The "housing question", or rather what would count as an answer to it changed through time, in some instances in discrete steps – particularly after the two world wars – and at other times more slowly but nevertheless nearly continuously. The extent of improvements in housing conditions is reviewed from this standpoint. Full account must be taken, of course, of whether there were causes of poor housing conditions that would be little affected by increases in incomes; similarly whether there proved to be obstacles which reduced the effect that rising incomes could have. The economic and social contexts and environments might help or hinder improvements in housing conditions.

3. The attempt to bring together the changes in housing conditions and explain why nevertheless there were perceived to be substantial problems of unsatisfactory housing at the beginning of the 21st century has five parts. The areas considered are:

   (a) The demographic and economic context, including the increase in the population and in the number of separate households; trend increases in real incomes and short-run economic instability; and employment, unemployment, and non-employment (i.e. not in paid work and not seeking it).
(b) Changes in housing conditions: reductions in the number of households living in only part of a dwelling; reductions in crowding; and improvements in the quality of dwellings in terms of physical conditions and amenities and services.

(c) Housing tenure and the growth of owner-occupation.

(d) Public expenditure on housing.

(e) The price of housing. Over much of the period covered by this study rents and house prices rose relative to the general price level and in some periods relative to income, even apart from the effect of quality improvements. A key issue is whether this price increase retarded the growth of command over housing services that the increase in real income would otherwise have permitted.

The first of these, the demographic and economic contexts, together with the growth of the dwelling stock and the balance between dwellings and households and sharing of dwellings, is reviewed in three sections: pre-World War I; the inter-war years; and post-World War II. The wars are much more than convenient dividing lines: they produced large and long-lasting effects on housing conditions and the working of the housing system.

4. The bulk of the information in this work refers to England and Wales or (in more recent years) England. But a summing-up such as presented here must bring in Scotland as well. As remarked in Part I, in large areas of information about housing, Scotland has a separate statistical identity. All the documentation and citation of sources is specific to England and Wales, England, or Scotland. It was therefore decided not to try to combine figures to produce series for Great Britain as a whole, but to have separate sections for England and Wales and Scotland in census-based tables. Differences in Census practice, such as reporting density of population in numbers of persons in Scotland and numbers of households in England and Wales would in some instances prevent Great Britain tables being produced without large amounts of estimation. In post-World War II censuses there has been much more conformity between the English and Scottish definitions and in the presentation of the results. The Scottish census went its own way on occasion nevertheless, for instance in 1981 having different rules about when a kitchen should be counted as a room (Part I, paragraph 14).

5. When reference is made to the population of the United Kingdom before World War I (for instance consumers’ expenditure per head in Table N.2), it should be borne in mind that the United Kingdom then included the whole of Ireland. As a proportion of the United Kingdom total the population of Ireland fell from about 20 percent in 1861 to just over 10 percent in 1911. Because incomes in Ireland were on average considerably lower than in Great Britain, the decline in the population of Ireland relative to the United Kingdom total worked to raise average income in the UK as a whole. Housing in Ireland before World War I and subsequently in Northern Ireland is however outside the scope of this work.
II. Housing Before 1914: Population, Households, Resources, and Results

6. The First World War, to a much greater extent than the Second, was a watershed in the evolution of the housing system and in it the role of the State. Before 1914 the most pervasive activity of the State in housing was the setting of minimum standards for new building. This raised the standards of new houses, but also the rents that had to be charged and hence the difficulty that poorer people had in affording separate dwellings. Building for letting by local authorities existed, but on a very small scale (Part B) and the amounts spent were also minimal by later standards (Part K). The housing system was then a predominantly private enterprise housing system, and the 1911 census provides evidence of the housing conditions that this system had produced over several decades in which incomes increased in real terms at a rate that was ahead of the increase in the population to be housed, in some decades well ahead. The way in which the housing system operated before 1914 and the conditions it produced are a base-line against which subsequent changes may be compared, particularly for assessing the consequences of action by the State in providing subsidised rented housing on a large scale. It is impossible to be certain whether the housing system would have produced similar results in the inter-war years to what it had done before 1914 if no more council house building had been done after the “Addison” programme had been closed down. But pre-1914 conditions are highly relevant to any conclusion about what housing policies in the inter-war years achieved.

7. Total population, adult population (age 20 and over) and households in England and Wales in each census year are shown in Table A.1 and in Scotland in Table L.1; the total dwelling stock and vacant dwellings in England and Wales in Table B.1; estimates of new dwellings year by year in Table B.4; and a comparison of the net increase in the dwelling stock between censuses and the estimated number of new dwellings in Table B.10. To repeat these tables would not be necessary, as the focus here is on long-term trends, and (for house building) the two major booms – in the mid-1870s and the later 1890s and the beginning of the 1900s. Table N.1 shows the change between 1861 and 1911 in population, adult population, households, and dwellings. Census data for England and Wales and Scotland are shown. Technical detail, including definitions of “houses”, “separate occupiers”, “families”, “households”, and dwellings are in Parts A and B. Here the terms are those in use at the time of writing. Two columns are shown for 1911: the first with definitions comparable with those in 1901 and earlier; the second definitions comparable with 1921 and later.
Table N.1  Population, Households, and Dwellings: England and Wales and Scotland 1861-1911

<table>
<thead>
<tr>
<th></th>
<th>1861</th>
<th>1871</th>
<th>1881</th>
<th>1891</th>
<th>1901</th>
<th>1911/1911</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>England and Wales</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Population (all persons)</td>
<td>20,066</td>
<td>22,712</td>
<td>25,974</td>
<td>29,003</td>
<td>32,528</td>
<td>36,071</td>
</tr>
<tr>
<td>Adult population (20 and over)</td>
<td>10,984</td>
<td>12,330</td>
<td>13,959</td>
<td>15,879</td>
<td>18,736</td>
<td>21,683</td>
</tr>
<tr>
<td>Households</td>
<td>4,492</td>
<td>5,049</td>
<td>5,633</td>
<td>6,131</td>
<td>7,037</td>
<td>8,005/7,943</td>
</tr>
<tr>
<td>Persons per household</td>
<td>4.47</td>
<td>4.50</td>
<td>4.61</td>
<td>4.73</td>
<td>4.62</td>
<td>4.51/4.54</td>
</tr>
<tr>
<td>Adult persons per household</td>
<td>2.45</td>
<td>2.44</td>
<td>2.48</td>
<td>2.59</td>
<td>2.66</td>
<td>2.71/2.73</td>
</tr>
<tr>
<td>Dwellings</td>
<td>3,924</td>
<td>4,520</td>
<td>5,218</td>
<td>5,824</td>
<td>6,710</td>
<td>7,551/7,691</td>
</tr>
<tr>
<td>Excess of households over dwellings</td>
<td>568</td>
<td>529</td>
<td>415</td>
<td>307</td>
<td>327</td>
<td>454/252</td>
</tr>
</tbody>
</table>

| **Scotland**             |       |       |       |       |       |           |
| Population (all persons) | 3,062 | 3,360 | 3,736 | 4,026 | 4,472 | 4,761     |
| Adult population (20 and over) | 1,652 | 1,792 | 1,992 | 2,175 | 2,521 | 2,762     |
| Households               | 679   | 741   | 813   | 876   | 967   |           |
| Persons per household    | 4.51  | 4.53  | 4.60  | 4.60  | 4.62  |           |
| Adult persons per household | 2.43  | 2.42  | 2.45  | 2.48  | 2.61  |           |
| Dwellings                |       |       |       |       |       |           |
| Excess of households over dwellings |       |       |       |       |       |           |

Notes: (a) Not tabulated. See Part L, paragraph 5. (b) Census figures not meaningful. See Part L, paragraph 6.

Sources: Tables A.1, B.1, and L.1.

8. The population in 1861 was very young, with around 45 percent under age 20; by 1911 this proportion had fallen to 40 percent as a result of falling birth rates, partly offset by net emigration of adults. The actual number of births (as distinct from birth rates) reached its peak in the 1901-11 decade, which merits note for the effect it was to have on the number of households in the 1930s. Also important in Table N.1 is that the number of households rose more slowly than the adult population. Falling marriage rates were probably the reason (Part A, paragraph 14). The dwelling stock rose slightly faster than did the number of households.

9. An important part of an overview of the working of the housing system is the rate of rise of incomes in real terms. A preferred measure of income in this context is real household or personal disposable income, in total and per head, which is the measure used from 1920 onwards. It is to be preferred to gross domestic product or gross national product which include profits which are not relevant to households’ ability to afford housing except to the extent that they are distributed. Consumers’ expenditure in real terms is used as a proxy, for reasons explained in Part M. Consumers’ expenditure is taken from the national income accounts of the United
Kingdom. For calculating amounts per head of population in total and per head of the adult population the population and adult population of the whole of the United Kingdom are taken. For amounts per household, household totals for Great Britain from Table N.1 have to be used, as there is no household series for Ireland readily available. For 1911 a substitute for households in Scotland has to be used in the absence of a census figure. The figure for 1901 is projected forward pro-rata to the adult population. Owing to Ireland the averages per household in Table N.2 overstate levels of real personal disposable income; and owing to the reduction in the Irish proportion of the total population they over-state slightly the increases. They are nevertheless sufficient to show that the increase in income per household was very similar to the increase per head of the adult population.

<table>
<thead>
<tr>
<th>Total (£ million)</th>
<th>Per head of population (£)</th>
<th>Per head of adult population (£)</th>
<th>Per household</th>
</tr>
</thead>
<tbody>
<tr>
<td>1861</td>
<td>734</td>
<td>24.9</td>
<td>46.3</td>
</tr>
<tr>
<td>1871</td>
<td>963</td>
<td>30.5</td>
<td>56.4</td>
</tr>
<tr>
<td>1881</td>
<td>1,118</td>
<td>32.0</td>
<td>59.6</td>
</tr>
<tr>
<td>1891</td>
<td>1,365</td>
<td>36.1</td>
<td>66.0</td>
</tr>
<tr>
<td>1901</td>
<td>1,669</td>
<td>40.2</td>
<td>69.9</td>
</tr>
<tr>
<td>1911</td>
<td>1,857</td>
<td>41.0</td>
<td>68.5</td>
</tr>
<tr>
<td>1913</td>
<td>1,937</td>
<td>42.4</td>
<td>…</td>
</tr>
<tr>
<td>Average annual increase</td>
<td>1.9</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>1861-1911</td>
<td>2.1</td>
<td>1.2</td>
<td>1.0</td>
</tr>
</tbody>
</table>


10. The rates of increase of consumers' expenditure (as a proxy for personal disposable income) from 1861 to 1911 are relevant to any comparisons with later years of expenditure on housing and changes in housing standards. 0.8 percent a year looks a slow rate of increase; but sustained for fifty years it cumulates to 48 percent. There is no doubt that living standards rose considerably after 1861, at least to 1901 (or thereabouts). Between 1901 and 1911 the increase in population was sufficient to cancel out the overall rise in income.

11. The number of new dwellings built year-by-year, and housing investment expenditure before 1914 are also very important in comparison with later years. Estimates of gross fixed capital formation in dwellings are in Table M.1, with the sources and methods summarised in Part M, paragraph 2. The principal uncertainty is the assumed increase in work done per dwelling due to increasing "size and complexity": In Table N.3 cyclical peaks and troughs are shown as well as decade averages. There were strong booms in the 1870s and at the end of the 1890s and in the early 1900s, with a slump in the 1880s and again in the five years or so before 1914. That new building was falling fast around 1911 is important for the likely
reasons why so many households lived in only part of a dwelling or in very crowded conditions.

Table N.3  Gross Fixed Capital Formation in Dwellings and New Dwellings Completed 1861-1913

<table>
<thead>
<tr>
<th>Gross fixed capital formation in dwellings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant (1900)</td>
</tr>
<tr>
<td>prices (£ million)</td>
</tr>
<tr>
<td>1875-78 (peak)</td>
</tr>
<tr>
<td>1886-92 (trough)</td>
</tr>
<tr>
<td>1898-1903 (peak)</td>
</tr>
<tr>
<td>1911-13 (trough)</td>
</tr>
<tr>
<td>Decade averages</td>
</tr>
<tr>
<td>1872-1881</td>
</tr>
<tr>
<td>1882-1891</td>
</tr>
<tr>
<td>1892-1901</td>
</tr>
<tr>
<td>1902-1911</td>
</tr>
</tbody>
</table>

Note: (a) Figures not available for Scotland.
Sources: Tables B.3, M.1, and M.13.

12. Great precision cannot be claimed either for the number of new dwellings built or for gross fixed capital formation in housing. Comparisons of numbers of dwellings built between census years do however provide a check on the estimates of the number of new dwellings built (Part B, paragraph 38 and Table B.15). Between 1871 and 1911 the estimated number of new dwellings built exceeded the increase in “houses” in the census by an average of 36,000 a year. Slum clearance projects were on a very small scale; and although there were clearances of houses to make way for railway stations and other commercial developments it is hard to see how 36,000 a year could be an over-statement of dwellings demolished. In all probability, therefore, Table N.3 gives maximum values for resources put into new housing in the 40 years before 1914.

13. The course of house rents and building costs is important for how the housing system worked in the years before 1914. Maywald’s index of building costs which was used to derive gross fixed investment in dwellings at current prices in Table M.1 from constant prices is shown in Table M.9. It includes the inter-war years as well as 1914 and earlier for ease of reference for discussing the break between pre- and post-World War I. Over the whole period from 1870 to 1913 the increase in the index of building costs, 12 percent, was only slightly ahead of the rise in the general price level. That the building cost index increased by only 12 percent was the consequence of a fall in the price of materials (4 percent) helping to offset an increase in wages (44 percent). In real terms, building costs rose by about 8 percent only. This is important as it implies that the increase in rents relative to the general price level shown in Table H.2 cannot be accounted for by increases in building costs.

14. The course of rents before 1914 is compared with building costs and the general price level in Table N.4. Details of the rent index shown in Table N.4 are in Part H, paragraphs 6 and 7. For reasons explained there, 1874 is the first year for which a
value for the index can be shown. The indexes are shown to the first place of decimals for arithmetical purposes only. 1896 is included because that is the year when the general price level was at its lowest point within the period.

Table N.4  Indexes of Rents, Building Costs and the General Price Level 1874-1913

<table>
<thead>
<tr>
<th></th>
<th>Rents</th>
<th>Building costs</th>
<th>General price level</th>
<th>Rents in real terms</th>
</tr>
</thead>
<tbody>
<tr>
<td>1874</td>
<td>82.5</td>
<td>90.8</td>
<td>108.8</td>
<td>75.8</td>
</tr>
<tr>
<td>1880</td>
<td>90.5</td>
<td>94.5</td>
<td>101.8</td>
<td>88.9</td>
</tr>
<tr>
<td>1890</td>
<td>92.7</td>
<td>89.1</td>
<td>95.6</td>
<td>97.0</td>
</tr>
<tr>
<td>1896</td>
<td>95.6</td>
<td>83.6</td>
<td>92.8</td>
<td>103.0</td>
</tr>
<tr>
<td>1900</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>1913</td>
<td>102.4</td>
<td>101.8</td>
<td>106.8</td>
<td>95.9</td>
</tr>
</tbody>
</table>

Source: Tables H.2, M.9, and M.12.

15. Over the almost four decades covered by Table N.4 rents rose by 27 percent in real terms, equal to 0.6 percent a year. The increase in the measure of personal income per household in real terms in Table N.2 between 1871 and 1911 was 22 percent, equivalent to 0.5 percent a year. The increase in rents in real terms, however, took place when the general price level was falling: rents rose by 16 percent in money terms between 1874 and 1896 while the general price level fell by 15 percent. After that rents continued to rise in money terms, but slowly, and not as fast as the general price level.

16. The rent index which shows an average annual increase in real terms very close to the increase in income per household is an average value index, which includes the effect of rising quality as well as "true" price increase. The "index of size and complexity" used in estimating gross fixed investment in housing (paragraph 11 above) may be used to allow for improving quality (to the extent that it can be inferred from the amount of building work per dwelling). The assumption made (Feinstein, *National Income Expenditure and Output*, page 186 and Part M paragraph 2) was that the effect of "size and complexity" increased by 1 percent a year up to 1889, by 5 percent in 1890 (due to new building regulations) and then by 1.5 percent a year to 1914. These increases in the amount of building work per dwelling apply only to new dwellings, of course, whereas the rents are for the whole housing stock. From the dwelling stock totals (Table B.1) and decade totals of new dwellings built (Table B.4) it will be seen that in the 1871-81 decade, for example, dwellings newly built each year were equal to 2.5 percent of the dwelling stock at the start of the decade, and 1.7 percent in 1881-91. The rising "size and complexity" of new dwellings would thus feed through only gradually to the average value for the whole stock. An approximate calculation with the dwelling stock at census dates from 1871 to 1901 and the number of new dwellings suggests about 5 percent as the overall increase in rents due to new dwellings costing more to build owing to size and complexity, provided that these higher costs were reflected in higher rents. If so, then of the 27 percent increase in average rents in real terms that Table M.4 shows between 1874 and 1913, about 22 percent (0.5 percent a year) was true price increase. That is rather lower than the rate of increase for consumers' expenditure (as a proxy for real personal disposable incomes) per household between 1871 and 1911 (Table N.2). Building costs do not account for all of the increase in rents: their increase was about
12 percent between 1874 and 1913, compared with 22 percent in rents excluding the effect of size and complexity.

