

Understanding demographic, spatial and economic impacts on future affordable housing demand

Source Document from the Cambridge Centre for Housing and Planning Research, University of Cambridge

December 2007

Commissioned by the Housing Corporation

Anna Clarke

Alex Fenton

Alan Holmans

Michael Jones

Sanna Markkanen

Sarah Monk

Christine Whitehead

Cambridge Centre for Housing and Planning Research

January 2008

Department of Land Economy

19 Silver Street

Cambridge

CB3 9EP

Tel: 01223 337118

Acknowledgements

We would like to thank all the agencies and staff who have given their time to share their knowledge and experiences with us for this research project.

In particular we would like to thank Acton Housing Association, Barking and Dagenham council housing department, Barking and Dagenham One Stop Shop, Harris Beider (CURS), Birmingham Chinese Community centre, BMRB's omnibus survey team, Bromford Carinthian Housing Association, Cangle Junction Foyer, Circle Anglia, Community Housing Association, Ekaya Housing Association, Malcolm Harrison (Leeds University), Havebury Housing Association, Hyde Housing Group, Lewisham hospital, Manningham Housing Association, Mercian Housing Association, MHS homes group, Notting Hill Housing Group, Pennine Housing 2000, Pine Court Housing Association, Refugee Support - Metropolitan Support Trust (Research and Consultancy Unit), Somer Housing Group, Sunderland Housing Group, The Salvation Army, Haverhill branch, South Yorkshire Housing Association, The Wrekin Housing Trust, Trident Housing Association, Tung Sing Housing Association, Ujima Housing Association, Upton Community Centre.

We are also extremely grateful to all the tenants and residents of London, Birmingham and Suffolk who gave their time to share with us their views and experiences of affordable housing.

This source document brings together a programme of research into the demographic, spatial and economic impacts upon future affordable housing demand. There is an accompanying series of 8 short papers and executive summary which discuss the main findings of the research. The full research findings are all contained here in this source document.

Contents

Acknowledgements	1
1 Literature review	9
1.1 Tenure aspirations	9
1.2 What tenants' want from their homes	12
1.3 Mobility.....	13
1.4 BME housing needs and aspirations	14
2 Secondary data	24
2.1 Entering the affordable housing sector	24
2.2 Moving within the affordable housing sector	35
2.3 Leaving affordable housing	36
2.4 The sector as a whole.....	41
2.5 Ethnic minorities in affordable housing.....	47
2.6 Regional differences in demand for affordable housing.....	63
2.7 Tenure changes through the life course: analysis from the British Household Panel Survey	82
2.8 Tenure aspirations	88
3 Research findings (i) Current affordable housing residents and their aspirations	101
3.1 Reasons for moving to affordable housing	101
3.2 What could be done to improve households' current homes?	104
3.3 A typology of affordable housing tenants.....	111
4 Research findings (ii) Who wants to live in affordable housing?	119
4.1 Social rented Housing	119
4.2 Shared ownership.....	122
4.3 London mobility.....	125
5 Research findings (iii) Why do people move out of affordable housing?	127
5.1 Findings from the exit survey	127
5.2 Staff knowledge about why tenants leave and where they go to	134
6 Research findings (iv) How and why to tenants swap homes?	135
6.1 The extent of mobility within the social housing sector	135
6.2 The characteristics of mutual exchangers	139
6.3 Landlord based mutual exchange schemes and websites	142
6.4 Survey of tenants seeking a mutual exchange	143
6.5 Spatial variations.....	147
7 Research findings (v): Findings from the focus groups and interviews.....	151

7.1	Moving into social housing.....	151
7.2	Type and size of housing	153
7.3	Features of the home	155
7.4	Neighbours and housing management	161
7.5	London mobility and the Thames Gateway	163
7.6	Getting older – changing needs.....	164
7.7	Tenure aspirations and shared ownership	167
7.8	Black and minority ethnic needs and aspirations.....	170
7.9	Moving from owner-occupation into social housing	179
8	Research findings (vi) Findings from interviews with BME Housing Associations	
	181
8.1	Service needs	181
8.2	Locational needs	182
8.3	Cultural needs and preferences	183
8.4	Needs arising from household composition and size.....	184
8.5	Needs of particularly vulnerable groups	185
8.6	Changing BME needs and aspirations	187
9	Annex 2 Demographic Estimate of Households in the Social Rented Sector in	
	England in 2001, 2011, and 2021	189
10	Annex 3 Household life stages: Their role in housing demand and need	194
10.1	The household life stages in outline.....	194
10.2	Formation of independent households by young men and women.....	196
10.3	Formation of couple households and their housing tenure	199
10.4	Married couples and cohabiting couples.....	202
10.5	Housing consequences of separation of couple households	205
10.6	Housing effects of widowhood	216
11	Annex 5: References	224

List of Tables

Table 2-1 Age group of new tenants by previous tenure (thousands)	25
Table 2-2 Age group of new social tenants household reference person by household type (thousands)	25
Table 2-3 Household type of new tenants by previous tenure (thousands)	26
Table 2-4 Weekly household income (gross) of new tenants by previous tenure (thousands)	26
Table 2-5 Monthly lettings to single adult households by sex	26
Table 2-6 Age of new tenants in single households, women/men; by month 2001-06	27
Table 2-7 Monthly lettings to lone parent households, by parent's sex	28
Table 2-8 Number of children of lone parents entering social housing	29
Table 2-9 Economic activity of lone parents entering social housing	29
Table 2-10 Wheelchair user in household, by age of oldest person	30
Table 2-11 Anyone considering themselves disabled, by age of oldest person	30
Table 2-12 Previous tenure of new shared owners by age group	31
Table 2-13 Age group of new shared owners reference person by household type	32
Table 2-14 Weekly (gross) household income of new shared owners by previous tenure	32
Table 2-15 Reasons for moving into social housing (thousands)	33
Table 2-16 Reasons for moving into social housing by age group	33
Table 2-17 Previous tenure of new LA and RSL households (thousands)	34
Table 2-18 Economic activity of household reference person: new entrants to social housing	34

Table 2-19 Household type of households moving within social housing by age	35
Table 2-20 Reasons for moving within social housing (thousands)	35
Table 2-21 Proportions of households leaving social housing each year to live in the private sector	36
Table 2-22 Age group of departing households by new tenure (thousands)	37
Table 2-23 Age group of departing tenants by household type (thousands)	37
Table 2-24 Household type of departing tenants by new tenure (thousands)	38
Table 2-25 Weekly household income (gross) of departing tenants by new tenure (thousands)	38
Table 2-26 Reasons for moving out of social housing	38
Table 2-27 Sources of vacancies (excluding moves within the sector)	39
Table 2-28 Households moving within social housing	39
Table 2-29 New tenure of households leaving the social sector (thousands)	40
Table 2-30 Economic activity of household reference person: households leaving social housing	40
Table 2-31 Age group of current tenants by household type (thousands)	41
Table 2-32 Weekly household income of social tenants by household type	41
Table 2-33 Employment status of working age households, by household type	42
Table 2-34 Households containing someone with an illness or handicap	42
Table 2-35 Proportion of households containing someone with an illness or handicap	42
Table 2-36 Tenure of different household types	43
Table 2-37 Age of household head of social rented sector	43
Table 2-38 Economic activity of household reference person: all households in social housing (thousands)	44
Table 2-39 Median and 90 th percentile incomes of households by tenure 1995-2005	44
Table 2-40 Any household member considering him/herself to have a disability	45
Table 2-41 Age group of household head of shared owners	46
Table 2-42 Weekly household income of existing shared owners	46
Table 2-43 Minority Ethnic groups in England	47
Table 2-44 Tenure type by ethnic group	48
Table 2-45 Social housing 'likelihood'	49
Table 2-46 Proportion of BME households of population and social tenures by region	49
Table 2-47 Ethnicity of Household reference person of new entrants to shared ownership and all households	50
Table 2-48 New social sector lettings by ethnicity of HRP in England 2001-2006	50
Table 2-49 Reason for moving by household type, White British	51
Table 2-50 Reason for moving by household type, Black/Black British African	52
Table 2-51 Reason for moving by household type, Black/Black British Caribbean	52
Table 2-52 Reason for moving by household type, White Irish	53
Table 2-53 Reason for moving by household type, White Other	53
Table 2-54 New lettings by nationality of household reference person	54
Table 2-55 Reason for moving by household type, Mixed White and Black Caribbean	54
Table 2-56 Reason for moving by household type, Asian/Asian British Pakistani	55
Table 2-57 Reason for moving by household type, Asian/Asian British Bangladeshi	55
Table 2-58 Reason for moving by household type, Asian/Asian British Indian	56
Table 2-59 Household type distribution in social sector housing by ethnic group of HRP	57
Table 2-60 Number of employed persons in a household by ethnic group of HRP (aged 16-59) – all tenure types	57
Table 2-61 Number of employed persons in a household by ethnic group of HRP (aged 16-59) – social sector tenants	58
Table 2-62 Median equivalised household weekly income (£ per week) by tenure type and ethnic group	58
Table 2-63 Educational qualifications by ethnicity	59
Table 2-64 Equivalised weekly income before housing costs (2005 values) (HRP aged 16-59)	59
Table 2-65 Economic activity of the HRP	60
Table 2-66 Employed persons in a household by ethnic group of HRP	61
Table 2-67 Age distribution by ethnic group	61
Table 2-68 Number of children in a household	62
Table 2-69 Household composition by ethnic group	62
Table 2-70 Overcrowding – bedroom standard by ethnicity of HRP	63
Table 2-71 Social rented dwellings as a proportion of all dwellings	63
Table 2-72 Shared ownership dwellings as a proportion of all dwellings	64
Table 2-73 New shared ownership dwellings as a proportion of all new RSL dwellings, by region	64
Table 2-74 Number of shared ownership dwellings, by region	65

Table 2-75: Relative tenure costs in England, by region	66
Table 2-76: Notional subsidy to social rents	67
Table 2-77 Proportion of LA and RSL dwellings classed as low demand	67
Table 2-78 Proportion of LA and RSL dwellings vacant	68
Table 2-79 Households on the housing register (April 2003-2006) per letting in the past year	68
Table 2-80: Total households in temporary accommodation, compared to lets and nominations of homeless households to social housing, by region	69
Table 2-81 Age group of social renters' household head	69
Table 2-82 Age of new social tenants	70
Table 2-83 Household Type	70
Table 2-84 Number of children in social rented households	71
Table 2-85 Number of children in new social tenants households	71
Table 2-86 Households with children entering social housing	72
Table 2-87 Number of bedrooms in social rented dwellings	72
Table 2-88 Difference from 'Bedroom Standard'	72
Table 2-89 Economic status of working age social renting households	73
Table 2-90 Economic status of new social tenants of working age	73
Table 2-91 Gross equivalised weekly household income of social tenants with a full-time worker in the household	74
Table 2-92 Gross equivalised weekly household income of new entrants with a full-time worker in the household	74
Table 2-93: Weekly household income distribution by region, showing bottom 5%, middle 50% and top 5%	75
Table 2-94 Ethnic group of Social Tenants' Head of Household, by ethnic group	75
Table 2-95 Ethnic group of new entrants to social housing (Ethnic group of Tenant 1 only)	76
Table 2-96 Lettings by ethnic group, West Midlands	76
Table 2-97 Lettings by ethnic group, London	77
Table 2-98 Lettings by ethnic group, North East	77
Table 2-99 Lettings by ethnic group, South East	78
Table 2-100: Housing tenure moves by social tenants over one year, by region	79
Table 2-101: Overcrowded households with dependent children in London and the rest of England, by tenure	80
Table 2-102: Equivalised household incomes of new social tenants, 2006/07	81
Table 2-103: Employed adults in new social tenant households, percentages of all households with a working-age member	81
Table 2-104: Right-to-Buy sales volumes and average discounts in London and England, 1998-2007	81
Table 2-105 Destination tenure of people moving to college, percent, by prior tenure	82
Table 2-106 Destination tenure of people moving for job reasons, percent, by prior tenure	83
Table 2-107 Destination tenure of people moving from family, percent, by prior tenure	83
Table 2-108 Destination tenure of people moving in with family, percent, by prior tenure	84
Table 2-109 Destination tenure of people moving in with partner, percent, by prior tenure	84
Table 2-110 Destination tenure of people splitting from partner, percent, by prior tenure	85
Table 2-111 Destination tenure of people moving after repossession or eviction, percent, by prior tenure	85
Table 2-112 Destination tenure of people moving for health reasons, percent, by prior tenure	85
Table 2-113 Destination tenure of people moving to a larger dwelling, percent, by prior tenure	86
Table 2-114 Destination tenure of people moving to a "better" dwelling, percent, by tenure	86
Table 2-115 Movement of people to and from social tenancy following marriage	87
Table 2-116 Movement of people to and from social tenancy following separation	87
Table 2-117 Movement of people to and from social housing following widowhood	88
Table 2-118 Agreement that current housing tenure is a good type of housing tenure	88
Table 2-119 Agreement with the statement, "I would like to live in social housing if I could get it," by tenure	89
Table 2-120 Owner-occupiers agreement with the statement "I would like to live in social housing if I could get it" by weekly income	89
Table 2-121 Private renters agreement with the statement, "I would like to live in social housing if I could get it" by weekly income	90
Table 2-122 Private renters agreement with the statement, "I would like to live in social housing if I could get it" by previous tenure	90
Table 2-123 Private renters agreement with the statement, "I would like to live in social housing if I could get it" by households with and without children	90

Table 2-124 Private renters agreement with the statement, “I would like to live in social housing if I could get it” by region	91
Table 2-125 Tenure of all households by region	91
Table 2-126 Agreement with the statement, “Over time, buying a house works out less expensive”	91
Table 2-127 Agreement with the statement, “Social housing should only be for people on very low incomes”	91
Table 2-128 Agreement with the statement, “Owning is too much of a responsibility”	92
Table 2-129 Agreement with the statement, “Future generations will find it more difficult to own”	92
Table 2-130 Agreement with the statement, “The only way to get the housing you want is to be an owner-occupier”	92
Table 2-131 Agreement with the statement, “More people would like to live in social housing if better accommodation were available”	93
Table 2-132 Agreement with the statement, “Owning a home is a risk for people without secure jobs”	93
Table 2-133 Agreement with the statement, “Owning your own home is a good long-term investment”	93
Table 2-134 Private sector tenants’ agreement with the statement “I would like to live in social housing if I could get it”	93
Table 2-135 Chinese people’s agreement with the statement “I would like to live in social housing if I could get it” by age group	94
Table 2-136 Satisfaction with present accommodation by tenure type – Indian and White British households	95
Table 2-137 Satisfaction with present accommodation by tenure type – Chinese households	95
Table 2-138 Satisfaction with present accommodation by tenure type – Pakistani and BW mixed heritage households	95
Table 2-139 Satisfaction with present accommodation – Black African and Black Caribbean households	96
Table 2-140 Overcrowding in White British, Indian and BW mixed heritage households	96
Table 2-141 Overcrowding in Black Caribbean and Chinese households	96
Table 2-142 Overcrowding in Black African, Pakistani and Bangladeshi households	97
Table 2-143 Satisfaction with present accommodation by ethnic group of HRP – social sector tenants only	98
Table 2-144 Overcrowding – difference from bedroom standard in social sector housing by ethnic group of HRP	98
Table 2-145 Social tenants’ dissatisfaction with their present accommodation in London and England	98
Table 2-146 Social tenants’ satisfaction with their area of residence	99
Table 2-147 Problem in the area – neighbours (social tenants only)	99
Table 2-148 Problem in the area – noise (social tenants only)	100
Table 2-149 Problem in the area – racial harassment	100
Table 3-1 Moved because affordable housing is cheaper than market housing, or couldn’t afford market tenures, by working status	102
Table 3-2 Moved because affordable housing is cheaper than market housing, or couldn’t afford market tenures, by household income	102
Table 3-3 Moved because affordable housing is cheaper than market housing, or couldn’t afford market tenures, by households with and without children	103
Table 3-4 Moved because thought cheaper than or couldn’t afford market tenures, by age	103
Table 3-5 Size of household, by household income band	103
Table 3-6 Households where ‘nothing needs improving,’ by households with and without children	104
Table 3-7 Household space (esp. room size and number) requirements, by income	104
Table 3-8 Household space (esp. room size and number) requirements, by household size	105
Table 3-9 Needs and concerns of households with children I	106
Table 3-10 House would be most improved by better garden or fencing, by affordable tenure	106
Table 3-11 Problems in area/location, unrelated to dwelling	107
Table 3-12 Households stating ‘nothing needs improving,’ by age	107
Table 3-13 Households who moved because it was offered, normal in those days, by age	108
Table 3-14 Households who moved for health reasons, by age	108
Table 3-15 Households who moved for health reasons, by household size	109
Table 3-16 Moved into social rented housing as a last resort (due to homelessness, eviction), by affordable tenure	109
Table 3-17 Moved in because like features of the tenure, landlord or financial arrangements, by affordable tenure	110
Table 3-18 How well home meets needs, by house type	111

Table 3-19: The size of the four clusters identified	112
Table 3-20: Household incomes of four clusters	114
Table 4-1 Age group of low-income private renters	119
Table 4-2 Employment status of low-income private renters	119
Table 4-3 Household income of low-income private renters	119
Table 4-4 Level of education of low-income private renters	120
Table 4-5 Occupational group of low-income private renters	120
Table 4-6 Reasons for applying for social housing	120
Table 4-7 Reasons for not applying for social housing	121
Table 4-8 Proportion of persons who have heard of shared ownership/HomeBuy by tenure	122
Table 4-9 Proportion of persons who have heard of shared ownership/HomeBuy by tenure and age group	123
Table 4-10 Proportion of renters who have heard of shared ownership/HomeBuy by income	123
Table 4-11 Proportion of renters who have heard of shared ownership/HomeBuy by income	123
Table 4-12 Reasons for not applying to shared ownership by rent tenure	124
Table 4-13 Distance social tenants would consider moving to improve their housing	125
Table 4-14 Distance private tenants would consider moving to improve their housing	125
Table 4-15 Reasons cited for considering a move (Social tenants)	126
Table 4-16 Reasons cited for considering a move (Private tenants)	126
Table 5-1 Leavers of affordable housing: New accommodation by age	127
Table 5-2 Characteristics of exit survey respondents are leaving the social housing sector	128
Table 5-3: Characteristics of survey respondents who are remaining as a Housing Association or council housing in their move	130
Table 5-4 The type of accommodation situation transfers are moving to	131
Table 5-5 Age of Leavers and transfers shown as percent of each, leavers and transfers	132
Table 5-6 Crosstabulation of the types of homes that residents are leaving by the types of homes residents are moving to	132
Table 5-7 Features that respondents cited as being attractive characteristics of the home to which they are moving	133
Table 6-1 Transfers as % of local authority stock in each region	135
Table 6-2 Transfers as % of local authority stock in combined regions	136
Table 6-3 Mutual exchanges as % of local authority stock in each region	137
Table 6-4 Mutual exchanges as % of local authority stock (by grouped regions)	138
Table 6-5 Peaks and troughs in transfers and mutual exchanges compared	138
Table 6-6 Table of websites offering house exchange information and links	141
Table 6-7 Table of household types and the proportion they make up of all households	143
Table 6-8 Types of moves made to current home and in the past, to previous homes	144
Table 6-9 Reasons for moving to current home	144
Table 6-10 Features requested in adverts for mutual exchanges	146
Table 6-11 Bedrooms sought, by bedrooms offered in mutual exchanges	146
Table 6-12 Dwelling type sought by area	147
Table 6-13 Current dwelling type by area	148
Table 6-14 Number of bedrooms wanted in each area	148
Table 6-15 Features sought by area	149
Table 7-1 Characteristics of persons who formerly owned their homes and now live in Council or HA housing	179
Table 9-1: Number of Households in the Social Rented Sector; Analysis by Type of Households	189
Table 9-2: Ages of Social Rented Sector Tenants in 2001, 2011, and 2021	190
Table 9-3: Projected Proportions of One-Person Households that will be Social Rented Sector Tenants in 2011 and 2021	190
Table 9-4: Ages of Sitting Tenant Purchasers from Local Authorities in England	191
Table 9-5: Table 5 Right-to-Buy Sales in England 1998/99 to 2005/06	191
Table 9-6: Age Distribution of Social Rented Sector Tenants in 2001 and 2011 Including Sales to Sitting Tenants	192
Table 9-7: Identified Moves into and out of the Social Rented Sector 2001/02 to 2004/05	192
Table 10-1: Household Status of Men and Women Aged 20-34 in 1981, 1991, and 2001 All Marital and Cohabiting Statuses	196
Table 10-2: Household Status of Non-Cohabiting Single Men and Women	197
Table 10-3: Household Status of the Population in 2001 Aged 20-34	198
Table 10-4: Housing Tenure of Households Other Than Couples in 2000/2003	199

Table 10-5: Tenure of Couple Households in 2001 by Tenure of LS Member in 1991: LS Member Household Head in 1991	200
Table 10-6: Tenure of Couple Households in 2001 by Tenure of Household to Which LS Member Belonged in 1991 (Not as Household Head)	201
Table 10-7: Tenure of Couple Households and Their Parents' Tenure	202
Table 10-8: Tenure of Couple Households with Household Reference Persons Under Age 30 in 2001	203
Table 10-9: Married Couple and Cohabiting Couples with Dependent Children NS-SEC Profile and Proportion that are Social Rented Sector Tenants	203
Table 10-10: Housing Tenure of Married and Cohabiting Couples According to Age	204
Table 10-11: Housing Tenure of Married and Cohabiting Couples: Comparisons Over Time	205
Table 10-12: Tenure of Couples in 1991 and Longitudinal Study Members of Those Couples in 2001	206
Table 10-13: Type of Household and Tenure in 2001 by Sex and Whether Married or Cohabiting in 1991	208
Table 10-14: Type and Tenure of Household in 2001 Longitudinal Study Members Who in 1991 Were Married or Cohabiting in Owner-Occupier Households But Not Re-Married or Cohabiting in 2001	209
Table 10-15: Type and Tenure of Households in 2001 of Longitudinal Study Members Who in 1991 Were Married or Cohabiting in Social Rented Sector Households	210
Table 10-16: Longitudinal Study Members Who Were in Social Rented Sector Couple Households in 1991 But Not Re-married or Cohabiting in 2001, With Owner-Occupiers in 2001 Excluded	211
Table 10-17: Longitudinal Study Members Who Were in Private Rented Sector Couple Households in 1991 But Not Re-married or Cohabiting in 2001, With Owner-Occupiers in 2001 Excluded	212
Table 10-18: Households Status and Tenure in 2001 of Non-Married Non-Cohabiting Men and Women Who in 1991 Were Married	213
Table 10-19: Household Status and Tenure in 2001 of Non-Cohabiting and Non-Married men who in 1991 were Cohabiting	214
Table 10-20: LS Members in Owner-Occupier Couple Households in 1991 but Not Re-Married or Cohabiting in 2001 and Social Rented Sector Householders	214
Table 10-21: LS Members in Private Rented Sector Couple Households in 1991 but Not Re-Married or Cohabiting in 2001 and Social Rented Sector Householders	215
Table 10-22: LS Members in Social Rented Sector Couple Households in 1991 Who Were Not Re-Married or Cohabiting in 2001 and Social Sector Tenants	215
Table 10-23: Demand for Social Rented Sector Housing per 100 Couples Divorcing	216
Table 10-24: Proportions of Divorced Men and Women that are Householders	217
Table 10-25: Housing Tenure of Married Couple and One-Person Households Aged 65 and Over	217
Table 10-26: Tenure in 1991 and 2001 of Male LS Members in Married Couple Households in 1991 but Widowed in 2001	218
Table 10-27: Tenure in 1991 and 2001 of Female LS Members in Married Couple Households in 1991 but Widowed in 2001	219
Table 10-28: Female LS Members in Married Couples in 1991 and Widow One-Person Households in 2001: Tenure in 2001 by Tenure in 1991	220
Table 10-29: Male LS Members in Married Couples in 1991 and Widow One-Person Households in 2001: Tenure in 2001 by Tenure in 1991	221

1 Literature review

An examination of aspirations within the overall life events / life stages approach was included as part of this research. Effectively, therefore, the purpose is a national study with two aims: to provide the Corporation with a better understanding of the aspirations of current tenants; and to predict or project into the future the aspirations and expectations of current and prospective users of affordable housing. This annex summarises the key findings from the literature.

1.1 Tenure aspirations

Aspirations are difficult to define and can range from pipedreams to expectations that have a realistic chance of being met in the future. Much depends on how the question is asked. The Survey of English Housing includes a series of attitudinal questions which respondents are asked to agree or disagree with on a five point scale. These are:

- I would like to live in social housing if I could get it
- Over time, buying a house works out less expensive
- Social housing should only be for people on very low incomes
- Owning is too much of a responsibility
- Future generations will find it more difficult to own
- The only way to get the housing you want is to buy
- Owning a home is a risk for people without secure jobs
- Owning a home is a good long term investment

Some of the responses to these questions are analysed in section 3 of this document. In a 1994 survey commissioned by the then Department of the Environment, both owners and renters were asked a similar series of questions. Some questions evoked similar responses from both (owning is a risk for people without jobs; there are not enough homes for private renting; owner occupiers have to spend a lot of time looking after their property). The questions that divided them the most were 'Owning a home is too much of a responsibility' and 'Over time, buying a house works out less expensive than paying the rent'.

Renters were analysed separately by their different tenure groups: LA tenants, HA tenants and private tenants. Again the results were remarkable similar. The only striking difference was that private renters reject the idea that owning is too much of a responsibility, and they were more likely to think that owning works out cheaper in the long run.

A further analysis of renters by income band revealed that higher income groups were much more in favour of owner occupation than lower income groups. This is consistent with other results where those with higher incomes mentioned fewer obstacles to ownership.

A slightly different question asked by the survey was why renters do not buy. Financial reasons were the most important, followed by not wishing to be in debt and then owning is too much responsibility. This last statement has financial overtones and appears to have been interpreted as being unable to afford repairs and maintenance.

There were also differences by age. Older tenants were gave more reasons for not buying than younger ones. This may reflect fears of entering a long term commitment when retirement was approaching.

Variations by income were very marked. The number of obstacles diminishes with higher incomes. However, half of the higher income renters said that they could not afford the type of

property that they would want to buy, while others were concerned about keeping up the mortgage payments, being unable to afford the deposit and not wanting to be in debt.

The Council of Mortgage Lenders (CML) has carried out research that set out to understand demand for home ownership (Smith 2004). This work draws upon the CML annual market research which looks at households aspirations for two and ten years hence.

The proportion of households saying that they would like to own their home in two years time rose in the 1980s. It has fallen slightly since the late 1980s and is now only 2% higher than the proportion of households who actually do own their own homes. The proportion who aspire to own in ten years time is however higher, at 78%. The annual data on home owning aspirations also shows that long term aspirations declined a few years after the housing market fall in the early 1990s. Those in private renting were the most likely to be put off homeownership.

Analysis by age group shows that the two year aspirations for homeownership has fallen significantly for the under 35s over the last twenty years, and especially for the under 25s. A number of factors are considered responsible for this: young people may have formed their attitudes about housing at the time of the housing market crash, more transient lifestyles and declining affordability, particularly affecting younger people. Ten year aspirations have also fallen in these age groups, suggesting that young people are delaying their entry into the housing market until at least their mid 30s, or not anticipating entering it at all in greater numbers than before.

In 2006 the CLM published research into the tenure choices of young people (see Andrew, 2006). Findings indicated that financial constraints were a major factor in the reduction in home-ownership among young adults in Britain. Rates of owner-occupation among young households have fallen over the last twenty years. The proportion in social housing has also fallen slightly this period. The private rented sector has taken over from both of these tenures as the major tenure for households headed by the under 25s, and also housing a third of 25-30 year old headed households¹.

The decline in homeownership in the late 1990s is largely attributed to the rising price of housing. Rising student debts are considered likely to further reduce young people's ability to enter home ownership in coming years. It is anticipated that graduates will typically be purchasing their first home in their mid 30s rather than their late twenties.

One-off costs associated with homeownership (such as stamp duty) are found, using the model, to have a relatively small impact upon tenure decisions.

The report makes no mention at any time of demand or aspirations (or lack of them) for social housing. The assumption throughout is that young adults aspire to home ownership and remain in private rented housing until they obtain this.

Another CML report (2005), which focused on first time buyers, found that although the overall proportion of the population that aspired to home ownership has risen over recent years, the proportion of under 25s aspiring to home ownership fell from 79% in 1983 to 43% in 2004. The report attributes this in part to a lack of confidence in their ability to buy: the average age of first time buyers rose from 31 to 34 during this period.

This report was based upon focus groups held with aspiring homeowners and recent first time buyers. These groups were asked about their perceptions of different tenures. The advantages of social housing were seen to be lower rents than private renting and better standards of

¹ Analysis was carried out for this piece of research using the BHPS, using a discrete choice empirical model for modelling tenure decisions.

maintenance (especially from Housing Associations). The disadvantages were seen as the poorer locations of social housing, especially council owned housing, and also a perception that (compared with home ownership) social rented housing was “not your home” (p5). Costs and poor standards of maintenance were seen as the main difficulties of private renting, alongside the perception that it was associated with an “immature lifestyle”, as compared with home ownership which was seen as more “grown up” (p5). Home ownership was associated in these focus groups with the best long term financial benefits.

As the report acknowledges, these research participants were selected as those looking to, or already in, home ownership, but the participants views suggested that most of them had never considered any other tenure as a long term option. The culture of homeownership led them to see it as very much the norm. In most cases they were both emulating their parent’s tenure, and fulfilling their parent’s wishes.

Several key life events were identified by the research participants as indicating the right time was to enter home ownership: reaching a secure and settled stage in a relationship; just prior to, or just after marriage; prior to the birth of a child; and being “around 30” which is seen as a point in life when one should be looking to settle down. Being in a secure relationship was a factor because many could not afford to purchase alone, though there was also a greater perceived need for privacy for couples, and so a sense that living with family was not appropriate.

There were also indications that young people in the north of England (Sheffield and Leeds) were looking to settle down at a younger age than those in the South of England. This could of course be related to increased difficulties in purchasing in the South, but the research also suggested that young people in London in particular were more mobile, and not looking to settle down so young. Living in London also appeared to place more pressure on people to maintain expensive lifestyles, which homeownership was perceived to threaten. Reflecting London’s occupational structure, it has a larger “high-end” private-rented sector letting to mainly young professionals (Rhodes, 2006).

Contrary to popular belief, the CML focus groups found that student debts were not putting people off home ownership, because they were aware the lenders did not take student loan repayments into consideration, and conversely found that some graduates had taken out loans they didn’t need that they were now able to use as deposits on home purchase.

Awareness of Low cost home ownership was found to be higher in the South than the north of England. Where awareness was high, the perception was that such schemes were hard to access and one needed to be in desperate need. There were also negative views attached to the conditions imposed by Housing Associations such as upper income limits and restrictions on resale, as well as possible difficulties in finding a buyer. When the details of the Homebuy scheme were read to the focus groups reactions were generally negative, the overall perception being that it was not really home ownership as it tied you in with a Housing Association and required you to pay rent. In the longer term, full ownership was perceived to be a better financial investment. The ability to choose your own home was an important factor for this group, so the Homebuy scheme did interest some in this respect. The fact that such schemes could be run by private companies who could make a profit was an issue of much concern.

Other research has examined aspirations for social housing. One piece of research found that council housing in Leeds is the tenure of choice for less than 10% of young people. Almost 1/3 of people surveyed said they would not consider council housing under any circumstances (Sheffield Hallam University in 2003). Local authority records in Leeds showed that although more young people are entering the sector they tend to use it only as a stepping stone to other tenures.

1.2 What tenants' want from their homes

The Commission for Architecture and the Built Environment (CABE) has produced several research reports on housing. A recent report on *What home buyers want: attitudes and decision making among consumers* (CABE, 2005) offers an insight into what individuals/households preference are with regards internal, external and neighbourhood features.

The research was carried out by Mulholland Research and Consulting. It involved:

A review of 25 consumer surveys commissioned by government, house builder groups and charitable trusts over the past decade, six focus groups representative of cross-section of prospective homeowners, an online survey with 900 respondents

Internal layout

A major drawback of modern homes was seen to be a lack of internal space – this is often disliked by owners, and puts off people buying. The review of survey evidence points to the value of spaciousness of rooms over number of rooms – small rooms may be unusable for their desired purpose. For example, large kitchens that are big enough to seat the family for dinner and are seen as the 'heart' of the house were favoured. There is also a desire for specialised rooms such as for a computer or utilities (CABE, 2005).

Families want more separation between adult and child areas – others are more amenable to open-plan living. Roof spaces (usable lofts) are sought after, which 'suggests a tendency for a desire for larger spaces which were capable of being used in different ways'. Basements are seen as useful as storage, utility or recreation (CABE, 2005).

Outside space

Garden size and usability are important and a garden is a common requirement for all life-stage groups and dwelling types – and a frequently cited reason for moving. A garden also needs to complement other neighbourhood facilities – e.g. for children's play. Balconies and roof terraces are not considered safe for children, but are acceptable to flat dwellers for use for having drinks or sunbathing (CABE, 2005).

75% of those surveyed preferred a private over shared or communal space (CABE, 2005). Communal spaces are preferred where they are shared only with other similar households (e.g. older people). They are often criticised by residents for poor design and being merely decorative.

Dwelling type preference

Dwelling preferences are strongly influenced by family circumstance and life stage – but there are some constants that can guide development. For example, families, older people, and first-time buyers prefer detached dwellings – but 49% of first time buyers are prepared to live in terraces, and 30% in flats (CABE, 2005). Three-storey townhouses are not well-liked, but this may be changing.

Nathaniel Lichfield and Partners undertook research in the North East of England and found that across all ACORN groupings housing that was most sought after or aspired to were new developments within existing suburbs of predominantly private housing. Breaking it down even further, intermediate socio-economic groups preferred new developments within older terraced style housing. Families, older people, and first-time buyers prefer detached dwellings – but 49% of first time buyers are prepared to live in terraces, and 30% in flats. 75% of survey respondents' in favoured houses compared to other dwelling types. 38% favoured the bungalow but only 14% achieved this.

Least favoured dwelling type was a flat. The hollowing out of certain areas will continue if housing that meets aspirations is not provided for local people. The hollowing out of certain areas will continue if housing that meets aspirations is not provided for local people (Nathaniel Lichfield 2005).

The CABA research too found that one bedroom flats were only acceptable because of affordability issues. Home buyers in the survey disliked flats because they have too little space, and they are seen as likely to border on areas of crime. Flats that are actually being delivered may be the wrong size, with too few bedrooms, poor noise insulation and in the wrong. Though the survey did report that older people were attracted to single-floor living in a flat, provided that lifts were included; they also prefer blocks specially designed for them, with good security measures and effective management.

Neighbourhood aspirations

The presence of local shops is highly valued – especially by those in metropolitan/urban areas, but there is concern about traffic levels from supermarkets, take-aways and businesses. Being able to walk around the neighbourhood was cited as a benefit especially when it was perceived as engendering a sense of community.

Research undertaken by Sheffield Hallam University in 2003 found that in Leeds ‘neighbourhood quality rather than accommodation type appeared to be the principal factor shaping the contours of housing demand’ (2003).

Streets

Lack of car-parking in developments based on PPG3 principles were the most frustrating aspect for residents – 45% spontaneously complained about it. Oddly consumer surveys rank parking a very low priority in selecting a dwelling. Both on-street and rear parking have disadvantages – eating up street space at the front and poor security at the back. Wide streets can accommodate parking without killing street life, but it must be recognized that LAs might be reluctant to adopt them because of maintenance costs.

External appearance

People do not want to live in ‘featureless boxes’. Landscaping improves the perception of the house and the neighbourhood (though few new schemes have street planting).

1.3 Mobility

Social tenants move within the sector quite frequently (over half a million, or 15%, of social tenants moved in 2004 compared with 12% of owner occupiers but 25% of private renters). Few move very far – 36% moved less than a mile, a further 41% moved less than 5 miles and only 14% moved 10 miles or more (Cho and Whitehead, 2005). Clearly both the likelihood of moving and the locations to which they move are highly affected by the allocation and transfer systems that restrict households’ choices. The main reasons cited for moving within the social sector were: wanting a larger house (20%), personal reasons such as marriage or divorce (23%), to move to a better area (14%), and ‘other’ reasons (27%; Survey of English Housing 2004). In 2004 162,000 social tenant households left the sector for owner occupation or private renting. The main reasons for moving out of the social sector were: wanting a larger house (8%), personal reasons such as marriage or divorce (20%), to move to a better area (15%), desire to buy (19%) and to live independently (10%; Survey of English Housing 2004).

A number of sector studies undertaken by the Housing Corporation detail aspirations, choices and preferences of social sector tenants². Key issues to emerge from the sector studies were: 1) social sector housing tenants tend to move because of housing need i.e. the need for a large family home or independent living, rather than aspirational drivers (Sector Study 40:6) ; 2) Housing Associations tenants tend to move within the same region because personal reasons often dominate housing related issues i.e. overcrowding whilst those who wish to move out of the region often normally do so because of they want to live closer to family or other aspirational motivations. (Sector Study 40:6) 3) locational aspirations are not strongly grounded for social sector tenants as there is a slim chance that they are able to move if not in priority housing need. The aspirations are reduced by what tenants ‘think is possible’ in housing terms (Sector Study 39) 4) in London inter-regional moves seem to be related to necessity rather than aspirations; 5) in London groups entering low cost housing are younger and more affluent than HA tenants. This is in contrast to the North whereby social housing and HA tenants are quite similar. In both regions the desire to purchase a home is the main reason for moving (Sector Study 40)

1.4 BME housing needs and aspirations

When discussing the minority ethnic population, it is conventional to concentrate on the largest ethnic groups. The 2001 census identified 15 ‘major’ ethnic groups, which were

- 1) White British
- 2) White Irish
- 3) White other
- 4) Mixed – White and Black Caribbean
- 5) Mixed – White and Black African
- 6) Mixed – White and Asian
- 7) Asian or Asian British – Indian
- 8) Asian or Asian British – Pakistani
- 9) Asian or Asian British – Bangladeshi
- 10) Asian – other
- 11) Black or Black British – Caribbean
- 12) Black or Black British – African
- 13) Black other
- 14) Chinese
- 15) Other

For the purposes of studying housing needs and aspirations, it makes sense to focus only on certain groups whose housing tenures differ radically from the (white) average or who have some particular needs. On the whole, BME households are over-represented amongst those living in social housing. However, this statistic conceals extensive differences between the different minority ethnic groups, as well as between different parts of the country. Indian householders are more likely than any other ethnic group (including whites) to be owner-occupiers. Only 10% of Indian and 13% of Chinese households live in social rented housing, whereas over 50% of

² Data sources include the Survey of English Housing, CoRE and existing tenant surveys.

Black African and Bangladeshi households do, as compared with 19% of all households (ODPM 2005).

It is often the case throughout Europe that BME groups are limited to rented housing, often in the form of flats, dilapidated owner occupation or housed within the social rented sector in areas of low demand (Özüekren and Van Kempen 2002:365). This is particularly the case for new immigrants, who frequently 'fill a niche in the housing stock' because they are economically disadvantaged and/or unable to access social sector housing (Robinson *et al.* 2007). This disadvantage is exacerbated by difficulties in the labour market: especially foreign-born people often find it difficult to secure employment due to a number of factors including language barriers, limited education (or foreign degree) and lack of training (Bowes, *et al.* 1997). New migrants are often restricted to renting from the private sector and, due to financial constraints, have to live in multiple occupation in poor quality housing avoided by other households ((Robinson *et al.* 2007).

The groups that have been selected for this study as being of special interest at the moment, or in the near future, are:

- 1) Indian
- 2) Pakistani
- 3) Bangladeshi
- 4) Black Caribbean
- 5) Black African
- 6) Chinese
- 7) BW Mixed (Mixed White and Black African & Mixed White and Black Caribbean)

Some of the above mentioned categories are internally more diverse than others, consisting of a number of sub-groups with differing housing needs. Small sample sizes make it difficult to provide generalisable data regarding different sub-groups, such as elderly Chinese or Indian people. This makes it difficult to draw many general conclusions about the reasons behind these groups' demand for social housing. Because some groups (such as different mixed heritage groups) are numerically significantly smaller than the so-called major BME groups, those groups are rarely well-represented in survey data. For this reason, mixed heritage White and Black African and White and Black Caribbean groups will be looked at under the heading of BW mixed heritage.

People of black and white mixed heritage comprise a somewhat diverse group of relatively young, mostly British-born people (Bradford 2006). Due to the groups' young age structure, 19% of people from mixed Black and White heritage ('BW mixed') are full-time students. The two BW mixed groups differ from each other mainly in terms of educational attainment: only 15% of people with mixed White and Black Caribbean heritage hold higher education qualifications or equivalent, compared with 27% of mixed White and Black African (Bradford 2007). Yet their labour market participation and unemployment rates are roughly similar.

What is consistent within both of the BW mixed groups, and what sets them apart from the mixed White and Asian group, is that people of mixed BW heritage appear to be disadvantaged in comparison to White Britons as well as both Black ethnic groups. While the mixed White and Asian group has employment levels, unemployment rates, educational levels and socio-economic status roughly comparable to those of White Britons and Indians, BW mixed people are disadvantaged in comparison to white Britons and, in some instances, in comparison to people

of Black African and Black Caribbean origin (Bradford 2006). For example, their unemployment rate is only slightly above that of Black Africans and Black Caribbeans, but significantly below the unemployment rate of White Britons (11% compared to 4% among people aged 24 and over). While a notable proportion of Black Caribbean and African people have been educated abroad, most BW mixed people have been born and brought up in the UK. Regardless of higher proportion of foreign qualifications amongst the Black Africans (and, to a lesser extent, Black Caribbeans), the BW mixed heritage groups are only marginally less likely to be unemployed than the Black groups consisting largely of immigrants (Bradford 2006). People of mixed White and Black Caribbean origin are also less likely to be in managerial and professional occupations than people from the Black Caribbean and White British groups (Bradford 2006). For people of mixed White and Black African origin the difference to White British and Black African groups is not as pronounced.

When looking at ethnicity, there are often difficulties with data sources due to the small size of some ethnic groups. Sometimes, different groups can be grouped together for analysis. Although this is often done to the Pakistanis and Bangladeshis, they ought to be distinguished from one another when examining housing-related issues. Regardless of the Pakistanis' and Bangladeshis' similar socio-economic status, Pakistanis are much more likely to be owner-occupiers than Bangladeshis. While Pakistanis' owner-occupation rate (70%) is comparable to that of White British, this rate is significantly lower (44%) for the Bangladeshis. Unlike Pakistani households who are underrepresented in the social sector, nearly 50% of Bangladeshi households are social tenants.

This difference in Pakistanis' and Bangladeshis' housing patterns may be at least partly influenced by historical factors. Strong preference for home-ownership over private sector renting or social housing has a long history amongst Indian and Pakistani migrants in Britain, as South Asians have a firm cultural inclination to favour home-ownership over other forms of tenure (Ballard 1994). Pakistanis, being an older and better established minority than the Bangladeshis, began to arrive in the UK in large numbers already in the mid-1960s, while the Bangladeshi arrivals did not peak until the 1980s (Peach 1996). According to Smith and Hill (1997), poor quality accommodation in the private rented sector, as well as widespread discrimination in both the private rented and the social rented sectors, encouraged many early South Asian migrants to turn to home-ownership in the 1950s, 1960s and 1970s.

In addition to facing discrimination in social housing allocation, the early South Asian migrants to Britain considered renting largely humiliating, even if the landlord was a Local Authority (Ballard 1994). Possessing equally negative views of indebtedness, many early South Asian migrants who decided to settle permanently in Britain seized the opportunity to buy run-down properties in the 1960s. Consequently, a notable proportion of Pakistani and Indian households eventually succeeded in becoming owner-occupiers, though their choice was often limited to poor quality houses in deprived areas where white people no longer wanted to live (Ballard 1994). Since the 1960s, however, the situation has changed radically and it has become increasingly impossible to access home-ownership without a substantial mortgage. Since the Bangladeshis began to arrive in large numbers in the 1980s, house prices have increased more rapidly than average income. The Bangladeshis, whose incomes tend to be significantly below the average, are thus likely to have found it much more difficult to afford home ownership than Pakistani migrants did in the 1960s and 1970s.

1.4.1 Factors affecting BME housing needs and aspirations

The purpose of this section is to form an understanding of the ways in which demographic, economic and spatial factors influence BME groups' housing needs. These issues are, to a great

extent, interconnected; education, immigration patterns and employment rates influence income, while demographic patterns determine the dependency ratio within a household. Poverty is a main factor pushing people to social sector housing. Large families are harder to support on the basis of income alone, and families with only one earner tend to have below average incomes. Consequently, “large families and lone-parent families are more likely to be in poverty than other families” (Platt 2002:85) and thus more likely to need affordable housing. As this section goes on to show, large and lone-parent households are more common amongst certain BME groups than the White British population, predisposing them to poverty and resulting in increased demand for social housing from these groups.

Demographic factors and family structure

The age profile of BME households overall is quite different from that of the general population. While BME groups comprise less than 8% of England’s overall population, they account for nearly 18% of those aged 16-24 (Census 2001), indicating that their proportion of the overall population is likely to grow rapidly in the future even if no further migration occurs. 7% of households in England are headed by a person from a BME background. This includes 12% of households with a household head aged 16-34, but only 2% of those aged over 75 (SEH 2005/6).

Fertility rates, household composition and the average age of first-time mothers all affect the demographic characteristics of an ethnic group. Household size and formation vary greatly between different ethnic groups. Some BME groups have demographic patterns that are quite similar to those of White British, whereas other groups differ from this in some significant ways. The demographic patterns of certain ethnic groups predispose them to poverty in a society where families have increasingly moved towards a two-earner model (Platt 2002).

Although Caribbean women’s fertility rates are similar to those of Whites, Caribbean women are slightly earlier into their child-rearing phase than White women. The Caribbean group is characterised by very low rates of marriage and partnership, and high prevalence of single parenthood (Berthoud 2005). In 2001, nearly half of Caribbean mothers under the age of 35 were single parents, compared with only approximately 10% of White British mothers (Berthoud 2005). Single parents are more likely to be dependent upon state benefits and have difficulty meeting their housing needs in the market.

South Asian communities have very high rates of marriage at a relatively early age, higher fertility rates and larger families on average (Berthoud 2005). This pattern is particularly pronounced for Pakistanis and Bangladeshis. While data on fertility rates by ethnic group is not available, data on the numbers of births by the country of mother’s birth reveals that women born in the New Commonwealth have higher fertility rates than British-born women (Owen 2003). According to Berthoud (2005), Pakistani and Bangladeshi women’s fertility rates are about double that of White, Indian and Black Caribbean women.

A clear majority of Pakistani and Bangladeshi women look after their home and family full-time rather than take paid employment. This may be at least partly related to very high fertility rates: families of four or more children are common, though there are clear signs of a reduction in the number of children being born to women from these communities. However, research into different ethnic groups’ attitudes towards ideal family size reveals that larger proportions of both men and women from South Asian ethnic groups expressed stronger preference for two or more children than White British people (Penn and Lambert 2002), with Pakistanis aspiring to have higher number of children than Indian people (Bangladeshis were excluded from this analysis). This, it has been suggested, is influenced by experiences of growing up in large families; according to Penn and Lambert (2002), people who have several siblings are more likely to want a large number of children themselves, indicating that the average family size of South Asian

ethnic groups, especially Pakistanis and Bangladeshis, will continue to be larger than that of White British in the future even if the gap eventually decreases over time.

Another distinctive feature of South Asian families is that elderly people commonly live with one of their sons (Berthoud 2005), making the average household size is larger for these groups than it is for White British households. This has an impact on their housing requirements as well as the proportion of households unable to meet their needs within the private market, making them more likely to be looking to social housing.

Education

Among the critical factors explaining the qualification levels of Britain's minority ethnic groups today is the qualification profile of these groups at the time of migration (Modood 2003). Caribbean, Pakistani and Bangladeshi adults have lower average qualification levels than white people. Indians, African Asians, Chinese and Africans, on the other hand, are more likely than white people to have higher qualifications (A-levels and above). Some groups, such as Pakistani and Bangladeshi, are internally very polarised, consisting disproportionate numbers of both highly qualified and unqualified individuals (Modood 2003). As predicted by Modood (2003), this polarisation is likely to increase in the future, causing further internal diversity within the Pakistani and Bangladeshi groups. High levels of internal diversity can also be found from within the African population (Bradford 2006), largely as a result of the varied reasons for migration.

Bangladeshi and Pakistani adults are more likely to have no educational qualifications at all, followed by the Black Caribbean group (Bhattacharyya *et al.* 2003). Although the average educational level of some BME groups is significantly below that of White British, people from minority backgrounds are more likely to stay in full-time education than White Britons (Bhattacharyya 2003), and nearly as likely to enter higher education. In 2000-2001, minority ethnic students made up 15% of undergraduate students at English institutions for higher education (*ibid.*), and approximately 18% of the total population aged 16-24 (Census 2001). While some groups, such as Chinese, Indian and Black Africans are overrepresented in higher education, no minority ethnic group is significantly underrepresented (Bhattacharyya 2003).

Pakistani and Bangladeshi men are more likely to have higher education qualifications than women from these ethnic groups. For people of Black Caribbean origin this pattern is reversed. Black Caribbean men are in fact only slightly more likely to have higher education qualifications than Pakistani and Bangladeshi women (8 percent compared to 7 percent) in 2001/2 (National Statistics Online 2002). Overall, British-born people with minority ethnic backgrounds have much better qualification levels than their immigrant parents (Clark and Drinkwater 2007). While few of the women who migrated to Britain from Bangladesh had any educational qualifications, British-born Bangladeshi girls have made significant progress, and achieved much higher levels of qualifications than their Bangladeshi-born mothers (Dale *et al.* 2002). This is likely to affect the fertility rates among Britain's Bangladeshi population, as people with higher levels of educational attainment commonly delay having children and aspire to have fewer children than their less educated counterparts (Jaffe *et al.* 2003). People who have degrees will also most likely want to combine paid work with domestic responsibilities (Dale *et al.* 2002), and this is likely to increase the number of dual-earner Bangladeshi and Pakistani households in the future.

Economic factors

BME groups, on average, have lower incomes than White people. Again, however, there is variation between groups in this respect with Indians and those from "other" ethnic groups tending to have higher levels of qualifications and higher average incomes than White Britons.

Indians and Chinese are slightly better off than White British people, while Pakistani, Bangladeshi and Caribbean ethnic groups are worse off than average (Berthoud 2005; Clark and Drinkwater 2007). According to 2001 Census data, Pakistanis and Bangladeshis are much more likely than any other groups to be living on low incomes, with almost 60% living in low-income households (*ibid.*), as compared with only 16% of White households (DWP). A substantial proportion (49%) of Black non-Caribbean households also lived in low incomes after housing costs had been deducted (compared to 21% of White people) (Berthoud 2005).

Poverty is related to a number of factors in these groups. Higher levels of unemployment, lower earnings, lower numbers of dual income households and larger family sizes all contribute. Also low levels of economic activity among foreign-born Pakistani and Bangladeshi women adds to the poverty of Britain's Pakistani and Bangladeshi populations (Dale *et al.* 2002; Platt 2002).

Between 1991 and 2001, employment rates increased for all BME groups. This increase was most notable for Black African, Pakistani and Bangladeshi men, largely due to improvements in their educational attainment. Although the percentage of employed Pakistani and Bangladeshi women increased during this time, the employment rate for them remains very low and significantly below that of White British, Black Caribbean and Indian women (Clark and Drinkwater 2007).

Spatial factors

Ethnic minority populations tend to be concentrated in certain parts of the country, especially London (Lupton and Power 2004). Nevertheless, this varies a great deal between groups. Black Africans and those from other Black backgrounds are the most centred upon London, with nearly 80% of these groups living in the London region (as compared with 13% of Britain's whole population) (Census 2001). Black Caribbeans are concentrated in London and (to a lesser extent), in Birmingham. Those from Pakistani and Bangladeshi backgrounds are more dispersed, predominantly across the North West, Yorkshire and the Humber and the West Midlands as well as in London. Bangladeshis are more heavily concentrated in London than the Pakistanis. The Indian population is concentrated in London, Midlands, Lancashire and West Yorkshire, while Chinese and BW mixed groups are more dispersed across the country (Lupton and Power 2004; Bradford 2006).

The propensity of the different ethnic groups to be living in social housing varies considerably between regions. London houses the vast majority of many ethnic groups who live in social housing. Most ethnic minority groups within London are more likely than Whites to be living in social housing. In other areas the pattern is more mixed. In Stoke on Trent, for instance, the BME population is under-represented in the social housing sector (14%, as compared with 24% overall) (De Montfort University 2003)

In areas of high housing pressure, younger single people from BME groups are less likely to be able to access social housing than those with children and so are more likely to be living in private rented housing. In some parts of the country where house prices have risen rapidly over the past ten years they may also be much less likely to be able to access home ownership than earlier age cohorts.

1.4.2 BME housing needs and homelessness

Overall, higher numbers of BME households seek social housing. One likely cause for this is the fact that they are more likely to be living in poor or insecure housing (Harrison and Phillips 2003). The proportion living in overcrowded housing varies from 7% of Indian households to

23% of Pakistani and Bangladeshi households, compared with only 2% of white households (Harrison and Phillips 2003).

Research has shown that BME households are more likely than White Britons to apply for social housing as homeless applicants (Shelter 2004). Social exclusion, low incomes, unemployment, poor housing conditions and discrimination have all been identified as factors contributing to greater levels of homelessness among most BME groups. Those from Black African and Caribbean groups are the most likely apply to local authorities as homeless, although it has been suggested that Asians may be more likely to be homeless. Homelessness among Asians, nevertheless, is often of the 'hidden' variety, as established families consider it an obligation to accommodate family and community members coming from abroad, and cultural ties prevent hosts from asking guests to leave (Shelter 2004).

There was a sharp increase in BME homeless acceptances in 2002/3 following a change in the law which prioritised those who were unable to occupy their home as a result of violence (not just domestic violence any more). This is thought to have increased the numbers of BME households who were suffering racial harassment and violence who could now be helped. There has also been a more general increase in BME homeless applicants over the last ten years, possibly relating to the increase of forced migrants, many of whom are classified as BME. The National Asylum Support Service (NASS) houses asylum seekers but evicts them 28 days after they are granted refugee status. Many of these then apply to local authorities as homeless applicants. It has been suggested that refugees from ethnic groups where there is little property ownership currently in England are particularly unlikely to be able to find private landlords willing to house them (Cole and Robinson 2003).

Overcrowding

Large household size and/or low income predispose household to overcrowding. All BME households live in more overcrowded conditions than households headed by a White British person. Levels of overcrowding (measured by difference from the bedroom standard) vary between different ethnic groups. It is most severe amongst Pakistani, Bangladeshi and Black African households. Overcrowding is a problem especially in London boroughs of Tower Hamlets, Newham and Ealing, where great proportion of Black Africans and Bangladeshis are concentrated and which have the worst levels of overcrowding in England. 53% of Bangladeshi households and 39% of Black African households in London are overcrowded (London Housing 2004).

Overcrowding may function to further exacerbate the disadvantage experienced by the poorer BME households, as it has been associated with poorer health in adulthood. Research also suggests that educational attainment is lower for children brought up in housing that is overcrowded or in poor condition (London Housing 2004). Yet fewer overcrowded households are being re-housed due to a falling number of new lettings and the pressures on social rented housing from homeless families (ibid.).

BME aspirations

Research carried out in the West Midlands (CURS 2005) found that there are quite different aspirations in terms of tenure type between the different ethnic groups. While only 7.5% of Indian households preferred social rented housing, with 80% preferring owner-occupation, Black Caribbean and Bangladeshi groups had high levels of preference for social housing, although still an overall preference for owning.

Many people from BME groups are believed to have a negative view of social housing. In addition to the negative perceptions also found amongst the White population – that social

housing can be in a poor condition and in unpopular locations – many BME groups regard it as too small to meet their needs (CURS 2005). Research in the West Midlands has suggested that some BME households may aspire to council housing, but only because of the Right-to-Buy policy that allows them to see it as a route into owner-occupation (Beider 2005). This could explain, at least partly, that over 25% of young people in Stoke-on Trent preferred council housing, but only one in 14 preferred a Housing Association (De Montfort University 2003). This, however, may also be related to a lack of knowledge regarding Housing Associations. As is concluded in the report, “there is considerable potential for Housing Associations, in particular, to extend their ‘reach’ in BME communities...”, and this could be done by engaging with such groups and matching or developing provisions (De Montfort University 2003:10).

The tendency of an ethnic minority population to live in social housing is arguably more a consequence of constraints rather than choice (Cole and Robinson 2003), with financial constraints being paramount. Lack of wider social networks may also be a factor, especially for recent immigrants. It has been suggested that BME communities are particularly likely to have their housing choice constrained by lack of knowledge, for instance of intermediate housing options (Beider 2005; Cole and Robinson 2003). On the other hand, asylum seekers and recent refugees are likely to lack knowledge regarding different housing options. Research in Stoke on Trent discovered that awareness of any kind of social rented housing was very low among this group (De Montfort University 2003).

Within their housing, there is evidence that different cultural groups have different priorities in terms of the design of their housing: Somalian families for instance often have a preference for their living space to be divided into two areas, so that men and women or young and old can socialise separately. They also prefer a shower to a bath (Cole and Robinson 2003). BME led Housing Associations can be good at being aware of these kinds of issues, but often cater only for one specific cultural group

1.4.3 Changing BME housing needs and aspirations

Demographic changes

The fertility rates of the foreign-born first generation continue to influence the absolute numbers of BME populations and their proportion of Britain’s population (Ballard 1994). Minority ethnic groups are currently responsible for a notable proportion of Britain’s population growth, indicating that their proportion of the overall population will continue to grow at least for some time (Lupton and Power 2004). Subsequently, so will their proportion of social tenants. The groups that are expected to grow most rapidly are the newer BME groups, namely Black Africans and Bangladeshis, who are already overrepresented in social sector housing (ibid.). The Black African population, which was relatively small until the 1990s, doubled in size between 1991 and 2001, and now comprise the fifth largest minority ethnic group in the country (Lupton and Power 2004). They are very heavily concentrated in London, with 78% of Black Africans living in the capital in 2001 (Bradford 2006). Over the next twenty years, the Black African group is expected to grow rapidly in size, and account for nearly 20% of the projected population growth in the London area during this period (Bains and Klodaswski 2006).

Although fertility rates appear to be declining sharply among the British-born generation (Ballard 1994; Owen 2003), the population structures of some BME groups, most notably the Black Africans, the Pakistanis and the Bangladeshis, are so heavily skewed towards youth that substantial growth is inevitable (Ballard 1994; Lupton and Power 2004). According to the data from the Fourth National Survey of Ethnic Minorities (1993/4), the rate of mixed partnerships between British-born Black Caribbeans and White Britons is increasing rapidly. In 1993-1994,

half of Black Caribbean men and one third of Black Caribbean women who lived with a partner had a white partner (Berthoud 2005). Consequently, a growing proportion of children born to Black Caribbean men and women will be of mixed heritage, resulting in the growth of the BW mixed heritage population.

Patterns of household size and structure are also changing, but not necessarily tending towards the pattern of white households. Instead it has been argued that all ethnic groups are moving in the same direction (towards smaller families and lower rates of marriage) with some groups ahead of the white population and others behind it (Berthoud 2000). While South Asian households are reducing in size amongst the British-born generations and so becoming more similar to those of the white population, Caribbean households are in a sense ahead of the trend with lower rates of marriage and higher rates of single people and lone parent households.

The needs of BME groups may change significantly over the coming years as a result of the current population aging (although it will be at least fifty years before the proportion of elderly BME people becomes similar to that of the overall population, even if no further immigration of younger BME populations were to occur). There has already been concern expressed that the needs of older BME people may not be well served at present due to a lack of understanding of the needs of these groups (Cole and Robinson 2003).

Changing markets

Home-ownership rates among young British adults have fallen sharply over the past two decades as credit constraints, rising house prices and employment-related expectations of being highly mobile deter younger households from purchasing a home (Andrew and Pannell 2006). Furthermore, higher levels of student debt associated with higher education are likely to make the transition to home-ownership slower and reduce the rate of home-ownership among young, highly educated adults (*ibid.*). British-born people with BME backgrounds can be assumed to be affected by these developments as much their White counterparts, and social housing may become an increasingly important housing alternative for newly-forming Asian (Pakistani, Bangladeshi and Indian) households in the future (Harrison and Phillips 2003).

Changing locational needs/preferences

In addition to the BME groups' proportion of the overall population, BME groups' cultural preferences and aspirations may be changing. It has been suggested that BME households have greater locational needs than White households, as they may need to remain near schools, workplaces, places of worship or family members (Shelter 2004; Beider 2005). Recent work into the impact of choice-based lettings schemes, however, found that BME households were in fact more likely than White households to move within social housing to a different district when offered the opportunity (Cambridge University 2006). Research carried out into BME housing needs in Stoke on Trent also found that high levels (80%) BME households who intended to move house said they would like to leave the area (De Montfort University 2003)

Research shows that there are strong generational influences governing housing tenure and area choice (Beider 2005). British-born people from minority ethnic groups are more likely to move away from the traditional areas. Living near their ethnic communities and places of worship become less overriding considerations, giving way instead to a desire for better quality housing and neighbourhood. However, some find that their housing choices are restricted by concerns about moving to an area where they may be the only non-white household. Some Housing Associations have made efforts to address this difficulty by establishing settlement clusters in outlying areas backed up by tenant support and good inter-agency working. These kinds of initiatives may improve the take-up of low demand social rented housing or new shared

ownership schemes by BME households who are looking to move away from their current location but might otherwise be reluctant to move into an entirely new area.