17. The difference between the increases in rents and construction costs appears to have gone into land values, which helps explain why land values and land taxation were such “hot” political issues in the pre-1914 decade. It also explains why many reformers regarded land reform and land taxation as the place to look for answers to “the housing question”. The rise in land values was interpreted as being the consequence of the demand generated by a growing population, particularly the urban population, pressing against a limited supply of land. This was the view of Alfred Marshall, the leading British economist of his day. He wrote in his *Principles of Economics*: “…ground rents in towns have risen, both extensively and intensively. For an increasing proportion of the population is living in houses for which ground rents on an urban scale have to be paid, and that scale is rising. But house rent proper, that is what remains of the total rent after deducting the full rental value of the ground, is probably little, if at all, higher than at any previous time for similar accommodation” (Alfred Marshall, *Principles of Economics* (8th Edition) page 676).

18. The index of rents in Table N.4 does not include local rates, which were an important element of the cost of housing. Rates on “working class” housing were normally paid by the landlord to the local authority (“compounding”) and recouped from the tenants through the rent. As a tax on housing they were heavy, equivalent to about 33 percent of the rent excluding rates (Chapter H, paragraph 8). Local authorities’ expenditure had risen as the range of services they provided had increased and the population to be served had grown. In consequence local rates had risen. There are no firm figures for the extent to which rising rates had added to increases in rents. But there was a large volume of complaint, including that too much of the burden fell on land, including houses. Local taxation made the “housing question” worse.

19. The housing conditions that resulted from the levels and increases in real incomes and rents before 1914 can be depicted from the 1911 census, held only three years earlier. Two key aspects are shown: the number of households that lived in only a part of a house; and the number and proportion of households that lived in crowded conditions. The number of households living in only part of a house was enumerated in the 1921 and 1931 censuses in England and Wales, but not in 1911. The number of households in 1911 living in shared dwellings is estimated in Part B (paragraph 21) at some 1,150-1,200,000. That the number of dwellings completed year-by-year was declining fast by 1911 (see Table B.3) after the strongest house building boom thus far on record suggests that the reason why households did not have a house or flat to themselves was that they could not afford the rent of self-contained accommodation. In Scotland the much smaller difference between dwelling and household totals (Table N.1) suggests that sharing was much less common in Scotland than in England and Wales at this time.

20. The information about density of occupation of dwellings in 1911 and hence crowding is in Tables D.2 and D.3 and in Scotland Table L.7. It is in terms of persons per room, with all persons counted equally. More sophisticated measures that took account of sex and relationships within the household came much later. In the inter-war years densities of over 1.5 persons per room were taken as an indicator of crowding. It was a severe standard: it implied, for example, that a family of six members, typically a couple with four children would have lived in three rooms or
fewer to count as overcrowded. By this standard 16.2 percent of households in 1911, 1,294,000 households in all, were overcrowded. The number of people living in overcrowded conditions was of course higher than this. It is not a number published in the 1911 census reports, but from Table D.3 can be worked out at between 8.5 and 9 million, one-quarter of the population. Again, the probable explanation is inability to afford more space. There was doubtless an overlap between households living in multi-occupied housing and over-crowding. Separate figures of occupation density for sharing and non-sharing households first became available from the 1931 census, which showed sharing households as 37 percent of all households with more than 1.5 persons per room.

21. Although a smaller proportion of households in Scotland shared a dwelling, overcrowding was much more severe than in England. Crowding was analysed in terms of individuals living at different densities of occupation. In 1911 45 percent of the population in Scotland lived at densities of more than two persons per room; the proportion living at densities greater than 1.5 persons per room is not known because the census tables did not sub-divide two persons or less per room. In contrast to England and Wales where the number of rooms occupied by “families” was first recorded for all households in 1911 onwards, this information was collected in Scotland from 1861 onwards. In 1861 the proportion of the population living at densities of more than two persons per room was 57 percent. That crowding was more severe in Scotland than in England was not due to more sharing (see paragraph 19 above), nor was it due to households in Scotland being larger (Table N.1). The reason was the much higher proportion of small dwellings in the Scottish housing stock. In 1921 (the first year which numbers of rooms in dwellings were counted in England and Wales) 73 percent of dwellings in Scotland had one, two, or three rooms (Table L.3) as compared with 17 percent in England and Wales (Table C.9).

22. In summary, the picture drawn of how the housing system worked in the half century before 1914 is of (a) the number of separate households rising somewhat more slowly than the adult population; (b) the housing stock rising slightly faster than the number of households; (c) the quality of newly built dwellings rising, but (d) over 15 percent of all households did have a house or flat to themselves; and (e) 16 percent of households and 25 percent of the population lived in accommodation that was seriously overcrowded by the standard of the inter-war years (more than 1½ persons per room) with crowding even worse in Scotland. The explanation offered is that of effective demand in the market being insufficient. That increasing real incomes, at least up to the early 1900s, had not done more to improve housing conditions appears to have been mainly due to the rise in rents in real terms. These facts constituted the “housing question” as of 1914. Little interest was taken before 1914 in what were later to be termed the “basic amenities”. Information collected in 1947 (Part C, Table S.7) showed that of dwellings built before World War I, 90 percent had a piped water supply, but only 36 percent a bathroom (Chapter C, Table S.13). Given the effects of slum clearance and the possibility that some houses built without these services had them installed these are maximum proportions for the housing stock with these services in 1914.
III. Population, Households and Housing in the Inter-War Years

23. The British housing scene in the inter-war years was very different from what had been before 1914. Not present then but prominent in the inter-war years were building by public authorities for letting at subsidised rents, including to house people displaced by a government-led slum clearance drive; a far-reaching innovation in the finance of private housing, the growth of lending for house purchase by building societies; and statutory restriction of rents of privately owned pre-1919 dwellings let unfurnished, with statutory security of tenure. Owing to statutory rent restriction and the course of the general price level, rents were about 20-25 percent lower in real terms in 1924 than before the war, and pay in real terms about 5 percent lower (see Part H, paragraph 14 and Table H.4). Housing had thus become more affordable, so that many households unable to afford a house or flat to themselves in pre-war circumstances could afford to do so post-war. Effective demand had grown, but the supply had not, for reasons discussed below. In consequence there was a severe shortage of housing after the war, in economic terms as well as social.

24. As well as the effect of more households being able to afford separate accommodation an important cause of a demand for more dwellings was the increase in the number of households that stemmed from the large increase in the adult population. Table N.5 shows population, households, and dwellings in 1921, 1931, and 1939, with 1911 for comparison. 1939 poses a problem, in that there are official estimates of the population analysed by age, but not households or dwellings. Estimates of households were therefore made by the present author, by working forward from 1931 and backwards from 1951 as there was no 1941 census owing to the war. The estimate of households in 1939 is discussed in paragraph 6 of Part A and dwellings in paragraphs 30 and 31 (with Table S.6) of Part B. Comparable information is not available for Scotland. “Families” (households) were not tabulated in 1911, 1921, and 1931, and there is not the information with which to estimate either the total of households or the stock of dwellings in Scotland in 1939.

Table N.5 Population, Households, and Dwellings: England and Wales and Scotland 1911-39

<table>
<thead>
<tr>
<th></th>
<th>1911</th>
<th>1921</th>
<th>1931</th>
<th>1939</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>England and Wales</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Population (all persons)</td>
<td>36,071</td>
<td>37,887</td>
<td>39,952</td>
<td>41,460</td>
</tr>
<tr>
<td>Adult population (20 and over)</td>
<td>21,683</td>
<td>23,883</td>
<td>26,998</td>
<td>29,129</td>
</tr>
<tr>
<td>Households</td>
<td>7,943</td>
<td>8,739</td>
<td>10,223</td>
<td>11,750</td>
</tr>
<tr>
<td>Persons per household</td>
<td>4.54</td>
<td>4.34</td>
<td>3.91</td>
<td>3.53</td>
</tr>
<tr>
<td>Dwellings</td>
<td>7,691</td>
<td>7,979</td>
<td>9,400</td>
<td>11,530</td>
</tr>
<tr>
<td>Excess of households over dwellings</td>
<td>252</td>
<td>760</td>
<td>823</td>
<td>220</td>
</tr>
<tr>
<td><strong>Scotland</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Population (all persons)</td>
<td>4,761</td>
<td>4,882</td>
<td>4,843</td>
<td>5,007</td>
</tr>
<tr>
<td>Adult population (20 and over)</td>
<td>2,762</td>
<td>2,965</td>
<td>3,099</td>
<td>...</td>
</tr>
<tr>
<td>Dwellings</td>
<td>1,102</td>
<td>1,109</td>
<td>1,197</td>
<td>...</td>
</tr>
</tbody>
</table>

Source: Tables A.1, B.1 and L.1.

25. The number of separate households in 1921 was held down by housing shortages that obliged considerable numbers of would-be households to live as members of someone else’s household, for instance newly married couples living with
in-laws. That happened again after the Second World War. That the number of households enumerated by the 1921 census had been affected in this way was worked out by the Census Office after the 1931 census and was discussed in the 1931 census *Housing and Households* report (Chapter 5, “The Abnormal Character of the Family Situation in 1921”). It is impossible to absolutely sure of how great was this effect; but from the “family indexes” constructed by the Census Office and the increases in the adult population it is likely that it was in the region of 300,000 (see Part A, paragraph 12). If that is broadly right, then the total of actual households plus additional “concealed” households in England and Wales was rather over 9 million, 1 million more than the dwelling stock, as compared with the quarter million difference between dwellings and households in 1911.

26. Important to note from Table N.5 is how large were the increases in the adult population in the inter-war years, particularly in England and Wales. The increase between 1921 and 1931, 3.1 million, was greater than in any previous decade (see Table N.1), and equivalent to 2.7 million per decade in 1931-39. This was the consequence of the large increase in births in the later 19th century, which was only partially offset by emigration. Partly as a result the increase in the number of households was also more rapid than before 1914. The “underlying” increases in numbers of households (i.e. abstracting from the effect of shortages on the figure for 1921) can be put at rather over 100,000 a year in 1911-21; 120,000 a year in 1921-31; and 190,000 a year in 1931-39. The increase between 1911 and 1921 was fractionally larger than in 1901-11; but that between 1921 and 1931 was higher than in any previous decade, and the rate of increase between 1931 and 1939 far greater than ever before. Three demographic effects provide the explanation: the lagged effect of the rise in the number of births per year up to the 1900-10 decade; the halt to emigration; and (in the 1930s) higher marriage rates. The lagged effect of the past rise in births was clearly autonomous with respect to the housing situation. So too was the ending of mass emigration. Immediately before 1914 outward migration, particularly to Canada, was on a large scale. It was halted by the war; after the war it resumed, but not on the previous scale; and then came to a halt with the Depression, which had a severe effect on the countries to which most emigrants from Britain went, Canada, Australia, and USA. There were even some return moves by former emigrants which in the later 1930s were augmented by a flow of refugees from continental Europe. The rise in marriage rates might possibly have been encouraged by the ready availability of houses to buy (see below), but it is not possible to say by how much. Demographic influences thus generated a strong demand for housing, which was made effective by rents being forced downwards in real terms, as mentioned above.

27. The supply of housing was badly affected by the war. Building industry capacity was transferred to war-related work, and many building industry workers went into the Forces or into munitions work. Not more than 100,000 houses were built in 1914-18, and only 30,000 more by the end of 1920/21. It was the cessation of new building that caused the shortage, not enemy action. The number of houses destroyed by air raids and naval gunfire was very small by the standards of the Second World War.

28. For the inter-war years estimates of personal disposable income are available, and can be used to measure changes in real personal disposable income in total and per head. This is shown for selected years and as rates of increase in Table N.6. Also shown in Table N.6 are interest rates and the number of marriages. Interest rates are shown because the comparatively low interest rates were considered an important
influence on the private enterprise housing boom of the 1930s. Marriages are shown because their number increased markedly in the 1930s, though whether they were a cause of the housing boom or a consequence is hard to say. Interest rates are represented by the yield on Consols, as a series that is consistently defined over long periods of time. The starting point for rates of increase in real personal disposable income in Table N.6 is 1924. In 1919 and 1920 there was a post-war boom with rapidly rising prices, followed in 1921 by a slump with falls in output, prices and wages, and then a recovery from 1922 onwards. Consumers' expenditure in real terms (the proxy used in 1913 and earlier for personal disposable income) was about one percent higher in total in 1924 than in 1913 (see Table N.2 for the source). Per head of population there was a fall of rather over 4 percent.

<table>
<thead>
<tr>
<th>Year</th>
<th>Real personal disposable income (a) (£ million)</th>
<th>Real personal disposable income per head (a) (£)</th>
<th>Interest rates (percent)</th>
<th>Marriages in England and Wales (thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1913</td>
<td>...</td>
<td>...</td>
<td>3.4</td>
<td>287</td>
</tr>
<tr>
<td>1924</td>
<td>3,473</td>
<td>77.3</td>
<td>4.4</td>
<td>296</td>
</tr>
<tr>
<td>1929</td>
<td>3,945</td>
<td>86.4</td>
<td>4.6</td>
<td>313</td>
</tr>
<tr>
<td>1932</td>
<td>3,988</td>
<td>86.1</td>
<td>3.7</td>
<td>307</td>
</tr>
<tr>
<td>1935</td>
<td>4,395</td>
<td>93.8</td>
<td>2.9</td>
<td>350</td>
</tr>
<tr>
<td>1938</td>
<td>4,625</td>
<td>97.4</td>
<td>3.4</td>
<td>362</td>
</tr>
<tr>
<td>Rates of increase</td>
<td>2.6</td>
<td>2.3</td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>1929-38</td>
<td>1.8</td>
<td>1.3</td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>1924-38</td>
<td>2.1</td>
<td>1.7</td>
<td>...</td>
<td>...</td>
</tr>
</tbody>
</table>

Note: (*) At 1938 prices.

Source: Real personal disposable income in total and per head from Table M.14; interest rates from B. R. Mitchell, British Historical Statistics; Financial Institutions tables, Table 17; and Population and Vital Statistics Tables, Table 17.

29. The increases in real personal disposable income per head between 1924 and 1938 were distinctly faster than before World War I, notwithstanding the Depression of the early 1930s. Its effect on living standards in Britain was mitigated by the fall in world prices, especially of food. Personal disposable income fell by between 8 and 9 percent in money terms between 1929 and 1932 but rose by 1 percent in real terms. Between 1932 when the decline came to an end and 1938 real disposable personal income rose by 16 percent in total and by nearly 13 percent per head of population (2.0 percent a year), enough to considerably strengthen effective demand for housing.

30. Gross fixed investment in dwellings ran at very high levels by all past standards, particularly in the 1930s, as did the number of dwellings completed. Estimates of gross fixed investment year by year are shown in Table M.2, and dwellings completed (which are official recorded figures, not estimates) in Tables B.3 and B.6. Figures for selected groups of years are in Table N.7. Averages for 1898-1903 are included (from Table N.3) so that the pre-1914 peak can be compared with levels attained in the inter-war years. That comparison excludes Scotland, for which numbers of dwellings completed before 1914 are not available. Separate figures for new
dwellings completed in Scotland and in England and Wales in the inter-war years, analysed by tenure, are in Tables B.6 and L.9. They are aggregated in Table N.7 for near comparability with gross fixed investment in dwellings, which is for the United Kingdom.

**Table N.7 Gross Fixed Investment in Dwellings and New Dwellings Completed 1898-1903 and 1921-24 to 1936-38**

<table>
<thead>
<tr>
<th></th>
<th>Gross fixed investment in dwellings as percent of gross domestic product</th>
<th>Dwellings completed (thousands)</th>
<th>Great Britain</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Private owners</td>
<td>Local authorities</td>
<td>Total</td>
</tr>
<tr>
<td>1898-1903 (*)</td>
<td>2.1</td>
<td>2.0</td>
<td>152</td>
</tr>
<tr>
<td>1921-1924 (av.)</td>
<td>1.3</td>
<td>0.9</td>
<td>2.2</td>
</tr>
<tr>
<td>1925-1929 (av.)</td>
<td>2.2</td>
<td>1.2</td>
<td>3.4</td>
</tr>
<tr>
<td>1930-1932 (av.)</td>
<td>2.3</td>
<td>0.8</td>
<td>3.1</td>
</tr>
<tr>
<td>1933-1935 (av.)</td>
<td>3.4</td>
<td>0.6</td>
<td>4.0</td>
</tr>
<tr>
<td>1936-1938 (av.)</td>
<td>2.7</td>
<td>0.9</td>
<td>3.6</td>
</tr>
</tbody>
</table>

Notes: (1) England and Wales.  
(1) Includes private enterprise with State assistance.  
(1) Includes a small number built for housing associations.  
(1) Public expenditure figures suggest less than 0.1 percent.  
(1) Probably between 1,000 and 2,000 a year, mainly in London.  
(1) Partly estimated – see source.  
Sources: Tables E.6 and M.2.