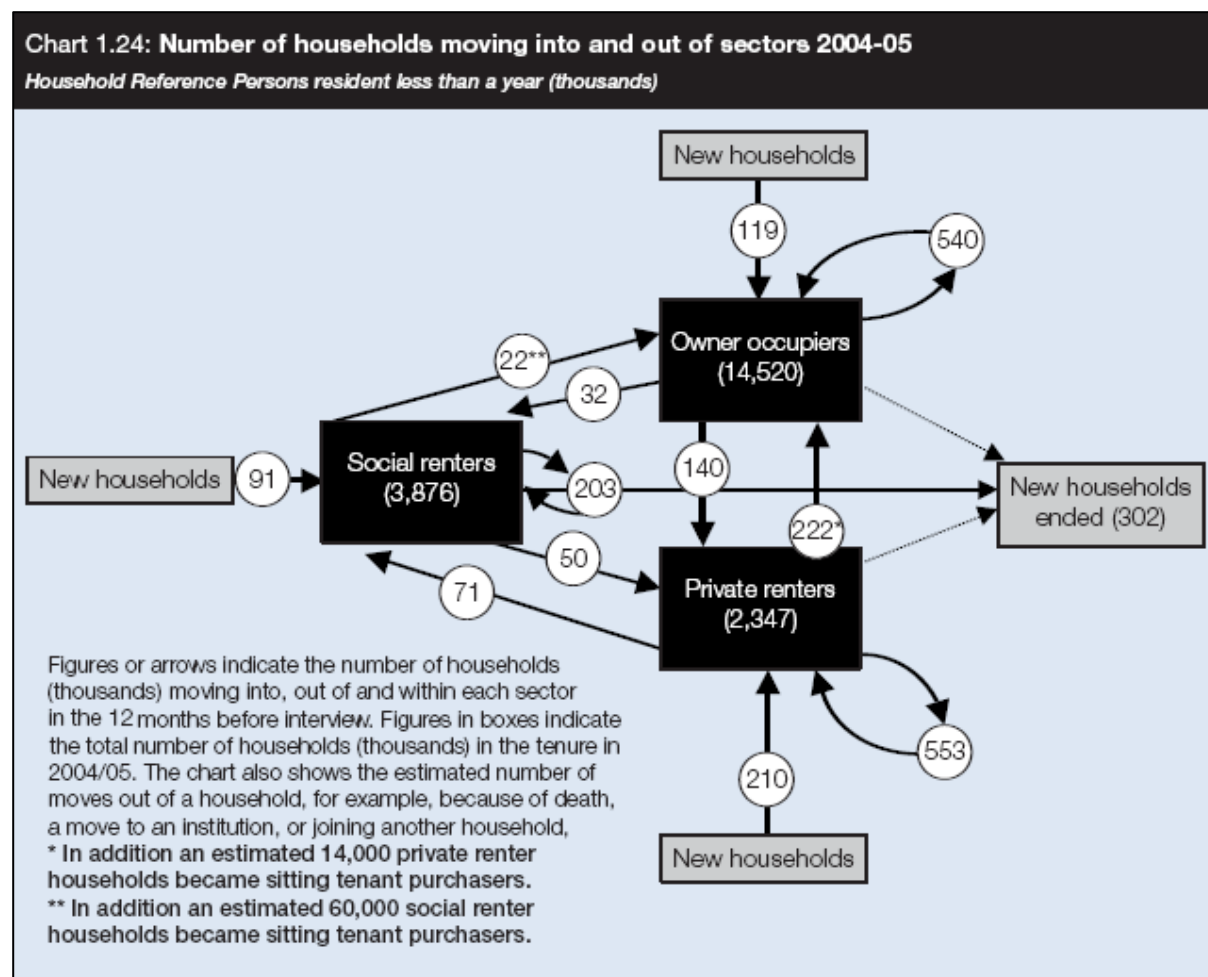
Yet there may be areas (possibly including their current area) where BME households are reluctant to live due to fear of and/or experience of racial harassment (Harrison and Phillips 2003). Research in the West Midlands suggested that peripheral local authority estates were unpopular with ethnic minorities because of (amongst other reasons) a fear of racism (Beider 2005). The location-specific needs of BME groups may also differ from those of White households, even if they are as mobile overall.

2 Secondary data

2.1 Entering the affordable housing sector

Flows between tenures

Flows between tenures vary from year to year and are affected by factors such as rates of new building and house prices. Nevertheless, Figure 3.1 below gives an indication of the scale of the annual flows between the three main tenures.



It shows that in 2004, 71,000 households entered the social rented sector from private rented housing, 32,000 from owner-occupation and 91,000 as new households. In addition, 203,000 households moved within the sector. 50,000 left for private rented housing, 22,000 for owner-occupation, and an additional 60,000 bought as sitting tenants (generally via the Right-to-Buy).

2.1.1 The profile of those entering social rented housing

The total number of new entrants to social housing has declined steadily over the last five years. There is no evidence at all that this is a result of falling demand (waiting lists grew by nearly 50% between 2002 and 2005 alone, and vacant properties fell by 22% during this same period (Source HSSA)), but rather a consequence of a reduction in properties becoming available for relet as fewer households leave the sector.

Most households (66%) enter social housing between the ages of 16 and 45, either as newly forming households (moving out of someone else's home, such as their parents') or from the private rented sector (Table 2-1).

Table 2-1 Age group of new tenants by previous tenure (thousands)

Age	New household	Owned outright	Buying with a mortgage	Privately rented	Total
16 to 24	100	1	2	27	130
25 to 34	63	1	9	48	125
35 to 44	19	1	22	41	83
45 to 54	7	0	14	22	43
55 to 65	7	8	12	18	46
65 to 74	4	12	6	12	34
over 75	6	20	2	20	49
Total	206	43	67	188	510

Source: Survey of English Housing (2005/6)

There is a group who enter over the age of 75 seeking more suitable or supported accommodation, or to be nearer their family. It is this age group that are most likely to have moved from owner-occupation, with nearly half having owned outright their previous home. Households moving from owner-occupation were more likely to contain disabled member (CORE).

Almost 50% of new tenancies are granted to single person households (CORE). As discussed in section two, there is strong evidence of demand for social housing from families, so the high proportion of lettings to single people is likely to reflect the high proportion of one bedroomed properties in social housing and the fact that single people are more mobile, so these smaller properties tend to turn over more frequently. Single people (including single parents) represent substantially the largest group of new entrants to social housing, with couples making up only a small proportion (Table 2-1).

Table 2-2 Age group of new social tenants household reference person by household type (thousands)

Age	Couple without children	Couple with children	Single parent with children	Single person	Other	Total
16 to 24	17	25	51	32	6	131
25 to 34	12	33	31	40	5	121
35 to 44	2	25	24	31	2	84
45 to 54	4	8	6	22	4	44
55 to 65	6	3	2	27	5	43
65 to 74	14	0	1	17	2	34
75 and over	9	0	0	38	0	47
Total	64	94	115	207	24	504

Source: Survey of English Housing (2005/6)

Looking at this by age, most of the younger entrants to social housing are single parents and couples with children. Single people enter in similar numbers in all age groups and therefore comprise the majority of entrants aged over 45.

There is not much variation between the household types in terms of their previous tenure, although couples without children are the most likely to have come from owner occupation (Table 2-3).

Table 2-3 Household type of new tenants by previous tenure (thousands)

Household type	new household	owned outright	buying with a mortgage	privately rented	Total
couple without children	21	13	11	20	65
couple with children	41	3	10	40	94
single parent with children	55	0	19	41	115
single person	81	25	24	76	206
other	8	2	3	10	23
Total	206	43	67	187	503

Source: Survey of English Housing (2005/6)

Household incomes of new social tenants are generally fairly low with most earning (or receiving in benefits) between £100 and £300 a week. Those moving into social housing from owner occupation had higher average incomes, especially those who were previously buying with a mortgage (Table 2-4).

Table 2-4 Weekly household income (gross) of new tenants by previous tenure (thousands)

	New household	Owned outright	Buying with a mortgage	Privately rented	All new tenants
under £100	38	1	8	31	78
£100-£200	66	14	12	63	155
£200-£300	21	10	15	34	80
£300-£400	24	7	11	17	59
£400-£500	13	2	6	3	24
£500-£600	11	1	5	9	26
£600-£700	3	1	1	7	12
£700-£800	3	1	0	4	8
£800-£900	3	0	1	1	5
£900-£1000	0	1	2	2	5
over £1000	1				1

Source: Survey of English housing (2005/6)

Gender

Almost 50% of new tenancies are granted to single people and slightly more of than half of these are to men (Table 2-5).

Table 2-5 Monthly lettings to single adult households by sex

	Apr-01	May-01	Jun-01	Jul-01	Aug-01	Sep-01	Oct-01	Nov-01	Dec-01	Jan-02	Feb-02	Mar-02	
Female	3434	2900	2861	3634	2923	2858	3564	2955	2893	2494	3100	3184	
Male	3542	3023	3058	4036	2947	3015	3857	3111	3157	2732	3228	3387	
	Apr-02	May-02	Jun-02	Jul-02	Aug-02	Sep-02	Oct-02	Nov-02	Dec-02	Jan-03	Feb-03	Mar-03	
Female	3480	3043	2764	3689	2819	3456	2950	3031	3008	2261	2980	3683	

Male	3598	3163	2701	3759	2948	3615	3127	3104	3308	2473	3168	3737	
	Apr-03	May-03	Jun-03	Jul-03	Aug-03	Sep-03	Oct-03	Nov-03	Dec-03	Jan-04	Feb-04	Mar-04	
Female	2765	2868	3617	2891	2795	3575	2962	2908	3121	2343	3054	3996	
Male	2866	2942	3796	3112	2959	3632	3118	3026	3418	2419	3162	4064	
	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Jan-05	Feb-05	Mar-05	
Female	2511	3330	2674	2711	3228	2555	2659	3210	2322	2429	2578	2538	
Male	2759	3665	2862	3110	3567	2744	2820	3572	2660	2802	2854	2720	
	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Total
Female	1926	2547	1961	2052	2476	2015	2431	1966	1853	1870	1834	1921	168456
Male	2431	3117	2430	2477	3097	2418	3123	2476	2318	2374	2453	2432	183589

Source: The Continuous Recording System

A closer look at the age distribution within each sex is revealing. Among women, a greater proportion of lettings are to young adults under 25, and a much greater proportion to those aged 65 or over. In each of these age groups there were more lettings to women; in the older age group, lettings to women outnumber those to men by a factor of two to one.

Conversely, new male tenants are much more commonly in the middle age brackets, between 25 and 65. This pattern is consistent across the period. The reasons people move are similar across sexes in this age group: more men move after being asked to leave, or because of problems with neighbours, or to move to support; more women move to be nearer family, or after eviction or repossession.

The data indicate a sharp and abrupt fall in the proportion- of general needs lettings going to single people over 65 from April 2005 (shown by the red dashed line in each figure). Until then, general needs housing had included some dwellings classified as sheltered housing for older people. Within CORE, from 1 April 2005, however, the sheltered housing classification was abolished and dwellings that met certain design criteria moved out of the general needs and into a new category, 'housing for older people' (and are therefore no longer included within the general needs housing reported in CORE)³. This explains the widening of the difference in numbers of lettings to single women and single men shown above: a fall in lettings to single people over 65 represents a greater absolute fall in numbers for women (Table 2-6).

Table 2-6 a) Age of new tenants in single households, women; by month 2001-06

Age	Apr-01	May-01	Jun-01	Jul-01	Aug-01	Sep-01	Oct-01	Nov-01	Dec-01	Jan-02	Feb-02	Mar-02	
16-24	706	601	628	789	630	637	805	635	599	519	664	642	
25-44	712	592	560	732	549	565	733	567	589	498	568	595	
45-64	700	590	566	752	652	611	731	602	581	543	632	644	
65+	1310	1112	1103	1358	1087	1041	1291	1149	1119	932	1234	1296	
	Apr-02	May-02	Jun-02	Jul-02	Aug-02	Sep-02	Oct-02	Nov-02	Dec-02	Jan-03	Feb-03	Mar-03	
16-24	695	611	571	779	563	761	603	615	670	440	589	741	
25-44	658	564	549	752	534	670	595	586	605	440	528	728	
45-64	734	621	572	751	617	742	612	645	632	520	639	791	
65+	1386	1244	1068	1403	1101	1280	1136	1179	1097	856	1217	1415	
	Apr-03	May-03	Jun-03	Jul-03	Aug-03	Sep-03	Oct-03	Nov-03	Dec-03	Jan-04	Feb-04	Mar-04	
16-24	535	537	736	567	566	741	599	611	658	499	592	705	
25-44	511	520	715	534	490	696	562	576	662	427	545	738	
45-64	632	662	807	622	632	768	664	661	668	502	672	911	
65+	1080	1138	1347	1160	1095	1361	1124	1049	1119	905	1240	1633	

³ For details, see CORE, 2005, *CORE Instruction Manual for 2005/06*, available at http://www.core.ac.uk/core/media/pdfs/manuals/2005_06%20manual/Man_0506_full.pdf

	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Jan-05	Feb-05	Mar-05	
16-24	547	766	603	652	744	562	607	710	529	541	550	553	
25-44	547	720	534	617	674	514	529	745	487	500	476	497	
45-64	591	753	590	611	713	638	649	687	539	552	635	592	
65+	822	1087	940	826	1089	833	870	1056	766	828	907	888	
	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Total
16-24	514	675	503	585	686	580	681	561	580	497	493	533	37091
25-44	470	669	511	522	664	509	681	517	480	491	516	524	34839
45-64	480	618	541	508	645	525	595	476	438	496	458	505	37516
65+	461	578	400	435	480	400	467	409	352	385	365	356	58665

b) Age of new tenants in single households, men; by month 2001-06

	Apr-01	May-01	Jun-01	Jul-01	Aug-01	Sep-01	Oct-01	Nov-01	Dec-01	Jan-02	Feb-02	Mar-02	
16-24	587	527	562	695	519	525	682	533	538	504	533	619	
25-44	1514	1343	1300	1811	1277	1360	1664	1355	1477	1152	1376	1430	
45-64	873	691	725	924	695	730	969	747	696	637	791	782	
65+	564	457	467	601	454	394	540	470	443	436	526	554	
	Apr-02	May-02	Jun-02	Jul-02	Aug-02	Sep-02	Oct-02	Nov-02	Dec-02	Jan-03	Feb-03	Mar-03	
16-24	594	509	447	652	452	619	564	516	571	393	539	614	
25-44	1526	1343	1144	1533	1285	1529	1261	1324	1400	1031	1262	1525	
45-64	915	805	645	943	719	854	784	758	832	603	845	977	
65+	557	504	462	621	482	605	516	502	500	439	516	616	
	Apr-03	May-03	Jun-03	Jul-03	Aug-03	Sep-03	Oct-03	Nov-03	Dec-03	Jan-04	Feb-04	Mar-04	
16-24	440	450	568	516	438	591	487	472	493	370	464	584	
25-44	1170	1205	1588	1258	1239	1566	1314	1242	1427	971	1267	1568	
45-64	761	811	995	787	765	885	800	798	929	663	856	1090	
65+	487	474	640	542	511	582	512	506	566	409	568	804	
	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Jan-05	Feb-05	Mar-05	
16-24	453	537	501	487	541	434	452	573	429	440	456	447	
25-44	1194	1554	1153	1335	1538	1126	1129	1479	1106	1105	1152	1087	
45-64	697	1026	773	830	944	731	808	993	722	796	766	779	
65+	411	542	426	453	536	448	426	521	400	461	477	403	
	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Total
16-24	416	527	445	428	530	452	535	459	395	427	423	443	30397
25-44	1117	1427	1156	1126	1442	1124	1461	1165	1108	1063	1120	1129	78433
45-64	655	863	629	684	854	636	887	635	615	681	675	651	47410
65+	241	296	198	237	266	201	234	215	197	203	229	206	27054

Source: The Continuous Recording System

Lone Parents

As might be anticipated, a far more lone parent tenants are women than men Table 2-7). Fewer than 10% of tenancies to lone parents were to male lone parents. This proportion was broadly stable across the period, although the absolute number of lettings to lone parents fell in line with the overall trend in lettings recorded in CORE.

Table 2-7 Monthly lettings to lone parent households, by parent's sex

Apr-01	May-01	Jun-01	Jul-01	Aug-01	Sep-01	Oct-01	Nov-01	Dec-01	Jan-02	Feb-02	Mar-02	
3040	2489	2643	3256	2647	2551	3486	2710	2809	2283	2587	2600	
244	191	206	272	235	234	306	221	254	150	203	206	
Apr-02	May-02	Jun-02	Jul-02	Aug-02	Sep-02	Oct-02	Nov-02	Dec-02	Jan-03	Feb-03	Mar-03	
3024	2504	2317	3279	2586	3124	2547	2596	2807	1897	2480	3033	
241	195	195	266	265	262	193	247	250	188	202	238	

Apr-03	May-03	Jun-03	Jul-03	Aug-03	Sep-03	Oct-03	Nov-03	Dec-03	Jan-04	Feb-04	Mar-04	
2429	2377	3005	2495	2428	3118	2587	2582	2952	1837	2380	3109	
202	213	260	221	235	238	214	232	256	177	216	292	
Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Jan-05	Feb-05	Mar-05	
2292	2820	2345	2541	2937	2252	2283	2857	2318	2217	2171	2024	
162	254	188	208	241	170	192	230	175	187	155	175	
Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Total
2173	2629	2237	2203	2830	2162	2919	2325	2430	2195	2281	2271	154306
164	235	157	169	247	166	245	180	186	164	200	176	12846

Source: The Continuous Recording System

Female lone parent households tend to contain more children than those headed by males (Table 2-8). The employment circumstances of these households also vary by gender: male lone parents are nearly three times more likely to be in full-time employment. Being unemployed but seeking work and being outside the labour market through disability are also much more common among men. Women are twice as likely to say that they are outside the labour market through childcare commitments (Source: The Continuous Recording System (2001-6) Table 2-9).

How much this disparity in economic status between male and female lone parents may be attributed to gendered cultural expectations of ways of describing labour market inactivity, or to differences in other features of these parents such as skills or education, or to their capacity to get paid or unpaid child care is unclear from the data within CORE.

Table 2-8 Number of children of lone parents entering social housing

	1	2	3	4	5	6	7
Female	83625	45018	17919	5623	1527	434	160
	54%	29%	12%	4%	1%	0%	0%
Male	8264	3259	989	253	56	17	8
	64%	25%	8%	2%	0%	0%	0%

Source: The Continuous Recording System (2001-6)

Table 2-9 Economic activity of lone parents entering social housing

	Female		Male	
	Count	%	Count	%
Other > 16	3953	2.6	280	2.2
Working full-time	17407	11.3	4066	31.8
Working part-time	19223	12.5	515	4.0
Govt training/New Deal	408	0.3	35	0.3
Unemployed	17122	11.2	2720	21.3
Retired	297	0.2	109	0.9
Home/not seeking work	88335	57.5	3590	28.1
Student	2183	1.4	75	0.6
Sick or disabled	4571	3.0	1387	10.9
Total	153499	100	12777	100

Source: The Continuous Recording System (2001-6)

Couples

The large majority of lettings are to opposite-sex couples. However, a little under 2% of lettings to couples in the period were to same-sex couples, with or without children. Of same-sex couples with children, around 80% are to female-female couples with children. There were slightly more lettings to male-male childless couples than female-female, but the disparity is nowhere near so great.

Disability

CORE records two relevant facts: whether any household member 'considers themselves disabled', and whether any household member is a wheelchair user. Across the period, the proportion of lettings to households answering 'Yes' to these questions remained stable. 17.5% had a member considering themselves disabled, whilst 3% had a wheelchair user. Note that the analysis presented here and below is limited to general needs lettings, though clearly the supported housing sector also plays a role in housing provision for people with physical disabilities.

Characteristics of households with disabled members

Analysis of the composition of households with wheelchair users and/or disabled members points to disability being almost the counterpart of children as a source of social housing demand. Disability and wheelchair use is relatively more common in households without children.

Whilst, as one might expect, wheelchair use is least common in the youngest age group and most frequent amongst households with members over 75 (

Table 2-10), the pattern is not the same for households with a member considering themselves disabled – the greatest proportion of households with a disabled member is among the 55-64 age group (

Table 2-11).

Table 2-10 Wheelchair user in household, by age of oldest person

		Yes	No	Do not know	Total
Age of oldest household member	16-24	883	143490	3528	147901
	25-34	2223	174909	4679	181811
	35-44	3111	129749	3992	136852
	45-54	3095	68459	2489	74043
	55-64	3897	59809	3371	67077
	65-74	3852	49906	3820	57578
	75 and over	5354	49604	5455	60413
Total		22415	675926	27334	725675

Source: The Continuous Recording System (2001-6)

Table 2-11 Anyone considering themselves disabled, by age of oldest person

		Yes	No	Do not know	Total
Age of oldest household member	16-24	6383	137718	3553	147654
	25-34	17056	159493	4894	181443
	35-44	21878	110523	4134	136535

	45-54	19793	51424	2612	73829
	55-64	23414	39790	3531	66735
	65-74	17973	35222	3943	57138
	75 and over	19479	34707	5643	59829
Total		125976	568877	28310	723163

Source: *The Continuous Recording System (2001-6)*

Adaptation of the house

Only 37% of households with a wheelchair user moved into a dwelling meeting the 'wheelchair standard'.

Previous Tenure of households with disabled members

Compared to other lettings, households with disabled members were much more likely to have come from owner occupation, or be moves within the social sector. They were less likely to be moves from various types of temporary accommodation. They were also much less likely to be moves from supported – this suggests that a general needs letting may be a temporary transition to more appropriate accommodation in the supported housing sector for households with disabled members.

2.1.2 The profile of those entering shared ownership

The profile of households moving into shared ownership differs considerably from that of those moving into social renting.⁴

Age, previous tenure and household types

Most households who moved into shared ownership in 2006/07 moved either from private renting (41%) or as new households (40%; Table 2-12).

Table 2-12 Previous tenure of new shared owners by age group

Tenure	16 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75+
Social rented	68	264	224	88	22	6	3
Private rented	404	1952	913	328	92	24	8
Owner-occupation	31	182	175	139	141	117	98
New household	1153	1932	412	122	34	14	6
Other	21	73	60	20	10	3	0

Source: *The Continuous Recording System (2006/7)*

Only 7% were moving from social rented housing, despite existing social tenants receiving priority for shared ownership in most allocation systems, and much marketing of the tenure by some Housing Associations to their tenants. An additional 10% moved from owner-occupation. There are some shared ownership schemes designed for older home-owners who need to move to more suitable accommodation and/or release some equity. However around three quarters of those moving from owner-occupation were moving into regular shared ownership, rather than these specialist schemes. This is interesting because most schemes are specifically targeted at first-time buyers. The likelihood is that most of these were people no longer able to sustain full-ownership, such as separating couples, or people who have lost incomes.

⁴ See Paper 4 of this series for more details on those moving into social rented housing.

The majority of new shared owners are households without children (85%; Table 2-13). This contrasts sharply with new entrants to social renting, 41% which included children (CORE 2006/7).

Table 2-13 Age group of new shared owners reference person by household type

Household Type	16 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75+
Couple without children	739	1088	264	118	80	73	34
Couple with children	149	511	265	51	5	1	0
Single parent with children	14	157	190	50	5	0	0
Single person	727	2509	912	354	177	84	82
Other	45	100	146	121	31	5	2

Source: The Continuous Recording System (2006/7)

Incomes

New shared ownership households almost all have at least one full time worker in them (92%). Incomes are varied and are substantially lower for ex-homeowners, many of whom are retired and presumably be funding their purchase, at least in part, with equity from the sale of their last home, rather than a mortgage (Table 2-14).

Table 2-14 Weekly (gross) household income of new shared owners by previous tenure

Weekly Income	Social rented	Private rented	Owner-occupation	New household
<£100	18	36	117	30
£100 - £200	27	40	107	49
£200 - £300	37	189	128	328
£300 - £400	85	531	135	865
£400 - £500	128	828	113	982
£500 - £600	140	837	65	709
£600 - £700	85	505	55	355
£700 - £800	69	324	23	174
£800 - £900	44	172	12	94
£900 - £1000	24	118	8	34
£1000+	19	121	9	35

Source: The Continuous Recording System (2006/7)

Disability and Ethnicity

The numbers of disabled people moving into shared ownership are much lower than for social rented housing. Overall, 4.0% of new shared owners consider themselves to have a disability, and only 0.2% are wheelchair users (comparable figures for social rented housing are 17.5% and 3% respectively). This discrepancy is only partially explained by the somewhat younger profile of new shared owners; the rates of disability in the younger age groups are also much lower than for social rented housing. The newness of most shared ownership housing would suggest that most of it ought to be physically suitable for wheelchair users. Instead the reason for the low numbers may be because those with disabilities and in wheelchairs are less likely to be in full-time employment.

19% of new shared owners in 2006/07 were from an ethnic group other than White British, a similar proportion to that of people moving into social rented housing, and considerably more

than the proportion of ethnic minorities in the country overall. This may be related to the younger age profile of BME groups and high proportions living in London where much of the shared ownership housing is located.

2.1.3 Reasons for entering social housing

Those entering social housing are waiting longer than a few years ago. Those in London and the South are waiting the longest. Despite the establishing of choice-based lettings in many local authorities, the proportion who say they were offered either no choice at all, or not enough choice have remained at around 60% of all those allocated housing. Again, those in London and the South were most likely to say they had had not choice. Over 80% of new tenants did however feel that the allocated home did meet their needs. In cases where they felt that the home did not meet their needs this was most often related to poor condition of the property or an unsuitable size or type of property.

Table 2-15 shows the reasons given for moving house, by households who had moved to live in social housing within the last year.

Table 2-15 Reasons for moving into social housing (thousands)

	New household	Owner	Private renter
Wanted larger house or flat	4	1	11
Wanted smaller house or flat	0	15	5
Divorce or separation	3	24	9
Marriage or cohabitation	9	1	3
Other personal reasons	19	19	11
To move to a better area	2	4	8
Change of job / nearer to job	4	1	4
Accommodation no longer available	0	0	19
Couldn't afford mortgage or rent	0	8	2
To live independently	46	2	9
Other reasons	13	24	17

Source: The Continuous Recording System (2006/7)

CORE records the reasons that households are given priority for social housing for all new RSL tenants. This data gives more insight into how the reasons for moving into social housing vary with age group (Table 2-16).

Table 2-16 Reasons for moving into social housing by age group

	16-24	25-34	35-44	45-54	55-64	65-74	75 and over	Total
To independent accommodation	15,202	9,819	5,440	2,646	1,525	659	333	35624
Asked to leave	11,413	5,700	2,858	1,342	939	482	278	23012
Overcrowding	12,098	14,655	8,589	2,451	1,005	462	189	39449
Eviction, repossession, end of tenancy	3,438	5,007	4,471	2,322	1,891	743	221	18093
Relationship breakdown	3,512	7,050	6,947	3,456	1,598	484	127	23174

Problems with neighbours	1,531	2,957	2,829	1,588	1,118	606	243	10872
Moved by landlord	605	1,457	1,707	1,243	1,007	759	749	7527
Move nearer family etc	1509	2202	1837	1380	1902	2065	2242	13137
Unsuitability due to health	867	2287	2933	3525	5660	5425	5146	25843
To accommodation with support	467	316	257	261	1329	2010	3357	7997
All other reasons	10486	14827	13340	8038	6598	4017	2857	60163
Total	61128	66277	51208	28252	24572	17712	15742	264891

Source: The Continuous Recording System (2006/7)

Recent trends

The recent decline in the number of vacancies within social housing has impacted upon the number of lettings to those moving from all previous tenures (Table 2-17).

Table 2-17 Previous tenure of new LA and RSL households (thousands)

Year	New household	Owners	Private rented
1999-2000	115	53	104
2000-1	105	58	93
2001-2	79	35	87
2002-3	77	37	83
2003-4	74	41	88
2004-5	91	32	71
2005-6	82	30	63

Source: Survey of English Housing

33% of private renting households said that they would like to live in social housing if they could get it. 11% of them are actually on a housing register. Both these figures have risen in recent years, suggesting that decreasing housing affordability is increasing demand for social housing. As can be seen from figure 1, declining numbers of households are actually moving from private rented housing into the social sector.

Over 70% of those moving into social housing have moved less than 5 miles. This has remained unchanged for the last six years. Less than 10% move over 50 miles.

Table 2-18 shows the economic activity of new entrants to social housing.

Table 2-18 Economic activity of household reference person: new entrants to social housing

Economic activity status of household reference person	1999-2000	2000-1	2001-2	2002-3	2003-4	2004-5	2005-6
Working full-time	36%	32%	28%	28%	28%	32%	28%
Working part-time	8%	11%	12%	12%	12%	10%	11%
Retired	15%	12%	16%	15%	16%	19%	16%
Unemployed	11%	10%	9%	7%	6%	11%	12%
Other economically inactive	30%	35%	35%	38%	38%	28%	34%

Source: Survey of English Housing

2.2 Moving within the affordable housing sector

Around 5% of social sector households move house within the social sector each year, which is about the same as in the private sector overall (around 23% of private renters move within their tenure each year, but only 3% of owner-occupiers; Source: SEH). Most social sector moves are local, usually within the same district.

Table 2-19 shows the household types and ages of households moving within social housing.

Table 2-19 Household type of households moving within social housing by age

Household Type	16 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75+
Couple without children	1	6	9	2	13	11	4
Couple with children	12	36	30	10	2	0	0
Single parent with children	36	51	40	4	3	0	0
Single person	10	30	32	13	21	28	41
Other	1	1	5	9	12	2	0

Source: Survey of English Housing (2005/6)

The profile of those moving within the sector differs in two major respects from that of leavers. There are more, older households transferring, and among the lower age groups there are fewer couples, but substantially more single parents. This suggests that moving within the sector is used especially as an alternative means of satisfying changing needs by households who are less able to meet their needs in the private sector.

Table 2-20 shows the reasons given for the move by households who had moved within the social sector in the past year.

Table 2-20 Reasons for moving within social housing (thousands)

	Council to Council	HA to HA	Council to HA	HA to HA
Wanted larger house or flat	21	21	22	21
Wanted smaller house or flat	7	6	1	1
Divorce or separation	7	5	11	1
Marriage or cohabitation	3	0	0	2
Other personal reasons	13	20	9	16
To move to a better area	15	16	19	22
Change of job / nearer to job	2	2	2	2
Accommodation no longer available	8	6	1	4
Wanted to buy	0	2	0	0
Couldn't afford mortgage or rent	0	0	1	0
To live independently	3	2	0	4
Other reasons	21	18	33	27

Source: Survey of English Housing (2005/6)

2.3 Leaving affordable housing

Around 10% of Housing Association tenancies are terminated each year (Dataspring, 2006⁵). Assuming the rates in council housing to be similar, this would suggest that around 400,000 tenancies end each year. Roughly half of these result from tenants moving to another social rented tenancy, and just over a third resulting from moves out of the sector. The remainder are from deaths (CORE). In addition, around 60,000 households left each year via the Right-to-Buy up to 2005, falling to 26,654 in 2005/6 (CLG, live tables).

This section examines the data available on the destination of households who leave social housing, and their reasons for doing so. This picture is however slightly misleading as it does not capture household dissolutions. The majority of social housing that becomes available for reletting does so as a result of the previous tenants dying or moving to live within another household or in institutional care, rather than as a result of households moving elsewhere.

Despite the difficulty in obtaining data on households leaving social housing, the Survey of English Housing can be used to look at the current tenure of existing households who have left social housing within the last three years⁶. The propensity to move out varies considerably by age and household type (

Table 2-21).

Table 2-21 Proportions of households leaving social housing each year to live in the private sector

Age	Leavers	Total in this age group
16 - 24	17	258
25 - 34	107	572
35 - 44	99	768
45 - 54	50	525
55 - 65	20	501
65 - 74	9	512
75+	10	730

Household Type	Leavers	Total households of this type
Couple without children	49	578
Couple with children	130	560
Single parent with children	59	687
Single person	76	1622

Source: Survey of English Housing (2005/6)

Households aged 25 to 35 are the most likely to leave, and couples with children particularly likely, with nearly one in four households leaving each year. It is important to note that we are looking at household type after moving out of social housing, which may differ from the household type that existed before the move. This would include single persons or single parents leaving social housing to live with a partner and children as a 'couple with children'. Analysis has shown that becoming a couple is associated with moves into owner-occupation (see Annex 2), so this data may over-represent the propensity of existing couple households to move out, and under represent singles.

⁵ *Housing Associations in 2006: Profile of the Housing Association Sector Summary* Cambridge Centre for Housing and Planning Research, University of Cambridge

⁶ It does, however, exclude any analysis of people who leave to go and live within another household (unless they become the household head of the new household) and of those moving to institutions.

There is also variation in the income groups of different types of departing tenants: (Table 2-22).

Table 2-22 Age group of departing households by new tenure (thousands)

Weekly Income	Owner-occupation via RTB	Other owner-occupation	Private rented	All departures
under £100	0	1	10	13
£100-£200	16	3	18	43
£200-£300	17	9	11	39
£300-£400	21	8	13	47
£400-£500	24	6	4	38
£500-£600	11	8	4	28
£600-£700	15	4	3	25
£700-£800	4	5	3	13
£800-£900	4	3	1	10
£900-£1000	2	4		6
over £1000	6	7	2	15
Total	128	67	82	277

Source: Survey of English Housing (2005/6)

Social housing leavers are much more likely than entrants to be couples. This is true especially in the lower age groups and of those with children (Table 2-23).