31. The house building boom of the 1930s is well known; the number of dwellings completed each year from 1934/35 to 1937/38 for private owners in England and Wales was never subsequently exceeded. Less well known is how large was the number of dwellings built for private owners in the later 1920s. The number built annually in 1924 to 1929 was not far short of the number at the peak of the strongest boom before 1914. The number of dwellings built in the decade that ended in 1913 averaged 100,000 a year, and in the decade before that 137,000, as compared with the 133,000 a year for private owners in 1924-29. That the building rate then for private owners was equal to or higher than in pre-1914 decades is very relevant to a major issue that has to do with the persistence of "the housing question": did building for letting by local authorities and other public bodies really add to the housing stock; or did it merely displace private enterprise building with no net addition to the housing stock. A narrower question is whether building for local authorities, for letting at subsidised rents merely displaced building by private enterprise for letting. Any effect building by local authorities had in this respect would be hard to separate out from the alleged deterrent effect of rent restrictions being continued for pre-1919 dwellings. From 1919 the Rent Restrictions Acts did not apply to dwellings built after that date. The number of dwellings built after 1919 for letting by private owners can be put at about 0.9 million (Table E.5).  

32. Much of the new building in the inter-war years was of a higher standard in terms of number of rooms and in services than before 1919. Local authority houses for families had three bedrooms, and most had a fixed bath, even though in some houses built in the 1930s it was put in the scullery as a cost saving measure. But over
90 percent of all dwellings built in the inter-war years had a fixed bath in a bathroom (Chapter C, Table S.13).

33. In 1921/22 to 1938/39 some 3,940,000 dwellings were completed in England and Wales, an average of nearly 220,000 a year. This was far above the numbers built before 1914; but such was the increase in the number of households and the very small numbers built in the war and immediate post-war years that the shortfall of dwellings relative to households was only slightly smaller in 1939 than it had been in 1911 (Table N.5). Indeed, the shortfall almost certainly increased up to 1925. Shortages were therefore still severe in the 1930s, as was shown by the Overcrowding Survey in 1936 (see Part D, paragraph 4). Some 350,000 households were found to be overcrowded by the very severe statutory standard; this had been found to be equivalent to more than two persons per room, and so was only 50,000 less than in 1931 (Table D.3). There is no way in which a comparable estimate can be made for 1939. But beyond doubt is that for households not able to take advantage of the large output of houses for sale, the housing shortage at the end of the 1930s was still very severe. An estimate of the number of sharing households derived from the dwellings and households in 1939 in Table N.5 depends on the number of vacant dwellings. This is not known; but if it were assumed equal to 2.0 percent of the stock, compared with 1.7 percent in 1931, the number of sharing households would probably be about 800,000.

34. Scotland's housing history in the inter-war years was different. Two-thirds of all new dwellings were built for local authorities and the Scottish Special Housing Association, in total just over 230,000 in 1920-1939. There was no private housing boom in Scotland in the 1930s; instead there was a step up in building for local authorities, which averaged 15,000 a year in 1930-39 as compared with 9,000 in 1921-29 (Table L.9).

35. From a long-term point of view a very important question about the 1930s is what happened to house prices. The available evidence (very sparse) is discussed in Part I, paragraphs 32-39. It points to house prices having fallen in the slump of the early 1930s, and then to have risen only modestly, notwithstanding the strength of the boom in terms of numbers of dwellings completed. The course of building costs (Table M.9) was similar, a fall in the early 1930s, and then an increase which however by 1938 only took the index back to 1929 levels. House prices and building costs appear to have moved together. There is no sign of any widening gap between the increase in house prices and the increase in building costs that went into land values as before 1914 (paragraph 17 above). What seems to have happened is that the supply of land suitable for house building in the sense of being accessible to places of work was greatly increased by improvements in public passenger transport. The inter-war years and especially the 1930s were a "golden age" of passenger transport - "Metroland", Southern Electric, and the expansion of bus services. This was public transport; car ownership had not spread sufficiently for travel to work by car to be at all common. Towards the end of the 1930s the patterns of land use that were the result were however increasingly strongly criticised. The London Green Belt dates from 1938. In consequence the growth of contiguous built-up London stopped and has remained where it had got to in 1939.
IV. From 1945 to the End of the Century

36. The Second World War was not followed by highly important policy innovations in the same way as was the First World War; but in two important ways its effects were similar. The first of these was its effect on the housing stock and hence on the balance between the demand (and need) side of the housing system and the supply. The other was its effect on levels of rents in relation to the general price level and to incomes. The effect on the balance between the number of households and dwellings and hence on the severity of shortages at the end of the war was greater than in World War I. World War II lasted longer (six years as compared with four-and-a-quarter) and hence a longer time in which hardly any new houses were built apart from finishing dwellings that were at an advanced stage of construction. And in contrast to World War I when the number of dwellings lost through enemy action was very small, in World War II the equivalent of nearly a year’s output of new dwelling was destroyed. The consequence was a severe shortage. The wartime Coalition government declared in 1945 that its aim was “a separate dwelling for every family that desires to have one” (paragraph 4 of Housing, Cmd. 6609, 1945); but in the circumstances of the time that could only be a distant aim. The effect on rents in real terms (i.e. relation to the general price level) and relative to pay and earnings was the result of inflation interacting with rent control. Rents for accommodation let unfurnished by private owners were frozen at September 1939 levels. The rise in prices during World War II was less than in World War I, but nevertheless was sufficient to reduce rents by about 35 percent in real terms relative to 1939. Rents of local authorities’ dwellings were reduced in real terms by a similar amount, but by a different mechanism. Local authorities’ rents were set at levels which covered expenditures chargeable to revenue, less an Exchequer subsidy fixed in cash terms when dwellings were completed. The expenditure chargeable to revenue consisted of loan charges, and costs of maintenance and management (see Chapter K). Loan charges tended to fall in money terms in the war years. Interest rates were kept low (a “3 percent war”) so loans taken in the 1920s at higher interest rates could be replaced by cheaper loans when they became due for repayment. Wartime controls on building work restricted maintenance work to the bare necessities. Only small increases in rents in cash terms therefore occurred and consequently a fall in real terms (see Part H, Tables S.29 and S.30).

37. The evolution of the housing system from the end of World War II until the end of the 20th century may be reviewed and analysed under three headings: (a) the demographic and economic context; (b) the input of resources into housing, primarily gross fixed capital formation; and (c) the outcomes in terms of standards of housing in terms of services and density of occupation. Housing tenure is also included under (c). Comparisons of all three are made with the inter-war years; and with pre-1914, of particular interest as being also a half-century or more in which Britain was not engaged in a major war. After the account of what was achieved in terms of better housing, a review is made of the rise in the price of housing relative to costs, as a potentially very important reason why more was not achieved and especially why notwithstanding the increase in real income large numbers of households at the end of the century still required assistance from subsidy if they were to have access to housing of adequate standard.
38. Total population, adult population, and households in 1939 and in the census years from 1951 to 2001 are shown in Table N.8. Also included are “concealed households”, which are couples (with or without dependent children) and lone parents with dependent children who live as members of someone else’s household. The typical example in the post-war years was a married couple living with in-laws. The housing shortage caused such “concealed households” to be very numerous in the years after the end of World War II, as it had done after World War I (paragraphs 25 and 26 above). As in the inter-war years, so after 1945 Scottish housing demography was different from English. Overall there was no net increase in the total population in the half-century between 1951 and 2001. There was a 10 percent increase in England and Wales. The number of households however increased faster relative to total population and relative to the adult population in Scotland.
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>England and Wales</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Population (all persons)</td>
<td>41,460</td>
<td>43,758</td>
<td>46,105</td>
<td>49,152</td>
<td>49,634</td>
<td>50,748</td>
<td>52,360</td>
</tr>
<tr>
<td>Adult population (20 and over)</td>
<td>29,129</td>
<td>31,362</td>
<td>32,320</td>
<td>34,152</td>
<td>35,414</td>
<td>38,736</td>
<td>39,298</td>
</tr>
<tr>
<td>Households</td>
<td>11,750</td>
<td>13,259</td>
<td>14,724</td>
<td>16,871</td>
<td>18,323</td>
<td>20,213</td>
<td>21,825</td>
</tr>
<tr>
<td>Concealed households</td>
<td>n.a.</td>
<td>935</td>
<td>702</td>
<td>426</td>
<td>182 (a)</td>
<td>249</td>
<td>151</td>
</tr>
<tr>
<td>Households plus concealed households</td>
<td>n.a.</td>
<td>14,194</td>
<td>15,426</td>
<td>17,297</td>
<td>18,505</td>
<td>20,462</td>
<td>21,976</td>
</tr>
<tr>
<td>Persons per household</td>
<td>3.53</td>
<td>3.30</td>
<td>3.13</td>
<td>2.91</td>
<td>2.72</td>
<td>2.51</td>
<td>2.40</td>
</tr>
<tr>
<td>Persons per household plus concealed households</td>
<td>n.a.</td>
<td>3.08</td>
<td>2.99</td>
<td>2.84</td>
<td>2.68</td>
<td>2.48</td>
<td>2.38</td>
</tr>
<tr>
<td><strong>Scotland</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Population (all persons)</td>
<td>n.a.</td>
<td>5,096</td>
<td>5,179</td>
<td>5,236</td>
<td>5,180</td>
<td>5,083</td>
<td>5,062</td>
</tr>
<tr>
<td>Adult population (20 and over)</td>
<td>n.a.</td>
<td>3,480</td>
<td>3,446</td>
<td>3,487</td>
<td>3,622</td>
<td>3,789</td>
<td>3,838</td>
</tr>
<tr>
<td>Households</td>
<td>n.a.</td>
<td>1,436</td>
<td>1,568</td>
<td>1,686</td>
<td>1,854</td>
<td>2,052</td>
<td>2,192</td>
</tr>
<tr>
<td>Persons per household</td>
<td>n.a.</td>
<td>3.55</td>
<td>3.30</td>
<td>3.11</td>
<td>2.79</td>
<td>2.48</td>
<td>2.31</td>
</tr>
</tbody>
</table>

Note: (a) Under-stated — see Table A.2.
Source: Tables A.1 and A.2.
39. Changes in the demographic pressure on the housing system can be depicted by comparison of annual average rates of increase of the population in total, the adult population and the total of households (post-1951 including and excluding concealed households). 1891-1901 and 1901-11 are included in Table N.9 as well as the inter-war years to show how demographic pressure since World War II compared with earlier periods. Scotland cannot be included as there were no household totals there between 1901 and 1951.

Table N.9  Annual Average Rates of Increase of Population and Households: Long-Term Comparisons 1891-2001: England and Wales

<table>
<thead>
<tr>
<th></th>
<th>Whole population</th>
<th>Adult population</th>
<th>Households</th>
<th>Households plus concealed households</th>
</tr>
</thead>
<tbody>
<tr>
<td>1891-1901</td>
<td>353</td>
<td>286</td>
<td>91</td>
<td>...</td>
</tr>
<tr>
<td>1901-11</td>
<td>354</td>
<td>295</td>
<td>97</td>
<td>...</td>
</tr>
<tr>
<td>1911-21</td>
<td>182</td>
<td>220</td>
<td>80</td>
<td>110 (*)</td>
</tr>
<tr>
<td>1921-31</td>
<td>207</td>
<td>312</td>
<td>149</td>
<td>119 (*)</td>
</tr>
<tr>
<td>1931-39</td>
<td>189</td>
<td>266</td>
<td>180</td>
<td>190 (*)</td>
</tr>
<tr>
<td>1939-51</td>
<td>192</td>
<td>186</td>
<td>126</td>
<td>180-190 (*)</td>
</tr>
<tr>
<td>1951-61</td>
<td>235</td>
<td>96</td>
<td>147</td>
<td>123</td>
</tr>
<tr>
<td>1961-71</td>
<td>305</td>
<td>183</td>
<td>215</td>
<td>187</td>
</tr>
<tr>
<td>1971-81</td>
<td>126</td>
<td>145</td>
<td>121 (d)</td>
<td></td>
</tr>
<tr>
<td>1981-91</td>
<td>242</td>
<td>189</td>
<td>196 (d)</td>
<td></td>
</tr>
<tr>
<td>1991-2001</td>
<td>161</td>
<td>146</td>
<td>161</td>
<td>151</td>
</tr>
</tbody>
</table>

Notes: (*) Following the 1931 census Housing and Households volume (Chapter 5) the number of households enumerated in 1921 is taken to have been depressed by about 300,000 relative to both 1911 and 1931.

(1) Assumes no further fall in concealed households after the return to the “normal” relationship between population and households in 1931.

(1) If the assumption in (1) above is right then the increase in concealed households between 1939 and 1951 was probably about 700,000, equivalent to an average of a little under 60,000 a year.

(1) The increase between 1971 and 1981 is under-stated and between 1981 and 1991 over-stated (see Note (1) to Table N.8).

Source: Calculated from Table N.8.

40. Demographic pressure on the housing system, in the sense of the increase in the whole population to be housed and the adult population from which households are formed was less after 1939 than in the inter-war years and before 1914. Even in the 1981-91 decade, when those born in the years of the so-called “baby boom” from the mid-1950s to the early 1970s reached adulthood the average increase in the adult population was less than in 1921-31 and 1931-39. The number of births then fell fast, hence the lower numbers reaching adulthood in the 1990s and the small increase in the adult population between 1991 and 2001. The increases in the number of households from the 1950s to the end of the century (between 150,000 and 155,000 a year between 1951 and 2001 with allowance made for concealed households) were however greater than in any earlier decade, apart from the 1930s. The dynamic of the demand side of the housing system, and in view of the policy of “a separate dwelling for every family” the housing need side of the system as well, came from the increase in the number of households relative to the adult population. This increase is analysed
in Part A. The main features were couples getting their own home more quickly, more and more widows and widowers continuing to live as independent households rather than going to live as members of someone else’s household, couple households splitting, and many more non-married men and women living as independent households. Except for the splitting of couple households these changes might have been in part at least the consequence of increases in incomes.

41. The increase in the number of households to be housed as a result of the changes just referred to must be highlighted as one of the ways in which what would count as an answer to “the housing question” changed during the 20th century. There had to be enough dwellings to provide separate accommodation for many more households than would have been produced just by the growth and changing age structure of the population, probably about two-and-a-half-million between 1951 and 2001 (see Table A.4). When the “housing question” was originally formulated, an increase in the dwelling stock sufficient to keep pace with increases in household numbers stemming directly from population would have sufficed to answer that part of the “question”.

42. As mentioned above, one possible explanation for the much increased number of people living independently as separate households could well have been the rise in real income; and (at least up to the mid-1970s) high and fairly stable employment. The measure of real income used here is that shown in Table M.14 and discussed in paragraph 25 of Part M. The link between pre- and post-war real income per head is made between 1938 and 1951, because in 1950 and earlier population was defined differently. Total real disposable income was just over 3 percent higher in 1951 than in 1938, but the population was 5.9 percent higher (Table M.14); so real income per head was between 2½ and 3 percent lower in 1951 than in 1938. Gross domestic product per head was over 8 percent higher than in 1938 (Table M.13). That real personal disposable income per head was nevertheless lower was due to adverse change in the terms of international trade (higher import prices relative to exports) and higher taxation. Increases in average real disposable income per head after 1951 are shown in Table N.10. The increases are measured as far as possible from peak to peak of the economic cycle. The average for the whole half century from 1951 to 2001 is also shown.

<table>
<thead>
<tr>
<th>Table N.10</th>
<th>Levels and Rates of Increase of Real Household Disposable Income Per Head: United Kingdom 1951-2001</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Levels</strong></td>
<td>(£ at 2001 prices)</td>
</tr>
<tr>
<td>Start year</td>
<td>(3,159)</td>
</tr>
<tr>
<td>End year</td>
<td>3,599</td>
</tr>
<tr>
<td>Average annual rate of increase (percent)</td>
<td>3.3</td>
</tr>
<tr>
<td><strong>Levels</strong></td>
<td>(£ at 2001 prices)</td>
</tr>
<tr>
<td>Start year</td>
<td>6,611</td>
</tr>
<tr>
<td>End year</td>
<td>8,712</td>
</tr>
<tr>
<td>Average annual rate of increase (percent)</td>
<td>2.8</td>
</tr>
</tbody>
</table>

Source: Table M.14 and see text (paragraph 38).
43. Comparison between Table N.10 and Tables N.6 and N.2 shows that the rise in personal income in real terms in the half-century following 1951 was faster than in the inter-war years and before World War I. At face value, Table N.10 shows an increase in real income per head of 267 percent, i.e. not far short of quadruple. In the previous half century from 1901 to 1951, which of course included both World Wars, the increase was only 25 percent. More comparable in terms of absence of major wars is the half-century from 1861 to 1911, when the increase in real income per head (Table N.2) appears to have been about 65 percent. The large increase in real household income per head helps explain why housing standards rose very substantially in the second half of the 20th century; but only deepens the mystery of why there should still be the perception of a persisting housing problem at the end of the century.

44. The distribution of income is important for access to adequate housing as well as the overall rate of increase in average incomes. The changing size distribution of income – a narrowing of the distribution of incomes in the 1950s, 1960s, and 1970s and then a widening in the 1980s and 1990s – are well known and need not be discussed in any detail here. It is however necessary to mention an aspect of the distribution of incomes not brought to account by the size distribution, the number and proportion of households with no earning member. Apart from owner-occupiers owning outright without a mortgage, they are most unlikely to be able to afford adequate housing from their own funds without assistance. Time series of proportions of households with no earning members and one, two, three, or more earning members are in Tables F.16 and F.26. These proportions are used to derive absolute numbers in 1961 to 2001 from the household totals in Table N.8. They are necessarily approximate only, hence rounding to the nearest hundred thousand.

Table N.11 Households Analysed by Number of Earning Members: England and Wales 1961-2001

<table>
<thead>
<tr>
<th></th>
<th>Number of Earners</th>
<th>(thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>None</td>
<td>One</td>
</tr>
<tr>
<td>1961</td>
<td>2,400</td>
<td>6,100</td>
</tr>
<tr>
<td>1971</td>
<td>3,800</td>
<td>6,100</td>
</tr>
<tr>
<td>1981</td>
<td>4,900</td>
<td>5,500</td>
</tr>
<tr>
<td>1991</td>
<td>7,000</td>
<td>5,700</td>
</tr>
<tr>
<td>2001</td>
<td>7,600</td>
<td>6,100</td>
</tr>
</tbody>
</table>

Sources: Tables F.16 and F.26, and N.8.

45. Part of the explanation of the increase in the number of households with no member earning lies in the ageing of the population, with large increases in the population above retirement age, from 6,858,000 in 1961 to 8,611,000 in 1981 and 9,639,000 in 2001. But also important was the increase in the proportion of men and women aged 50 and over but below retirement age that were economically inactive, in the sense of being neither in paid work nor looking for work. This is the main reason why the increase in the number of households with no earning member was much larger between 1981 and 1991 than in 1961-71 and 1971-81. The probable explanation is likely to be found in the reduction in employment opportunities in the economic recession in the early 1980s, which was much more severe than any of the earlier recessions since 1945, with effects on employment that were not fully

449
reversed. The increase in households with no earning member was the root cause of the increase in the number of households receiving income related assistance with rents (rent rebates and allowances) (Part H) and the costs of this assistance (Part K).

(b) Input of Resources into Housing

46. Resources put into housing comprise additions to the stock of dwellings by new building and conversion; and improvements to the existing stock. Maintenance might also be considered; but is extremely difficult to measure in a consistent way across all tenures. The focus here is on new building and improvement, which are measured in two ways: number of dwellings built (Table B.3 and B.6) and gross fixed capital formation in dwellings. The latter is divided between new dwellings and improvement in the private sector from 1970. Improvement became increasingly important in both the public and private sectors of housing. Full series for gross fixed capital formation are in Part M.

47. Gross fixed capital formation in dwellings as a percentage of gross domestic product from post-war to 2001 is shown in Table N.12, in a similar form to Table N.6 for the inter-war years, along with dwellings completed. Division into five-year periods is convenient, but somewhat arbitrary. In Table N.12 the averages for five years periods are supplemented by averages for shorter periods in order to highlight peaks such as those in the early 1950s (the “300,000 a year” housing drive); 1964-68, when a private enterprise housing boom coincided with a renewed expansion of building in the public sector; and the boom of the later 1980s. It is important to emphasise that the percentages in Table N.12 are calculated from estimates of gross fixed investment in housing at current prices. An increase in house prices relative to the general price level such as occurred in the booms of the early 1970s and the mid-to-late 1980s causes the proportion relative to gross domestic product to rise. In Table N.12 the totals of dwellings completed are for the United Kingdom.
<table>
<thead>
<tr>
<th>Year</th>
<th>Private sector</th>
<th>Public sector</th>
<th>Total</th>
<th>Private sector</th>
<th>Public sector</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1946-50</td>
<td>0.5</td>
<td>2.6</td>
<td>3.1</td>
<td>30</td>
<td>139</td>
<td>169</td>
</tr>
<tr>
<td>1951-55</td>
<td>1.2</td>
<td>2.6</td>
<td>3.9</td>
<td>67</td>
<td>224</td>
<td>291</td>
</tr>
<tr>
<td>1956-60</td>
<td>1.8</td>
<td>1.4</td>
<td>3.3</td>
<td>142</td>
<td>154</td>
<td>296</td>
</tr>
<tr>
<td>1961-65</td>
<td>2.4</td>
<td>1.5</td>
<td>3.9</td>
<td>195</td>
<td>145</td>
<td>340</td>
</tr>
<tr>
<td>1966-70</td>
<td>2.6</td>
<td>2.0</td>
<td>4.6</td>
<td>200</td>
<td>196</td>
<td>396</td>
</tr>
<tr>
<td>1971-75</td>
<td>3.0</td>
<td>1.7</td>
<td>4.7</td>
<td>178</td>
<td>143</td>
<td>320</td>
</tr>
<tr>
<td>1976-80</td>
<td>2.9</td>
<td>1.4</td>
<td>4.4</td>
<td>146</td>
<td>139</td>
<td>284</td>
</tr>
<tr>
<td>1981-85</td>
<td>3.0</td>
<td>0.9</td>
<td>3.9</td>
<td>146</td>
<td>59</td>
<td>205</td>
</tr>
<tr>
<td>1986-90</td>
<td>3.9</td>
<td>0.8</td>
<td>4.8</td>
<td>186</td>
<td>36</td>
<td>222</td>
</tr>
<tr>
<td>1991-95</td>
<td>3.1</td>
<td>0.5</td>
<td>3.6</td>
<td>153</td>
<td>37</td>
<td>190</td>
</tr>
<tr>
<td>1996-2001</td>
<td>3.1</td>
<td>0.2</td>
<td>3.3</td>
<td>156</td>
<td>27</td>
<td>183</td>
</tr>
<tr>
<td>1953-55</td>
<td>2.9</td>
<td>1.3</td>
<td>4.2</td>
<td>91</td>
<td>244</td>
<td>335</td>
</tr>
<tr>
<td>1964-68</td>
<td>2.6</td>
<td>2.0</td>
<td>4.6</td>
<td>216</td>
<td>187</td>
<td>402</td>
</tr>
<tr>
<td>1972-73</td>
<td>3.2</td>
<td>1.5</td>
<td>4.7</td>
<td>196</td>
<td>122</td>
<td>318</td>
</tr>
<tr>
<td>1987-89</td>
<td>4.2</td>
<td>0.8</td>
<td>5.0</td>
<td>195</td>
<td>35</td>
<td>230</td>
</tr>
</tbody>
</table>

Notes: (*) Gross fixed investment in 1948-50 only. Gross domestic product is at factor cost from 1948 to 1995; from 1996 at "basic prices".

Source: Gross fixed investment from Table M.3. Gross domestic product is “average” estimate from Table 1.2 of Economic Trends Annual Supplement, 1994 edition. Dwellings completed from Housing Statistics, No. 6 (1967) Table VIII; and Housing Statistics 2003, Table 2.6.
48. Gross fixed capital formation in dwellings in Table N.12 is as defined in the national income accounts, and so does not include purchases and sales of dwellings or the value of housing land. Purchases by housing associations from private owners are therefore not included in gross fixed capital formation. For the economy as a whole, of course, purchases and sales of land and existing buildings sum to zero apart from transaction costs. A further very important point is that in statistics of new dwellings started, under construction, and completed, housing associations are included in the public sector, but in the national income accounts they are included in the private sector. Most new building by housing associations has long been assisted by subsidy, hence its being included in the public sector. Housing associations are nevertheless not publicly owned; they are termed in the national income accounts “non-profit-making institutions serving households”. With the reduction of new building by local authorities to almost nothing in the 1990s (Table B.8), the national income accounts classification does not reflect the distinction between “social” and “market” sectors of the housing system. Only from 1985 onwards is information available about gross fixed investment in dwellings by housing associations which allows them to be included with local authorities and new towns in a “social” sector. A division between “social” and “market” sectors is shown annually in Table M.4. Summary proportions of gross domestic product, comparable with the proportions in Table N.12, are shown in Table N.13.

| Table N.13 Gross Fixed Capital Formation in Dwellings: “Social” and “Market” Sectors as Proportions of Gross Domestic Product |
|---------------------------------------------------------------|--------|--------|--------|--------|
| Local authorities and public corporations                     | Housing associations | “Social” sector | “Market” sector | Total |
| 1985-90                                                        | 0.8    | 0.2    | 1.0    | 3.7    | 4.8    |
| 1991-95                                                        | 0.5    | 0.3    | 0.8    | 2.8    | 3.6    |
| 1996-2001                                                       | 0.2    | 0.2    | 0.4    | 2.9    | 3.3    |

Source: Table M.4 and see text.

49. Dividing gross fixed capital formation in dwellings between social and market sectors instead of between public and private sectors does not greatly modify the picture drawn in Table N.12 of a much lower volume of investment in non-market housing in the later 1980s and the 1990s than previously. Part of the explanation lies in the end of slum clearance (Table B.15) and hence the need to build to accommodate the households displaced.

50. Relative to gross national product the resources going into capital investment in housing were for most of the half-century covered by Table N.12 slightly higher than in the boom years of the 1930s, though the number of new dwellings built year by year was lower except in the mid- to late-1960s. Then the strongest private enterprise housing boom after 1945 – though not as strong as in the 1930s – coincided with a much expanded programme of house building by local authorities. That programme was driven partly by slum clearance, but was also in response to realising that shortages had not been overcome by the large building programmes of the early 1950s. By the end of the 1960s the post-war shortages were largely at an end, except
in London and parts of the South East. New building by local authorities declined from the mid-1970s onwards, both because shortages had been reduced and, as noted above, the need for dwellings to accommodate households displaced by slum clearance diminished. Their capital expenditure on housing consisted increasingly of renovation of their own stocks (Table M.7). That can at least partly be explained by ageing of the local authority housing stock generating a need for renewals and replacements, and also by upgrading, for instance fitting double glazing in dwellings built without it. There is also a question, impossible to answer here, as to how much has been spent on modifying and replacing dwellings that have proved unsatisfactory in practice.

51. Investment in improvement and extensions of privately owned dwellings rose strongly through the 1970s and 1980s and ran at high levels through the 1990s. Information from the English House Condition Survey summarised in Part C on the proportions of dwellings, analysed by date of construction, with fixed baths and inside WCs, and later on with central heating and double glazing shows that large numbers of dwellings built before 1919, in the inter-war years, and in the two post-war decades, had these services installed after the dwellings themselves had been built. In this way obsolescence was kept at bay, with a very substantial rise in housing standards. In the mid-1960s a widely held view was that when slum clearance was substantially complete, demolition and replacement would move to dwellings that were not unfit but which were obsolete or obsolescent. This never happened; as the impetus behind slum clearance weakened, modernising older dwellings gathered pace. Much of the demand for better housing that stemmed from rising incomes was met from extending and upgrading dwellings in the existing stock, rather than from new building and moves of house.

(c) Results of Expenditure on Housing: Separate Dwellings and Space in Dwellings

52. Most households would rather have a house or flat to themselves than share; so a reduction in the number of households that share represents an improvement in housing conditions. The most recent survey evidence about the preferences of households that share refers to 1990 (Office of Population Censuses and Surveys, Shared accommodation in England 1990) which reported (Table 2.17) that 80 percent of households that shared would prefer separate accommodation. By then, however, sharing had fallen to low levels compared with earlier years (Table N.14). Among concealed families 51 percent (Table 3.27 of Shared accommodation in England) preferred separate accommodation. That also was a proportion of an historically low number of concealed families. Table N.14 shows the number of sharing households and concealed families at censuses from 1951 to 2001, with estimates for 1939. The number of sharing households possibly and concealed families certainly are understated in 1981, for reasons explained in Part A (paragraph 11). Totals of dwellings and households are also shown.
Table N.14  Dwellings, Households, Sharing and Concealed Families 1939 to 2001

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td><strong>England and Wales</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dwellings</td>
<td>11,520</td>
<td>12,530</td>
<td>14,646</td>
<td>17,024</td>
<td>18,995</td>
<td>20,954</td>
<td>22,556</td>
</tr>
<tr>
<td>Households</td>
<td>11,750</td>
<td>13,259</td>
<td>14,724</td>
<td>16,871</td>
<td>18,323</td>
<td>20,213</td>
<td>21,825</td>
</tr>
<tr>
<td>Concealed families</td>
<td>n.a.</td>
<td>935</td>
<td>702</td>
<td>426</td>
<td>182</td>
<td>273</td>
<td>165</td>
</tr>
<tr>
<td>Households plus concealed families</td>
<td>n.a.</td>
<td>14,194</td>
<td>15,426</td>
<td>17,297</td>
<td>18,505</td>
<td>20,486</td>
<td>21,990</td>
</tr>
<tr>
<td>Excess of households over dwellings</td>
<td>230</td>
<td>729</td>
<td>78</td>
<td>-153</td>
<td>-672</td>
<td>-741</td>
<td>-731</td>
</tr>
<tr>
<td>Excess of households plus concealed families over dwellings</td>
<td>n.a.</td>
<td>1,664</td>
<td>780</td>
<td>426</td>
<td>-490</td>
<td>-468</td>
<td>-566</td>
</tr>
<tr>
<td>Sharing households</td>
<td>800</td>
<td>1,834</td>
<td>886</td>
<td>637</td>
<td>274</td>
<td>300</td>
<td>210</td>
</tr>
<tr>
<td>Sharing households plus concealed families</td>
<td>n.a.</td>
<td>2,769</td>
<td>1,588</td>
<td>1,063</td>
<td>456</td>
<td>573</td>
<td>375</td>
</tr>
<tr>
<td><strong>Scotland</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dwellings</td>
<td>n.a.</td>
<td>1,424</td>
<td>1,627</td>
<td>1,809</td>
<td>1,959</td>
<td>2,145</td>
<td>2,307</td>
</tr>
<tr>
<td>Households</td>
<td>n.a.</td>
<td>1,436</td>
<td>1,568</td>
<td>1,686</td>
<td>1,854</td>
<td>2,052</td>
<td>2,192</td>
</tr>
<tr>
<td>Excess of households over dwellings</td>
<td>n.a.</td>
<td>12</td>
<td>-59</td>
<td>-123</td>
<td>-105</td>
<td>-93</td>
<td>-115</td>
</tr>
</tbody>
</table>

Sources:  Tables A.1, A.2, B.1, B.3, and L.1.
53. Before there could be any real improvement in the availability of housing and progress towards the housing reformers’ aspiration of “one family, one house; every family a house”, the effects of the war had to be made good. In 1951 the excess of households and would-be households over the dwelling stock was about one-and-a-half million in England and Wales (the 1,664,000 in Table N.14 less an allowance for concealed families that lived that way from choice), compared with about one million in 1921. The figure at the end of the war was probably slightly smaller than what it was in 1951. The addition to the dwelling stock between 1945 and 1951 is put at 930,000 (Part B, Table S.6), which is about 180,000 less than the increase in households plus concealed households at the rate of increase shown in Table N.9. Some 890,000 dwellings were built between the end of the war and 1951 census date, which compares favourably (in housing terms – there were critics that contended that too high a priority was given to housing) with 1919/20 to 1924/25 when 446,000 dwellings were built. After 1951 the dwelling stock grew much faster than the number of households both in England and Wales and in Scotland. In the late 1960s the dwelling stock rose above the total of households, for the first time ever. By then most of the shortages that grew up in the war and immediate post-war years had been met. To do this had taken over 20 years, which was far longer than anyone had expected. The reason was the increase in households relative to population (Table A.3), which had not been foreseen and whose existence could not be demonstrated until the 1961 census showed a considerably larger total of households than had been estimated by working forward from 1951 on the basis of the age structure and marital status of the adult population. Beyond 1961 the number of sharing households and concealed families fell further.