Table 2-23 Age group of departing tenants by household type (thousands)

	Couple without children	Couple with children	Single parent with children	Single person	Total
16 to 24	5	2	7	3	17
25 to 34	18	50	15	24	107
35 to 44	10	48	22	18	98
45 to 54	6	23	9	12	50
55 to 65	3	6	4	6	19
65 to 74	4	1	0	4	9
75 and over	3	0	1	6	10
Total	49	130	58	73	310

Source: Survey of English Housing (2005/6)

In terms of household type, the main differences that exist are between couples (both with and without children) who are more likely to move into owner-occupation and single people and single parents, who move into private rented housing in similar numbers to owner occupation (

Table 2-24).

Table 2-24 Household type of departing tenants by new tenure (thousands)

	Sitting tenant purchasers	Other owner occupiers	Private renters	Total
couple without children	26	10	13	49
couple with children	88	25	17	130
single parent with children	27	5	27	59
single person	30	13	33	76
Total	171	53	90	314

Source: *Survey of English Housing (2005/6)*

Unsurprisingly, the incomes of households moving into owner-occupation are significantly higher than those moving into private rented housing (Table 2-25). Those purchasing as sitting tenants have somewhat lower incomes than other home-purchasers, but both groups have significantly higher incomes than those remaining within social housing.

Table 2-25 Weekly household income (gross) of departing tenants by new tenure (thousands)

	Sitting tenant purchasers	other owner-occupation	private rented	All departures
under £100	1	0	12	13
£100-£200	17	3	21	41
£200-£300	17	9	13	39
£300-£400	24	9	14	47
£400-£500	27	3	6	36
£500-£600	15	8	5	28
£600-£700	17	4	4	25
£700-£800	5	5	3	13
£800-£900	6	2	2	10
£900-£1000	3	3	0	6
over £1000	9	4	2	15
Total	141	50	82	273

Source: *Survey of English Housing (2005/6)*

Over 70% of households leaving social housing for another tenure are in work (240,000 of the 312,000 households that left in 2005, SEH). They have higher incomes on average than those that remain in the sector. Unsurprisingly, those leaving for owner-occupation without the Right-to-Buy have the highest incomes.

Table 2-26 shows the reasons given for moving house of households who had left a social sector dwelling within the last year. These figures do not include those who left as sitting tenants (such as through the Right-to-Buy scheme).

Table 2-26 Reasons for moving out of social housing

Reason	Owner	Private renter
Wanted larger house or flat	12%	9%
Wanted smaller house or flat	2%	8%

Divorce or separation	3%	17%
Marriage or cohabitation	0%	0%
Other personal reasons	7%	10%
To move to a better area	22%	21%
Change of job / nearer to job	0%	15%
Accommodation no longer available	0%	2%
Wanted to buy	42%	0%
To live independently	10%	0%
Other reasons	2%	18%

Source: Survey of English Housing (2005/6)

Recent trends

There is data collected from CORE on the source of vacancies, which gives an overall picture of the reasons households leave the sector (Table 2-27)

Table 2-27 Sources of vacancies (excluding moves within the sector)

Source of vacancy	Numbers	2002/3	2003/4	2004/5	2005/6	2006/7
Died		19528	20957	19358	14884	14545
Abandoned		11634	10128	9400	7879	7970
Evicted		8921	9035	9846	9361	8948
Left for private accommodation or other		56099	54859	43884	41011	42687
Size of stock, of all RSLs partaking in CORE		1,512,945	1,596,813	1,463,959	1,525,363	1,574,625
Died	Vacancies per 1000 dwellings	12.9	13.1	13.2	9.8	9.2
Abandoned		7.7	6.3	6.4	5.2	5.1
Evicted		5.9	5.7	6.7	6.1	5.7
Left for private accommodation or other		37.1	34.4	30.0	26.9	27.1

Source: Continuous Recording System and RSR⁷

Table 2-27 shows that the overall numbers of households leaving the sector has fallen in recent years. Evictions have remained fairly steady, but deaths, abandonment and departures for other housing have all fallen. The declining number of deaths is probably related reclassification of older people's housing as supported housing in April 2005 (and therefore not included within the general needs housing reported on in CORE). However, the declining numbers of abandonments and other departures suggests that as house prices and rents have soared tenants have become increasingly unable or unwilling to leave social housing.

In the past few years there has also been a steady and significant decline in the numbers of households moving within the sector (Table 2-28).

Table 2-28 Households moving into LA housing from within the social sector

	2001/02	2002/03	2003/04	2004/05	2005/6
LA Dwellings let through mobility arrangements	3,824	3,180	2,018	1,301	926
LA Dwellings let through mutual exchanges	20,088	17,774	16,025	15,782	14,900
Other Transfers within LA stock	52,682	46,479	37,567	34,996	30,762

⁷ Stock size for 2003-06 calculated using RSLs who ticked 'Yes' for RSR G2; 2007 used the RSLs who are included in 2007 GN CORE file

Transfers to dwellings with fewer bedrooms (within LA)	15,885	13,979	10,952	8,577	8,950	
Transfers from RSL to LA	4,818	4,283	4,089	3,846	5,956	
Total LA dwellings	2,685,243	2,440,143	2,334,631	2,165,526	2,085,668	
	Lettings to those transferring from within the social sector, as proportion of all LA tenancies					Percentage decline 2002-6
LA Dwellings let through mobility arrangements	0.1%	0.1%	0.1%	0.1%	0.0%	68.8%
LA Dwellings let through mutual exchanges	0.7%	0.7%	0.7%	0.7%	0.7%	4.5%
Other Transfers within LA stock	2.0%	1.9%	1.6%	1.6%	1.5%	24.8%
Transfers to dwellings with fewer bedrooms (within LA)	0.6%	0.6%	0.5%	0.4%	0.4%	27.5%
Transfers from RSL to LA	0.2%	0.2%	0.2%	0.2%	0.3%	-59.2%

Source: *Housing Strategy Statistical Appendix*

The number of dwellings let through mobility arrangements has almost dried up with only 855 households moving in this manner in 2005/6 (as compared with 3824 in 2001/2), a reduction of 78%⁸. Transfers declined by around 42% with mutual exchanges showing a more modest decline of 25%. One likely explanation for the reduction in transfers is the decline in households leaving the sector, meaning that there are fewer vacancies into which households can move.

The Survey of English Housing tells a similar story. Table 2-29 shows the new tenure of households who have left social housing within the twelve months prior to survey. It can be seen that the housing boom over the last five years has caused a reduction in those leaving the sector, especially those moving into owner-occupation without the Right-to-Buy.

Table 2-29 New tenure of households leaving the social sector (thousands)

	1999-2000	2000-1	2001-2	2002-3	2003-4	2004-5	2005-6
private rented	62	57	55	46	43	50	47
other owner occupation	60	33	33	30	18	22	11
sitting tenant purchasers	182	210	136	177	180	203	169
Total	362	316	316	268	265	275	227

Source: *Survey of English Housing (2005/6)*

Given the requirement to raise a mortgage (or at least a deposit for rented housing); it is perhaps unsurprising that most households leaving social housing are in work. Table 2-30 shows the economic activity households leaving social rented housing, including those purchasing as sitting tenants.

Table 2-30 Economic activity of household reference person: households leaving social housing

	1999-2000	2000-1	2001-2	2002-3	2003-4	2004-5	2005-6
Working full-time	61%	64%	67%	69%	72%	69%	64%
Working part-time	7%	9%	7%	9%	7%	5%	13%
Retired	11%	8%	10%	11%	10%	10%	6%
Unemployed	4%	6%	2%	2%	3%	3%	5%
Other economically inactive	18%	13%	13%	9%	9%	13%	11%

Source: *Survey of English Housing (2005/6)*

⁸ Mobility arrangements were schemes whereby social tenants could transfer to homes in a different Local Authority. The national system for this has been run by the HOMES scheme in recent years which has now collapsed.

2.4 The sector as a whole

2.4.1 Social rented housing

The social sector has had, for many years now, larger numbers of households at either end of the age range. The reduction in number in the 45 to 74 age group (

Table 2-31) has come about as a result of households that left the sector as a result of the Right-to-Buy policy in the '80s and '90s.

Table 2-31 Age group of current tenants by household type (thousands)

	Couple without children	Couple with children	Single parent with children	Single person	Other	Total
16 to 24	24	52	113	62	7	258
25 to 34	47	160	220	130	15	572
35 to 44	47	228	245	190	58	768
45 to 54	67	92	83	165	118	525
55 to 65	120	22	20	222	117	501
65 to 74	146	5	3	302	56	512
75 and over	127	1	3	551	48	730
Total	578	560	687	1622	419	3866

Source: Survey of English Housing (2005/6)

Most social tenant households have low incomes, with the majority earning (or receiving in benefits) between £100 and £300 a week. This differs substantially between couples and singles (including single parents) with the couples being much more likely to have higher incomes. Over 30% of couple households earn over £400 a week (Table 2-32).

Table 2-32 Weekly household income of social tenants by household type

	Couple without children	Couple with children	Single parent with children	Single person	Other	All tenants
under £100	12	8	75	307	19	421
£100-£200	81	81	316	758	55	1291
£200-£300	168	94	143	198	65	668
£300-£400	92	103	55	81	44	375
£400-£500	64	68	20	40	28	220
£500-£600	39	60	4	17	21	141
£600-£700	22	37	2	10	25	96
£700-£800	18	12	2	6	8	46
£800-£900	4	12	5	4	8	33
£900-£1000	4	9	1	0	8	22
over £1000	2	10	0	4	2	18
Total	506	494	623	1425	283	3331

Source: Survey of English Housing (2005/6)

Economic status varies substantially between household types. Around 50% of childless households are retired. As shown below in Table 2-33, of non-retired households, couples and

“other” household types have higher rates of employment than either single people or single parents.

Table 2-33 Employment status of working age households, by household type

Household type	Full-time employment	Part-time employment	Unemployed	Sick or disabled	Student	Other inactive
Couple without children	120	30	15	61	3	25
Couple with children	255	79	50	66	4	89
Single parent with children	86	133	78	44	32	303
Single person	198	47	115	233	20	40
Other	131	30	14	59	4	22
All working age	790	319	272	463	63	479

Source: *Survey of English Housing (2005/6)*

The social sector houses a higher proportion of people with an illness or handicap than any other tenure (Table 2-34).

Table 2-34 Households containing someone with an illness or handicap

	Owner occupiers	Shared owners	Social renters	Private renters	All tenures
Yes	4333	16	1929	500	6778
No	9923	55	1856	1869	13703

Source: *Survey of English Housing (2005/6)*

As Table 2-35 shows, the difference between the tenures is sharpest in the lower and middle age groups, suggesting that becoming ill or handicapped at a young age is more likely to cause someone to need social housing than when it occurs in old age (when most households are already outright owner-occupiers).

Table 2-35 Proportion of households containing someone with an illness or handicap

Age	Owners	Private renters	Social sector
16-19	0.0%	4.0%	10.5%
20-24	7.5%	6.9%	16.9%
25-29	5.8%	8.9%	26.6%
30-44	13.7%	17.3%	34.2%
45-64	27.9%	31.1%	58.9%
65-74	48.5%	53.8%	66.3%
75 or over	60.9%	60.7%	72.2%
Average	30.3%	21.1%	51.0%

Source: *Survey of English Housing (2005/6)*

Gender

Men and women have differing propensities to be living in social housing. Overall, single men are more likely to be in private rented housing and single women in social housing; this is likely related to the fact that single women are generally older. Female lone parents are the most likely group to be in social housing and they vastly outnumber male lone parents (

Table 2-36).

Table 2-36 Tenure of different household types

Household type	Owner occupation	Shared ownership	Social rented	Private rented
Married/cohabiting couple	9818	38	1280	1035
Lone parent, male	183	2	75	36
Lone parent, female	707	11	809	235
Multi family household	309	0	78	349
1 male	1469	10	653	485
1 female	1996	10	969	357
TOTAL	14482	71	3864	2497

Source: Survey of English Housing (2005/6)

Reversing this data to look at the composition of the different sectors, it can be seen that the social rented sector has a roughly even four-way split between single women, single men, lone parents and couple households. This contrasts most markedly with owner-occupied housing with contains over 60% couple households.

If it is assumed that couple and multi-adult households contain even numbers of men and women, it can then be estimated that the social sector's adult population are 60% women.

Recent trends

The profile of those living in affordable housing has altered quite considerably during the last thirty years⁹. During the 1980s there was what has been termed a residualisation of social housing as working households increasingly left the sector, often via the Right-to-Buy. In the 1990s the pace of these changes slowed, although there continued to be an increase in the proportion of "other economically inactive" households, which includes lone parents, sick and disabled households, students and carers. It was in this period that the age distribution of social tenants became focussed on those at either end of the age range, as older households were unable to take advantage of the Right-to-Buy and over time were replaced by younger households who were too poor to make use of it, or not (yet) able to access it.

In recent years, some of these trends appear to be continuing, but others do not. The number of over 75 year olds has declined, from 851,000 in 1999 to 690,000 in 2005 (Table 2-37), a loss of 23% in absolute terms, and decline from 19.8% to 18.7% in representative terms (i.e. of all social rented households).

Table 2-37 Age of household head of social rented sector

	16 to 24	25 to 44	45 to 64	65 to 74	75 or over
1999-2000	240	1,601	991	615	851
2000-1	264	1,496	1,003	631	826
2001-2	233	1,414	1,014	576	785
2003	202	1,296	982	557	738
2004	211	1,295	1,017	531	728
2005	214	1,226	1,017	518	677

⁹ For more detail on these longer term trends, see Monk et al 2006.

2006	214	1,218	1,061	504	690
------	-----	-------	-------	-----	-----

Source: Communities and Local Government, live tables based on Survey of English Housing and Labour Force Survey

Table 2-38 shows the changing composition of the sector in terms of economic activity over the last few years in absolute terms.

Table 2-38 Economic activity of household reference person: all households in social housing (thousands)

	Working full-time	Working part-time	Retired	Unemployed	Other economically inactive	Total
1999-2000	1,075	309	1,528	313	1,059	4,285
2000-1	974	356	1 525	257	1 094	4 206
2001-2	890	376	1451	195	1101	4014
2002-3	782	335	1,294	205	1,120	3,737
2003-4	804	363	1,252	187	1,134	3,741
2004-5	819	337	1,191	170	1,104	3,620
2005-6	845	358	1262	283	1110	3864

Source: Survey of English Housing (2005/6)

There continues to be a gradual decline in the proportion of households with a full-time worker, although there has been a growth in part-time work which has partially replaced it.

Looking slightly further back, data on household incomes from the Family Resources Survey shows that the median income of social rented households rose by 61% between 1995 and 2005, compared with only 51% for owner-occupation. Social sector incomes rose fastest during the last five years, at a time when fewer households were leaving the sector (Table 2-39). This suggests that the escalating cost of market housing may be responsible for retaining better-off households, when in the past they may have moved out.

Table 2-39 Median and 90th percentile incomes of households by tenure 1995-2005

	Social rented median	Social rented 90 th percentile	Private rented median	Private rented 90 th percentile	Owner occupiers median	Owner occupiers 90 th percentile	All h'holds median	All h'holds 90 th percentile
1995	£179	£325	£234	£630	£335	£726	£748	£1,682
1996	£185	£334	£242	£638	£356	£767	£783	£1,740
1997	£193	£348	£259	£689	£372	£796	£824	£1,834
1998	£205	£364	£274	£734	£387	£842	£866	£1,939
1999	£211	£374	£292	£757	£408	£893	£912	£2,024
2000	£223	£401	£307	£779	£421	£916	£952	£2,097
2001	£239	£421	£325	£793	£444	£978	£1,008	£2,192
2002	£255	£433	£351	£860	£460	£1,013	£1,066	£2,306
2003	£268	£459	£354	£856	£467	£1,022	£1,089	£2,337
2004	£283	£475	£377	£903	£489	£1,063	£1,149	£2,441
2005	£289	£482	£386	£889	£505	£1,100	£1,179	£2,471
1995-2000 % inc	25%	24%	31%	24%	26%	26%	27%	25%
2000-2005 % inc	29%	20%	26%	14%	20%	20%	24%	18%
1995-2005 % inc	61%	48%	65%	41%	51%	51%	58%	47%

Source: Family Resources Survey

There appears to have been no significant change in recent years in the proportion of households entering the sector containing someone who is disabled or who uses a wheelchair (

Table 2-40).

Table 2-40 Any household member considering him/herself to have a disability

Year and Month	Yes	No	Year and Month	Yes	No
Apr-01	2302	11248	Oct-03	2157	9796
May-01	1948	9565	Nov-03	2192	9485
Jun-01	1997	9778	Dec-03	2452	10747
Jul-01	2685	12483	Jan-04	1756	7182
Aug-01	2088	9880	Feb-04	2285	9360
Sep-01	1948	9593	Mar-04	2968	11866
Oct-01	2550	12578	Apr-04	1812	8454
Nov-01	2218	10042	May-04	2491	10927
Dec-01	2168	10199	Jun-04	2071	8855
Jan-02	1776	8467	Jul-04	2093	9308
Feb-02	2117	10059	Aug-04	2400	11000
Mar-02	2266	10120	Sep-04	1912	8231
Apr-02	2430	11335	Oct-04	1988	8722
May-02	2195	9669	Nov-04	2326	10897
Jun-02	1919	8734	Dec-04	1840	8359
Jul-02	2675	12035	Jan-05	1869	8326
Aug-02	2038	9565	Feb-05	2139	8226
Sep-02	2423	11529	Mar-05	1981	8111
Oct-02	2135	9798	Apr-05	1724	7411
Nov-02	2108	9892	May-05	2075	9587
Dec-02	2247	10315	Jun-05	1666	7674
Jan-03	1617	7382	Jul-05	1777	7810
Feb-03	2126	9576	Aug-05	2165	9805
Mar-03	2712	11607	Sep-05	1729	7674
Apr-03	2039	8898	Oct-05	2100	9970
May-03	2120	9084	Nov-05	1743	8157
Jun-03	2652	11453	Dec-05	1547	7913
Jul-03	2254	9529	Jan-06	1549	7591
Aug-03	2104	9191	Feb-06	1707	7715
Sep-03	2551	11627	Mar-06	1724	7927

Source: Continuous Recording System

It can be seen that the main component of change to the sector as a whole over the last five years has not come about as a result of the differing characteristics of entrants and leavers but rather from a decline in the number of retired households within the sector, most of whom presumably died, rather than moved into other tenures. These retired households are not being replaced in the same numbers because the cohort replacing them (individuals in their 60s) is a smaller group, as discussed above.

2.4.2 Shared ownership

The newness of most shared ownership and the rights of most households to staircase up after a period of time means that the profile of existing shared owners is broadly similar to that of new entrants.¹⁰ The age profile however, has moved up somewhat with 35-44 being the most common age group (Table 2-41).

Table 2-41 Age group of household head of shared owners

Age	Frequency
16 - 24	8
25 - 34	52
35 - 44	80
45 - 54	41
55 - 65	20
65 - 74	8
75+	10

Source: Survey of English Housing, pooled over three years, 2003/4, 2004/5 and 2005/06

The relatively small numbers of over 75s are found almost entirely in the shared ownership for the elderly schemes aimed specifically at elderly home-owners who need to move to more appropriate accommodation. Despite the concentration of household heads in the 25-55 age groups, 65% have no children and most families tend to be small with either one or two children (85%). This may be related to the profile of the stock available, with low numbers of properties with three or more bedrooms.

As with new entrants, the great majority of shared owners are in work (86%), and 77% of households contain at least one full-time worker. Incomes are relatively dispersed and are broadly similar to those of new shared owners and considerably higher than those of social renters (Table 2-42).

Table 2-42 Weekly household income of existing shared owners

Income	Frequency
Under £100	3
£100 - £200	18
£200 - £300	22
£300 - £400	25
£400 - £500	27
£500 - £600	26
£600 - £700	20
£700 - £800	23
£800 - £900	19
£900 - £1000	6
Over £1000	14

Source: Survey of English Housing, pooled over three years, 2003/4, 2004/5 and 2005/06

¹⁰ Approximately half of all shared owners have moved into their current home within the last three years (SEH, 2003-6 pooled data).

Approximately 17% belong to an ethnic group other than White British, which is around the same level as in social rented housing overall, and higher than that of owner-occupied housing.¹¹

2.5 Ethnic minorities in affordable housing

In the UK, the proportion of the population ethnically classified as ‘White British’ has fallen. It seems certain that it will continue to fall, because the part of the population classified as White British is generally older and less fertile, and because of immigration and emigration. This will in turn affect future housing demand.

However, to summarise material discussed more extensively in the literature review, exactly how demand for affordable housing will be affected is harder to determine. Housing demand from ethnic minorities is shaped by, among other things, demographic characteristics, cultural preferences in the organisation of family life and ownership of property, labour market participation, discrimination in public and private sector services, and large and small-scale spatial distribution. Not only does the influence of these factors vary greatly between groups, but cultural preferences, spatial distribution and economic position are not stable over the longer term. Overall demand for social housing is higher from BME households (Table 2-43). The Survey of English Housing suggests that 16% of Black households and 6% of Asians are on housing registers, compared with 4% of white households.

The National Picture

Table 2-43 Minority Ethnic groups in England

	Households in England	- in social housing	% of group in social housing	% of social housing sector
ALL HRPS	20,451,427	3,940,728	19.3%	100.0%
White – British	18,171,663	3,379,129	18.6%	85.7%
White – Irish	347,853	90,809	26.1%	2.3%
White – Other	540,202	76,723	14.2%	1.9%
Mixed - White and Black Caribbean	44,216	19,825	44.8%	0.5%
Mixed - White and Black African	19,958	7,684	38.5%	0.2%
Mixed - White and Asian	40,596	8,494	20.9%	0.2%
Mixed - Other	37,108	9,779	26.4%	0.2%
Asian – Indian	312,190	29,880	9.6%	0.8%
Asian – Pakistani	170,332	27,815	16.3%	0.7%
Asian – Bangladeshi	60,708	29,373	48.4%	0.7%
Asian – Other	79,447	13,053	16.4%	0.3%
Black Caribbean	274,165	117,602	42.9%	3.0%
Black African	175,136	88,949	50.8%	2.3%
Black Other	30,907	15,649	50.6%	0.4%
Chinese	75,384	10,022	13.3%	0.3%
Other Ethnic Group	71,562	15,942	22.3%	0.4%

Source: Census, 2001

¹¹ It is not possible to use the Survey of English Housing to examine ethnic profiles in more detail due to small sample sizes.

These figures can be used to calculate a social housing ‘likelihood’ – a metric of the relative over- or under- representation of different ethnic groups in social housing. The simple way of calculating this is to take the percentage among social housing tenants, and divide it by the percentage among all households. If the resulting figure is over 100%, it suggests that there are more households in social housing from that group than we would expect on raw population share.

This measure ignores spatial variation in the distribution of ethnic minorities and of social housing. For example, ethnic minorities make up a much larger share of the whole population in London, where social tenure is also much commoner. A ‘regionalised’ measure tries to overcome this problem, and shows somewhat different results.

2.5.1 Tenure patterns of BME groups

With the help of data from the Family Resources Survey (2002-2005), this section provides an overview of BME groups’ distribution between different tenure types.

Table 2-44 Tenure type by ethnic group

Ethnicity of HRP	Owner	Social tenant	Private renter
White - British	73%	16%	12%
Any other white background	47%	14%	38%
Mixed - White and Black Caribbean	37%	50%	12%
Mixed - White and Black African	28%	43%	28%
Mixed - White and Asian	65%	13%	21%
Asian - Indian	75%	6%	19%
Asian - Pakistani	70%	14%	16%
Asian - Bangladeshi	48%	44%	8%
Black - Caribbean	45%	42%	13%
Black - African	25%	42%	33%
Chinese	50%	9%	42%

Source: Family Resources Survey (2002-2005)

While home-ownership is very common among some groups (White British, Indian, Pakistani and Mixed white and Indian), very few Black African and BW mixed households are home-owners. Chinese, non-British white people and Black Africans are more likely to rent from the private sector than people from other ethnic groups. Bangladeshi, Black Caribbean, Black African and BW mixed groups are heavily concentrated on the social sector, this being this most common tenure type among all above mentioned groups apart from the Bangladeshis, who are almost equally distributed between owner-occupation and social sector (Table 2-44).

Although the Pakistanis and Bangladeshis are occasionally grouped together for analysis, they ought to be distinguished from one another when examining housing-related issues. Regardless of the Pakistanis’ and Bangladeshis’ similar socio-economic status, Pakistanis are much more likely to be owner-occupiers than Bangladeshis. While Pakistanis are as likely to be owner-occupiers as White Britons (with 70 percent of Pakistani households living in an owned property), this rate is significantly lower (44 percent) for the Bangladeshi households. Unlike Pakistani households who are underrepresented in the social sector, nearly 50% of Bangladeshi households rent in the social sector (Table 2-45).

Table 2-45 Social housing ‘likelihood’ ¹²

	Social Housing ‘Likelihood’	
	Regionalised	Simple
White – British	98%	97%
White – Irish	125%	135%
White – Other	67%	74%
Mixed - White and Black Caribbean	214%	233%
Mixed - White and Black African	175%	200%
Mixed - White and Asian	100%	109%
Mixed - Other	124%	137%
Asian – Indian	44%	50%
Asian – Pakistani	78%	85%
Asian – Bangladeshi	211%	251%
Asian – Other	73%	85%
Black Caribbean	186%	223%
Black African	208%	264%
Black Other	222%	263%
Chinese	63%	69%
Other Ethnic Group	99%	116%

Source: Census (2001), CCHPR calculations

Table 2-46 shows the variation in the proportion of groups living within social housing by region:

Table 2-46 Proportion of BME households of population and social tenures by region

White British	London	West Midlands	East Midlands	North West	South East	East	South West	North East	Yorks and Humber
% of population	64.7%	88.7%	92.6%	93.4%	92.6%	92.6%	95.8%	97.1%	93.7%
% in social housing	57.3%	87.0%	91.9%	92.6%	93.3%	93.4%	95.6%	98.0%	93.9%
BME	London	West Midlands	East Midlands	North West	South East	East	South West	North East	Yorks and Humber
% of population	35.3%	11.3%	7.4%	6.6%	7.4%	7.4%	4.2%	2.9%	6.3%
% in social housing	42.7%	13.0%	8.1%	7.4%	6.7%	6.6%	4.4%	2.0%	6.1%

Source: Census 2001, ONS

There is a lack of data available on the ethnic group of shared owners, as the total numbers are too small to be statistically valid for sample-based surveys. However, CORE data shows the proportion of households entering shared ownership from different ethnic groups (Table 2-47).

¹² The ‘regionalised’ measure is taken by comparing the actual ethnic minority population in social housing to an estimate; the estimate is the sum of regional ethnic minority population times the regional social housing prevalence.

Table 2-47 Ethnicity of Household reference person of new entrants to shared ownership and all households

Ethnicity of HRP	Shared owners	Households	% of households	% of shared owners
White: British	7,252	18,171,663	88.85%	82.35%
White: Irish	116	347,853	1.70%	1.32%
White: Other	394	540,202	2.64%	4.47%
Mixed: White & Black Caribbean	80	44,216	0.22%	0.91%
Mixed: White & Black African	31	19,958	0.10%	0.35%
Mixed: White & Asian	32	40,596	0.20%	0.36%
Mixed: Other	71	37,108	0.18%	0.81%
Asian/Asian British: Indian	133	312,190	1.53%	1.51%
Asian/Asian British: Pakistani	53	170,332	0.83%	0.60%
Asian/Asian British: Bangladeshi	19	60,708	0.30%	0.22%
Asian/Asian British: Other	87	79,447	0.39%	0.99%
Black/Black British: Caribbean	198	274,165	1.34%	2.25%
Black/Black British: African	202	175,136	0.86%	2.29%
Black/Black British: Other	38	30,907	0.15%	0.43%
Chinese	46	75,384	0.37%	0.52%
Other	54	71,562	0.35%	0.61%
Total	8,806	20,451,427	100.00%	100.00%

Source: CORE 2006-7

CORE data also reveals how the social rented sector is likely to be changing as a result of the changing profile of new entrants. Table 2-48 shows the number of new social letting made to households from different ethnic groups in 2001-2006. Comparison of the proportion that each ethnic group comprises of the total number of new letting and the total number of households in England demonstrates the extent of over/underrepresentation of each BME group amongst the new social tenancies

Table 2-48 New social sector lettings by ethnicity of HRP in England 2001-2006

	New lettings in England	% of new lettings	% of all households
White British	600,166	85.8	88.9
White Irish	8,127	1.2	1.7
White Other	15,795	2.3	2.6
Mixed - White and Black Caribbean	7,039	1.0	0.2
Mixed - White and Black African	4,265	0.6	0.1
Mixed - White and Asian	1,994	0.3	0.2
Asian - Indian	5,815	0.8	1.5
Asian - Pakistani	7,630	1.1	0.8
Asian - Bangladeshi	4,498	0.6	0.3
Black - Caribbean	19,920	2.8	1.3
Black - African	22,454	3.2	0.9
Chinese	1,449	0.2	0.4

Source: CORE 2001-2006

2.5.2 Reasons for moving to social housing

Here we present data on the stated reasons for entering social housing of tenants of different ethnic groups. The data are drawn from CORE 2004-2006. Since CORE is a much larger dataset than the housing sample surveys, it can be used to look in detail at patterns and distributions within groups that are not especially numerous within the social housing population. Residual 'other' ethnic groups, and groups comprising less than 0.5% of new lettings are omitted.

Comparators for the English population are drawn from the 2001 Census, looking at households by the ethnicity of the household reference person. It is important to bear in mind that Census data are now quite dated, and the real population bases may well have changed somewhat.

There are significant differences between the types of household entering social housing from the different ethnic groups, and between their reasons for entering. These differences will impact upon the size and type of housing they require within social housing.

White British

In the period, 80% of lettings were to households with White British household heads (CORE only elicits the ethnicity of the first tenant). In the 2001 Census, 88% of households were headed by a White British person.

Table 2-49 Reason for moving by household type, White British

	Single, no children	Couple, no children	Other, no children	Single with children	Couple with children	Other with children	Total
Loss by eviction, repossession, end of tenancy	6,470	2,417	495	5,471	3,740	1,332	19,925
Family breakdown or asked to leave	20,186	2,004	666	13,417	2,101	1,071	39,445
Problems with neighbours	3,718	1,019	219	2,310	1,403	596	9,265
Overcrowding or unfit	7,856	2,978	879	12,513	11,014	1,793	37,033
Health or support needs	18,478	7,265	196	1,615	1,459	1,815	30,828
Moving to independent living	17,733	2,695	93	4,972	1,821	500	27,814
All other reasons	28,406	6,307	848	10,233	5,238	3,222	54,254
Total	102,847	24,685	3,396	50,531	26,776	10,329	218,564

Source: Continuous Recording System (2004-2006)

As shown in Table 2-49, single people and then lone parents are the commonest types of household among new social tenants. Among single people and lone parents, problems with family or friends were a common reason for moving. For single people, ill health, and the desire for independent living were also common reasons.

Black/Black British African

Black African households make up an increasing share of new social housing tenancy holders, and in the period under consideration accounted for 3.5% of lettings. This group was 0.9% of comparable households in the 2001 Census.

Table 2-50 Reason for moving by household type, Black/Black British African

	Single, no children	Couple, no children	Other, no children	Single with children	Couple with children	Other with children	Total
Loss by eviction, repossession, end of tenancy	267	31	32	245	127	42	744
Family breakdown or asked to leave	562	43	16	290	74	35	1020
Problems with neighbours	88	8	7	51	21	14	189
Overcrowding or unfitness	530	100	131	765	659	196	2381
Health or support needs	168	14	26	74	20	42	344
Moving to independent living	1427	53	19	306	102	55	1962
All other reasons	1330	119	100	758	375	179	2861
Total	4,372	368	331	2,489	1,378	563	9,501

Source: Continuous Recording System (2004-2006)

As shown in .

Table 2-50, the commonest group is single people. Very few other childless households entered during the period. This is both because the base population is younger and therefore less likely to be eligible on grounds of ill health, and because more of the Black African population live in high-demand regions of England where social housing is unlikely to be allocated to households with low priority, such as childless couples in good health.