54. Part of the “Housing Question” consisted of an insufficiency of separate dwellings. The record in Table N.14 shows that to a substantial extent (though of course not entirely), this part of the question was answered in the half-century from the end of World War II. In the aggregate the total stock of dwellings increased sufficiently first to meet the shortages that arose from the war, and then accommodate a large increase in households that was partly due partly to demography but also an increased demand (and sometimes a need) to live separately. The ways in which that happened are discussed in Part B; and given that most of the increases in households relative to population (apart from breakdown of couple households) were likely to have been the result of choice, providing for them can reasonably be regarded as an achievement. So too can the very large reduction in the number of households living in only part of a house, and couples and lone parent families living in someone else’s household. The reduction in sharing and living as part of someone else’s households are part of an answer to “the housing question” as formulated before 1914; but providing for a large increase in households relative to population is an important way in which what would count as an answer to the “question” changed. In 2001 the number of sharing households and concealed families wanting separate accommodation (see paragraph 52 above) was probably about a quarter of a million. This was little more than one percent of the total, but clearly enough to contribute to the perception of continuing housing problems.

55. The reduction in the number of households living in only a part of a house and in concealed families contributed to a reduction in crowding, another important part of the “housing question” as originally formulated. The historical record of changes in the proportion of households living at different densities of occupation is shown in
Part D. Table N.15 shows a summary of changes from 1951 in the proportions of households with fewer rooms than household members (over 1.0 persons per room) and more than 1.5 persons per room — a severe standard, five or more persons in three rooms, seven or more in four rooms; and fewer bedrooms than standard (defined in paragraph 14 of Part D).

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<tbody>
<tr>
<td><strong>England and Wales</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Over 1.0 but not over 1.5</td>
<td>10.9</td>
<td>7.5</td>
<td>4.5</td>
<td>2.7</td>
<td>1.6</td>
<td>1.3</td>
</tr>
<tr>
<td>Over 1.5</td>
<td>5.1</td>
<td>2.8</td>
<td>1.4</td>
<td>0.6</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Over 1.0</td>
<td>16.0</td>
<td>10.3</td>
<td>5.9</td>
<td>3.3</td>
<td>2.1</td>
<td>1.9</td>
</tr>
<tr>
<td><strong>Scotland</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Over 1.0 but not over 1.5</td>
<td>20.6</td>
<td>18.3</td>
<td>12.6</td>
<td>11.3</td>
<td>3.0</td>
<td>1.6</td>
</tr>
<tr>
<td>Over 1.5</td>
<td>26.0</td>
<td>13.3</td>
<td>6.5</td>
<td>2.9</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Over 1.0</td>
<td>46.4</td>
<td>31.5</td>
<td>19.1</td>
<td>14.2</td>
<td>3.6</td>
<td>2.2</td>
</tr>
</tbody>
</table>


56. The proportion of households living in crowded conditions was much reduced. This part of the "housing question" was largely answered, but not entirely. That the number of households in England and Wales living at the very high density of more than 1.5 persons per room appears (Table D.4) not to have fallen between 1981 and 2001 is probably significant for the perception of a persisting housing problem. Historically crowding was much more prevalent in Scotland than in England and Wales; but a faster fall in the proportion of households in Scotland in crowded conditions had virtually eliminated the difference by the end of the century. Owing to the way in which a room was defined in 1981 (part L, paragraphs 14 and 16), that year is best omitted from comparisons over time in Table N.15.

57. The reduction in crowding is only part of the change in the amount of space (in terms of rooms) that households occupy. The average number of rooms occupied increased for all sizes of household between 1951 and 1991 (the published 2001 census results did not include all the information required to make the calculation). The changes are shown in Table N.16 as increases and not levels owing to the discontinuity at 1971 (Table D.7).
Table N.16  Average Rooms Per Person by Size of Household: England and Wales 1951-1991

<table>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>3.32</td>
<td>+0.34</td>
<td>+0.03</td>
<td>+0.05</td>
<td>+0.17</td>
<td>+0.59</td>
</tr>
<tr>
<td>2</td>
<td>2.06</td>
<td>+0.13</td>
<td>+0.04</td>
<td>+0.04</td>
<td>+0.11</td>
<td>+0.32</td>
</tr>
<tr>
<td>3</td>
<td>1.46</td>
<td>+0.09</td>
<td>+0.05</td>
<td>+0.06</td>
<td>+0.07</td>
<td>+0.25</td>
</tr>
<tr>
<td>4</td>
<td>1.15</td>
<td>+0.07</td>
<td>+0.05</td>
<td>+0.06</td>
<td>+0.07</td>
<td>+0.25</td>
</tr>
<tr>
<td>5</td>
<td>0.97</td>
<td>+0.06</td>
<td>+0.02</td>
<td>+0.07</td>
<td>+0.05</td>
<td>+0.20</td>
</tr>
<tr>
<td>6</td>
<td>0.84</td>
<td>+0.05</td>
<td>+0.01</td>
<td>+0.05</td>
<td>+0.04</td>
<td>+0.15</td>
</tr>
</tbody>
</table>

Source: Table D.7.

58. What appears to have happened is that there was a strong increase in demand, made effective by rising incomes, for more space. This was met mainly through new building, but not entirely: the increase in the number of houses with four bedrooms or more (Table C.10) was substantially greater than the number of new dwellings with four or more bedrooms (Table B.9). About 1.1 million new dwellings were completed with four bedrooms or more between 1961 and 2000/01, compared with a net increase of 2.3 million in the stock. A full comparison would be more complex owing to conversions of large houses into flats, demolitions, and changes in use. But the simplified comparison is sufficient to make the point that extensions and merging two flats, or more rarely small houses, into one were as important as new building in adding to the stock of larger houses. That could only have been demand-led. The demand for more space is also to be seen in the persisting high proportion of houses built for private owners that had three bedrooms or more, generally more than 70 percent (Table B.10), notwithstanding the increase in one-person households (Table A.4), both in absolute terms — by 5.1 million between 1951 and 2001 — and proportionally, from under 11 percent of all households in 1951 to 30 percent in 2001. From 1961 one-person and two-person households in houses with six rooms or more (taken to represent moderately spacious dwellings) can be analysed by tenure. Of the increase of 1.2 million one-person households with six rooms or more between 1961 and 2001 over 1.0 million (85 percent) were owner-occupiers; of the increase of over 2.3 million two-person households with six rooms or more, 2.25 million were owner-occupiers. Much of the explanation lies in couples alone and then widows and widowers continuing to live in the houses they bought when they had families; but not entirely. An analysis of information from the Survey of English Housing about single (in the sense of never married) men and women who were owner-occupiers living alone (Housing in England 1995/96, Chapter 5) found that 38 percent of men and 32 percent of women had three bedrooms or more; and that 37 and 34 percent respectively had detached or semi-detached houses. Only 27 and 30 percent had flats. Evidently single men and women living alone who can afford the cost have similar preferences for more dwellings space to other households.

59. The figures quoted in the previous paragraph refer to a changing mix of dwellings types, of different sizes. The English House Condition Survey (see Tables B.11 and B.12) provided information about the average size in terms of floor area of different types of dwelling (detached, semi-detached, etc.) analysed by construction date. If average floor areas are compared for dwellings built in 1919-44, 1945-64,
1965-80, and post-1980, the average size for each type of dwellings is shown to have diminished continually. The average floor areas of detached and semi-detached dwellings built in 1919-44 are shown (Table B.11) as 112 and 76 square metres respectively, but for those built after 1980 92 and 60 square metres. The effect on the average floor area of all dwellings was partly offset, however, by the proportion of detached houses increasing, from 16 percent of dwellings built in 1919-44 to 45 percent of those built after 1980 (i.e. between 1980 and 1991). Average plot sizes diminished even more. The same comparison between houses built in 1918-44 and after 1980 shows average plot sizes (in square metres) as having fallen from 925 to 477 for detached houses, 355 to 234 square metres for semi-detached, and 230 to 153 for terraced (Table B.13). The average plot size for semi-detached houses built in the inter-war years is equivalent approximately ten houses to the acre when allowance is made for estate roads; for those built between 1980 and 1991, 14 or 15 to the acre. The effect of rising land prices and more restrictive land use planning policies is clearly to be seen.

60. Increased consumption of housing space would count as an improvement of housing conditions from the standpoint of households who decide to use part of their income in this way; but it runs counter to a normative element of perceptions about housing. The concept of housing need is often interpreted not only with respect to the housing (including space) that households “ought” to be able to have even though they cannot afford it from their own funds, but also what they ought not to have because they do not “need” it even though they can afford it. Opposition to building “unnecessary” large houses when what is “needed” is smaller “affordable” houses is an expression of this sentiment. But in all but very extreme conditions when requisitioning and billeting powers apply (as between 1940 and 1948), households with the necessary means can buy or rent as much housing as they want and can afford irrespective of anybody else’s opinion about whether or not they “really need” it.

61. There is no such ambiguity about higher standards of services and amenities. The “standard” or “basic” amenities originally specified in 1949 were a fixed bath or shower in a bathroom, WC inside the dwelling, a wash hand basin, a sink, and a supply of hot and cold water to the bath, basin, and sink. At that time only slightly more than a third had all of these amenities (Table C.11); in 1967 the first house condition survey showed the proportion to be three-quarters; and the 1996 English House Condition Survey showed the proportion to be 99 percent. Presence of these services had become well-nigh universal. Table L.5 shows the same to be so in Scotland. The absolute numbers of dwellings lacking one or more of these services are relevant to how much of the increase in their prevalence was the result of dwellings originally built without them being modernised, as distinct from being standard features of new dwellings (as they had been for the most part in the inter-war years), and dwellings without them being demolished. Over eight million lacked one or more of the amenities in 1947; between 3.9 and 4.0 million in 1967; and only 0.2 million in 1991 and 1996 (Table C.11). From Table B.16 the number of dwellings demolished between 1951 and 2001 can be put at about 1.7 million through slum clearance and 0.7 million in other ways. Not all would necessarily have lacked basic amenities; of the total reduction of eight million or more dwellings lacking basic amenities, at least 70 percent was the result of dwellings (mainly built before 1914) being modernised.
62. As stages of modernising and up-grading of the housing stock, installing the basic amenities was followed by installing central heating and double-glazing in dwellings built without them. Almost one-third of dwellings in 1971 had central heating; in 2000 over 90 percent did so (Table C.12). Table C.13 shows the proportion of dwellings with central heating according to construction date in 1991 and 2001. Not many dwellings were built with central heating before 1914 or in the inter-war years, and still a fairly low proportion of dwellings built in 1945-64. The proportion of dwellings built before World War I that had central heating rose from 73 percent in 1991 to 87 percent in 2001; and from 81 to 93 percent of dwellings built in the inter-war years and between 1945 and 1964. At the end of the 20th century central heating was well on the way to becoming almost universal, though not necessarily of a high standard everywhere.

63. Installing double-glazing as a form of modernisation (or “investment” in the existing housing stock) came later than central heating, and the information about it is fairly recent. The published results from the 1986 and 2001 English House Condition Surveys (Table C.14) show numbers of dwellings with partial and full double-glazing analysed by construction date. Proportions are shown in Table N.17.

<table>
<thead>
<tr>
<th>Table N.17</th>
<th>Proportions of Dwellings in 1986 and 2001 With Double-Glazing: Analysis By Construction Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Pre-1919</td>
</tr>
<tr>
<td>1986</td>
<td></td>
</tr>
<tr>
<td>Partial double-glazing</td>
<td>22</td>
</tr>
<tr>
<td>Full double-glazing</td>
<td>8</td>
</tr>
<tr>
<td>All kinds</td>
<td>30</td>
</tr>
<tr>
<td>2001</td>
<td></td>
</tr>
<tr>
<td>Partial double-glazing</td>
<td>31</td>
</tr>
<tr>
<td>Full double-glazing</td>
<td>28</td>
</tr>
<tr>
<td>All kinds</td>
<td>59</td>
</tr>
</tbody>
</table>

Source: Calculated from Table C.14.

64. Very few dwellings built before 1919, and not many built in the inter-war years were built with double-glazing. Between 1986 the proportion of them with at least some double-glazing doubled; and the proportion with full double-glazing trebled.

65. The increase in the dwelling stock that permitted the reduction in sharing and in the number of would-be households living as “concealed families” was funded from gross fixed investment in new house building; and the very large scale up-grading and modernising of the housing stock, particularly the privately owned housing from investment in the existing stock. Both are depicted in Part M, Tables M.5, M.6, M.7, and M.8. The very large amounts spent on modernizing the pre-1914 and inter-war housing stocks, and to some extent dwellings built in the two post-war decades are an extremely important feature of the history of British housing. Most of the demand for higher standards of housing was met by up-grading the existing stock, not by replacing it. Market-driven replacement never amounted to much; replacement on a large scale has been a public sector activity, principally through slum clearance.
66. The results of the uses of resources put into housing from private and public funds in the half century to the end of the twentieth century as they relate to the "housing question" as formulated before 1914 may be summarised as:

   a. An increase in the housing stock sufficient to accommodate in separate dwellings not only the increase in households generated by population growth and change but a substantial increase in households relative to population, largely the result of preferences and effective demand to live independently.

   b. An increase in the dwelling stock relative to the total of households sufficient for there to be a large reduction in the number of households living in only part of a dwelling, or as concealed households.

   c. An end (except in a comparatively small number of instances) to the severe overcrowding that was widespread before 1914 and also in the inter-war years.

   d. Increases in space available to households relative to size and composition, over and above the diminution of overcrowding. This was partly the result of more building of larger houses, and extensions to dwellings in the standing stock.

   e. Demolition of between 1.7 and 1.8 million mainly poor quality dwellings through slum clearance.

   f. The "basic amenities" became almost universal, central heating nearly so, and double-glazing well on the way.

Of these (b), (c), and (e) are parts of an answer to "the housing question" as originally formulated. But (a), separate accommodation for all households over and above the number generated by demographic change; and (f), presence of basic amenities, central heating and double glazing are ways in which criteria for an adequate housing stock were very different at the end of the twentieth century from what they had been at the beginning. In the terms used in paragraphs 2 and 3, they are ways in which what would count as a satisfactory answer to "the housing question" had changed.

67. Not part of the "housing question" as originally formulated but an area where the 20th century saw very large changes is housing tenure. The proportion of households at the beginning of the century that were owner-occupiers is not known exactly, but from the evidence in Part E is unlikely to have been more than about 20 percent and could well have been less, though there is no firm basis for the widely quoted proportion of 10 percent. At the end of the century it was nearly 70 percent (Table E.4). In view of the expressed preference for owner-occupation over renting the increase in the proportion of owner-occupiers from under one-third at the beginning of the 1950s to 69 percent at the end of the century should probably be counted as an improvement, though there were risks to owner-occupation as was demonstrated in the early 1990s.

68. A question that requires consideration, though a conclusive answer cannot be given, is how much of the improvement in housing conditions was the result of State action in providing housing for rent at rents well below market levels and providing subsidies to individual households. In Part K it is estimated (paragraphs 32-38 and Table K.24) that public capital expenditure on housing since it began in the late 19th century amounted in total to about £400 billion at end-20th century money values, of
which £370 billion was spent between the end of World War II and the end of the century. One part of the question of what did this expenditure achieve concerns the number of dwellings built: without subsidized building for rent, would the very large reduction in crowding and sharing have been possible when the number of households was rising fast. Another part relates to the standard of new dwellings built for subsidised renting. A third and controversial part relates to slum clearance and replacement building: very large numbers of poor quality dwellings were demolished and replaced, but how much of an improvement were the houses and flats that replaced them has been much disputed.

69. One contention is that building of houses and flats by local authorities both in the inter-war years and after 1945 in large measure merely substituted for the building for letting that would have been done by private enterprise had it not been for the deterrent effect of rent control and statutory security of tenure. This line of argument is less persuasive about the inter-war years than about post-1945. The inter-war Rent Restrictions Acts did not apply to new dwellings built after the end of World War I and a very considerable amount of building for letting by private enterprise did take place. After World War II newly built dwellings were not exempted from rent control until 1954; but since that was the year that building licensing ended it would be hard to argue that up to then it was rent control that prevented new building for letting by private enterprise. After that, from the mid-1950s onwards, interest rates rose nearly continuously for two decades, which would have made financing private house building to let by loans difficult or impossible. Before 1914 and again in the inter-war years mortgage loans were the normal means of financing private enterprise building for renting. Experiments in the late 1960s with cost-renting (i.e. building for letting without subsidy by non-profit-making organizations) were made abortive by high nominal interest rates.

70. An extremely important reason why unsubsidised building for letting by private enterprise was never really an alternative to subsidised building for letting by local authorities was the effect on capital costs of the higher standards of dwellings built by local authorities compared with building before 1914 by private enterprise. Three bedrooms in houses for families, and a bathroom (the Tudor Walters standards set in 1919) put costs well beyond what could be financed from rents that were within the reach of most wage earners. Not only the rents that could be afforded from wage earners' incomes were relevant: the second half of the 20th century saw a very large increase in the number of households with no earners at all (Table N.11). Except for owner-occupiers who own their houses outright with no mortgage debts, there is no way in which households with no earning members could afford adequate housing without assistance. If they were to be housed by private enterprise it would have to be by State assisted private enterprise. There are questions for debate about how, with hindsight, State assistance and financing might have been differently organised, in particular with less reliance on local authorities to provide houses and flats at subsidised rents. But beyond doubt is that the housing standards set and the facts of the level and distribution of income made large scale state assistance inevitable. Without it housing standards would not have risen as they did and sharing and crowding would not have diminished as they did.