Black/Black British Caribbean

Households of this ethnic category have historically had a higher likelihood of living in social housing, and comprised 2.7% of new lettings. 1.3% of comparable households were of this group in the 2001 Census.

Table 2-51 Reason for moving by household type, Black/Black British Caribbean

	Single, no children	Couple, no children	Other, no children	Single with children	Couple with children	Other with children	Total
Loss by eviction, repossession, end of tenancy	191	14	21	145	24	22	417
Family breakdown or asked to leave	706	17	17	478	19	27	1264
Problems with neighbours	120	15	8	74	19	16	252
Overcrowding or unfitness	517	43	111	876	219	103	1869
Health or support needs	241	23	12	59	22	45	402
Moving to independent living	965	22	6	254	26	24	1297
All other reasons	964	57	62	545	81	148	1857
Total	3,704	191	237	2,431	410	385	7,358

Source: Continuous Recording System (2004-2006)

Table 2-52 reveals that a strikingly high proportion of this group enter social housing as single people or lone parents. The figures also suggest that social housing is commonly a route into independent living.

White Irish

White Irish tenants took up around 1% of new tenancies between 2004 and 2006; this group was 1.7% of enumerated households in the 2001 Census.

Table 2-52 Reason for moving by household type, White Irish

	Single, no children	Couple, no children	Other, no children	Single with children	Couple with children	Other with children	Total
Loss by eviction, repossession, end of tenancy	80	28	4	36	26	16	190
Family breakdown or asked to leave	222	10	3	115	5	4	359
Problems with neighbours	84	15	3	29	11	9	151
Overcrowding or unfitness	142	33	11	127	65	33	411
Health or support needs	327	70	2	20	15	25	459
Moving to independent living	243	16	0	40	8	6	313
All other reasons	543	66	13	119	43	70	854
Total	1,641	238	36	486	173	163	2,737

Source: Continuous Recording System (2004-2006)

As can be seen in

Table 2-52, single people without children are much the commonest type of household, outnumbering all others combined. For this type of household, ill health and the need for support was the commonest reason for moving (apart from ‘other’).

White Other

Just over 2% of new lettings were to ‘White Other’ tenants, as against 2.6% in the 2001 Census.

Table 2-53 Reason for moving by household type, White Other

	Single, no children	Couple, no children	Other, no children	Single with children	Couple with children	Other with children	Total
Loss by eviction, repossession, end of tenancy	213	64	15	144	175	53	664
Family breakdown or asked to leave	364	38	8	234	48	23	715
Problems with neighbours	105	16	4	32	37	15	209
Overcrowding or unfitness	222	107	26	265	423	76	1119
Health or support needs	308	83	10	34	41	59	535
Moving to independent living	475	55	6	119	104	33	792
All other reasons	776	111	28	280	345	149	1689
Total	2463	474	97	1108	1173	408	5723

Source: Continuous Recording System (2004-2006)

Again, Table 2-53 shows that single people are the commonest group, but among households with children, couples are more common than lone parents. Couple moved in because of overcrowding, or, less commonly, loss of previous dwelling.

Some of these new lettings to members of the ‘White Other’ group were to EU/EEA nationals. These lettings are also geographically unevenly distributed (

Table 2-54).

Table 2-54 New lettings by nationality of household reference person

	North East	Yorkshire & the Humber	East Midlands	East of England	London	South East	South West	West Midlands	North West	Total
UK national resident in UK	9,540	11,626	7,570	11,916	12,270	16,246	10,114	13,966	25,418	118,666
UK national returning from residence overseas	41	51	37	88	91	117	70	95	281	871
Czech Republic	1	17	8	7	5	2	2	17	161	220
Estonia	0	2	2	2	7	1	1	1	62	78
Hungary	2	4	9	13	10	5	8	15	23	89
Latvia	2	10	7	25	4	4	3	8	5	68
Lithuania	0	3	9	68	9	7	4	10	20	130
Poland	7	98	35	75	35	35	20	100	115	520
Slovakia	0	8	2	5	5	8	0	4	5	37
Slovenia	0	1	2	2	6	2	0	4	8	25
Other European Economic Area country	11	69	73	188	344	130	79	114	141	1,149
Any other country	91	367	189	277	919	311	115	519	414	3,202
Refused	83	215	115	148	543	214	111	811	510	2,750
Total	9778	12,471	8,058	12,814	14,248	17,082	10,527	15,664	27,163	127,805

Source: Continuous Recording System (2006/7)

Mixed White/Black Caribbean

1% of all lettings were to 'Mixed White/Black Caribbean' tenants. 0.2% of households in the 2001 Census were of this type.

Table 2-55 Reason for moving by household type, Mixed White and Black Caribbean

	Single, no children	Couple, no children	Other, no children	Single with children	Couple with children	Other with children	Total
Loss by eviction, repossession, end of tenancy	77	6	7	75	25	11	201
Family breakdown or asked to leave	261	12	13	226	19	7	538
Problems with neighbours	42	7	9	62	15	6	141
Overcrowding or unfitness	138	12	16	310	132	22	630
Health or support needs	57	12	3	24	17	16	129
Moving to independent living	367	13	1	126	17	13	537

All other reasons	272	25	15	225	38	31	606
Total	1,214	87	64	1,048	263	106	2,782

Source: Continuous Recording System (2004-2006)

Table 2-55 shows the predominance of single over couple households, which is greater even than among White British households. However, independent living and relationship breakdown is a much commoner motivation among these singles than among the White British population. This reflects the much younger average age of these tenants.

Pakistani/Asian British Pakistani

Pakistani households represented just over 1% of lettings in the period; these lettings are spatially localised within certain regions. For comparison, 0.8% of 2001 Census households were of this category.

Table 2-56 Reason for moving by household type, Asian/Asian British Pakistani

	Single, no children	Couple, no children	Other, no children	Single with children	Couple with children	Other with children	Total
Loss by eviction, repossession, end of tenancy	25	12	6	61	78	28	210
Family breakdown or asked to leave	209	37	24	241	83	33	627
Problems with neighbours	22	5	5	25	20	6	83
Overcrowding or unfitness	103	62	49	169	387	109	879
Health or support needs	59	15	12	26	43	34	189
Moving to independent living	170	28	3	69	67	18	355
All other reasons	177	26	24	119	133	61	540
Total	765	185	123	710	811	289	2883

Source: Continuous Recording System (2004-2006)

As shown in Table 2-56, among Pakistanis, a substantial majority of new tenants are households with children, most commonly couples, and including a substantial number of households with other adults living in them (who may be extended family or, less likely, unrelated adults). For families, overcrowding is a very common driver for demand for social housing. For single people and lone parents, relationship breakdown is also a considerable contribution.

Bangladeshi/British Bangladeshi

Bangladeshis accounted for only 0.7% of new lettings, and, like Pakistanis, these lettings are concentrated in certain cities and districts. 0.3% of households enumerated in 2001 were of this group.

Table 2-57 Reason for moving by household type, Asian/Asian British Bangladeshi

	Single, no children	Couple, no children	Other, no children	Single with children	Couple with children	Other with children	Total
Loss by eviction, repossession, end of tenancy	17	7	4	21	53	8	110
Family breakdown or asked to leave	70	14	6	66	67	18	241
Problems with neighbours	6	1	1	11	10	5	34
Overcrowding or unfitness	78	34	22	72	357	88	651

Health or support needs	32	9	2	6	19	21	89
Moving to independent living	129	21	4	34	86	15	289
All other reasons	95	33	17	92	193	40	470
Total	427	119	56	302	785	195	1,884

Source: Continuous Recording System (2004-2006)

Table 2-57 shows couples with children to be substantially the largest source of demand among this ethnic group, with crowding the commonest motivation for moving.

Indian/British Indian

0.8% of new lettings in the period were to Indian tenants. 1.5% of households came from this group in the 2001 Census.

Table 2-58 Reason for moving by household type, Asian/Asian British Indian

	Single, no children	Couple, no children	Other, no children	Single with children	Couple with children	Other with children	Total
Loss by eviction, repossession, end of tenancy	44	18	2	31	39	21	155
Family breakdown or asked to leave	185	20	11	121	49	8	394
Problems with neighbours	33	4	3	14	13	7	74
Overcrowding or unfitness	73	30	22	92	186	55	458
Health or support needs	80	24	2	14	26	32	178
Moving to independent living	172	21	4	45	37	9	288
All other reasons	212	38	12	75	95	45	477
Total	799	155	56	392	445	177	2,024

Source: Continuous Recording System (2004-2006)

Table 2-58 shows that unlike other British Asians, lettings to Indian households are most commonly to single people, either motivated by the desire for independent living, or relationship breakdown of some sort. However, many lettings were made to households with children, most commonly couples, escaping overcrowding, lone parents, often leaving relationship breakdown, or other households with multiple adults and children.

2.5.3 The profile of existing BME households in social housing

As data from the Family Resources Survey (2002-2005) reveals, Indian and Pakistani households have higher rates of home ownership than other BME groups, combined with comparatively high rates of private sector tenancies. Consequently, they are currently underrepresented in social sector housing, with 14% of Pakistani households and only 6% of Indian households living in this sector.

A brief look at the household types that occupy social sector housing reveal differences between different ethnic groups. While a large percentage of White British people in social sector housing are pensioners and lone parents, these groups comprise only a tiny proportion of Bangladeshi households in this sector. Nearly half of all Pakistani households and over half of all Bangladeshi households in social sector housing are couples with children. Lone parents account for a very

high proportion of households in social housing amongst all Black and BW mixed populations, and a high proportion (27%) of social tenant household heads of Indian and Chinese origin are pensioners (Table 2-59).

Table 2-59 Household type distribution in social sector housing by ethnic group of HRP

Ethnic group of HRP	Couple with children	Lone parent	Multi-adult with children	Single	Couple or multi-adult without children	Pensioner
White - British	13%	15%	3%	17%	14%	39%
Any other white background	18%	14%	2%	19%	16%	30%
Mixed - White and Black Caribbean	23%	34%	1%	24%	11%	7%
Mixed - White and Black African	25%	24%	5%	38%	8%	0%
Mixed - White and Asian	26%	21%	10%	7%	16%	20%
Asian - Indian	15%	12%	11%	20%	15%	27%
Asian - Pakistani	43%	20%	8%	11%	14%	5%
Asian - Bangladeshi	52%	11%	22%	3%	11%	0%
Black - Caribbean	11%	28%	2%	33%	9%	17%
Black - African	19%	33%	2%	28%	13%	6%
Chinese	16%	13%	5%	14%	25%	27%

Source: Family Resources Survey (2002-2005)

As Table 2-60 illustrates, households headed by a working age person of Indian or White and Asian mixed heritage are more likely to have at least one employed person than other ethnic groups, while households headed by a person of Chinese, Black African, Bangladeshi and BW mixed heritage are more likely to have none in employment. However, the situation appears to be very different in the social sector, where households headed by a person of Bangladeshi or Chinese origin are actually less likely to have no employed persons at all than many other ethnic groups, including the Indian and the mixed white and Asian ethnic groups (Table 2-61). Households headed by a person of Black Caribbean origin are more likely to have at least one person in employment than most other BME groups in social sector as well as overall. Chinese households in social sector housing are more likely to have one or two people in employment than any other ethnic group, and significantly less likely to have no employed persons at all. It ought to be noted, however, that the proportion of Chinese households in social sector is much smaller than that of other BME groups or white Britons, and Chinese people who live in social housing have very low incomes compared to the average income of the Chinese group.

Table 2-60 Number of employed persons in a household by ethnic group of HRP (aged 16-59) – all tenure types

Ethnic group of HRP		No employed persons	One employed person	Two employed persons	Three or more employed persons
White - British	35,469	12%	35%	43%	10%
White and Black Caribbean	157	32%	33%	29%	6%
White and Black African	82	33%	41%	23%	2%
White and Asian	112	22%	49%	23%	5%
Asian - Indian	876	10%	35%	41%	15%
Asian - Pakistani	506	23%	50%	22%	5%

Asian - Bangladeshi	185	28%	52%	17%	3%
Black - Caribbean	590	21%	46%	25%	7%
Black - African	696	32%	40%	22%	5%
Chinese	210	36%	28%	31%	5%

Source: Survey of English Housing (2003-2006)

Table 2-61 Number of employed persons in a household by ethnic group of HRP (aged 16-59) – social sector tenants

Ethnic group of HRP		None	1	2	3 or more
White - British	5,526	44%	34%	17%	5%
White and Black Caribbean	60	52%	38%	8%	2%
White and Black African	36	56%	39%	3%	3%
White and Asian	20	65%	35%	0%	0%
Asian - Indian	56	46%	39%	13%	2%
Asian - Pakistani	77	57%	39%	4%	0%
Asian - Bangladeshi	104	45%	44%	11%	0%
Black - Caribbean	252	40%	45%	12%	4%
Black - African	290	53%	33%	11%	2%
Chinese	13	23%	54%	23%	0%

Source: Survey of English Housing (2003-2006)

People who live in social sector housing have lower average incomes than owner-occupiers and people who live in privately rented accommodation. The income difference between social tenants and others is greatest for the better-off ethnic groups (White, White and Asian mixed heritage, Indian and Chinese), and lowest for Pakistani and Bangladeshi (Table 2-62). The equivalised average incomes of these two groups in all tenures are comparable with those otherwise only found amongst social tenants.

Table 2-62 Median equivalised household weekly income (£ per week) by tenure type and ethnic group

Ethnic group of HRP	Social tenants	Private tenants	Owners
White - British	272	448	619
Mixed - White and Black Caribbean	279	321	561
Mixed - White and Black African	220	472	497
Mixed - White and Asian	233	395	674
Asian - Indian	264	518	498
Asian - Pakistani	237	262	247
Asian - Bangladeshi	233	288	250
Black - Caribbean	298	452	603
Black - African	271	362	623
Chinese	213	405	625

Source: Family Resources Survey (2002-2005)

2.5.4 Economic impacts on BME groups' demand for social housing

Economic factors, such as income and employment, influence households' tenure choice. Using data from Family Resources Survey (2002-2005), this section looks at differences in income distribution and employment rates between different ethnic groups. One of the key factors affecting employment prospects is education. Higher levels of education correlate with higher labour force participation and higher wages, and better educated people are generally better placed in the paid labour market.

Table 2-63 Educational qualifications by ethnicity

Ethnicity	No qualifications or level unknown	Lower level qualifications	Higher level qualifications	Not aged 16-74
ALL PEOPLE	26%	32%	14%	28%
White - British	26%	33%	13%	28%
White - Irish	37%	26%	21%	16%
White - Other White	20%	26%	35%	18%
Mixed - White and Black Caribbean	12%	23%	6%	59%
Mixed - White and Black African	13%	26%	14%	46%
Mixed - White and Asian	11%	25%	15%	49%
Mixed - Other Mixed	11%	25%	18%	45%
Asian - Indian	23%	29%	23%	25%
Asian - Pakistani	29%	23%	12%	36%
Asian - Bangladeshi	31%	22%	8%	39%
Asian - Other Asian	17%	33%	25%	25%
Black - Black Caribbean	26%	35%	15%	23%
Black - Black African	13%	29%	27%	31%
Black - Other Black	15%	33%	13%	39%
Chinese	24%	27%	30%	20%
Other Ethnic Group	24%	22%	34%	20%

Source: Family Resources Survey (2002-2005)

The groups with higher proportion of people with higher level qualifications (apart from the mixed heritage groups, large proportions of which are excluded from the statistics on educational attainment due to these groups' young age structure) tend to have higher average income and lower rates of social tenure (Table 2-63). The notable exception to this is the Black African group, which has high levels of higher education qualifications but low average income and high levels of representation in social housing. However, this may be due to lacking language skills, difficulties in getting foreign qualifications recognised in the UK and racist discrimination in the paid labour market.

Table 2-64 Equivalised weekly income before housing costs (2005 values) (HRP aged 16-59)

Ethnic group of HRP	Percentiles						
	5	10	25	50	75	90	95
White - British	179	223	339	538	807	1177	1507
Any other white background	133	200	332	587	1013	1573	2138
Mixed - White and Black Caribbean	187	213	256	365	591	814	1124

Mixed - White and Black African	131	166	220	370	570	743	1170
Mixed - White and Asian	166	226	317	595	861	1339	1997
Any other mixed background	134	192	279	376	542	947	1525
Asian - Indian	127	173	278	485	776	1209	1624
Asian - Pakistani	78	119	172	245	372	575	947
Asian - Bangladeshi	109	122	181	240	353	565	731
Any other Asian background	97	166	262	461	740	1196	1389
Black or Black British - Caribbean	123	182	257	439	643	941	1130
Black or Black British - African	99	157	230	360	601	862	1010
Any other Black background	120	191	259	448	619	849	964
Chinese	85	167	304	490	782	1174	1441

Source: Family Resources Survey (2002-2005)

Table 2-64 shows the poorest Pakistani and Bangladeshi households (5-10 percentiles) are significantly poorer than most other ethnic groups (FRS 2002-2005). FRS data reveals high levels of polarisation within Chinese and the 'other Asian origin' category (which consists at least partly of the African Asians) with the poorest people in these ethnic groups nearly as poor as the Pakistani and Bangladeshi, and the wealthy significantly above the White British. A look at the equivalised weekly (median) income of different ethnic groups shows that the median income of households headed by someone of mixed Black and White ethnicity (BW mixed) and Black African households is markedly below that of White British households, while the median income of households headed by someone of mixed White and Asian ethnicity is above the average. All different Black groups have median incomes below that of White British.

Indian and Chinese households have high levels of employment, and their earnings are on a par with those of white Britons. Data from FRS 2002-2005 (Table 2-65 and Table 2-66) indicates that Pakistani and Bangladeshi household heads have full-time employment rates significantly below average. Only 37% of Pakistani and 27% of Bangladeshi head of households aged 16-59 are in full-time employment, compared with 63 % of White Britons. These two ethnic groups also have comparatively high levels of unemployment (10% of Pakistani household heads and 7% of Bangladeshi household heads being unemployed) and economic inactivity (28% and 32% of Pakistani and Bangladeshi household heads being economically inactive, compared with national average of 16%). Self-employment, both full-time and part-time, is exceptionally common among the Pakistanis and, to a lesser extent, among the Bangladeshis. While self-employment is slightly more common amongst some BME groups than it is amongst White Britons, it is very rare amongst all Black and BW mixed groups.

Table 2-65 Economic activity of the HRP

Ethnicity of HRP	FT employed	PT employed or self-employed	FT self-employed	Unemployed	Outside labour force
White - British	64%	9%	9%	3%	15%
Any other white background	60%	8%	10%	5%	16%
Mixed - White and Black Caribbean	50%	11%	3%	9%	27%
Mixed - White and Black African	47%	15%	6%	12%	20%
Mixed - White and Asian	62%	11%	9%	3%	15%
Asian - Indian	62%	9%	11%	3%	17%
Asian - Pakistani	37%	12%	14%	10%	28%

Asian - Bangladeshi	27%	22%	12%	7%	32%
Black - Caribbean	56%	12%	5%	6%	21%
Black - African	49%	13%	4%	7%	27%
Chinese	51%	10%	10%	2%	28%

Source: Family Resources Survey (2002-2005)

Table 2-66 Employed persons in a household by ethnic group of HRP

	Number of households	0	1	2	3+
White - British	35 469	12%	35%	43%	10%
White - Irish	455	17%	37%	37%	9%
White - Other	1 766	15%	40%	36%	9%
White and Black Caribbean	157	32%	33%	29%	6%
White and Black African	82	33%	41%	23%	1%
White and Asian	112	22%	49%	23%	5%
Any other mixed background	106	24%	38%	33%	6%
Asian - Indian	876	10%	35%	41%	15%
Asian - Pakistani	506	23%	50%	22%	5%
Asian - Bangladeshi	185	28%	52%	17%	3%
Any other Asian background	400	17%	37%	39%	7%
Black - Caribbean	590	21%	46%	25%	7%
Black - African	696	32%	40%	22%	5%
Any other Black background	113	33%	38%	26%	4%
Chinese	210	36%	28%	31%	5%
Any other	522	27%	40%	27%	6%
Total	42 245	14%	36%	41%	9%

Source: Survey of English Housing (2003-2006)

2.5.5 Demographic impacts on BME groups' demand for social housing

Fertility rates, age distribution, as well as the average age of first-time mothers, affect family structures as well as the demographic characteristics of an ethnic group, resulting in some noteworthy differences. Demographic characteristics may also indirectly affect tenure aspirations by constraining tenure choice. Table 2-67 shows how the age profile differs between ethnic groups.

Table 2-67 Age distribution by ethnic group

	Number	under 16 %	16-24 %	25-49 %	50-59 %	60-64 %	65+ %
White - British	42,747,136	20	10	35	13	5	17
White - Irish	624,115	6	6	36	18	9	25
White - Other White	1,308,110	14	14	48	10	4	10
Mixed - White and Black Caribbean	231,424	58	16	21	2	1	2
Mixed - White and Black African	76,498	46	15	32	4	1	2
Mixed - White and Asian	184,014	47	16	27	4	1	4
Mixed - Other Mixed	151,437	44	17	29	5	1	3

Asian - Indian	1,028,546	23	16	42	9	4	7
Asian - Pakistani	706,539	35	19	34	5	2	4
Asian - Bangladeshi	275,394	38	20	32	4	3	3
Asian - Other Asian	237,810	23	15	44	10	3	5
Black - Black Caribbean	561,246	20	11	45	8	6	11
Black - Black African	475,938	30	15	46	5	2	2
Black - Other Black	95,324	38	16	38	3	2	3
Chinese	220,681	18	23	43	8	3	5
Other Ethnic Group	214,619	19	15	51	9	2	3

Source: Census (2001)

Table 2-68 shows how family size also varies considerably between groups.

Table 2-68 Number of children in a household

Ethnicity of HRP	0	1	2	3	4	5+
White - British	59%	17%	17%	5%	1%	0%
Mixed - White and Black Caribbean	41%	31%	17%	8%	4%	0%
Mixed - White and Black African	45%	27%	21%	3%	0%	3%
Mixed - White and Asian	60%	16%	18%	4%	1%	1%
Asian - Indian	51%	20%	20%	7%	1%	0%
Asian - Pakistani	32%	18%	19%	15%	11%	5%
Asian - Bangladeshi	21%	19%	24%	20%	9%	7%
Black - Caribbean	56%	22%	14%	6%	1%	1%
Black - African	56%	17%	14%	9%	3%	2%
Chinese	65%	17%	13%	4%	0%	0%

Source: Family Resources Survey (2002-2005)

As Table 2-69 demonstrates, the proportion of couple households with children is higher in all South Asian groups (especially Pakistani and Bangladeshi) than among the White British (and, even more so, the Black Caribbean).

Table 2-69 Household composition by ethnic group

Ethnicity of HRP	Single	Lone parent	Couple with children	Couple no children	Other
White - British	8024897	3221738	10329957	11107797	23247538
Any other white background	398661	97159	417676	514964	717995
Mixed - White and Black Caribbean	33747	32442	33157	10786	20156
Mixed - White and Black African	15459	8865	11130	4149	4496
Mixed - White and Asian	27105	12737	42774	47372	58686
Asian - Indian	127281	40154	282999	174150	478303
Asian - Pakistani	45242	34896	181134	53277	177066

Asian - Bangladeshi	12865	14158	101717	16988	83785
Black - Caribbean	265827	149436	131574	93899	260060
Black - African	183927	116202	129751	111882	84656
Chinese	36286	5576	45538	44848	54896

Source: Family Resources Survey (2002-2005)

The proportion of couple households without children, in turn, is significantly lower amongst Pakistani, Bangladeshi, BW mixed and Black Caribbean groups than it is amongst the other ethnic groups, most notably the White groups, the Chinese and the mixed White and Asian. BW mixed, Black Caribbean and Black African ethnic groups have higher proportion of single households than other ethnic groups. Single parenthood is common amongst BW mixed groups and different Black groups, but rare amongst the South Asian groups and Chinese. All South Asian ethnic groups (Indian, Pakistani and Bangladeshi) have higher proportions of multi-adult and fewer single households than whites (FRS 2002-2005).

Family type and size influence the size of housing required. Overcrowding is generally worse among those ethnic groups that have larger average family sizes (Pakistani, Bangladeshi, and Black African; Table 2-70).

Table 2-70 Overcrowding – bedroom standard by ethnicity of HRP

	Below standard	Equal to standard	Above standard
White - British	2%	23%	75%
White - Irish	4%	29%	67%
White - Other	5%	34%	61%
White and Black Caribbean	5%	40%	55%
White and Black African	7%	45%	48%
White and Asian	5%	38%	57%
Asian - Indian	8%	30%	62%
Asian - Pakistani	18%	37%	45%
Asian - Bangladeshi	26%	49%	25%
Black - Caribbean	8%	40%	53%
Black - African	14%	50%	36%
Chinese	7%	41%	52%

Source: Survey of English Housing (2003-2006)

2.6 Regional differences in demand for affordable housing

The profile of the affordable housing stock

There is some variation between regions in terms of the profile of the affordable housing stock. For historical reasons, social housing was built in larger numbers in some areas than others. In more recent years some areas have lost stock faster than others as a result of the Right-to-Buy, and rates of more recent building have varied due to differing levels of land availability, funding and need for affordable housing (Table 2-71).

Table 2-71 Social rented dwellings as a proportion of all dwellings

Region	Social rented proportion
North East	24.5%
London	24.1%
West Midlands	19.7%
North West	19.2%
Yorks & Humber	19.2%
East Midlands	16.5%
East of England	15.8%
South East	13.8%
South West	13.4%

Source: *Housing Strategy Statistical Appendix (2005/6)*

The proportions of shared ownership properties vary substantially more by region (Table 2-72).

Table 2-72 Shared ownership dwellings as a proportion of all dwellings

North East	0.22%
Yorkshire and the Humber	0.24%
East of England	0.32%
North West	0.36%
South West	0.38%
East Midlands	0.39%
West Midlands	0.47%
South East	0.65%
London	0.79%

Source: *Regulatory and Statistical Return, via Dataspring and the Housing Strategy Statistical Appendix (2005/6)*

Shared ownership has been increasing substantially since 2001 and it is now the Eastern region, along with London and the South East where the largest numbers of new shared ownership dwellings are being built.

It is, however, increasing rapidly as a proportion of new completions and comprised a third of affordable housing completions in 2005/6 (Table 2-73).

Table 2-73 New shared ownership dwellings as a proportion of all new RSL dwellings, by region

	1998/99	1999/00	2000/01	2001/02	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
	outturn									planned	proposed
North East	16.7%	12.0%	18.4%	9.8%	12.3%	14.0%	8.0%	13.1%	11.7%	12.9%	13.7%
North West	12.2%	11.1%	9.3%	17.7%	16.7%	12.9%	18.3%	25.6%	27.8%	42.9%	38.9%
Yorkshire &	18.0%	13.0%	11.5%	8.4%	6.7%	8.5%	10.2%	8.7%	24.9%	14.1%	26.8%

the Humber											
East Midlands	12.9%	17.9%	12.1%	9.0%	10.9%	13.5%	25.8%	32.7%	43.7%	36.9%	42.2%
West Midlands	3.7%	4.5%	4.8%	10.6%	10.0%	6.9%	30.3%	21.5%	31.3%	38.1%	32.2%
East of England	6.5%	3.2%	6.9%	4.9%	1.4%	10.0%	13.7%	14.0%	29.8%	28.9%	29.2%
London	15.1%	15.2%	16.2%	14.6%	13.9%	23.5%	31.7%	27.5%	27.3%	41.7%	38.4%
South East	17.5%	9.1%	15.7%	14.8%	15.2%	29.4%	28.8%	36.1%	40.0%	41.4%	38.8%
South West	7.9%	7.0%	6.5%	8.4%	7.1%	11.1%	11.0%	23.3%	33.1%	36.0%	37.2%
England	12.6%	10.4%	11.8%	12.0%	10.0%	17.9%	23.8%	25.9%	32.3%	36.3%	35.7%

Source: Housing Strategy Statistical Appendix (2005/6)

The increase in build-rates since 2002 took off first in London, the South and the Midlands, with Northern England following around two years later. The net stock of shared ownership (Table 2-74) does not, however, increase as fast as build-rates might suggest. This is because shared owners usually have the right to staircase up to full ownership, so properties are lost to that sector. Therefore, some of the new supply only maintains the existing number of dwellings, without increasing the size of the sector.

Table 2-74 Number of shared ownership dwellings, by region

Region	1992	1993	1994	1995	1996	1997	1998
East Midlands	2344	3380	3708	4073	5189	5495	5802
East of England	3578	4201	5131	4762	5167	6308	6196
London	9559	10977	13288	14051	16615	18054	19174
North East	1282	1546	1796	2093	2452	2618	3002
North West	5736	5529	6584	8357	9200	10135	11059
South East	8427	10624	13298	13617	15129	16251	17670
South West	3128	3663	4715	5420	6085	7155	7475
West Midlands	4222	5140	6202	9205	9840	10501	10525
Yorks and Humber	2108	2294	2578	3740	4216	4991	5211

Region	1999	2000	2001	2002	2003	2004	2005	2006
East Midlands	6013	6501	6560	7058	6365	6353	6557	7437
East of England	6628	6569	6573	6568	6140	6254	6809	7641
London	19855	20516	20936	20790	20620	22032	24609	25391

North East	3144	2820	2813	2861	2671	2567	2532	2483
North West	11292	10826	10979	11034	10488	10500	10505	10947
South East	18342	18228	18749	18228	18307	19823	22240	22914
South West	7905	8010	7913	7475	7197	7419	7851	8660
West Midlands	11314	11395	11034	10815	10324	9990	10328	10906
Yorks and Humber	5725	5876	5872	6010	5356	4942	5135	5353

Source: Regulatory and Statistical Return, via Dataspring

There is strong regional variation in the amount of shared ownership housing, with the greatest found in the south of the country where house prices are highest (Table 2-74).

2.6.1 The cost and value of social housing in the different regions

This gap between the costs of tenures varies between regions and is much larger in London both relatively and absolutely (see Table 2-75). Private sector rents in London are more than double the average charged by Housing Associations; in money terms, this translates to a gap of over £90 a week between Housing Association rents and private rents. The region with the next largest gap is the South East, where in money terms, it is only £45. In contrast, the Northern regions have quite marginal gaps between the costs of social and private renting.

Table 2-75: Relative tenure costs in England, by region

Region	Property Type	Financial year	Council Rents	HA Rents	Private Rents	Owner Occupation
London	All Dwellings	2005/06	£70	£82	£172	£278
South East	All Dwellings	2005/06	£62	£77	£121	£228
East	All Dwellings	2005/06	£58	£68	£112	£204
South West	All Dwellings	2005/06	£52	£66	£104	£201
E Mids	All Dwellings	2005/06	£49	£60	£87	£160
W Mids	All Dwellings	2005/06	£51	£60	£95	£157
North West	All Dwellings	2005/06	£50	£58	£87	£128
Yorks & Humber	All Dwellings	2005/06	£46	£55	£82	£128
North East	All Dwellings	2005/06	£46	£56	£81	£118

Source: Dataspring, compiled from RSR, CLG, Land Registry and the Rents Service

This has implications both for the notional subsidy provided to social rents in London, and, as for the likelihood that households in social housing can afford to, or would choose to, move out.

Valuing the subsidy to social housing

One way of assessing the monetary value of social housing provision in a region is to consider how much more it would cost if all council and Housing Association tenants were to pay open-market rents instead of regulated ones. Table 2-76, below, multiplies the gap between regional private and social rents by the number of households living in social housing in the region, to give a “notional subsidy” provided to social housing in a year. Note that these figures are not actual cost to public accounts, both because social housing is primarily subsidised at the time of construction, and because private rents are sometimes subsidised by housing benefit.

What this does clearly show is the immense notional subsidy in London's social sector – four billion pounds per year, or 37% of England's total. Considered relative to household population, the notional rent subsidy provided in London amounts to nearly £1250 per household per year, compared to values between £300 and £425 for all the other English regions.