71. Slum clearance and replacement obviously could not have been carried through without State funding. Some of the dwellings built to re-house households displaced by slum clearance have been strongly criticized, and sometimes derided as "new slums for old". Not to be overlooked, though, is that the replacement dwellings all
had the standard amenities, the bathroom, hot and cold water, and inside lavatory, whereas in most instances the demolished dwellings did not. This may not seem much when the standard amenities have come to be taken for granted; but to earlier generations that had to use portable baths and get hot water from kettles and saucepans on a kitchen range it was much more of a benefit.

72. All in all it is reasonable to conclude that public funding of housing made a substantial contribution to the improvements in housing conditions described above. Whether it could have been better deployed is an area of controversy that cannot be entered here.

V. The Perception of a Serious Housing Problem at the End of the 20th Century and Its Causes

73. Notwithstanding the widespread changes for the better in housing conditions discussed above, there is beyond doubt a widespread perception that there were serious problems with housing in Britain at the end of the 20th century. Important is whether they are unanswered parts of “the housing question” as originally formulated or whether they reflect new versions of the housing question that have come to the fore as the original question has (at least in substantial part) been answered. The suggestion offered here is that three elements can be discerned: (i) households that would be counted as unsatisfactorily housed even by the original formulations of the “housing question”; (ii) stock condition and the quality of the neighbourhood and (iii) access and affordability.

74. Crowding provides examples of households in conditions that would be counted as unsatisfactory even by the original criteria of the “housing question”. Table N.15 shows there to have been 130,000 households (England, Wales, and Scotland together) with more than 1½ persons per room in 2001; and 1.9 percent of all households lived at densities of over 1.0 persons per room, i.e. fewer rooms than household members. That is a very low proportion compared with earlier years; but it is a low proportion of a very large number, and hence very substantial in absolute terms (450,000). That the figure was little changed from 1991 (480,000) increases its significance. The continuation of crowding was highlighted by campaigning housing charities, which contributed to the public perception of there being much that was wrong about housing conditions.

75. What was counted as unsatisfactory housing changed through time. The definition of unfitness for human habitation was revised and extended in 1989, and at the end of the 1990s the concept of “decent” dwellings was introduced. The criteria for a “decent” dwelling are summarised in Part C (paragraph 49). As well as not being unfit in the statutory sense and being in a reasonable state of repair, to count as “decent” a house or flat had to have reasonably modern facilities and services, and to provide a reasonable degree of thermal comfort, with adequate heating and insulation. The modern facilities and thermal comfort criteria were a fairly substantial raising of minimum standards. Table C.19 shows that on the evidence of the 2001 English House Condition Survey, an estimated 7.0 million dwellings did not meet all the criteria for a decent dwelling. That was equal to one-third of the housing stock; for so high a proportion of the dwelling stock to be declared to be not decent inevitably reinforced perceptions that much was wrong with housing at the end of the 20th century. In operational terms what mattered most was the number of non-decent
dwellings that belonged to local authorities and housing associations (registered social landlords). For privately owned dwellings, the policy response was only that grants should be available for bringing up to standard houses and flats occupied by “vulnerable” households. But local authorities and housing associations were within the reach of policy. Nearly 1.6 million of their dwellings, between 35 and 40 percent of their stocks, were estimated not to meet all the decent dwelling criteria. How to finance the work required to bring them up to the “decent dwelling” standard was highly contentious. The controversies served to strengthen the impression that much was wrong with the social rented sector housing stock.

76. Not only were a substantial proportion of social sector dwellings not “decent”; many of their dwellings were in “poor” neighbourhoods, as defined in the English House Condition Survey (see Part C, paragraph 49). “Poor” neighbourhoods were places with a run down appearance, evidence of vandalism, and generally ill-kept. Neighbourhoods were classified for this purpose as “predominantly private build”, “predominantly council build”, and “other/mixed”. Not all dwellings in “predominantly council build” neighbourhoods are rented from local authorities: substantial numbers of Right to Buy dwellings are included. But the fact “predominantly council build” included 40 percent of dwellings in poor neighbourhoods as compared with only 24 percent of all dwellings (Table C.21) is part of the explanation of why there was perceived to be a substantial amount of poor quality housing at the end of the 20th century.

77. Estimates of the number of dwellings that were not decent, in poor neighbourhoods, or both are in Table N.18. There is some overlap; 53 percent of dwellings in poor neighbourhoods did not meet the decent dwelling criteria, as compared with 31 percent of dwellings in neighbourhoods that were not poor. Similarly, 92 percent of dwellings that met the decent dwelling criteria were not in poor neighbourhoods, as compared with 82 percent of dwellings that did not. In “predominantly council build” areas, 48 percent of dwellings were in poor neighbourhoods, did not meet the decent dwelling criteria, or both, as compared with 35 percent in “predominantly private build” areas and 38 percent in “other/mixed”. Building for letting by local authorities (and latterly for housing associations) was originally seen as an important part of the answer to the original “housing question”. But parts of it had become a very significant element of housing problems at the end of the century. That was the origin of the regeneration schemes in the social rented sector in the last quarter of the twentieth century.
Table N.18  Condition of Dwellings and Quality of Neighbourhood: England 2001

<table>
<thead>
<tr>
<th></th>
<th>Predominantly private build</th>
<th>Predominantly council build</th>
<th>Other/mixed</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dwelling decent, neighbourhood not poor</td>
<td>9,204</td>
<td>2,626</td>
<td>1,189</td>
<td>13,019</td>
</tr>
<tr>
<td>Dwelling decent, neighbourhood poor</td>
<td>546</td>
<td>478</td>
<td>105</td>
<td>1,129</td>
</tr>
<tr>
<td>Dwelling not decent, neighbourhood not poor</td>
<td>3,698</td>
<td>1,507</td>
<td>516</td>
<td>5,721</td>
</tr>
<tr>
<td>Dwelling not decent, neighbourhood poor</td>
<td>694</td>
<td>475</td>
<td>103</td>
<td>1,272</td>
</tr>
<tr>
<td>All dwellings</td>
<td>14,142</td>
<td>5,085</td>
<td>1,913</td>
<td>21,142</td>
</tr>
</tbody>
</table>

**Proportions (percent)**

<table>
<thead>
<tr>
<th></th>
<th>Dwelling not decent</th>
<th>Neighbourhood poor</th>
<th>Not decent dwelling in poor neighbourhood</th>
<th>Dwelling decent, neighbourhood not poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dwelling not decent</td>
<td>31</td>
<td>9</td>
<td>5</td>
<td>65</td>
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<tr>
<td>Neighbourhood poor</td>
<td>39</td>
<td>19</td>
<td>9</td>
<td>52</td>
</tr>
<tr>
<td>Not decent dwelling in poor neighbourhood</td>
<td>32</td>
<td>11</td>
<td>5</td>
<td>62</td>
</tr>
<tr>
<td>Dwelling decent, neighbourhood not poor</td>
<td>33</td>
<td>11</td>
<td>6</td>
<td>62</td>
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</tbody>
</table>

Source:  *English House Condition Survey 2001*, Supporting Tables, Table A5.17.
78. Persistence of crowding and the poor state of considerable parts of the social rented sector stock were far from being the sole reason for perceptions of serious housing problems: access and affordability were also very important. Homelessness was an acute form of access problems, and attracted much concern. Homelessness in Britain is a term of art, and is far from being the same thing as literally having nowhere to go, i.e. "rooflessness", which is what homelessness means in some other countries, the USA for example. Nevertheless, increases in the number of households for which local authorities accept responsibility under homelessness legislation to provide accommodation is an indicator of housing pressure. So too is the number of such households for which local authorities accepted responsibility, and numbers of them in temporary accommodation.
<table>
<thead>
<tr>
<th>Year</th>
<th>Total</th>
<th>In priority need</th>
<th>Total</th>
<th>Bed and breakfast hotels</th>
<th>Hostels and refuges</th>
<th>Private rented sector</th>
<th>Other</th>
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</thead>
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<tr>
<td>1985</td>
<td>91,010</td>
<td>15,920</td>
<td></td>
<td>...</td>
<td>...</td>
<td>...</td>
<td>...</td>
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<tr>
<td>1986</td>
<td>100,490</td>
<td>17,390</td>
<td></td>
<td>...</td>
<td>...</td>
<td>...</td>
<td>...</td>
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<tr>
<td>1987</td>
<td>109,170</td>
<td>22,060</td>
<td></td>
<td>...</td>
<td>...</td>
<td>...</td>
<td>...</td>
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<tr>
<td>1988</td>
<td>113,770</td>
<td>26,950</td>
<td></td>
<td>...</td>
<td>...</td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>1989</td>
<td>122,180</td>
<td>31,510</td>
<td></td>
<td>...</td>
<td>...</td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>1990</td>
<td>140,350</td>
<td>41,150</td>
<td>12,150</td>
<td>8,030</td>
<td>20,970</td>
<td></td>
<td></td>
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<tr>
<td>1991</td>
<td>144,780</td>
<td>50,000</td>
<td>12,240</td>
<td>10,230</td>
<td>27,530</td>
<td></td>
<td></td>
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<tr>
<td>1992</td>
<td>142,890</td>
<td>136,230</td>
<td>62,090</td>
<td>12,220</td>
<td>10,310</td>
<td>25,190</td>
<td>14,370</td>
</tr>
<tr>
<td>1993</td>
<td>132,380</td>
<td>125,360</td>
<td>61,380</td>
<td>7,570</td>
<td>10,890</td>
<td>26,720</td>
<td>16,200</td>
</tr>
<tr>
<td>1994</td>
<td>122,460</td>
<td>116,850</td>
<td>52,340</td>
<td>4,920</td>
<td>10,460</td>
<td>20,860</td>
<td>16,100</td>
</tr>
<tr>
<td>1995</td>
<td>120,810</td>
<td>115,550</td>
<td>46,350</td>
<td>4,480</td>
<td>10,380</td>
<td>14,130</td>
<td>17,360</td>
</tr>
<tr>
<td>1996</td>
<td>116,870</td>
<td>110,810</td>
<td>43,240</td>
<td>4,750</td>
<td>10,090</td>
<td>11,410</td>
<td>16,990</td>
</tr>
<tr>
<td>1997</td>
<td>102,430</td>
<td>102,430</td>
<td>41,250</td>
<td>4,100</td>
<td>9,680</td>
<td>14,040</td>
<td>13,430</td>
</tr>
<tr>
<td>1998</td>
<td>104,260</td>
<td>104,260</td>
<td>47,520</td>
<td>4,802</td>
<td>9,730</td>
<td>14,820</td>
<td>18,150</td>
</tr>
<tr>
<td>1999</td>
<td>105,580</td>
<td>105,580</td>
<td>56,580</td>
<td>6,570</td>
<td>9,840</td>
<td>19,270</td>
<td>20,900</td>
</tr>
<tr>
<td>2000</td>
<td>114,670</td>
<td>114,670</td>
<td>65,170</td>
<td>8,680</td>
<td>10,300</td>
<td>20,060</td>
<td>26,130</td>
</tr>
<tr>
<td>2001</td>
<td>117,840</td>
<td>117,840</td>
<td>75,200</td>
<td>10,860</td>
<td>10,610</td>
<td>25,610</td>
<td>28,120</td>
</tr>
</tbody>
</table>

Note: (a) Figures are for financial years.
      (b) In the first quarter of each year.

Sources: Housing Statistics 2003, Tables 6.5 and 6.6; and Department of the Environment, Key Background Figures March 1995 and March 1997, Tables 10.1 and 10.2 (not published but widely circulated.)
79. Homelessness and living in bed and breakfast hotels, hostels and refuges was sufficiently common at the end of the century to contribute significantly to a perception that there was much that was unsatisfactory about housing conditions. Like crowding, homelessness was highlighted by campaigning housing organisations.

80. **Affordability**, or more specifically that house prices had risen so far relative to incomes as to be out of reach of large numbers of households that could reasonably expect to be able to buy, was a very important part of the perception that much was wrong with British housing at the end of the 20th century. A distinction must be drawn between cycles and trends in house prices. Indexes of house prices in the United Kingdom (Tables I.2 and I.3) from the late 1960s show a marked cyclical pattern through time. The late 1990s saw a cyclical upswing from the recession in the early years of the decade, which by the beginning of the new century had turned into a boom. In real terms, however the increase in house prices, though large, was not as great as in the boom of the 1980s. But between the later 1960s (when the official mix-adjusted house price indexes begin) and the end of the century the trend of house prices was clearly upwards in real terms. This tendency of house prices (and market rents) to rise at a faster rate than the general price level is fundamentally important for the history of housing in Britain. It helps explain why rising real incomes did not do more to improve housing conditions, for real terms increases in house prices meant that rising incomes did not increase households’ command over housing services by as much as would otherwise have been possible. And because public authorities (and private bodies aided by public funds) have to pay market prices for land and house building, the rise in house prices in real terms has raised the cost of providing housing for the large number of households unable to afford adequate housing from their own funds. With public expenditure continuously under pressure, the consequence has been that less has been done to improve housing than would otherwise have been possible.

81. Increases in rents and then house prices in real terms have a history that goes back a very long way. There are indexes of rents for 1778–82 to 1868–72 (Table H.1) and 1874 to 1913 (Table H.2). There are problems about the rent indexes and general price level, but they point strongly in the direction of rents having risen in real terms. Indexes of house prices (Part I) can be taken back to the later 1930s. They do not show a continuous increase in house prices in real terms: there was a steep increase in “real” house prices in the war years and immediate post-war years; then a fall in real terms between 1948 and 1959 owing to house prices being fairly stable in nominal (i.e. current price) terms while the general price level rose fast. From 1960 onwards the trend was strongly upwards though with cyclical fluctuations around the trend. Table N.20 shows rates of increase in rents and house prices in periods in the nineteenth and twentieth centuries for which the information is available.
Table N.20 Increases in Rents and House Prices in Real Terms: Long Term Averages

<table>
<thead>
<tr>
<th>Period</th>
<th>Percent a year</th>
</tr>
</thead>
<tbody>
<tr>
<td>1788-92 to 1868-72</td>
<td>+0.8</td>
</tr>
<tr>
<td>1833-37 to 1868-72</td>
<td>+1.0</td>
</tr>
<tr>
<td>1874 to 1900</td>
<td>+1.1</td>
</tr>
<tr>
<td>1874 to 1913</td>
<td>+0.6</td>
</tr>
<tr>
<td>1934/93 to 1959</td>
<td>+1.0</td>
</tr>
<tr>
<td>1934/39 to 1973</td>
<td>+2.9</td>
</tr>
<tr>
<td>1973 to 2002</td>
<td>+2.2</td>
</tr>
<tr>
<td>1934/39 to 2002</td>
<td>+2.6</td>
</tr>
</tbody>
</table>

Source: Calculated from Tables H.1, H.2, and I.8.

82. Missing from the chronology in Table N.20 are the inter-war years. The very sparse information that is available (Part I, paragraphs 32-39) points to there having been no substantial increases in house prices, not even in the years of the private house building boom in the 1930s (Table B.6). If this is right, then the inter-war years were by far the largest intermission in a history of rising house prices in real terms. The periods in Table N.20 contained spells in which house prices fell in real terms as a result of stable or slowly rising house prices in money terms when the general price level was rising fast, as between 1900 and 1913 and between 1948 and 1959; but the inter-war years were exceptional. An explanation for the rises in house rents and prices in other periods has to be capable of accounting for the exception.

83. The causes of increases in house prices ahead of the general price level over a period as long as two centuries do not necessarily have to be the same, of course. There would be nothing inherently implausible about the mechanisms that caused house prices to rise in real terms in the second half of the twentieth century being different from those that caused rising real rents in the first half of the nineteenth. But that rents and house prices rose in real terms over so much of two centuries is noteworthy. Some contributions may have come from quality improvement, at least until the start of the mix-adjusted house price index in 1968. But it is very unlikely that quality improvements, which before the second half of the twentieth century, could come into the stock only through new building, could account for the increase in rents and house prices in real terms.

84. That the increase in rents in the later nineteenth and early twentieth century was accompanied by rising land values points in the direction of an explanation in terms of limits to the amount of accessible land for building (paragraph 17 above). "Accessible" here means primarily accessible to places of employment. An explanation in these terms could apply earlier in the nineteenth century as well when urban populations were growing very fast. An explanation for the absence of any pronounced increase in house prices in the inter-war years that is compatible with that just offered for rising real rents before 1914 is that developments in passenger transport greatly increased the amounts of accessible building land. The inter-war years saw a great expansion of bus services and suburban rail services (see paragraph 35 above). The inter-war suburbs depended on public passenger transport; car ownership was still fairly small even at the end of the 1930s. Land use planning in the inter-war years placed few constraints on building houses on the land made accessible by the developments in transport. By the end of the 1930s concern about "sprawl" had emerged; the London "Green Belt" dates from that time.
85. The inter-war expansion of accessible land for housing had depended on public passenger transport; but from the later 1950s onwards the growth of private car ownership could potentially make even more land accessible for building. But the reaction against the “sprawl” of the inter-war years led to much stricter control of land use, by the Town and Country Planning Act of 1947. The amount of accessible land available for house building from then on became subject to constraints from policy, as well as geography and transport capacity. Evidence of the effect of these constraints is that from 1963 onwards land prices rose faster, taking one year with another, than did house prices (Table 1.9); and construction costs (Tables M.10 and M.11) more slowly. In this there is a resemblance to the situation before 1914. Rising demand pressing against a constrained supply appears to have been the situation in the second half of the twentieth century. The sources of the demand were described above (paragraphs 34-41), a combination of demography and rising real incomes. Supply was constrained by increasingly effective concern for “the environment” that sometimes appeared to lead to indiscriminate opposition to all new house building everywhere. The supply side of the housing system became politicised to a much greater extent than before.

86. In short, the perception of severe housing problems notwithstanding the massive improvement in housing conditions would appear to be due to:

(a) Crowding and sharing were still not rare in absolute terms, though very much reduced absolutely and proportionally;

(b) Stock condition deficiencies by earlier standards and still more so due to standards being raised — the “decent dwelling” standard;

(c) Local authority estates in poor condition and in need of “regeneration”;

(d) Access — homelessness;

(e) Affordability — the rise in house prices in real terms and relative to incomes.

To make progress with (b) and (c) public capital expenditure on the social sector housing stock would be required. The incomes of many tenants are too low for much of it to be financed from rents paid by tenants themselves, as distinct from income-related assistance with housing costs (at the time of writing Housing Benefit). To make progress with (a) and (d) increases in the stock of dwellings for renting at well below market levels (or possibly very low cost home ownership) would be required, which could only be achieved with extensive public subsidy. The increase in house prices and land prices increases the subsidy cost per unit of adding to the social rented sector and other forms of below market rental housing, which makes the situation worse, and can convey the impression of only slow progress in return for very substantial outlays of public funds. With such a large number of households with no earning member (Table N.11) continuing high levels of public expenditure are unavoidable if the normative quality standards are to be maintained. An Abstract of Historical Statistics is not the place for discussion of policies. But the history is one of substantial improvement in housing standards; a worsening of standards of housing for reasons other than war would be novel.
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</tr>
</tbody>
</table>
ABSTRACT OF HISTORICAL STATISTICS OF BRITISH HOUSING

PART A: POPULATION AND HOUSEHOLDS

Tables

Table A.1 Total Population, Adult Population and Households in England and Wales

Table A.2 Households and Concealed Households (or “Concealed Families”) England and Wales 1951-2001

Table A.3 Increases in Total Population, Adult Population and Households

Table A.4 One-Person and Multi-Person Households 1931-2001

Table A.5 Components of Increase in Households 1931-91

Table A.6 Headship Rates Among Widowed and Divorced Men and Women Aged 60 and Over

Table A.7 Headship Rates Among Never-Married Men and Women Aged 20-44

Table A.8 Households According to Size (Number of Persons)

Table A.9 Analysis of Composition of Households in 14 Sub-Districts in 1861: Absolute Numbers

Table A.10 Analysis of Composition of Households in 14 Sub-Districts in 1861: Percentages

Table A.11 Analysis of Households by Type in 1931

Table A.12 Households in 1951: Analysis by Characteristics of the Household head

Table A.13 Households in 1961 and 1971: Analysis by Type and Age of Households Heads

Table A.14 Households in 1971, 1981, 1991, and 2001: Analysis by Household Type

Table A.15 Projections of Households
PART B: THE STOCK OF DWELLINGS, NEW BUILDING, AND COMPONENTS OF THE NET INCREASE

Tables

<table>
<thead>
<tr>
<th>Table B.1</th>
<th>Houses and Dwellings in England and Wales 1801-2001</th>
<th>20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Table B.2</td>
<td>Comparable Series for Vacant Dwellings in England Wales 1901-2001</td>
<td>21</td>
</tr>
<tr>
<td>Table B.3</td>
<td>Sharing Households and Shared Dwellings in England and Wales 1911-2001</td>
<td>21</td>
</tr>
<tr>
<td>Table B.4</td>
<td>Dwellings Completed: England and Wales: 1856 to 1944/45</td>
<td>22</td>
</tr>
<tr>
<td>Table B.5</td>
<td>Dwellings Completed: England and Wales 1945-2001</td>
<td>23</td>
</tr>
<tr>
<td>Table B.6</td>
<td>Tenure of New Dwellings Built in England and Wales 1919/20 to 1944/45</td>
<td>24</td>
</tr>
<tr>
<td>Table B.7</td>
<td>Building For Private Owners in England and Wales 1920/21 to 1938/39: Building for Owner-Occupation and Letting by Private Owners</td>
<td>25</td>
</tr>
<tr>
<td>Table B.8</td>
<td>Tenure of New Dwellings Built in England and Wales 1945 – 2001</td>
<td>26</td>
</tr>
<tr>
<td>Table B.9</td>
<td>Dwellings Completed in England and Wales in the Inter-War Years: Analysis by Tenure and Region.</td>
<td>28</td>
</tr>
<tr>
<td>Table B.10</td>
<td>Houses and Flats Completed: Analysis by Number of Bedrooms: England and Wales</td>
<td>29</td>
</tr>
<tr>
<td>Table B.11</td>
<td>Proportions of Houses and Flats and Distributions of Each by Number of Bedrooms</td>
<td>32</td>
</tr>
<tr>
<td>Table B.12</td>
<td>Average Floor Area and Number of Dwellings by Type and Construction Date: 1991 English House Condition Survey</td>
<td>33</td>
</tr>
<tr>
<td>Table B.13</td>
<td>Average Floor Area By Dwelling Type and Construction Date: 2001 English House Condition Survey</td>
<td>33</td>
</tr>
<tr>
<td>Table B.14</td>
<td>Average Plot Size of Houses by Type and Construction Date</td>
<td>34</td>
</tr>
<tr>
<td>Table B.15</td>
<td>Slum Clearance: Houses Demolished or Closed 1921-1997</td>
<td>35</td>
</tr>
<tr>
<td>Table B.16</td>
<td>Net Increase in the Housing Stock, New Houses Built and Estimated Losses from the Housing Stock 1861-1921.</td>
<td>36</td>
</tr>
<tr>
<td>Table B.17</td>
<td>Components of Change of the Housing Stock 1921-1991.</td>
<td>36</td>
</tr>
</tbody>
</table>
PART C: THE HOUSING STOCK: AGE, NUMBER OF ROOMS AND BEDROOMS, AMENITIES AND SERVICES, FITNESS AND STATE OF REPAIR

Tables

<p>| Table C.1 | Construction Dates of the Housing Stock in England and Wales as Estimated from the Department of the Environment's Model | 24 |
| Table C.4 | Age Distribution of the Housing Stock: Comparison of Sources of Estimates | 26 |
| Table C.5 | Census Information about Dwellings and Types of Building in 1921, 1961, 1981, and 1991 | 27 |
| Table C.6 | Information from the English House Condition Survey about Dwellings and Types of Building 1976-2001 | 27 |
| Table C.7 | Information from the Labour Force Survey Housing Trailers and Survey of English Housing about Dwellings and Types of Building 1981-2001/02 | 28 |
| Table C.9 | Distribution of Dwellings and Household Spaces by Number of Rooms | 30 |
| Table C.10 | Household Spaces According to Number of Bedrooms | 31 |
| Table C.11 | Dwellings and Households Lacking Basic Amenities and Services | 32 |
| Table C.12 | Proportions of Households in Great Britain with Sole Use of a Bath or Shower and a WC Inside the Accommodation and with Central Heating 1971-2000 | 33 |
| Table C.13 | Proportions of Dwellings With Central Heating Analysed by Construction Date | 34 |</p>
<table>
<thead>
<tr>
<th>Table</th>
<th>Description</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>C.14</td>
<td>Proportions of Dwellings With Double Glazing Analysed by Construction Date</td>
<td>35</td>
</tr>
<tr>
<td>C.15</td>
<td>Selected Results from the National House Condition Survey 1967</td>
<td>36</td>
</tr>
<tr>
<td>C.16</td>
<td>Estimated Totals of Unfit Dwellings in England</td>
<td>37</td>
</tr>
<tr>
<td>C.17</td>
<td>Components of Change of the Stock of Unfit Dwellings</td>
<td>38</td>
</tr>
<tr>
<td>C.18</td>
<td>Unfit Dwellings 1971 to 2001: Analyses by Tenure and Construction Date</td>
<td>39</td>
</tr>
<tr>
<td>C.19</td>
<td>Dwellings Failing Each Decent Homes Criterion: Analysis by Tenure</td>
<td>40</td>
</tr>
<tr>
<td>C.20</td>
<td>Dwellings Failing Each Decent Homes Criterion: Analysis by Construction Date</td>
<td>41</td>
</tr>
<tr>
<td>C.21</td>
<td>Poor Neighbourhoods and Dwellings Not Meeting the Decent Homes Criterion</td>
<td>42</td>
</tr>
<tr>
<td>C.22(a)</td>
<td>Distribution of Repair Costs by Tenure: England and Wales 1967</td>
<td>42</td>
</tr>
<tr>
<td>C.22(b)</td>
<td>Distribution of Repair Costs by Tenure: England and Wales 1971</td>
<td>43</td>
</tr>
<tr>
<td>C.22(c)</td>
<td>Distribution of Repair Costs by Tenure: England 1976</td>
<td>43</td>
</tr>
<tr>
<td>C.22(d)</td>
<td>Distribution of Costs of Repair: England 1986</td>
<td>44</td>
</tr>
<tr>
<td>C.22(e)</td>
<td>Distribution of Costs of Comprehensive Repairs: England 1991</td>
<td>44</td>
</tr>
<tr>
<td>C.22(f)</td>
<td>Standardised Repair Costs: England 1996</td>
<td>45</td>
</tr>
<tr>
<td>C.22(g)</td>
<td>Basic Standardised Repair Costs: England 2001</td>
<td>45</td>
</tr>
</tbody>
</table>
PART D: DENSITY OF OCCUPATION: OVERCROWDING AND UNDER-OCCUPATION

Tables

D.1 Households occupying four rooms or less.

D.2 Households in 1911 living at densities of more than 2 persons per room.

D.3 Densities of occupation by private households in England and Wales in 1911: persons per room.

D.4 Households living at densities above 1.5 persons per room 1911-1991.

D.5 Distributions of densities of occupation 1911-1991 (persons per room).


D.7 Average number of rooms per person by size of household 1911-1991.

D.8 One-person and two-person households with six rooms or more 1911-1991.

D.9 Housing tenure of one-person and two-person households with six rooms or more 1961-1991.

D.10 Households’ accommodation: number of bedrooms relative to standard: General Household Survey Great Britain.

D.11 Households accommodation: number of bedrooms relative to standard: Housing Surveys in England.

D.12 Number of bedrooms relative to standard: analysis by tenure 1960-2000/01.

D.13 Proportions of households with two or more bedrooms more than standard: from General Household Survey for Great Britain.

D.14 Households with two or more bedrooms more than the standard number: analysis by tenure.
PART E: HOUSING TENURE: THE DWELLING STOCK AND NEW BUILDING

Tables

E.1 Summary of Official Returns of Numbers of Houses Analysed by Tenure: England and Wales 1935
E.2 Tenure of the Housing Stock in England and Wales in 1939
E.3 Tenure of the Housing Stock in England and Wales 1939 to 2001
E.4 Tenure of Households in England and Wales 1939-1991
E.5 Tenure of the Housing Stock Analysed by Age
E.6 Tenure of New Dwellings Built in England and Wales 1919/20 to 1944/45
E.7 Tenure of New Dwellings Built in England and Wales 1945-2000
E.8 Private Rented Sector: Net Sales for Owner-Occupation
E.9 Dwellings Sold by Local Authorities and New Towns to Tenants
E.10 Transfers from Renting to Owner-Occupation and the Growth of the Owner-Occupied Housing Stock
E.11 Dwellings Added to the Owner-Occupied Stock Through Sales by Local Authorities and New Towns
PART F: HOUSEHOLDS: OWNER-OCCUPIERS AND RENTERS

Tables

F.1 Occupations of tenants of London County Council houses and flats 1912 and 1938
F.2 Occupations of new borrowers with the Abbey Road Building Society 1931 to 1936
F.3 Distribution of tenures within ranges of household income 1953/54
F.4 Proportions of households that were owner-occupiers by range of household income and head of households income 1953/54
F.5 Average number of earners by range of household income and tenure 1953/54
F.6 Age and household type by tenure in 1964
F.7 Household size and socio-economic group of household head by tenure 1964
F.8 Distribution of household income and head of household income by tenure in 1964 and 1963
F.9 Age and household type by tenure in 1971 and 1972
F.10 Household size and socio-economic group of household head by tenure 1971
F.11 Distribution of household income and head of household income by tenure 1971
F.12 Age and household type by tenure in 1979
F.13 Household size and socio-economic group of household head by tenure 1981 and 1979
F.14 Distribution of household income and head of household income by tenure 1979
F.15 Proportions of households in 1964, 1971, and 1979 that were owner-occupiers: analysis by age
F.16 Numbers of earners in households by tenure 1962-79
F.18 Proportions of owner-occupiers in 1960 who would have preferred to rent
F.19  Tenure preferences of household heads in 1973
F.20  Employment status of household heads by tenure 1977-78
F.21  Unemployment rates by tenure and socio-economic group 1977-78
F.22  Sitting tenant purchasers from local authorities, other owner-occupiers, and local authority tenants: type of household and age of head 1991
Table
F.23  Sitting tenant purchasers from local authorities, other owner-occupiers, and local authority tenants: number in employment 1991
F.24  Employment status of household heads by tenure 1977-78 to 2000/01
F.25  Division between tenure of increase in households with economically inactive heads
F.26  Numbers of earners in households by tenure 1981-2000/01
F.27  Matrix of households formed and moving 1971
F.28  Ages of heads of households entering owner-occupation and renting from local authorities 1978
F.29  Incomes of heads of households entering owner-occupation and renting from local authorities 1978
F.30  Recent movers to owner-occupation and the social rented sector in 1997/98: age
F.31  Recent movers to owner-occupation and the social rented sector in 1997/98: employment status of the household head
Table
F.32  Housing circumstances of council house waiting list members in 1949
F.33  Type of household or potential household on council house waiting lists in 1949
F.34  Households and potential households on local authority waiting lists in 1949 and 1996/97
F.35  Housing tenure of newly married couples and their parents: 1973
F.36  Present tenure of couple households by parents’ tenure 1993
PART G: THE PRIVATE RENTED SECTOR: ALL HOUSEHOLDS (AND THEIR HOUSING) WHO ARE NEITHER OWNER-OCCUPIERS NOR SOCIAL SECTOR TENANTS

Tables

Table G.1  Private Rented Sector in England and Wales 1939-1991: Dwellings, Households and Households Occupying Part of a Dwelling

Table G.2  Annual Estimates of the Private Rented Sector Housing Stock in England and Wales 1981-2001

Table G.3  Sub-Sectors and Sub-Totals Within the Private Rented Sector: England and Wales 1961-1991

Table G.4  Accommodation Rented from Employers and Not Accessible to the Public: England 1988-2000/01

Table G.5  Shops Rated with Private Dwelling Accommodation: England and Wales

Table G.6  Services Family Quarters: Permanent Holdings in the United Kingdom 1967-2002

Table G.7  Agricultural Dwelling Houses in England and Wales

Table G.8  Housing Tenure of Households with Household Heads in Agriculture and the Armed Forces: England and Wales 1961 and 1981

Table G.9  Tenants Whose Accommodation Goes With The Job: Totals by Age and Whether Rent is Paid: England 1988

Table G.10  Numbers of Controlled Tenancies in England and Wales

Table G.11  Categories of Lettings in England 1988 to 2000/01

Table G.12  Duration of Residence: Tenants Renting Unfurnished or Furnished from Private Landlords (Excluding with Job or Business): Great Britain

Table G.13  Length of Residence of Private Sector Tenants: England and Wales 1964

Table G.14  Duration of Residence of Private Sector Tenants in England 1981-2000/01 and Numbers Moving Within the Sector in the Previous Year

Table G.15  Distribution of Types of Household Renting Unfurnished or Furnished: in England and Wales in 1964 and Great Britain from 1971
Table G.16  Types of Household in the Private Rented Sector in England 1981-2000/01

Table G.17  Proportion of Married Couples (Wife Aged 20 or Over at Marriage) Renting from Private Landlords by Duration of Marriages
### PART H