Table 2-76: Notional subsidy to social rents

	LA stock 2005/06	LA rents discount vs pvt	notional subsidy to LA	RSL stock 2005/06	RSL rents discount vs pvt	notional subsidy to HA	Total notional subsidy	2006 households	per household per annum
East Midlands	211,494	£38.11	£419,121,890	99,234	£26.41	£136,280,037	£555,401,927	1,744,006	£318
Eastern	195,648	£53.84	£547,751,793	187,354	£44.42	£432,757,763	£980,509,556	2,378,030	£412
London	456,761	£102.69	£2,439,048,929	318,940	£90.67	£1,503,751,070	£3,942,799,998	3,173,816	£1,242
North East	163,353	£34.58	£293,734,830	114,956	£24.88	£148,725,475	£442,460,305	1,093,358	£405
North West	241,172	£36.92	£463,011,652	346,592	£28.73	£517,794,584	£980,806,237	2,925,519	£335
South East	202,210	£58.99	£620,275,131	286,806	£44.51	£663,818,223	£1,284,093,354	3,358,095	£382
South West	128,783	£52.19	£349,501,608	176,081	£38.37	£351,323,854	£700,825,462	2,139,506	£328
West Midlands	221,603	£44.63	£514,287,378	230,593	£35.80	£429,271,929	£943,559,307	2,226,307	£424
Yorkshire and the Humber	264,644	£35.79	£492,523,656	164,322	£26.73	£228,401,007	£720,924,663	1,849,122	£390

(Source: Calculations from HSSA 2005/6 and Dataspring cross-tenure rents)

2.6.2 Demand for social housing

Demand for social housing varies between regions (as well as within them). Overall, the southern regions have the highest levels of demand for the housing, and resultant very low levels of dwellings classified as difficult to let or low demand. However, as shown above, there has been substantial changes in recent years meaning that there is now much less difference between the regions than was present only five years ago (Table 2-77).

Table 2-77 Proportion of LA and RSL dwellings classed as low demand

Proportion of LA and RSL dwellings classified as low demand					
	2002	2003	2004	2005	2006
North East	19.5%	15.7%	13.4%	12.0%	11.8%
North West	20.4%	17.9%	13.8%	11.5%	7.3%
Yorkshire & the Humber	17.8%	14.7%	11.9%	7.6%	4.8%
East Midlands	7.6%	5.2%	3.7%	3.2%	2.9%
West Midlands	15.8%	12.6%	11.3%	9.4%	6.5%
East of England	1.4%	1.2%	0.8%	0.8%	0.8%
London	1.3%	1.2%	0.9%	1.0%	1.0%
South East	1.8%	1.4%	1.2%	1.1%	1.0%
South West	2.8%	2.4%	1.7%	2.2%	0.7%

England	9.8%	8.0%	6.4%	5.2%	3.8%
---------	------	------	------	------	------

Source: *Housing Strategy Statistical Appendix (2005/6)*

There has been a similar change in the numbers of vacant dwellings, with the northern regions historically having higher levels of vacant properties, but largely catching up the southern ones in recent years. Void rates are now under 3% in all but one region (Table 2-78).

Table 2-78 Proportion of LA and RSL dwellings vacant

Vacant dwellings, as proportion of all dwellings					
	2002	2003	2004	2005	2006
North East	3.6%	3.3%	3.4%	3.0%	3.1%
North West	4.2%	4.0%	3.5%	3.1%	2.9%
Yorkshire & the Humber	3.9%	3.4%	3.0%	2.8%	2.3%
East Midlands	2.6%	2.3%	2.2%	2.2%	2.0%
West Midlands	3.3%	3.1%	2.7%	2.3%	2.0%
East of England	1.3%	1.5%	1.6%	1.4%	1.5%
London	2.0%	1.9%	1.9%	2.0%	2.1%
South East	1.4%	1.4%	1.3%	1.5%	1.3%
South West	1.6%	1.5%	1.4%	1.4%	1.2%
England	2.7%	2.5%	2.4%	2.2%	2.1%

Source: *Housing Strategy Statistical Appendix (2005/6)*

These last two tables show that levels of low demand have fallen in recent years in regions where low demand has historically been an issue, meaning that there is now less difference than previously between regions in this respect.

Low demand, however only gives one aspect of demand. An alternative way of viewing it is to look at the numbers of households seeking social housing. Table 2-79 shows the number of households on housing registers as a proportion of lettings in the previous year.

Table 2-79 Households on the housing register (April 2003-2006) per letting in the past year

Total social lettings, and households on register per letting								
	2002/03		2003/04		2004/05		2005/06	
North East	29,391	2.87	23,719	4.42	23,127	3.83	23,145	4.08
North West	61,461	2.53	56,395	3.15	49,882	4.02	44,082	4.93
Yorkshire & the Humber	48,405	4.04	41,894	4.72	35,887	6.34	27,895	8.87
East Midlands	32,040	3.40	26,160	4.83	24,783	5.53	24,523	5.46
West Midlands	38,478	2.79	36,326	3.32	34,308	4.02	32,100	3.94
East of England	26,535	4.18	24,990	5.37	24,538	5.26	25,199	5.37
London	34,655	6.99	34,539	8.10	34,421	8.98	29,856	11.09
South East	30,874	4.76	29,370	5.74	29,471	6.15	28,716	6.82
South West	20,851	5.30	21,042	5.89	18,741	7.00	18,582	8.14
England	322,690	3.91	294,435	4.87	275,158	5.60	254,098	6.43
Rest of England	302,607	3.37	273,399	4.22	254,220	4.85	236,899	5.50

Source: *Housing Strategy Statistical Appendix (2005/6)*¹³

The chart compares the number of households on the housing registers within each region to the annual number of lettings made to new social tenants. It shows that if those wanting social housing were allocated it on a first-come, first-served basis, prospective tenants in 2006 could expect to wait eleven years to receive housing in London. The situation has worsened in recent years, as the numbers who need social housing have increased and the supply of lets has fallen; turnover has decreased as fewer households are able to leave the sector. Whilst this has happened in all regions, the deterioration in the match between supply and demand has been much more pronounced in the capital.

Of course, in reality, social housing is allocated primarily on the basis of need, formally defined in legislation and allocations systems. Households given high priority for allocations are much more likely receive social housing within a shorter time period. In London, households who do not meet the prioritised criteria are unlikely to ever access the tenure. Homelessness and overcrowding are two of the conditions which are accorded particular priority. As the following section shows, the prevalence of these in London demonstrates how far its housing system is under greater pressure than most of the rest of England.

Homelessness

The number of households in temporary housing in London is vastly greater than in the rest of the country; as at 31 March 2006, there were over 60,000 households in temporary accommodation in the region (see Table 2-80). This is very nearly twice the number of temporarily accommodated households in all the other regions summed together.

Table 2-80: Total households in temporary accommodation, compared to lets and nominations of homeless households to social housing, by region

	Homeless in temporary accommodation	LA lettings and nominations to homeless households	As % of all new lettings
London	61,734	14,139	47%
South East	11,156	7,074	25%
East	8,283	6,429	26%
South West	6,361	5,870	32%
North West	2,492	8,781	20%
Yorks & Humber	2,237	6,793	24%
W Mids	1,900	8,122	25%
E Mids	1,895	5,067	21%
North East	783	3,722	16%

(Source: *HSSA 2005/6*)

2.6.3 The profile of those living in the sector

The profile of social housing tenants varies between regions. Many of these variations reflect broader differences between the regions that are present across all tenures. One key difference is in the age profile (Table 2-81).

Table 2-81 Age group of social renters' household head

Region	16 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75+
London	118	415	562	343	246	224	265

¹³ There may be some element of double-counting here as households are often eligible to register for housing in more than one local authority.

North East	75	101	145	116	116	148	152
West Midlands	76	200	224	195	147	214	232
North West	101	213	289	196	246	217	300
South West	36	99	163	111	100	133	161
South-East	65	189	265	177	180	180	288
Eastern	56	165	186	173	144	137	258
Yorks & Humber	78	158	192	139	168	187	291
East Midlands	48	124	136	116	117	111	214

Source: *Survey of English Housing (2005/6)*

London stands out from other regions as having a distinctly younger tenant age profile. Yorkshire and the Humber and the East Midlands both have particularly high proportions of older tenants.

Somewhat higher numbers of tenants enter social housing in the middle and older age groups in the north of the country (Table 2-82).

Table 2-82 Age of new social tenants

	16 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75+
North East	2310	2029	1827	1316	1049	711	474
Yorks & Humber	2831	3046	2299	1521	1310	851	637
North West	6289	6388	5384	3447	2636	1580	1188
South East	4330	4763	3507	1842	1343	729	542
South West	2519	2815	2317	1259	839	446	307
East Midlands	2294	2169	1647	829	567	330	215
West Midlands	4199	4113	3156	1869	1230	592	374
East of England	3551	3756	2657	1213	828	413	320
London	2988	4128	3677	1820	854	518	218

Source: *The Continuous Recording System (2006/7)*

This differing age profile is related to the differing composition of household types across the regions (Table 2-83)

Table 2-83 Household Type

Region	Couple without children	Couple with children	Single parent with children	Single person	Other
North East	137	95	139	382	101
Yorks & Humber	209	148	198	556	103
North West	201	193	277	742	150
West Midlands	221	172	218	551	127
East Midlands	129	109	154	375	100
Eastern	205	193	150	455	114
South West	147	138	122	309	84

South-East	199	253	219	528	145
London	219	340	518	813	285

Source: Survey of English Housing (2005/6)

Regions with higher numbers of older tenants generally have higher proportions of childless households. London has a low proportion of couple households, but both the singles and couples within London are particularly likely to have children, meaning that London, followed by the South East are the regions with the highest number of families.

There are also higher numbers of larger families in London, although most social rented households in all regions have no resident children, and those that do are most likely to have only one or two. (Table 2-84)

Table 2-84 Number of children in social rented households

Region	0	1	2	3	4 or more
London	1293	351	313	133	84
South East	865	182	185	72	40
South West	538	114	81	47	23
Eastern	768	143	128	57	24
North West	1083	202	155	84	38
East Midlands	598	119	106	24	17
West Midlands	894	160	153	60	23
Yorks & Humber	860	147	131	48	27
North East	615	116	74	30	20

Source: Survey of English Housing (2005/6)

New entrants to social housing are substantially more likely than existing residents to have dependent children within the household (Table 2-85).

Table 2-85 Number of children in new social tenants households

	0	1	2	3	4 or more	Total
London	7319	3789	2004	865	494	14471
South West	5412	2763	1498	669	293	10635
Eastern	6709	3499	1770	710	274	12962
South East	8984	4483	2390	1039	402	17298
East Midlands	4773	1895	941	434	184	8227
West Midlands	9702	3428	1693	725	326	15874
North West	18107	4856	2807	1169	566	27505
North East	6569	1766	967	362	143	9807
Yorkshire & Humber	9018	2167	1243	507	300	13235

Source: The Continuous Recording System (2006/7)

The regions where there are the highest numbers of large households are not the ones that have the most family-sized housing. Where there are the largest families there are fewer large properties. (Table 2-86 and Table 2-87)

The high proportion of families in London and the South East is probably the result of allocations systems. One-bedroomed properties tend to be allocated to childless households in all regions, but there are strong regional differences in the allocation of two-bedroomed properties, with most very few childless households being allocated such housing in the high-pressure regions

Table 2-86 Households with children entering social housing

	Proportion of allocations to households with dependent children	Households with dependent children	Households without dependent children
London	76%	4297	1343
South East	67%	4857	2374
East	62%	3447	2091
South West	62%	3060	1883
East Midlands	50%	1748	1719
West Midlands	50%	3161	3219
Yorks & Humber	38%	1755	2897
North East	36%	1302	2658
North West	33%	3697	6572

Source: CORE (2006/7)

Table 2-87 Number of bedrooms in social rented dwellings

Region	1	2	3	4	5 or 6
East Midlands	60	102	106	7	1
North East	62	97	100	8	1
North West	137	163	183	15	2
South West	84	108	96	1	1
Yorks & Humber	114	127	133	13	2
West Midlands	136	132	161	12	0
Eastern	130	124	151	10	2
South East	163	167	141	11	0
London	288	289	193	29	4

Source: Survey of English Housing (2005/6)

London and the South East have the most families, but the lowest proportion of dwellings with three or more bedrooms. Recent data from CORE on new buildings suggests that there has been some effort in recent years to remedy this, at least in London, though in the South East less than 25% of new dwellings built in 2006/7 had three or more bedrooms. However, it would take sustained building of larger properties over many years to address the shortfall.

It is this mismatch that is a key cause of differences in occupancy ratings between the regions (Table 2-88)

Table 2-88 Difference from 'Bedroom Standard'

Region	2 or more below standard	1 below standard	Equal to standard	1 above standard	2 or more above standard
Yorks & Humber	2	25	599	449	136
North East	3	23	383	324	119

North West	2	44	768	534	210
East Midlands	0	28	413	306	116
Eastern	2	39	597	322	153
West Midlands	5	47	653	414	168
South West	1	42	423	252	82
South-East	4	80	789	332	137
London	23	242	1267	462	177

Source: Survey of English Housing (2005/6)

More than 12% of social rented households in London are overcrowded, compared with around 3% in the three northern regions. Households in the north and Midlands are the most likely to have a spare bedroom, though the majority of households in all regions are living in dwellings that match their need, according to the bedrooms standard. In contrast, most owner-occupiers live in dwellings with more bedrooms than they would need by this definition.

Economic activity

There are differences in the proportions of households where at least one member is in work (

Table 2-89)

Table 2-89 Economic status of working age social renting households

Region	Full-time employment	Part-time employment	Unemployed	Sick or disabled	Student	Other inactive
North East	40	20	27	46	0	24
North West	89	36	37	77	0	50
Yorks & Humber	64	36	23	43	4	38
East Midlands	57	29	12	24	4	33
West Midlands	81	32	23	59	6	69
Eastern	108	26	36	51	1	44
London	181	66	80	96	34	123
South-East	111	52	22	41	4	63
South West	60	24	10	26	1	35

Source: Survey of English Housing (2005/6)

Broadly speaking, the more prosperous regions have higher employment rates. The North East, North West and West Midlands all have low proportions of tenants in employment, which may be expected as a legacy of industrial decline in some parts of these regions. However London fails to fit into this pattern and does not have particularly high numbers of tenants in work, once the effect of the relatively small retired population has been removed.

The differences between the regions in terms of the economic activity profile of existing residents are also found amongst new tenants (Table 2-90).

Table 2-90 Economic status of new social tenants of working age

	Full-time employment	Part-time employment	Unemployed	Sick or disabled	Student	Other inactive
--	----------------------	----------------------	------------	------------------	---------	----------------

London	3696	1211	2376	1366	457	3930
North West	7087	1880	4650	3479	346	6012
Yorks & Humber	3447	865	2197	1263	148	2725
West Midlands	4646	1232	3003	1618	199	3535
North East	2692	787	1555	1174	126	1972
East Midlands	2459	671	1398	897	103	1843
South West	3258	972	995	1445	162	2623
South East	5648	1448	1762	1979	257	4316
East of England	4504	1042	1523	1401	158	3035

Source: *The Continuous Recording System (2006/7)*

Average weekly incomes of social tenants do not vary hugely by region (Table 2-91).

Table 2-91 Gross equivalised weekly household income of social tenants with a full-time worker in the household

	Under £100	£100- £200	£200- £300	£300- £400	£400- £500	£500- £600	£600- £800	£800- £1000	Over £1000
London	2782	18596	55648	75000	90906	92445	119714	34175	32509
East of England	3306	4003	32727	49421	67839	32765	37812	3531	3878
South East	0	10151	38782	92460	72907	52669	50120	13749	2284
North West	941	8360	48359	70926	71128	33873	28093	9897	3093
Yorks & Humber	2234	8447	37814	61222	52421	36106	22554	9679	3874
South West	0	9916	35982	52178	42734	25167	22603	1660	4595
North East	1974	4322	27957	33131	35848	16348	8514	869	893
West Midlands	780	10643	56184	60894	41893	39104	18590	2468	4369
East Midlands	0	9296	32418	47059	33082	16824	16966	3872	1749

Source: *Family Resources Survey, 2003-2005 pooled and equivalised by household composition and to 2005 income levels*

Table 2-92 Gross equivalised weekly household income of new entrants with a full-time worker in the household

	Under £100	£100- £200	£200- £300	£300- £400	£400- £500	£500- £600	£600- £800	£800- £1000	Over £1000
London	119	316	586	656	608	269	212	43	11
South East	79	390	1170	1268	852	290	158	43	3
North West	74	519	1342	1515	972	275	166	58	11
West Midlands	60	329	1062	1069	665	211	120	20	10
North East	36	211	489	521	321	109	61	11	2
East of England	71	326	1013	956	609	164	95	17	4
Yorks & Humber	62	272	648	764	442	103	70	19	11
East Midlands	27	202	537	581	335	93	46	9	0
South West	45	261	837	712	382	114	50	9	3

Source: *CORE (2006/7), Equivalised by household composition*

Table 2-92 shows that new working tenants in London are somewhat better-off but not hugely so. Overall, incomes of new tenants are low and there is much less variation between regions in terms of the incomes of new tenants, than in those of existing tenants.¹⁴ The small group of

¹⁴ CORE data records them to be substantially lower than the Family Resources Survey or Survey of English Housing or (which can be used to look at the incomes of social rented households who have moved in within the last three years; see above). This suggests either that many households enter social housing at a particularly low time in their finances and often manage to increase their income within three years of moving in, or possibly that CORE fails to record tenants' full incomes, possibly by excluding some income from benefits.

better-off existing tenants found tenants in London, the East and the South East (Table 2-91) appears to be absent here, suggesting that better-off households are not currently gaining access to social rented housing. Better-off tenants are instead those who have increased their incomes whilst within the sector but have not moved out in these regions.

An alternate way to look at income is by shown in Table 2-93. The overall income distribution of all households in London is more polarised than in any other region. On the one hand, those in the in the upper reaches of the distribution are considerably better off than comparable households in other regions. On the other, the poorest 5% are poorer in absolute terms than anywhere else except the East Midlands.

Table 2-93: Weekly household income distribution by region, showing bottom 5%, middle 50% and top 5%

Weekly incomes by region, percentiles					
	bottom 5%	lower quartile	median	upper quartile	top 5%
North East	£ 121	£ 205	£ 329	£ 595	£ 1,129
North West	£ 122	£ 218	£ 377	£ 651	£ 1,237
Yorks & Humber	£ 118	£ 218	£ 366	£ 625	£ 1,172
East Midlands	£ 115	£ 227	£ 402	£ 671	£ 1,233
West Midlands	£ 118	£ 223	£ 385	£ 658	£ 1,233
Eastern	£ 123	£ 249	£ 459	£ 764	£ 1,505
London	£ 117	£ 244	£ 464	£ 844	£ 1,771
South-East	£ 130	£ 269	£ 518	£ 846	£ 1,670
South West	£ 121	£ 238	£ 408	£ 673	£ 1,247

(Source: Family Resources Survey, 2003-2005, at 2005 values)

Ethnicity

As is well known, people of different ethnic categories are distributed quite differently across England, giving distinctive patterns at regional, city and neighbourhood level. The majority of all major BME groups within the social sector are located in London (Table 2-94).

Table 2-94 Ethnic group of Social Tenants' Head of Household, by ethnic group

	London	West Midlands	East Midlands	North West	South East	East	Yorks and Humber	South West	North East
Other	10,966	931	320	929	1,024	552	682	304	234
Chinese	5,375	714	350	1,461	724	507	474	226	191
Black - Other	10,155	1,822	659	1,077	485	476	602	311	63
Black - African	78,084	1,678	1,301	2,768	1,837	978	1,419	574	310
Black - Caribbean	76,119	17,942	5,324	4,846	3,245	3,666	4,468	1,879	112
Asian - Other	8,115	1,059	599	860	876	471	706	181	186
Asian - Bangladeshi	21,131	2,254	435	1,507	1,303	1,402	571	379	391
Asian - Pakistani	7,890	6,007	1,139	3,897	2,706	1,238	4,227	337	374
Asian - Indian	15,194	4,026	3,729	2,055	1,791	1,138	1,310	401	237
Mixed - Other	5,065	835	451	934	751	583	581	358	221
Mixed - White and Asian	3,699	1,042	447	857	621	509	730	338	251
Mixed - White and Black African	4,301	363	293	1,271	499	304	311	187	154
Mixed - White and Black Caribbean	7,466	3,585	1,671	2,172	1,216	1,122	1,474	811	310
White - Other	43,630	4,096	3,393	5,180	6,491	5,148	4,060	3,021	1,704
White - Irish	40,133	11,417	4,582	11,854	7,359	6,297	4,755	3,251	1,161
White - British	453,048	385,873	278,688	522,905	428,037	344,239	407,806	269,707	288,826

All Household Reference persons	790,371	443,644	303,381	564,573	458,965	368,630	434,176	282,265	294,725
--	----------------	----------------	----------------	----------------	----------------	----------------	----------------	----------------	----------------

Source: Census 2001

In London over 40% of social tenant household heads in 2001 were from a minority ethnic group in 2001, though less than 10% in all but one of the other regions. However, the ethnic diversity is increasing in all regions as the proportion of new entrants from minority groups is somewhat higher (Table 2-95).

Table 2-95 Ethnic group of new entrants to social housing (Ethnic group of Tenant 1 only)

	London	West Midlands	East Midlands	North West	South East	East	Yorks and Humber	South West	North East
Other	10,966	931	320	929	1,024	552	682	304	234
Chinese	5,375	714	350	1,461	724	507	474	226	191
Black - Other	10,155	1,822	659	1,077	485	476	602	311	63
Black - African	78,084	1,678	1,301	2,768	1,837	978	1,419	574	310
Black - Caribbean	76,119	17,942	5,324	4,846	3,245	3,666	4,468	1,879	112
Asian - Other	8,115	1,059	599	860	876	471	706	181	186
Asian - Bangladeshi	21,131	2,254	435	1,507	1,303	1,402	571	379	391
Asian - Pakistani	7,890	6,007	1,139	3,897	2,706	1,238	4,227	337	374
Asian - Indian	15,194	4,026	3,729	2,055	1,791	1,138	1,310	401	237
Mixed - Other	5,065	835	451	934	751	583	581	358	221
Mixed - White and Asian	3,699	1,042	447	857	621	509	730	338	251
Mixed - White and Black African	4,301	363	293	1,271	499	304	311	187	154
Mixed - White and Black Caribbean	7,466	3,585	1,671	2,172	1,216	1,122	1,474	811	310
White - Other	43,630	4,096	3,393	5,180	6,491	5,148	4,060	3,021	1,704
White - Irish	40,133	11,417	4,582	11,854	7,359	6,297	4,755	3,251	1,161
White - British	453,048	385,873	278,688	522,905	428,037	344,239	407,806	269,707	288,826
	790,371	443,644	303,381	564,573	458,965	368,630	434,176	282,265	294,725

Source: The Continuous Recording System (2006/7)

In some regions, over 90% of new tenants were 'White British'; in London, less than half have been in recent years. Across all the regions there are indicators of increasing demand from certain groups, such as Black Africans, and, to a lesser extent the residual 'White Other' group. Table 2-96 to Table 2-99 show the ethnic profile of new entrants to social housing in four of the regions in more detail over recent years.

Table 2-96 Lettings by ethnic group, West Midlands

	2001	2002	2003	2004	2005	2006
White: Irish	263	306	312	276	182	48
White: Other	207	228	257	226	227	62
Mixed: Wht & Blk Crb	216	277	304	264	272	66

Mixed: Wht & Blk Afr	67	65	57	102	88	19
Mixed: Wht & Asian	51	65	79	62	41	16
Mixed: Other	148	185	153	105	90	18
Asian: Indian	200	265	198	202	185	49
Asian: Pakistani	150	253	281	242	212	62
Asian: Bangladeshi	47	82	72	88	58	15
Asian: Other	202	286	290	270	242	61
Black: Caribbean	844	1,078	994	891	774	217
Black: African	318	584	712	706	604	173
Black: Other	182	195	176	160	153	56
Chinese	26	29	22	18	24	2
Other ethnic group	66	107	120	69	85	16
White: British	13,593	17,411	16,458	15,656	13,342	3,235
Refused	284	306	344	233	210	79
Total	16,864	21,722	20,829	19,570	16,789	4,194

Source: The Continuous Recording System (2006/7)

Table 2-97 Lettings by ethnic group, London

	2001	2002	2003	2004	2005	2006
White: Irish	444	580	541	508	430	65
White: Other	861	1,173	1,171	1,209	1,004	245
Mixed: Wht & Blk Crb	268	416	384	423	436	91
Mixed: Wht & Blk Afr	174	270	210	183	170	38
Mixed: Wht & Asian	60	97	110	80	77	9
Mixed: Other	286	317	299	314	223	49
Asian: Indian	273	359	355	335	265	55
Asian: Pakistani	150	231	208	197	157	32
Asian: Bangladeshi	261	542	487	514	553	127
Asian: Other	407	508	477	463	382	108
Black: Caribbean	1,453	2,029	2,088	2,120	1,825	381
Black: African	1,605	2,279	2,478	2,814	2,289	427
Black: Other	310	383	395	356	307	51
Chinese	55	63	73	106	75	24
Other ethnic group	209	362	312	392	307	77
White: British	6,567	8,108	7,906	7,998	6,233	1,315
Refused	659	676	569	487	300	75
Total	14,042	18,393	18,063	18,499	15,033	3,169

Source: The Continuous Recording System (2006/7)

Table 2-98 Lettings by ethnic group, North East

	2001	2002	2003	2004	2005	2006
White: Irish	23	26	17	29	24	5
White: Other	39	46	54	63	61	22
Mixed: Wht & Blk Crb	22	17	14	16	18	3
Mixed: Wht & Blk Afr	206	106	21	11	15	2
Mixed: Wht & Asian	14	18	11	9	13	4
Mixed: Other	37	24	25	16	19	3
Asian: Indian	22	11	14	5	9	1
Asian: Pakistani	12	28	20	32	24	8
Asian: Bangladeshi	8	15	11	23	14	4
Asian: Other	22	26	24	13	41	6
Black: Caribbean	5	9	8	7	7	1
Black: African	14	39	40	47	56	9
Black: Other	6	11	7	12	4	
Chinese	1	6	10	2	25	1
Other ethnic group	4	13	15	13	12	3
White: British	8,272	11,040	9,925	9,748	9,156	2,072
Refused	65	62	72	38	23	5
Total	8,772	11,497	10,288	10,084	9,521	2,149

Source: The Continuous Recording System (2006/7)

Table 2-99 Lettings by ethnic group, South East

	2001	2002	2003	2004	2005	2006
White: Irish	153	165	190	180	129	23
White: Other	196	282	344	319	355	87
Mixed: Wht & Blk Crb	87	98	124	118	134	30
Mixed: Wht & Blk Afr	96	88	55	72	61	7
Mixed: Wht & Asian	59	43	57	36	59	9
Mixed: Other	108	102	91	86	65	16
Asian: Indian	55	71	88	80	97	20
Asian: Pakistani	120	105	134	134	136	20
Asian: Bangladeshi	33	46	82	65	54	8
Asian: Other	68	107	87	80	92	18
Black: Caribbean	77	132	118	143	153	26
Black: African	116	169	216	241	253	74
Black: Other	47	41	39	58	43	10
Chinese	27	19	15	16	30	3
Other ethnic group	33	38	43	59	57	17
White: British	15,146	18,516	18,971	18,408	16,001	3,599
Refused	234	282	263	160	190	43
Total	16,655	20,304	20,917	20,255	17,909	4,010

Source: The Continuous Recording System (2006/7)

Certain regions show outlying distributions in the early period. These may be attributable to the government's dispersion scheme for refugees, or perhaps to labour migration. Although they are anomalous in a sense, and do not necessarily reflect large absolute numbers, they are also a reminder that government policy can significantly influence the nature of demand at local and regional level.

Mobility

Looking at the population of all tenants, the data suggest that those in London are less likely than anywhere else to move out of the sector once they are in it. In recent years, around 18% of those who were social tenants in one year were in a different housing tenure the next (see Table 2-100).

Table 2-100: Housing tenure moves by social tenants over one year, by region

Social tenants tenure after 1 year, by region				
	Owner-occupier			
	Not via RTB	Via Right to Buy	Private Tenant	Social Tenant
London	6%	4%	8%	83%
East	7%	0%	12%	81%
North East	11%	3%	8%	77%
South-East	8%	3%	12%	77%
West Midlands	9%	3%	11%	76%
South West	10%	4%	12%	74%
East Midlands	13%	4%	10%	73%
North West	14%	2%	13%	71%
Yorks & Humber	15%	3%	11%	71%

(Source: Survey of English Housing 2003-2005)

Of those moving tenure, the largest number ended up in the private rented sector; smaller numbers either exercised the Right-to-Buy, or became owner-occupiers.¹⁵ Note that not all those becoming owner-occupiers will have become so simply by finding enough money to buy – it also includes some people who moved in with existing owners.

2.6.4 London analysis

In much of the above analysis, London stands out as being different from the rest of the country. The additional analysis in this section looks in a bit more detail at exactly how London differs.

Housing tenure patterns

Renting of all sorts is commoner in London. Boroughs like Southwark, Islington and Lambeth have very large stocks of local authority housing; half of the top ten English districts with the highest proportion of council housing among their stock are London boroughs.

The chart below compares the housing tenure distribution in London to that of the rest of England. While over 70% own their homes elsewhere, only a little over half of households do so in London. Furnished private renting, and renting from the council are particularly common in the capital.

¹⁵ The Right-to-Buy has recently been substantially restricted, especially in London. This means that the number of tenants leaving the sector by this route has fallen substantially in the last two years and is likely to remain lower than that shown in Table 2-100: Housing tenure moves by social tenants over one year, by region Table 2-100 in coming years.

Figure 2-1: Household Tenure in London

	London		Rest of England		All England	
Own outright	665	22%	5,553	31%	6,218	30%
Buying with mortgage	1,049	34%	7,274	41%	8,323	40%
Private renter unfurnished	276	9%	1,379	8%	1,655	8%
Private renter furnished	272	9%	403	2%	675	3%
Council tenant	512	17%	1,850	10%	2,362	11%
HA tenant	287	9%	1,242	7%	1,529	7%
	3,061		17,701		20,762	

(Source: *Survey of English Housing 2003-2005*)

As in all regions, London's private rented sector overlaps with the social sector, in that some tenants receive Housing Benefit to help pay their rent, perhaps whilst waiting for suitable social rented housing to become available. However, the proportion of tenants who rent with the aid of Housing Benefit in London, despite their higher rents, is slightly lower than in England as whole – 16% versus 19% - and substantially lower than the northern regions and the West Midlands, where around a quarter of private tenants receive such help (Survey of English Housing 2003-2005).

Overcrowding

Over 20% of renting households with dependent children in social housing in London are living in a dwelling below the bedroom standard (see

Table 2-101). This is more than double the rate in the rest of England. Overcrowding also disproportionately affects ethnic minorities in London, Bangladeshi and Black African households above all¹⁶.

Table 2-101: Overcrowded households with dependent children in London and the rest of England, by tenure

% households with dependent children in overcrowded accommodation, by tenure		
	2 or more below standard	1 below standard
Owners - Rest of England	0.256434	2.985621
Owners – London	0.990099	7.194719
Private Tenants - Rest of England	0.658858	7.759883
Private Tenants - London	3.869048	22.61905
Social Tenants - Rest of England	0.595655	10.19622
Social Tenants - London	2.094241	23.24607

(Source: *Survey of English Housing 2003-2005*)

Overcrowding is even more prevalent and acute in the private rented sector: nearly 4% of families are extremely overcrowded. This is in part because councils and Housing Associations only rarely let a dwelling where it would not meet the bedroom standard, and households that become badly overcrowded are often able to secure a transfer within the social sector. Hence, some overcrowded private tenants may be waiting for social housing, although others may be ineligible or unwilling to seek council or RSL accommodation.

¹⁶ “Overcrowded housing and the effects on London’s communities” (2004), Association of London Government. For more detail on ethnic minorities in social housing, see section 2.5.

The profile of London tenants

As discussed previously, the incomes of social tenants are spread across a broader range in London than elsewhere in the country. Looking at equivalised weekly incomes – values that have been adjusted to account for the number of people in the household, and their age – there are both more very low-income households entering social housing in London, and more with higher incomes compared to the rest of the country (Table 2-102). The fact that incomes are higher at the time of entry indicates that somewhat better-off households in London may still be only able to satisfy their housing needs in the social sector.

Table 2-102: Equivalised household incomes of new social tenants, 2006/07

	<i>less than £200</i>	<i>£200-£399</i>	<i>£400-£699</i>	<i>£700 or more</i>
<i>London</i>	15%	44%	31%	9%
<i>Rest of England</i>	12%	59%	24%	4%

(Source: CORE)

Household income varies for several reasons, but principally by the number of employed people, and their individual salaries. Given London's relatively buoyant labour market, this poses the question of whether tenants in London are more likely to be in better-paid jobs, or more likely to have multiple wage-earners. Table 2-103, below, also looking at new tenants, suggests that it is the former. There is in fact a higher proportion of households with a working-age adult but no-one employed, and a lower proportion of dual-income households entering social housing in London than elsewhere. Therefore, the incomes distribution observed among social tenants in London should be understood as the result of better wages for equivalent jobs, and more tenants in better-paid occupations, rather than higher overall employment.

Table 2-103: Employed adults in new social tenant households, percentages of all households with a working-age member

	<i>no working adults</i>	<i>one working adult</i>	<i>two or more working adults</i>
<i>London</i>	63%	30%	6%
<i>Rest of England</i>	58%	33%	9%

(Source: CORE 2006/7)

The decline of the Right-to-Buy in London

One major route into owner-occupation for council tenants has for many years now been via the Right-to-Buy. However, the availability of this has been substantially curtailed in London in recent years. This is because of changes in the regulations, including a cap on the discount which, at £16,000, is now lower than in any other region. It is also because high and rapidly rising prices in the capital have made the purchase unaffordable to most.

Table 2-104: Right-to-Buy sales volumes and average discounts in London and England, 1998-2007

	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07
London sales	8,045	11,331	11,439	9,817	11,608	12,778	10,691	4,042	2,221
England sales	40,272	54,251	52,380	51,968	63,394	69,577	49,983	26,654	16,896

London total discount granted (£m)	274	410	425	363	417	475	379	122	47
England total discount granted (£m)	921	1282	1251	1215	1508	1714	1282	680	422
London discount									
	£34,065	£36,150	£37,144	£36,987	£35,957	£37,190	£35,492	£30,282	£21,149
England discount									
	£22,878	£23,631	£23,876	£23,384	£23,793	£24,635	£25,652	£25,526	£24,970

(Source: CLG data, live table 648)

As Table 2-104, above, shows, sales averaged around 10,000 per year in London before the changes in rules and discounts started taking effect. However, since the rule changes have taken effect, London sales fell to just over 4,000 in 2005/06, and further to 2,221 in 2006/07, as the discount granted has fallen sharply. Although sales overall have fallen sharply, this has been more marked in London. Whilst the caps on discounts have had relatively little effect on the average discount granted in England overall, the typical discount on a Right-to-Buy purchase on London has declined markedly.

2.7 Tenure changes through the life course: analysis from the British Household Panel Survey

The British Household Panel Survey is a longitudinal study which began in 1991; there are now fourteen annual waves available for analysis. It originally included over 10,000 individuals in over 5,000 households. New partners and children of panel members join the study, and additional samples were added in Scotland, Wales and Northern Ireland.

As it includes a great deal of detail about the individuals and households in the panel, and follows them over time and between addresses, it provides an unequalled opportunity to study the interaction of changes in circumstances, relationships and housing situations.

The first group of analyses below look at single-year changes in addresses and analyses how different reported reasons for moving relate to moves between housing tenures. The second group look at tenure moves over spans of up to five years after life-course changes in household composition, such as marriage, divorce and widowhood

2.7.1 Tenure changes associated with one year moves

The BHPS makes substantial efforts to trace panel members who have moved house between waves; when individuals or whole households move, they are asked to give the reasons that they moved. Below, we chart the relationship between the reasons given for moves and the previous and new tenure.

Looking across at all except the first wave of the study, every individual who had moved house since the prior wave was identified, and their old and new housing tenure was identified.

Work and Study

Table 2-105 shows that, as might be expected, almost all students moving to go to college move into private rented accommodation, whatever tenure (often that of their parents) they were living in before. Social housing has had little role in housing students for at least twenty years, and is unlikely to do so again. The apparently greater proportion of former social housing residents moving into owner occupation is likely an artefact of small numbers, because there are few tenants going to college as a base.

Table 2-105 Destination tenure of people moving to college, percent, by prior tenure

			Destination Tenure			
			Owner Occupier	Social Tenant	Private Tenant	Total
Previous tenure	Previously owner	Count	26	13	240	279
		% within prev_tenure3	9.3	4.7	86.0	100.0
	Previously social tenant	Count	6	2	25	33
		% within prev_tenure3	18.2	6.1	75.8	100.0
	Previously private tenant	Count	19	6	223	248
		% within prev_tenure3	7.7	2.4	89.9	100.0
Total		Count	51	21	488	560
		% within prev_tenure3	9.1	3.8	87.1	100.0

Source: British Household Panel Survey 1991-2005

By contrast, moves for employment reasons show moves in most directions between tenures, but very moves within or into social housing (

Table 2-106). The number of social tenants moving into private renting suggests that moves out of the social sector for job reasons are not just a result of increased income, but also of the inflexibility of the social sector in catering to the needs of people taking up jobs in new locations. With increasing geographical mobility associated with labour market participation, there may well be room to improve the provision of social housing to those moving for work.

Table 2-106 Destination tenure of people moving for job reasons, percent, by prior tenure

			Destination Tenure			
			Owner Occupier	Social Tenant	Private Tenant	Total
Previous tenure	Previously owner	Count	226	6	108	340
		% within prev_tenure3	66.5	1.8	31.8	100.0
	Previously social tenant	Count	13	27	15	55
		% within prev_tenure3	23.6	49.1	27.3	100.0
	Previously private tenant	Count	81	14	122	217
		% within prev_tenure3	37.3	6.5	56.2	100.0
Total		Count	320	47	245	612
		% within prev_tenure3	52.3	7.7	40.0	100.0

Source: British Household Panel Survey 1991-2005

Family

As the analysis of CORE and SEH has already demonstrated, social housing supports the establishment of independent households, especially for younger people. However, we can see from Table 2-107 that those moving from family in social tenure are much more likely to move into social renting themselves, although private renting is also a common route for members of social tenant families.

Table 2-107 Destination tenure of people moving from family, percent, by prior tenure

			Destination Tenure			
			Owner Occupier	Social Tenant	Private Tenant	Total
Previous	Previously owner	Count	45	14	46	105

tenure		% within prev_tenure3	42.9	13.3	43.8	100.0
	Previously social tenant	Count	6	19	17	42
		% within prev_tenure3	14.3	45.2	40.5	100.0
	Previously private tenant	Count	9	1	12	22
		% within prev_tenure3	40.9	4.5	54.5	100.0
Total		Count	60	34	75	169
		% within prev_tenure3	35.5	20.1	44.4	100.0

Source: British Household Panel Survey 1991-2005

People move back in with their families for a range of reasons: younger people may move back in with parents as a temporary measure, for example on completing tertiary education, or because of financial problems. Older people may move in with married or unmarried offspring, often following the death of a spouse or partner. Table 2-108 shows that the tenure moves associated with this are nearly exactly the inverse of those moving out from family, with a proportion of social tenants, and a very high proportion of private tenants moving into owner-occupied households. The number of social tenants remaining in the sector is another indication of the strong inter-generational pattern of the tenure.

Table 2-108 Destination tenure of people moving in with family, percent, by prior tenure

		Destination Tenure				
			Owner Occupier	Social Tenant	Private Tenant	Total
Previous tenure	Previously owner	Count	170	17	24	211
		% within prev_tenure3	80.6	8.1	11.4	100.0
	Previously social tenant	Count	23	46	5	74
		% within prev_tenure3	31.1	62.2	6.8	100.0
	Previously private tenant	Count	57	14	20	91
		% within prev_tenure3	62.6	15.4	22.0	100.0
Total		Count	250	77	49	376
		% within prev_tenure3	66.5	20.5	13.0	100.0

Source: British Household Panel Survey 1991-2005

Partnership and separation

Moving in with a partner is one of the most commonly given reasons for housing moves in the BHPS. Although there are moves between all sectors, we can see a tendency for both social and private tenants to move into owner occupation (Table 2-109). This can be because the new partner is already an owner, or because the combined income facilitates new entry into ownership.

Table 2-109 Destination tenure of people moving in with partner, percent, by prior tenure

		Destination Tenure				
			Owner Occupier	Social Tenant	Private Tenant	Total
Previous tenure	Previously owner	Count	507	72	126	705
		% within prev_tenure3	71.9	10.2	17.9	100.0
	Previously social tenant	Count	88	95	40	223
		% within prev_tenure3	39.5	42.6	17.9	100.0
	Previously private tenant	Count	106	24	119	249
		% within prev_tenure3	42.6	9.6	47.8	100.0
Total		Count	701	191	285	1177
		% within prev_tenure3	59.6	16.2	24.2	100.0

Source: British Household Panel Survey 1991-2005

Table 2-110 shows that divorce or separation from a partner also produces a lot of moves between sectors, but greater moves into private renting which is characterised by rapid availability, and social renting, characterised by low cost, thus meeting the needs of households whose budgets are newly constrained by the loss of a dual income.

Table 2-110 Destination tenure of people splitting from partner, percent, by prior tenure

			Destination Tenure			Total
			Owner Occupier	Social Tenant	Private Tenant	
Previous tenure	Previously owner	Count	255	56	156	467
		% within prev_tenure3	54.6	12.0	33.4	100.0
	Previously social tenant	Count	25	74	27	126
		% within prev_tenure3	19.8	58.7	21.4	100.0
	Previously private tenant	Count	53	20	59	132
		% within prev_tenure3	40.2	15.2	44.7	100.0
Total		Count	333	150	242	725
		% within prev_tenure3	45.9	20.7	33.4	100.0

Source: British Household Panel Survey 1991-2005

Housing needs and aspirations

Many of the housing moves in the BHPS are made for housing reasons, rather than reasons related to work or personal relationships. This includes housing needs provoked by unwanted events, such as eviction or ill health, and the satisfaction of aspirations for a different type of dwelling.

As might be expected, eviction and repossession correlates with a move out of owner occupation (Table 2-111). However, it is interesting to note that around 80% of evicted social tenants move into a new property in the social rented sector, whereas there are rather more moves across sectors in social housing by owner occupiers and private tenants.

Table 2-111 Destination tenure of people moving after repossession or eviction, percent, by prior tenure

			Destination Tenure			Total
			Owner Occupier	Social Tenant	Private Tenant	
Previous tenure	Previously owner	Count	58	46	86	190
		% within prev_tenure3	30.5	24.2	45.3	100.0
	Previously social tenant	Count	15	130	21	166
		% within prev_tenure3	9.0	78.3	12.7	100.0
	Previously private tenant	Count	80	92	374	546
		% within prev_tenure3	14.7	16.8	68.5	100.0
Total		Count	153	268	481	902
		% within prev_tenure3	17.0	29.7	53.3	100.0

Source: British Household Panel Survey 1991-2005

Moves related to ill health or a need for housing without stairs also show net moves into social housing from all tenures (Table 2-112). Social housing satisfies the needs of large proportion of former owners and renters, and given the ageing population it can be anticipated that this source of demand for affordable housing will increase.

Table 2-112 Destination tenure of people moving for health reasons, percent, by prior tenure

			Destination Tenure			Total
			Owner Occupier	Social Tenant	Private Tenant	
Previous tenure	Previously owner	Count	131	30	8	169
		% within prev_tenure3	77.5	17.8	4.7	100.0

	Previously social tenant	Count	8	166	20	194
		% within prev_tenure3	4.1	85.6	10.3	100.0
	Previously private tenant	Count	11	21	29	61
		% within prev_tenure3	18.0	34.4	47.5	100.0
Total		Count	150	217	57	424
		% within prev_tenure3	35.4	51.2	13.4	100.0

Source: British Household Panel Survey 1991-2005

By contrast, the very common moves that are made primarily for the purpose of larger accommodation are much less associated with moves between social renting and owner occupation (Table 2-113). Almost all owner occupiers are able to meet their needs without moving into rented accommodation, and nearly as large a proportion of social tenants are also able to do so. Private tenants, by contrast, more often move into owner occupation, or sometimes in social renting, in order to live in a larger dwelling.

Table 2-113 Destination tenure of people moving to a larger dwelling, percent, by prior tenure

		Destination Tenure				
			Owner Occupier	Social Tenant	Private Tenant	Total
Previous tenure	Previously owner	Count	1142	23	47	1212
		% within prev_tenure3	94.2	1.9	3.9	100.0
	Previously social tenant	Count	34	286	31	351
		% within prev_tenure3	9.7	81.5	8.8	100.0
	Previously private tenant	Count	75	24	147	246
		% within prev_tenure3	30.5	9.8	59.8	100.0
Total		Count	1251	333	225	1809
		% within prev_tenure3	69.2	18.4	12.4	100.0

Source: British Household Panel Survey 1991-2005

The flows of those moving to ‘better’ accommodation are similar; again, owner occupiers satisfy their aspirations within the sector (Table 2-114). Whilst fewer private tenants move out of their tenure to get better accommodation, a rather greater proportion of social tenants move into owner occupation in order to have a better dwelling.

Table 2-114 Destination tenure of people moving to a “better” dwelling, percent, by tenure

		Destination Tenure				
			Owner Occupier	Social Tenant	Private Tenant	Total
Previous tenure	Previously owner	Count	164	4	16	184
		% within prev_tenure3	89.1	2.2	8.7	100.0
	Previously social tenant	Count	9	36	6	51
		% within prev_tenure3	17.6	70.6	11.8	100.0
	Previously private tenant	Count	16	19	112	147
		% within prev_tenure3	10.9	12.9	76.2	100.0
Total		Count	189	59	134	382
		% within prev_tenure3	49.5	15.4	35.1	100.0

Source: British Household Panel Survey 1991-2005

2.7.2 Housing and life-course events

As well as looking at the tenure changes of people by their self-reported reasons for moving, the BHPS makes it possible to look at the shorter and longer term tenure changes of those whose marital status has changed through marriage, divorce and death of a spouse. Whilst these events

are clearly significant in determining housing pathways, they may well not trigger an immediate move between dwellings and/or tenures.

Where the totals steadily increase over time, it indicates that moves in that direction take place steadily over time. Where there is an initial movement, but the totals then remain flat, it indicates that that tenure movement takes place in the early years, but does not occur as frequently subsequently.

Marriage

The trend identified in the Census Longitudinal Sample, that of net moves to owner occupation after marriage, is confirmed by the BHPS. The BHPS illuminates further that over five years, moves out of the social rented sector into owner occupation continue, though most take place within the first three years (

Table 2-115). At the same time, there is a not inconsiderable number of entrants to the social sector, coming in roughly equal numbers from private renting and owner-occupation. Though the absolute numbers are rather too small for detailed analysis, it could well be that the birth of children around the early years of marriage that increases their housing requirements and hence costs, whilst also possibly reducing their means by the temporary exit of one or other partner from the labour market to raise children.

Table 2-115 Movement of people to and from social tenancy following marriage

Years after marriage	owner occupation to social tenancy	private tenancy to social tenancy	social tenancy to owner occupation	social tenancy to private tenancy
1	19	27	60	22
2	36	66	141	28
3	47	66	207	37
4	64	76	254	29
5	77	70	277	26

Source: British Household Panel Survey 1991-2005

Divorce

Divorce shows a clear net movement into the social rented sector from private tenures (Table 2-116). In the shorter time periods this movement is mainly from owner-occupation, but in later years there are also numerous entrants from the private rented sector. It seems plausible that the private rented sector, possibly with housing benefit, may be a temporary resort immediately upon separation, with eligible households then moving onto more permanent tenure in the social sector as lettings become available.

There is a smaller counter-movement out of the social sector after separation; although it appears that a number move into owner-occupied households, it should be remembered that many may be moving into someone else's owned household, such as that of parents or a new partner.

Table 2-116 Movement of people to and from social tenancy following separation

Years after separation	owner occupation to social tenancy	private tenancy to social tenancy	social tenancy to owner occupation	social tenancy to private tenancy
1	43	6	23	21
2	76	15	43	37
3	108	28	61	39

4	127	29	74	49
5	137	32	70	50

Source: British Household Panel Survey 1991-2005

Widowhood

Table 2-117 shows that moves following the death of a partner or spouse are less frequent and follow the event less rapidly than moves after marriage or divorce. The largest growth in numbers of moves is seen in the three-year time lag period, suggesting that widows and widowers remain in their accommodation for a small number of years before relocating or, possibly, purchasing their property.

As with divorcees, moves from the social rented sector into owner occupation do not necessarily indicate widows and widowers purchasing a property as a single person. Over the five year period, 33 widowed social tenants who move into owner occupation. At the latter time point, 11 of these former tenants were living in households of the type 'lone parent with non-dependent children', which strongly suggests that at least a third, and probably more, moved into the owner-occupier households of their sons or daughters. Moves from social tenure to living in an owned house are rather more common for men (15% over the five year period), than for women (9%).

Table 2-117 Movement of people to and from social housing following widowhood

Years after widowhood	owner occupation to social tenancy	private tenancy to social tenancy	social tenancy to owner occupation	social tenancy to private tenancy
1	1	4	4	3
2	3	8	10	6
3	6	12	24	5
4	6	13	27	6
5	11	15	33	4

Source: British Household Panel Survey 1991-2005

2.8 Tenure aspirations

While it is difficult to understand housing aspirations from secondary data, the Survey of English Housing asks a series of attitudinal questions concerning tenure preferences. These show the views of current social tenants of both their own tenure and owner occupation. They also show the views of, and level of interest in, social housing of those in other tenures.

Table 2-118 Agreement that current housing tenure is a good type of housing tenure

	Owners	Shared owners	Social renters	Private renters
Agree strongly	9111	31	964	213
Tend to agree	3040	15	1572	588
Neither agree nor disagree	460	3	513	406
Tend to disagree	139	2	193	340
Disagree strongly	31	1	70	132
No opinion	30	1	63	64

Source: *Survey of English Housing 2004/5*¹⁷

Table 2-118 shows that owners are far more likely to be happy with their housing tenure than others. However, private renters are more likely to be unhappy with their tenure than social renters. Shared owners fall mid-way between owners and social renters.

Table 2-119 Agreement with the statement, “I would like to live in social housing if I could get it,” by tenure

	Owners	Shared owners	Private renters
Agree strongly	163	7	308
Tend to agree	456	10	259
Neither agree nor disagree	870	7	192
Tend to disagree	2917	10	357
Disagree strongly	8237	16	534
No opinion	169	3	55

Source: *Survey of English Housing 2004/5*

Table 2-119 shows that private renters are much more likely to want social housing if it was available than owners. Interestingly, around half of shared owners also say that they would like to live in social housing if they could get it.

Table 2-120 shows, only a small proportion of home-owners would want to live in social housing if they could get it, although there are slightly higher numbers in the lower income groups.

Table 2-120 Owner-occupiers agreement with the statement “I would like to live in social housing if I could get it” by weekly income

	under £100	£100- £200	£200- £300	£300- £400	£400- £500	£500- £600	£600- £700	£700- £800	£800- £900	£900- £1000	over £1000
Agree strongly	6	16	37	23	16	18	11	12	11	4	19
Tend to agree	23	64	59	57	45	46	33	28	21	15	27
Neither agree nor disagree	14	78	96	104	95	80	84	61	51	48	92
Tend to disagree	62	257	349	354	310	291	225	213	157	141	356
Disagree strongly	111	511	802	773	775	784	664	606	430	457	1735

Source: *Survey of English Housing 2004/5*

It should also be remembered that a small proportion of 70% of the households in the country still represents quite a large number (~591,000 households stating that they would like to live in social housing if they could get it).

In contrast, private renters are much more evenly divided over whether they would like to live in social housing (Table 2-121).

¹⁷ The data here is from 2004/5 because most of the attitudinal questions were not asked in the 2005/6 survey.

Table 2-121 Private renters agreement with the statement, “I would like to live in social housing if I could get it” by weekly income

	under £100	£100- £200	£200- £300	£300- £400	£400- £500	£500- £600	£600- £700	£700- £800	£800- £900	£900- £1000	over £1000
Agree strongly	55	89	75	40	26	23	15	6	8	4	10
Tend to agree	32	50	40	35	34	34	23	13	6	5	18
Neither agree nor disagree	21	34	39	24	28	18	17	12	11	4	19
Tend to disagree	35	51	46	58	42	37	36	31	18	25	34
Disagree strongly	37	73	75	59	71	47	33	41	30	30	107

Source: Survey of English Housing 2004/5

The same pattern appears but renters are significantly more likely to want social housing than owner occupiers in the same income groups. Overall 34% of private renting households say they would like to live in social housing if they could get it, and this rises to 39% of newly formed households (Table 2-122).

Table 2-122 Private renters agreement with the statement, “I would like to live in social housing if I could get it” by previous tenure

	Households reference person resident less than five years: Previous tenure				Household reference person resident five years or more	Total
	New household	Owner-occupied	Social rented	Privately rented		
Agree strongly	53	28	35	131	58	308
Tend to agree	37	38	18	115	51	259
Neither agree nor disagree	35	27	10	80	39	192
Tend to disagree	42	40	16	180	78	357
Disagree strongly	65	101	9	214	144	534
SPONTANEOUS ONLY: No opinion	14	5	4	22	10	55
TOTAL	246	239	92	742	380	1705

Source: Survey of English Housing 2004/5

There is also a difference between private renting households with and without children in terms of their interest in social housing (Table 2-123), despite the higher average incomes of those with children.

Table 2-123 Private renters agreement with the statement, “I would like to live in social housing if I could get it” by households with and without children

	Households without children	Households with children	
Agree strongly	409	282	691
Tend to agree	412	187	599
Neither agree nor disagree	396	135	531
Tend to disagree	766	177	943
Disagree strongly	1020	225	1245

Source: Survey of English Housing 2004/5

Taken together, poorer households with children are the most likely of all to say that they would like to live in social housing if they could get it. Two thirds of this group agreed with the statement.

Table 2-124 Private renters agreement with the statement, “I would like to live in social housing if I could get it” by region

	North East	North West	Yorks & Humber	East Midlands	West Midlands	Eastern	London	South East	South West
Agree strongly	25	32	37	26	33	28	97	61	40
Tend to agree	7	33	22	16	36	33	82	47	52
Neither agree nor disagree	16	27	23	17	8	22	76	41	27
Tend to disagree	16	47	42	35	37	52	84	87	54
Disagree strongly	25	55	85	52	42	75	123	132	82

Source: Survey of English Housing 2004/5

There is no strong regional pattern along what might be the expected lines, relating to pressure upon the social housing sector (Table 2-124). London is most similar to the West Midlands, while Yorkshire & Humber shows the strongest disagreement. The proportion of households saying they would like to live in social housing appears instead to be broadly correlated with the proportion of social housing within their region (Table 2-125, below). This suggests that households living in areas where there is very little social housing are most adverse to the idea of living within it, possibly due to not knowing anyone who lives in social housing or to more general stigma attached to the tenure.

Table 2-125 Tenure of all households by region

	North East	North West	Yorks & Humber	East Midlands	West Midlands	Eastern	London	South East	South West
Social sector	279	513	397	327	480	348	790	461	280
Private renters	103	232	220	161	174	226	553	403	275
Owners	697	2046	1483	1290	1558	1681	1721	2473	1571

Source: Survey of English Housing 2004/5

Table 2-126 Agreement with the statement, “Over time, buying a house works out less expensive”

	Owners	Shared owners	Social renters	Private renters
Agree strongly	6728	23	731	676
Tend to agree	4254	17	1227	630
Neither agree nor disagree	905	5	647	210
Tend to disagree	518	5	352	99
Disagree strongly	119	2	76	26
No opinion	201	1	270	79

Source: Survey of English Housing 2004/5

Most people appreciate the gains from owning compared to renting (

Table 2-126) except for a minority of social tenants for whom their subsidised rent (or reliance on housing benefit) is probably cheaper.

Table 2-127 Agreement with the statement, “Social housing should only be for people on very low incomes”

	Owners	Shared owners	Social renters	Private renters
--	--------	---------------	----------------	-----------------

Agree strongly	3010	8	553	338
Tend to agree	4502	18	898	568
Neither agree nor disagree	1957	11	543	246
Tend to disagree	2252	14	796	340
Disagree strongly	923	2	494	196
No opinion	148	0	74	52

Source: Survey of English Housing 2004/5

Table 2-127 is interesting because it shows that the majority of social tenants consider that their sector should not be a sector of the last resort. Private renters share this view to an extent, whereas owners more inclined to say that social renting should only be for the very poorest households.

Table 2-128 Agreement with the statement, “Owning is too much of a responsibility”

	Owners	Shared owners	Social renters	Private renters
Agree strongly	256	1	508	118
Tend to agree	1081	7	988	271
Neither agree nor disagree	1153	10	611	222
Tend to disagree	5049	13	832	661
Disagree strongly	5231	22	309	428
No opinion	37	0	109	37

Source: Survey of English Housing 2004/5

Unsurprisingly, more social tenants think owning is too much of a responsibility than either owners, shared owners or, to a lesser extent, private renters (Table 2-128).

Table 2-129 Agreement with the statement, “Future generations will find it more difficult to own”

	Owners	Shared owners	Social renters	Private renters
Agree strongly	7306	37	1736	957
Tend to agree	4098	11	1054	519
Neither agree nor disagree	617	1	271	124
Tend to disagree	600	3	183	68
Disagree strongly	120	1	38	29
No opinion	61	0	79	40

Source: Survey of English Housing 2004/5

Most people agree with the statement presented in Table 2-129, presumably informed by the steep house price increases that have occurred in recent years. The shared owners hold this view the strongest, possibly influenced by their recent difficulties in accessing any form of ownership.

Table 2-130 Agreement with the statement, “The only way to get the housing you want is to be an owner-occupier”

	Owners	Shared owners	Social renters	Private renters
Agree strongly	3284	13	677	326
Tend to agree	5420	20	1202	625
Neither agree nor disagree	1908	10	693	331
Tend to disagree	1850	6	585	341
Disagree strongly	208	3	99	62

No opinion	107	1	102	51
------------	-----	---	-----	----

Source: Survey of English Housing 2004/5

Owners agree with this statement (Table 2-130) more strongly than renters but the pattern of responses is actually quite similar.

Table 2-131 Agreement with the statement, “More people would like to live in social housing if better accommodation were available”

	Owners	Shared owners	Social renters	Private renters
Agree strongly	1014	8	703	301
Tend to agree	4423	17	1445	686
Neither agree nor disagree	3669	10	652	411
Tend to disagree	2434	15	356	189
Disagree strongly	545	2	57	48
No opinion	578	0	133	95

Source: Survey of English Housing 2004/5

Again, the main difference (in Table 2-131) is between owners and the rest, with private renters not so very different in their opinions than social renters.

Table 2-132 Agreement with the statement, “Owning a home is a risk for people without secure jobs”

	Owners	Shared owners	Social renters	Private renters
Agree strongly	4468	18	1581	729
Tend to agree	6650	30	1391	790
Neither agree nor disagree	790	3	219	110
Tend to disagree	719	2	95	71
Disagree strongly	111	0	26	9
No opinion	61	0	54	31

Source: Survey of English Housing 2004/5

Table 2-132 shows considerable agreement across all tenures, although social tenants are more likely to agree strongly, perhaps reflecting bitter experience.

Table 2-133 Agreement with the statement, “Owning your own home is a good long-term investment”

	Owners	Shared owners	Social renters	Private renters
Agree strongly	9152	37	1521	1008
Tend to agree	3180	10	1286	566
Neither agree nor disagree	306	4	342	99
Tend to disagree	114	0	102	35
Disagree strongly	35	1	27	8
No opinion	19	1	72	26

Source: Survey of English Housing 2004/5

Again there is considerable agreement in Table 2-133, although owners and shared owners are more likely to agree strongly.

2.8.1 BME tenure aspirations - interest in social housing

Table 2-134 Private sector tenants’ agreement with the statement “I would like to live in social housing if I could get it”

Ethnicity of HRP	Agree strongly	Tend to agree	Neither agree nor disagree	Tend to disagree	Disagree strongly	Total
White - British	444	403	386	757	1017	3007
White - Irish	11	9	6	15	14	55
White - Other	62	56	58	81	121	378
BW mixed heritage	7	3	4	4	5	23
Asian - Indian	12	19	9	22	11	73
Asian - Pakistani	11	10	5	11	5	42
Black - Caribbean	11	14	6	9	10	50
Black - African	53	33	10	8	11	115
Chinese	13	12	12	7	5	49

Source: Survey of English Housing (2003/4 and 2004/5)

What is particularly interesting in Table 2-134 is that all BME groups express higher levels of interest in social housing than White British households. This is true both of the groups that are currently overrepresented in the sector, but also amongst groups currently under-represented. According to SEH data from 2003-2005, Indian private sector tenants were least likely of all BME groups to agree that they would like to live in social housing if they could get it.

Chinese households, on the other hand, expressed a great deal of interest in social housing, with nearly 30% of Chinese private sector tenants agreeing strongly that they would like to live in social housing if they could get it (e regarded as indicative only).

Table 2-135). Chinese people's interest in social housing was particularly high amongst the elderly, over 80% of who would like to live in social housing if they could get it. Due to a small sample size, however, this finding should be regarded as indicative only.

Table 2-135 Chinese people's agreement with the statement "I would like to live in social housing if I could get it" by age group

Age of HRP	Number of respondents	Agree	Neither agree nor disagree	Disagree
16-29	37	43%	14%	16%
30-49	16	31%	19%	31%
50 and over	6	83%	0%	17%

Source: Survey of English Housing (2003/4 and 2004/5)

Satisfaction with present accommodation

Satisfaction with present accommodation in the private sector may influence people's future tenure aspirations. High levels of overcrowding and dissatisfaction in private sector housing is

likely to increase the future demand for social housing, while people who are satisfied with their current housing are less likely to want to move into social housing. Satisfaction levels with present accommodation vary a great deal between different ethnic groups and tenures.

Indian private sector tenants are more satisfied with their current accommodation than Indian social tenants. This same applies to white British private tenants, who are also not very interested in social housing (Table 2-136).

Table 2-136 Satisfaction with present accommodation by tenure type – Indian and White British households

Ethnic group of HRP	Tenancy type	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Number of respondents
White British	Owners	96%	2%	3%	25605
	Social tenants	82%	5%	13%	6347
	Private renters	85%	5%	10%	3125
Indian	Owners	94%	4%	2%	12760
	Social tenants	71%	4%	25%	3149
	Private renters	80%	5%	15%	1610

Source: Survey of English Housing (2003-2006)

Chinese private sector tenants are less satisfied with their present accommodation than their social housing counterparts (Table 2-137). Chinese are the only social tenants who expressed very low levels of dissatisfaction with their present accommodation. However, the overall numbers of Chinese social tenants are so small that this finding should be considered indicative only.

Table 2-137 Satisfaction with present accommodation by tenure type – Chinese households

Tenancy type	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Number of respondents
Owners	91%	4%	4%	90
Social tenants	82%	18%	0%	17
Private tenants	81%	8%	11%	95

Source: Survey of English Housing (2003-2006)

Like Chinese, Pakistanis and BW mixed groups, who also expressed more interest in social housing than White British households, are less satisfied in private rented accommodation than in social housing (Table 2-138).