**RENTS**

**Tables**

| Table H.1 | Indexes of Rents and the Cost of Living as a Whole, 1778-82 to 1868-72 | 21 |
| Table H.2 | Index of House Rents 1874-1913 | 22 |
| Table H.3 | Rents and Incomes in York in 1899 | 22 |
| Table H.4 | Indexes of Rent and Rates and the Cost of Living 1914-1939 | 23 |
| Table H.5 | Average Local Authority Rents in England and Wales 1957-1969 | 23 |
| Table H.6 | Average Local Authority Rents in England and Wales (Unrebated) 1968-1979 | 24 |
| Table H.7 | Average Local Authority Rents in England: (Unrebated) 1979-2001 | 25 |
| Table H.8 | Average Local Authority Rents at 1990 Money Values 1957-2001 | 26 |
| Table H.9 | Average Earnings of Men Employed Full-Time in Manual Work Compared With Local Authority Rents 1936-1980 | 27 |
| Table H.10 | Receipt of Means-Tested Assistance with Rents by Local Authority Tenants in England and Wales 1968-2000 | 28 |
| Table H.11 | Numbers and Proportions of Local Authority Tenant Households Receiving Housing Benefit: England 1993/94-2000/01 | 29 |
| Table H.12 | Rents Registered for Housing Associations 1973-1989: England and Wales | 29 |
| Table H.13 | Average Rents of Housing Association Dwellings in England 1989-2000 | 30 |
| Table H.14 | Housing Association Tenants Receiving Housing Benefit 1993-2003 | 30 |
| Table H.15 | Rents Registered For Private Sector Tenancies: England and Wales 1966-2000 | 31 |
| Table H.16 | Median and Upper Quartile Private Sector Rents in 1978 | 32 |
| Table H.17 | Average Rents in England 1988 to 2000/01 by Category of Letting | 33 |
| Table H.18 | “Private Sector Tenants” Receiving Rent Allowances or Supplementary Benefit: England and Wales 1974-2003 |
| Table H.19 | Comparison of Survey Estimates of Private Sector Tenant Households Receiving Housing Benefit With Administrative Totals: England |
PART I

HOUSE PRICES

Tables

Table I.1 Average House Prices Estimated from Data for Building Societies, Insurance Companies and Banks, 1968-1994 17
Table I.2 Mix-Adjusted Indexes of House Prices in the United Kingdom, 1968-1993 18
Table I.3 Mix-Adjusted Indexes of House Prices in the United Kingdom Produced from the Survey of Mortgage Lending, 1993-2002 18
Table I.4 House Price Indexes for the United Kingdom Published By Nationwide and Halifax 19
Table I.5 Measures of the Price of New Dwellings, 1952-1970 20
Table I.6 Index of Second-Hand House Prices in England and Wales (1934/39 to 1965) and United Kingdom, 1966-70 20
Table I.7 Co-Operative Permanent Building Society’s Indexes of Prices of Second-Hand Houses Compared With Index Derived from Valuation Office Data 1934/39 to 1966 21
Table I.8 Index of House Prices at Current and Constant Prices 1934-39 to 2002 22
Table I.9 Index of Land Prices Compared With House Prices, 1963-2002 23
Table I.10 Regional and Country House Price Averages as Percentages of United Kingdom Average 24
Table I.11 Average Price Ratios for New and Second-Hand Houses 25
Table I.12 Indexes of House Prices in Real Terms in Selected Years: Regions and Countries 26
Table I.13 Co-Operative Permanent Building Society Regional Indexes of House Prices 1953-1970 26
Table I.14 Co-Operative Permanent Building Society Regional Indexes of House Prices in Real Terms 1953-1970 27
Table I.15 Estimate of North/South Differences in Average House Prices in 1939, 27
1953, and 1959

Table I.16 Increases in House Prices Between 1934/39 and 1945

Table I.17 House Prices in London and the South East in Proportion to House prices in the North of England

Table I.18 Cost of New Dwellings 1919-1939

Table I.19 New Building Society Loans 1928 to 1939: Division into Under £1,000 and £1,000 and over

Table I.20 Estimated Series for Capital Value of Rented House Property: Great Britain 1895-1913

Table I.21 Inter-Regional Comparisons of Urban “Working Class” Rents in England in 1912
<table>
<thead>
<tr>
<th>Table J</th>
<th>HOUSE PURCHASES AND MORTGAGES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Table J.1</td>
<td>Census and Survey Series of Outright Owners and Owner-Occupiers With Mortgages 1960 to 2002/03</td>
</tr>
<tr>
<td>Table J.2</td>
<td>Outright Owners and Owner-Occupiers With Mortgages: Analysis by Age</td>
</tr>
<tr>
<td>Table J.3</td>
<td>New Mortgage Loans by Building Societies and Average Outstanding Loans, 1928-1965</td>
</tr>
<tr>
<td>Table J.4</td>
<td>House Purchase Lending by Local Authorities in England and Wales, 1919-1939</td>
</tr>
<tr>
<td>Table J.5</td>
<td>New Housing Loans by Local Authorities in England and Wales 1949/50 to 1962</td>
</tr>
<tr>
<td>Table J.6</td>
<td>Numbers of New Housing Loans 1963-2002</td>
</tr>
<tr>
<td>Table J.7</td>
<td>Mortgage Arrears and Possessions 1969-2002</td>
</tr>
<tr>
<td>Table J.8</td>
<td>House Purchases by Individuals as Estimated from the Survey of Property Transactions: England and Wales 1986-2002</td>
</tr>
<tr>
<td>Table J.9</td>
<td>Annual Totals of Particulars Delivered Forms: England and Wales 1959-1988</td>
</tr>
<tr>
<td>Table J.10</td>
<td>Estimates of Purchases of Dwellings for Owner-Occupation in the United Kingdom 1970-2000</td>
</tr>
<tr>
<td>Table J.11</td>
<td>First-Time Purchasers and Moving Owner-Occupiers 1970-2000</td>
</tr>
<tr>
<td>Table J.12</td>
<td>Purchases of New and Second-Hand Houses 1934/38 to 2000</td>
</tr>
<tr>
<td>Table J.13</td>
<td>Building Societies’ Mortgage Interest Rates 1938-1984</td>
</tr>
<tr>
<td>Table J.14</td>
<td>Average Mortgage Interest Rates 1984-2002</td>
</tr>
</tbody>
</table>
### PART K

**PUBLIC EXPENDITURE ON HOUSING**

**Tables**

<table>
<thead>
<tr>
<th>Table K.1</th>
<th>Local Authorities’ Housing Capital Expenditure in England and Wales 1883/84 to 1918/19 and in Scotland 1906/07 to 1918/19</th>
<th>17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Table K.2</td>
<td>Capital Expenditure on Housing by Local Authorities in England and Wales and Scotland 1919/20 to 1949/50</td>
<td>18</td>
</tr>
<tr>
<td>Table K.3</td>
<td>Public Expenditure on Housing in the United Kingdom 1920-1955</td>
<td>19</td>
</tr>
<tr>
<td>Table K.4</td>
<td>Selected Categories of Public Expenditure on Housing in the United Kingdom 1949/50 to 1970/71</td>
<td>20</td>
</tr>
<tr>
<td>Table K.5</td>
<td>Local Authority Housing Capital Expenditure: Direct Investment: England 1971/72 to 1995/96</td>
<td>21</td>
</tr>
<tr>
<td>Table K.6</td>
<td>Local Authority Capital Expenditure: Direct Investment and Grants: England 1971/72 to 1995/96</td>
<td>22</td>
</tr>
<tr>
<td>Table K.7</td>
<td>Public Capital Expenditure (Other than Loans) on Housing in England 1971/72 to 1995/96</td>
<td>23</td>
</tr>
<tr>
<td>Table K.8</td>
<td>Capital Expenditure on Social Sector Housing in England 1974/75 to 2000/01</td>
<td>24</td>
</tr>
<tr>
<td>Table K.9</td>
<td>Social Rented Sector Housing Investment in Wales 1981/82 to 2000/01</td>
<td>25</td>
</tr>
<tr>
<td>Table K.10</td>
<td>Housing Revenue Account Summaries by Class of Authority: England and Wales 1935/36</td>
<td>26</td>
</tr>
<tr>
<td>Table K.11</td>
<td>Exchequer Subsidy and Rate Fund Contributions to Local Authority Housing Revenue Accounts 1945/46 to 1971/72: England and Wales</td>
<td>27</td>
</tr>
<tr>
<td>Table K.12</td>
<td>Exchequer Subsidies to Local Authorities’ Housing Revenue Accounts England and Wales 1945/46 to 1971/72: Pre- and Post-War Legislation</td>
<td>28</td>
</tr>
<tr>
<td>Table K.13</td>
<td>Exchequer Subsidies and Rate Fund Contributions to Housing Revenue Accounts and Rent Rebates 1972/73 to 1982/83: England and Wales</td>
<td>29</td>
</tr>
<tr>
<td>Table K.14</td>
<td>Exchequer and Rate Fund Subsidies to Local Authorities’ Housing Revenue Accounts 1983/84 to 1989/90: England and Wales</td>
<td>30</td>
</tr>
<tr>
<td>Table K.15</td>
<td>Housing Revenue Accounts and Local Authority Housing Subsidies England and Wales 1990/91 to 2000/01</td>
<td>31</td>
</tr>
<tr>
<td>Table K.16</td>
<td>Sources of Finance for Local Authority Housing Revenue Accounts in England and Wales: 1935/36 to 1987/88</td>
<td>32</td>
</tr>
<tr>
<td>Table K.17</td>
<td>General Subsidy to Local Authorities’ Housing Accounts and Rent Rebates: England and Wales 1968/69 to 1987/88</td>
<td>33</td>
</tr>
<tr>
<td>Table K.18</td>
<td>Net Rents, Exchequer General Subsidy and Rent Rebates in Relation to Net Housing Revenue Account Expenditure: England and Wales 1988/89 to 2000/01</td>
<td>33</td>
</tr>
<tr>
<td>Table K.19</td>
<td>Estimate of Subsidy Paid to Private Owners for New Dwellings Under the Housing Act 1923</td>
<td>34</td>
</tr>
<tr>
<td>Table K.20</td>
<td>Mortgage Interest Tax Relief and Option Mortgage Subsidy 1945/46 to 1999/2000</td>
<td>35</td>
</tr>
<tr>
<td>Table K.21</td>
<td>Mortgage Interest Taken Into Account for Supplementary Benefit and Income Support 1974-2002</td>
<td>36</td>
</tr>
<tr>
<td>Table K.22</td>
<td>Public Sector and Housing Association Capital Expenditure on Housing in Scotland and Northern Ireland</td>
<td>37</td>
</tr>
<tr>
<td>Table K.23</td>
<td>Public Sector Capital Expenditure on Housing at Current Prices and at Constant (2000) Money Values</td>
<td>38</td>
</tr>
<tr>
<td>Table K.24</td>
<td>Cumulative Totals of Capital Expenditure on the Housing Stock of the Social Rented Sector, At Constant (2000) Money Values</td>
<td>42</td>
</tr>
<tr>
<td>Table K.25</td>
<td>Tax Relief and Subsidies to Owner-Occupiers at Current Prices and at Constant (2000) Money Values</td>
<td>43</td>
</tr>
<tr>
<td>Table K.26</td>
<td>Cumulative Totals of Subsidy and Tax Relief for Owner-Occupiers at 2000 Money Values</td>
<td>44</td>
</tr>
</tbody>
</table>
PART L

HOUSING AND HOUSEHOLDS IN SCOTLAND

Supporting and Supplementary Tables

| Table L.1 | Population, Households, and Dwellings 1801-2001 | 18 |
| Table L.2 | Types of Dwelling 1961, 1991, and 2001 | 19 |
| Table L.3 | Number of Rooms in Accommodation and Dwellings Occupied by “Families”/Households 1861-2001 | 20 |
| Table L.4 | Age of the Dwelling Stock in 1972-2002 | 22 |
| Table L.5 | Availability of Dwelling Services 1951-2001 | 22 |
| Table L.6 | Size of “Families” 1861-1901 and Households 1951-2001 | 23 |
| Table L.7 | Density of Occupation: Individuals 1861-1951 | 24 |
| Table L.8 | Density of Occupation: Households 1951-2001 | 24 |
| Table L.9 | New Dwellings Completed 1920/21-2001 | 25 |
| Table L.10 | Dwellings Demolished Under Slum Clearance and Other Statutory Powers 1955-1991 | 27 |
| Table L.11 | Sales of Dwellings to Sitting Tenants by Public Authorities (Local Authorities, New Towns, SSHA/Scottish Homes) 1973-2002 | 28 |
| Table L.12 | Tenure of the Housing Stock in Scotland 1961-2001 | 28 |
| Table L.13 | Tenure of Households 1961-2001 | 29 |
| Table L.14 | Tenure of Households by Age: Scotland and England and Wales in 2001 | 29 |
| Table L.15 | Tenure by Socio-Economic Group in Scotland and England and Wales 2001 | 30 |
| Table L.16 | Indexes of House Prices in Scotland 1969-2002 | 31 |
| Table L.17 | Ratios of Average House Prices in Scotland to House Prices in the North of England | 32 |
| Table L.18 | Average Weekly Rents of Local Authority Dwellings 1969-2001 | 33 |
PART M

GROSS FIXED INVESTMENT IN DWELLINGS, CONSTRUCTION COSTS, GENERAL PRICE LEVEL, GROSS DOMESTIC PRODUCT, AND DISPOSAL INCOME

Tables

Table M.1  Gross Fixed Capital Formation in Dwellings 1861-1913
Table M.2  Gross Fixed Capital Formation in Dwellings 1920-1938
Table M.3  Gross Fixed Capital Formation in Dwellings 1948-2001
Table M.4  Gross Fixed Capital Formation in Dwellings: Social and Private Sectors 1985-2001
Table M.5  Gross Fixed Investment in Dwellings by Households and Companies: New Building and Improvement 1985-2001
Table M.6  Private Sector Gross Fixed Investment in Dwellings: New Building and Improvement 1970-1990
Table M.7  Capital Expenditure on Dwellings by Local Authorities: New Dwellings, Etc. and Renovation
Table M.8  Gross Fixed Investment in Dwellings by Housing Associations 1985-2001
Table M.9  Construction Costs 1861-1938
Table M.10 Construction Costs 1939 and 1948-70
Table M.11 Prices of Construction Output: Public and Private Sector New Dwellings 1970-2001
Table M.12 The General Price Level 1861 to 2001
Table M.13 Gross Domestic Product in Real Terms: Total and Per Head of Population 1861-2001 (Selected Years)
Table M.14 Household and Personal Disposable Income in Real Terms: Total and Per head of Population 1861-2001 (Selected Years)
PART N

OVER-VIEW OF THE STATISTICAL HISTORY OF BRITISH HOUSING: PROGRESS BUT PERSISTING PROBLEMS

In this chapter, the tables are interspersed in the text and not put at the end after the commentary as in the other chapters. The tables in the text are:

Table N.1  Population, Households, and Dwellings: England and Wales and Scotland 1861-1911 4

Table N.2  Consumers’ Expenditure in Real Terms (As Proxy for Real Personal Disposable Income) 1861-1913 5

Table N.3  Gross Fixed Capital Formation in Dwellings and New Dwellings Completed 1861-1913 6

Table N.4  Indexes of Rents, Building Costs and the General Price Level 1874-1913 7

Table N.5  Population, Households, and Dwellings: England and Wales and Scotland 1911-39 10

Table N.6  Real Personal Disposable Income, Interest Rates and Marriages: Selected Years 1913-1938 12

Table N.7  Gross Fixed Investment in Dwellings and New Dwellings Completed 1898-1903 and 1921-24 to 1936-38 13

Table N.8  Population and Households 1939-2001 17

Table N.9  Annual Average Rates of Increase of Population and Households: Long-Term Comparisons 1891-2001 18

Table N.10  Levels and Rates of Increase of Real Household Disposable Income Per Head: United Kingdom 1951-2001 19

Table N.11  Households Analysed by Number of Earning Members: England and Wales 1961-2001 20

Table N.12  Gross Fixed Capital Investment in Dwellings and New Dwellings Completed 1946-2001 22

Table N.13  Gross Fixed Capital Formation in Dwellings: “Social” and “Market” Sectors as Proportions of Gross Domestic Product 23

Table N.14  Dwellings, Households, Sharing and Concealed Families 1939 to 2001 25
| Table N.15 | Households Living in Crowded Conditions: 1951 to 2001 | 27 |
| Table N.16 | Average Rooms Per Person by Size of Household: England and Wales 1951-1991 | 28 |
| Table N.17 | Proportions of Dwellings in 1986 and 2001 With Double-Glazing: Analysis By Construction Date | 30 |
| Table N.18 | Condition of Dwellings and Quality of Neighbourhood: England 2001 | 35 |
| Table N.19 | Acceptances of Homeless Households and Numbers of Homeless Households in Temporary Accommodation: England 1985-2001 | 37 |
| Table N.20 | Increases in Rents and House Prices in Real Terms: Long Term Averages | 39 |