Table 2-138 Satisfaction with present accommodation by tenure type – Pakistani and BW mixed heritage households

Ethnic group of HRP	Tenancy type	Satisfied	Neither satisfied not dissatisfied	Dissatisfied	Number of respondents
Pakistani	Owners	87%	8%	6%	355
	Social tenants	74%	11%	15%	82
	Private renters	69%	12%	20%	86
BW mixed	Owners	92%	4%	4%	113
	Social sector	73%	9%	19%	102

	Private renters	68%	3%	30%	40
--	-----------------	-----	----	-----	----

Source: *Survey of English Housing (2003-2006)*

Black Caribbeans and Black Africans were keen on moving to social housing even though social tenants among these groups were less satisfied with their present accommodation than private renters (Table 2-139).

Table 2-139 Satisfaction with present accommodation – Black African and Black Caribbean households

Ethnic group of HRP	Tenancy type	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Number of respondents
Black African	Owners	87%	5%	8%	183
	Social tenants	60%	10%	30%	292
	Private renters	68%	13%	20%	223
Black Caribbean	Owners	87%	5%	8%	351
	Social tenants	67%	7%	26%	328
	Private renters	85%	9%	6%	80

Source: *Survey of English Housing (2003-2006)*

Overcrowding

Referring to Table 2-140, we see that although overcrowding is generally more common in social sector than in other tenures (as this is the case among White British households); this is not applicable to all ethnic groups. The only BME group whose overcrowding patters resemble those of White British households (i.e. social sector more likely to be overcrowded, followed by private tenants, with owner-occupiers least likely to suffer from overcrowding) is the Indian group. However, overcrowding is clearly more common amongst Indians than it is amongst White Britons. Of all BME groups, overcrowding is least common among households headed by a person of BW mixed heritage, although private renters in this group are more likely to be overcrowded than social tenants.

Table 2-140 Overcrowding in White British, Indian and BW mixed heritage households

Ethnic group of HRP	Tenure type		Below standard	Equal to standard	Above standard
White British	Owners	24,008	1%	14%	85%
	Social tenants	5,882	4%	52%	44%
	Private renters	2,802	2%	41%	57%
Indian	Owners	788	7%	24%	69%
	Social tenants	75	13%	60%	27%
	Private renters	174	9%	46%	45%
BW mixed	Owners	85	1%	20%	106%
	Social sector	83	6%	53%	63%
	Private renters	31	10%	61%	71%

Source: *Survey of English Housing (2003-2006)*

Among Chinese and Black Caribbean households, overcrowding is worse in privately rented accommodation (Table 2-141). The demand for social housing from these ethnic groups thus may increase in the future as people try to move away from overcrowded conditions.

Table 2-141 Overcrowding in Black Caribbean and Chinese households

Ethnic group of HRP	Tenure type		Below standard	Equal to standard	Above standard
Black Caribbean	Owners	361	6%	22%	71%
	Social tenants	335	8%	56%	36%
	Private renters	80	9%	53%	39%
Chinese	Owners	100	3%	18%	79%
	Social tenants	25	4%	64%	32%
	Private renters	111	11%	57%	32%

Source: Survey of English Housing (2003-2006)

Overcrowding is worst amongst Pakistani, Bangladeshi and Black African households (Table 2-142). While Pakistanis are most overcrowded in owner-occupied properties, Black Africans and Bangladeshis are more overcrowded in social sector housing than in other tenures. They are also more heavily concentrated in social housing than other ethnic groups. Yet private sector tenants among the Black African groups expressed very high levels of interest in social housing. The numbers for Bangladeshi private sector tenants in SEH survey were too small to provide any reliable data regarding their desires to live in social housing if they could get it.

Table 2-142 Overcrowding in Black African, Pakistani and Bangladeshi households

Ethnic group of HRP	Tenure type		Below standard	Equal to standard	Above standard
Pakistani	Owners	396	19%	30%	51%
	Social tenants	86	19%	55%	27%
	Private renters	95	14%	47%	39%
Bangladeshi	Owners	82	17%	39%	44%
	Social tenants	117	33%	55%	12%
	Private renters	20	20%	60%	20%
Black African	Owners	194	5%	34%	62%
	Social tenants	312	22%	54%	24%
	Private renters	231	11%	56%	33%

Source: Survey of English Housing (2003-2006)

Social tenants' satisfaction with present accommodation

There are notable differences between different BME groups in social sector housing in terms of their satisfaction levels with their present accommodation (Table 2-143). This is likely to impact upon their future demand for social housing, as low satisfaction with current housing is highly correlated with applying for social housing. To a great extent, varying levels of demand for social housing from different BME groups are related to the differing characteristics of these groups. Similarly, the demand for social housing is an unevenly distributed within specific minority ethnic populations, with certain sub-groups (for e.g. lone parents, retirees or large families) having higher demand for affordable housing. Family arrangements, as well as other demographic factors, also affect the demand for affordable housing. Overcrowding in private sector housing may encourage people to apply for social housing, especially if they cannot afford a large enough property in the private sector.

Differing satisfaction levels between the ethnic groups, however, may also be at least partially related to demographic and spatial factors. Groups that are heavily concentrated in London may appear to have higher levels of dissatisfaction; this might be diminished or eliminated if region

was controlled for, as social sector tenants in London are generally more dissatisfied than their counterparts elsewhere in England. Similarly, younger people tend to be more critical of their housing than the elderly, and young age structure of BME populations means that young people are overrepresented in these groups. This undoubtedly affects also the data on satisfaction levels with present accommodation. Small samples sizes from BME groups in Survey of English Housing data, nevertheless, make it impossible to determine the extent to which demographic or spatial factors can explain differing satisfaction levels between different ethnic groups. Yet it is unlikely that stark differences in satisfaction levels with present accommodation could be fully explained by spatial and demographic differences between different ethnic groups.

Table 2-143 Satisfaction with present accommodation by ethnic group of HRP – social sector tenants only

Ethnic group of HRP		Satisfied	Neither satisfied nor dissatisfied	Dissatisfied
White - British	9,465	82%	5%	13%
White - Irish	182	80%	2%	18%
White - Other	372	74%	5%	20%
BW mixed	101	72%	9%	19%
Asian - Indian	73	71%	4%	25%
Asian - Pakistani	82	74%	11%	15%
Asian - Bangladeshi	100	51%	8%	41%
Black - Caribbean	328	67%	7%	26%
Black - African	292	60%	10%	30%

Source: Survey of English Housing (2003-2006)

Bangladeshi and Black African social tenants are significantly more likely to be dissatisfied with their present accommodation. Overcrowding may be able to explain this to an extent. Overcrowding in social sector is worst among Bangladeshis and Black Africans, who are well-represented in this sector (Table 2-144).

Table 2-144 Overcrowding – difference from bedroom standard in social sector housing by ethnic group of HRP

Ethnic group of HRP		Below standard	Equal to standard	Above standard
White - British	9,626	4%	52%	44%
White - Irish	183	8%	56%	36%
BW mixed	96	7%	55%	38%
Asian - Indian	75	13%	60%	27%
Asian - Pakistani	86	19%	55%	27%
Asian - Bangladeshi	117	33%	55%	12%
Black - Caribbean	335	8%	56%	36%
Black - African	312	22%	54%	24%
Chinese	25	4%	64%	32%

Source: Survey of English Housing (2003-2006)

Social tenants who live in London are slightly more dissatisfied with their present accommodation than social tenants elsewhere in England (Table 2-145).

Table 2-145 Social tenants' dissatisfaction with their present accommodation in London and England

Ethnicity of HRP (HRP aged 16-45)	% of tenants dissatisfied	% of tenants dissatisfied
	London	England
White - British	25%	21%
White - Other	35%	29%
BW mixed	19%	21%
Asian - Bangladeshi	47%	47%
Black - Caribbean	31%	28%
Black - African	36%	34%

Source: *Survey of English Housing (2003-2006)*

BME Social tenants' satisfaction with area

Most social tenants are more satisfied with the area in which they live than their accommodation. However, 20% of social tenants considered crime to be a serious problem in their area. Data from SEH 2003-2006 does not reveal many significant ethnicity-related differences in people's views on what factors constitute a problem in the area (Table 2-147 through Table 2-149), although social tenants from White and BW mixed groups appear to be generally less satisfied with the area in which they live than others (Table 2-146).

Table 2-146 Social tenants' satisfaction with their area of residence

Ethnic group of HRP		Satisfied	Neither satisfied nor dissatisfied	Dissatisfied
White - British	9,464	80%	6%	15%
White - Irish	184	77%	7%	16%
White - Other	372	74%	7%	19%
BW mixed	104	63%	13%	23%
Asian - Indian	74	84%	5%	11%
Asian - Pakistani	83	71%	20%	8%
Asian - Bangladeshi	100	73%	12%	15%
Black - Caribbean	329	74%	10%	16%
Black - African	296	74%	8%	18%

Source: *Survey of English Housing (2003-2006)*

Neighbours were considered to constitute a serious problem by over one tenth of social tenants, the highest rates of dissatisfaction with ones neighbours being found among the Black African and Bangladeshi groups (Table 2-147).

Table 2-147 Problem in the area – neighbours (social tenants only)

Ethnic group of HRP		A serious problem	A problem, but not serious	Not a problem
White - British	9461	9%	14%	77%
White - Irish	182	11%	12%	77%
White - Other	371	9%	17%	74%
White and Black Caribbean	68	10%	12%	78%
White and Black African	36	3%	28%	69%
Asian - Indian	74	11%	7%	82%
Asian - Pakistani	83	8%	14%	77%

Asian - Bangladeshi	101	10%	27%	63%
Black - Caribbean	327	12%	14%	74%
Black - African	294	14%	16%	70%

Source: Survey of English Housing (2003-2006)

Noise, which was also regarded as a serious problem by 10% of social tenants, bothered BME populations more than Whites, with Bangladeshis, Pakistanis, and Black Africans slightly more disturbed by it than others (Table 2-148).

Table 2-148 Problem in the area – noise (social tenants only)

Ethnic group of HRP		A serious problem	A problem, but not serious	Not a problem
White - British	9,460	9%	23%	68%
BW Mixed	103	11%	25%	64%
Asian - Indian	74	15%	22%	64%
Asian - Pakistani	84	12%	29%	60%
Asian - Bangladeshi	100	22%	39%	39%
Black - Caribbean	328	13%	25%	62%
Black - African	296	15%	23%	62%

Source: Survey of English Housing (2003-2006)

Racial harassment was considered to be a serious problem by a larger number of Indians than any other ethnic group. While very few people identified racial harassment to be a serious problem in their area, many more thought it to be a problem but not a serious one. If the numbers of those who consider racism to be a serious problem are added to the number of those who consider racism to be a problem, although not a serious one, racial harassment is a problem for more people from BW mixed heritage and Asian groups than others, including the Black groups.

Table 2-149 Problem in the area – racial harassment

Ethnic group of HRP		A serious problem	A problem, but not serious	Not a problem	Not aware (spontaneous only)
White - British	9,437	2%	5%	85%	8%
White - Irish	180	6%	8%	79%	6%
White - Other	370	5%	6%	77%	12%
BW mixed	106	5%	19%	71%	5%
Asian - Indian	74	12%	11%	72%	5%
Asian - Pakistani	82	4%	17%	70%	10%
Asian - Bangladeshi	101	2%	20%	65%	13%
Black - Caribbean	325	5%	9%	76%	10%
Black - African	292	5%	9%	77%	9%

Source: Survey of English Housing (2003-2006)

3 Research findings (i) Current affordable housing residents and their aspirations

Methodology

BMRB interviewed a total of 621 households in affordable housing (social rented and shared ownership) within their ongoing omnibus survey. All respondents to the survey were asked free-response questions about the reasons they moved into affordable housing, and about the changes to their current home that would most improve it. The first question was intended to gain a better understanding of reasons for choosing social housing, as responses in CORE are influenced by the administrative context in which it is collected and the requirement to define “need” in official categories.

The incidence of these responses was analysed by key household characteristics, including income, employment, household size and composition, age of household head, ethnicity and region. In order to identify the most significant relationships between these characteristics and household motivations and aspirations, the chi-square test was applied to each two-way table, using a 5% criterion to select those relationships that are most significant. Except where noted, all the tables presented below satisfy the criterion. Because of the small number of ethnic minority households included in the main sample of social tenants, analysis on this basis is deferred until the booster sample has completed.

Findings

In relation to the wider research programme, two themes emerged. Most striking was the quite different motivations, needs and aspirations of larger, somewhat better-off middle-aged households compared to younger and older tenants and secondly, older tenant’s high degree of satisfaction with their home.

3.1 Reasons for moving to affordable housing

For around a third of households, the relative price of affordable, mainly social rented, housing is a prime reason for selecting the tenure. At first glance, a somewhat counter-intuitive relationship exists whereby working households and higher-income households in affordable housing are the *most* likely to specify the relative cost of affordable housing as a reason they moved into the tenure (

Table 3-1-Table 3-2).

Table 3-1 Moved because affordable housing is cheaper than market housing, or couldn't afford market tenures, by working status

Moved because affordable housing cheaper than market housing, or couldn't afford market tenures	Working Status				Total
	Full-time	Part-time	Not working	Retired	
Not mentioned	108	60	166	92	426
	61.7%	66.7%	69.5%	79.3%	68.7%
Yes	67	30	73	24	194
	38.3%	33.3%	30.5%	20.7%	31.3%
Total	175	90	239	116	620

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Table 3-2 Moved because affordable housing is cheaper than market housing, or couldn't afford market tenures, by household income

Moved because affordable housing cheaper than market housing, or couldn't afford market tenures	Household income band							Total
	< £3000	£3000 - £5999	£6000 - £9999	£10000 - £14999	£15000 - £24999	£25000 - £34999	> £35000	
Not mentioned	59	77	53	69	51	17	6	332
	78.7%	75.5%	65.4%	61.6%	58.6%	50.0%	33.3%	65.2%
Yes	16	25	28	43	36	17	12	177
	21.3%	24.5%	34.6%	38.4%	41.4%	50.0%	66.7%	34.8%
Total	75	102	81	112	87	34	18	509

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Some respondents explained why they had chosen social renting:

Cheapest alternative. Cheaper than private rental; could not afford to buy.

Private renting cost too much, so had to move into council.

However, this relationship makes more sense once two other factors are taken into account. Firstly, very low income households will normally have their housing costs met through Housing Benefit. Secondly, as the survey showed, it was the larger households with children, most typically headed by an adult between 25 and 44, who most often gave the relative cost of affordable housing as a main reason for selecting the tenure (

Table 3-3-Table 3-4).

Table 3-3 Moved because affordable housing is cheaper than market housing, or couldn't afford market tenures, by households with and without children

Moved because affordable housing cheaper than market housing, or couldn't afford market tenures	Presence of Children		Total
	Yes	No	
Not mentioned	178	248	426
	63.3%	72.9%	68.6%
Yes	103	92	195
	36.7%	27.1%	31.4%
Total	281	340	621

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Table 3-4 Moved because thought cheaper than or couldn't afford market tenures, by age

Moved because thought cheaper than or couldn't afford market tenures	Age						Total
	15-24	25-34	35-44	45-54	55-64	65+	
Not mentioned	77	73	84	62	53	78	427
	80.2%	59.8%	63.2%	67.4%	72.6%	74.3%	68.8%
Yes	19	49	49	30	20	27	194
	19.8%	40.2%	36.8%	32.6%	27.4%	25.7%	31.2%
Total	96	122	133	92	73	105	621

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

It may be that these households are more aware of having made a tenure choice, as compared to the very poor households for whom social housing may be the only tenure ever considered.

For these households, size and the presence of children mean that open-market housing that satisfies their requirements is not within their price range, whereas smaller households with comparable incomes might well find adequate housing, depending on regional prices. Nonetheless, it's worth observing that there are also significant numbers of larger households on very low incomes, although some of these may not have accounted for housing benefit in their income calculations (Table 3-5).

Table 3-5 Size of household, by household income band

Size of household	Household income band							Total
	< £3000	£3000 - £5999	£6000 - £9999	£10000 - £14999	£15000 - £24999	£25000 - £34999	> £35000	
1	30	37	26	15	7	3	0	118
	25.4%	31.4%	22.0%	12.7%	5.9%	2.5%	.0%	100.0%
2	21	29	20	26	21	5	1	123
	17.1%	23.6%	16.3%	21.1%	17.1%	4.1%	.8%	100.0%

3	6	12	15	25	25	10	3	96
	6.3%	12.5%	15.6%	26.0%	26.0%	10.4%	3.1%	100.0%
4	12	19	12	22	18	7	8	98
	12.2%	19.4%	12.2%	22.4%	18.4%	7.1%	8.2%	100.0%
5 or more	7	6	9	24	14	8	6	74
	9.5%	8.1%	12.2%	32.4%	18.9%	10.8%	8.1%	100.0%

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

3.2 What could be done to improve households' current homes?

Overall households with children are less likely to state that nothing needs improving about their home (Table 3-6).

Table 3-6 Households where 'nothing needs improving,' by households with and without children

Nothing needs improving	Presence of Children		Total
	Yes	No	
Not mentioned	212	212	424
	75.4%	62.4%	68.3%
Yes	69	128	197
	24.6%	37.6%	31.7%
Total	281	340	621

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

This begs the question of what specific improvements these households would like to see. Among all respondents, the commonest improvements desired were more spacious existing living rooms, and additional habitable rooms. Looking at the distribution of these responses in relation to income indicates that the employed and better-off households are the most likely to feel squeezed for space and storage at present (Table 3-7).

Table 3-7 Household space (esp. room size and number) requirements, by income

		Household income							Total
		< £3000	£3000 - £5999	£6000 - £9999	£10000 - £14999	£15000 - £24999	£25000 - £34999	> £35000	
Home would be most improved by larger rooms	Not mentioned	70	92	76	98	69	27	14	446
		93.3%	89.3%	93.8%	88.3%	80.2%	81.8%	77.8%	88.0%
	Yes	5	11	5	13	17	6	4	61
		6.7%	10.7%	6.2%	11.7%	19.8%	18.2%	22.2%	12.0%
House would be most improved by additional	Not mentioned	72	97	71	95	78	26	16	455
		96.0%	94.2%	87.7%	84.8%	89.7%	78.8%	88.9%	89.4%

rooms	Yes	3	6	10	17	9	7	2	54
		4.0%	5.8%	12.3%	15.2%	10.3%	21.2%	11.1%	10.6%
Total		75	103	81	111	86	33	18	507

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Whilst this could reflect the greater expectations of better-off households, it may also be attributed to the fact that, typically, these households are also the largest. Larger households tend to want more space (

Table 3-8).

Table 3-8 Household space (esp. room size and number) requirements, by household size

		Size of household (Number of people)					Total
		1	2	3	4	5 or more	
Home would be most improved by larger rooms	Not mentioned	135	147	106	95	67	550
		95.1%	94.2%	87.6%	83.3%	76.1%	88.6%
	Yes	7	9	15	19	21	71
		4.9%	5.8%	12.4%	16.7%	23.9%	11.4%
House would be most improved by additional rooms	Not mentioned	136	149	108	94	73	560
		95.8%	95.5%	90.0%	83.2%	82.0%	90.3%
	Yes	6	7	12	19	16	60
		4.2%	4.5%	10.0%	16.8%	18.0%	9.7%
Total		142	157	121	113	88	621

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Some respondents made the link between the size of their household and the need for extra space quite explicitly:

We need a bigger house because there's me, my wife and 4 children

[It needs to be] bigger – we have seven kids!

I am looking for three bedrooms....the house is good just having problem with the number of bedrooms.

As well as size and number of bedrooms, tenants also commented on more specific aspects of the size of their homes. Kitchens in particular were often seen as too small.

The needs and concerns of households with children

Aside from the rather obvious concerns to have an adequate number of habitable rooms, and for those to be of sufficient size, families with children characteristically identified a number of other desirable improvements to their homes. Whilst only a small percentage overall mentioned the requirement for more storage space, all but one of the households identifying this need had children – and this was mentioned as an issue by nearly 10% of households with children. The picture was similar for improvements to the garden and fencing. (Table 3-9).

Table 3-9 Needs and concerns of households with children I

		Presence of Children		Total
		Yes	No	
Better garden / fencing	Not mentioned	258	335	593
		91.8%	98.5%	95.5%
	Yes	23	5	28
		8.2%	1.5%	4.5%
More storage space	Not mentioned	274	339	613
		97.5%	99.7%	98.7%
	Yes	7	1	8
		2.5%	.3%	1.3%
Total		281	340	621

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Some people offered more details on what they would like:

My son's room could be bigger and better fencing in my garden. Also light facilities for outside the front of the house.

I wish the garden was flat for the children also there are no gates so they can run into the road.

An extra bedroom, a bigger kitchen, cupboard space.

The fact that families with children value gardens highly is well attested in the research literature and has become almost a commonplace. Even so, it seems not to be a need that has been better met by more recently built affordable housing. Housing Association tenants – whose properties are, on the whole, newer than those of council tenants - were significantly more likely to say they wanted improvements to the garden than council tenants. Though this might be thought to reflect the higher proportion of social rented stock that is let from Housing Associations in the more densely populated and expensive southern regions, in fact there was no significant relationship between region and desire for a garden improvements (Table 3-10).

Table 3-10 House would be most improved by better garden or fencing, by affordable tenure

House would be most improved by better garden or fencing	Tenure			Total
	Shared ownership (Housing Association)	Rent from Council	Rent from Housing Association	
Not mentioned	23	410	160	593

	100.0%	97.2%	90.9%	95.5%
Yes	0	12	16	28
	.0%	2.8%	9.1%	4.5%
Total	23	422	176	621

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Beyond the boundaries of the home, respondents from households with children were also significantly more likely to identify problems with the area as something they wanted to see improved (

Table 3-11).

Table 3-11 Problems in area/location, unrelated to dwelling

Problems with area/location unrelated to dwelling	Presence of Children		Total
	Yes	No	
Not mentioned	266	336	602
	94.7%	98.8%	96.9%
Yes	15	4	19
	5.3%	1.2%	3.1%
Total	281	340	621

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

For some, problems in the area could outweigh all other issues:

The area is full of drug dealers. Make the area more safe; don't worry about the house.

(Survey response)

Interestingly, however, there was no correlation between ACORN type (which classifies areas on the basis of socio-economic characteristics) and people stating that improvements to the area were the most needed. Although other studies do find a correlation between some objective measures of area poverty and dissatisfaction, this was not reflected in the proportions of households in the least affluent types of area wishing to see area improvements.

The needs of older households

Overall, older people are happier with their housing than younger people. Households in the oldest age group (65+) were more than twice as likely to spontaneously say nothing needed to be improved in their current house than those aged under 55 (Table 3-12).

Table 3-12 Households stating 'nothing needs improving,' by age

"Nothing needs improving"	Age group						Total
	15-24	25-34	35-44	45-54	55-64	65+	
Not mentioned	73	87	99	70	47	49	425
	76%	71%	75%	76%	64%	47%	69%
Spontaneously stated that "nothing needs	23	35	33	22	26	56	195

improving”	24%	29%	25%	24%	36%	53%	32%
Total	96	122	132	92	73	105	620

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

I am happy and don't want to change as I am satisfied here.

I'm a pensioner, retired. Flat does me ok.

When comparing differences by age from a single cross-sectional survey, it is hard to gauge whether differences between age groups are primarily accounted for by the differing situations of the generations, differences in the expectations over time, or differences in perspective brought about by ageing which are more stable over time. However, the coded and free-text responses bring out very clearly the change in perception of social housing wrought by the sector's residualisation and continued marginalisation (Table 2-113)

Table 3-13 Households who moved because it was offered, normal in those days, by age

Moved because it was offered, normal in those days	Age						Total
	15-24	25-34	35-44	45-54	55-64	65+	
Not mentioned	83	95	97	74	51	72	472
	85.6%	77.9%	73.5%	80.4%	69.9%	68.6%	76.0%
Yes	14	27	35	18	22	33	149
	14.4%	22.1%	26.5%	19.6%	30.1%	31.4%	24.0%
Total	97	122	132	92	73	105	621

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Have lived in council houses all my life.

Because that was the way to go in the past.

At the time it was the normal thing to do.

It was what people did 30 years ago.

We are going back to the last war in my day you could not afford a house; we had a council house it was all we had.

Health-related needs of older people

Whilst the survey identified a large number of older households who have been living in the affordable sector for a long period, having entered in a period when it was the “normal thing to do” there are also those who have moved more recently, following bereavement, or, particularly, ill health. Among the over-65s, one in ten had moved for health reasons, compared to less than half that proportion in all other age groups (Table 3-14).

Table 3-14 Households who moved for health reasons, by age

Moved for health reasons	Age						Total
	15-24	25-34	35-44	45-54	55-64	65+	
Not mentioned	94	121	127	90	70	95	597
	97.9%	98.4%	95.5%	97.8%	95.9%	89.6%	95.8%
Yes	2	2	6	2	3	11	26

	2.1%	1.6%	4.5%	2.2%	4.1%	10.4%	4.2%
Total	96	123	133	92	73	106	623

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Husband had to be on one level he had a few things wrong with him

It is a disabled bungalow for my wife

Health reasons, needed to have a property with no stairs

Whilst as the quotations indicate, some of these older households are moving as couples for health reasons, there was also a significant relationship between household size and ill health as a reason for moving. Single-person households were the most likely to have moved because of disability (

Table 3-15).

Table 3-15 Households who moved for health reasons, by household size

Moved for health reasons	Size of household					Total
	1	2	3	4	5 or more	
Not mentioned	128	152	118	111	88	597
	90.1%	96.8%	97.5%	98.2%	98.9%	96.0%
Yes	14	5	3	2	1	25
	9.9%	3.2%	2.5%	1.8%	1.1%	4.0%
Total	142	157	121	113	89	622

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Features of affordable tenures

The previous sections have looked at the varying histories, needs and wishes of better-off households, of families and of older people. They have looked at the cost of social housing, at the physical qualities of home, and its changing historical availability and acceptance.

What has not been considered so far are other inherent characteristics of affordable housing as a tenure – in particular, its role in providing housing to those in most serious need, and the absence of a commercial relationship between provider and consumer.

Overall, around one in six of the affordable housing respondents had moved in a situation of acute housing need, such as homelessness or eviction. The proportion was significantly higher among Housing Association tenants (Table 3-16).

Table 3-16 Moved into social rented housing as a last resort (due to homelessness, eviction), by affordable tenure

Moved into social rented housing as a last resort (due to homelessness, eviction)	Affordable Tenure			Total
	Shared ownership with Housing Association	Rent from the Council	Rent from a Housing Association	
Not mentioned	22	360	136	518

	95.7%	85.	77.3%	83.4%
Yes	1	62	40	103
	4.3%	14.7%	22.7%	16.6%
Total	23	422	176	621

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Because I am not working and when I came in this country I was a refugee and they gave me this house and I was homeless and then they gave me home and I was not allowed to work at all and I have to take this house from council

Kicked out by landlord and HA looked after us

I finished my military service I was homeless and I joined the council and got this place

Because I was offered the property and I needed somewhere to live because I was in a hostel with my daughter

Didn't have a choice. Forcefully evicted illegally. Threatened to take me to court. Was forced to accept property before viewing

Our house got reposessed as I was unemployed

If those are reasons when affordable housing is accepted – perhaps with some reluctance, as a last resort to avoid homelessness, the survey also identified something inherently positive about affordable tenure property relations as a reason to move in. Interestingly, these responses were commonest among shared owners – although small numbers in this group suggest caution about drawing too strong conclusions from this. They were also more frequent among Housing Association tenants than council tenants (Table 3-17).

Table 3-17 Moved in because like features of the tenure, landlord or financial arrangements, by affordable tenure

Moved in because like features of the tenure, landlord or financial arrangements	Affordable Tenure			Total
	Shared ownership with Housing Association	Rent from the Council	Rent from a Housing Association	
Not mentioned	19	412	167	598
	82.6%	97.9%	94.9%	96.5%
Yes	4	9	9	22
	17.4%	2.1%	5.1%	3.5%
Total	23	421	176	620

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Safer than a mortgage -protected from repossession

I didn't like the private landlord situation as they do take advantage of you. The council look after you especially with lots of kids

Houses rather than flats

The survey found that the proportion of households saying that their home did not meet their needs was higher for those in flats than for other types of accommodation though the difference is not stark (Table 3-18).

Table 3-18 How well home meets needs, by house type

	Very well	Quite Well	Not at all well
Terrace	94	83	27
Detached / Semi	107	87	32
Bungalow	16	10	3
Flat / Maisonette	71	60	31

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

3.3 A typology of affordable housing tenants

Overall trends and averages can leave a stereotypical view of the “average” social housing tenant. In reality, residents of affordable housing are a hugely diverse group encompassing people from widely varying backgrounds, albeit in differing proportions from other tenures.

To help understand the diversity of residents interviews were carried out with over 600 social tenants and shared owners¹⁸. A cluster analysis method was used to help identify the main groups of residents living in affordable housing.

Method

BMRB interviewed a total of 621 households in affordable housing (social rented and shared ownership) within their ongoing omnibus survey. In order to identify groups of affordable housing residents with common socio-economic characteristics, cluster analysis was employed.

Cluster analysis is an data analysis technique which creates groups a set of data cases based on a specified set of variables. There are various different approaches to classifying cases, which aim either to maximise the difference between clusters, or minimise the difference within clusters. As an inductive approach, there is no explicit prior hypothesis being tested when cluster analysis is used; results vary depending on the variables entered, and the specific clustering technique selected. Therefore, judgement and repeated runs are used to identify clusters which maximise difference and which are sensible.

Given the size of the sample, and the categorical nature of most of the variables, two-step cluster analysis was selected as the most efficient and appropriate clustering technique. Unlike other clustering techniques, the number of clusters to be created is specified in advance. Therefore, this analysis was conducted with the target number of clusters varying from three to eight.

Input Variables

The following per-case variables were used to produce the classification.

- Tenure (council tenant/HA tenant/shared ownership)
- Length at current address (years, banded)

¹⁸ The interviews were carried out by BMRB using their omnibus survey to ensure only eligible households were able to partake.

- Previous tenure
- Size of dwelling (bedrooms)
- Type of home (detached/semi/terraced/flat)
- Sex
- Age group
- Social grade (NS-SEC)
- Presence of children
- Size of household (banded 1-4, 5 or more)
- Working status (employed, not working, retired)
- Household income (banded)
- Terminal education age (banded)
- Internet access
- ACORN classification of neighbourhood (5-way)
- Ethnicity (broad census categories)
- Region (North/Midlands/South-East/London)
- Marital status and length

Overall Frequencies

After repeated runs, a four-way classification was selected as providing the most intuitively helpful categories; some observations from runs with greater number of clusters are provided below.

The main four-way classification classified the sample into the following divisions. Descriptive names were given to the clusters to highlight the main features which distinguish one cluster from the others. Table 3-19 shows the size of the four main clusters identified.

Table 3-19: The size of the four clusters identified

		Frequency	Percent	Valid Percent
	Young urbanites	96	19.0	
	Working families	167	33.1	
	Non-working poor	103	20.3	
	Older settled	140	27.7	
	Total	506	100.0	81.4
Missing	System	116		18.6
Total		621		100.0

Cluster characteristics

Listed below are the characteristics which most distinguish the four clusters from the others.

Group 1 – Young urbanites

- + age modal class 35-44
- + ethnic minority, especially Black

- + tertiary education
- + living in non-poor area (ACORN 'Urban Prosperity')
- + living in flat
- + 2-bedroom home
- + recent mover
- + living in London

Group 2 – Working families

- + age modal class 25-34
- + internet access
- + large household size (mean >3.5)
- + children in household
- + married (<20 years)
- + non-manual worker
- + skilled manual employment
- + full-time employment
- + modest income (£10k-£25k)
- + semi-detached house
- + shared ownership
- + previously owner
- + living in modest area (ACORN 'Moderate Means' or 'Comfortably Off')
- + in SE/SW/EE regions

Group 3 – Non-working poor

- + female
- + children in household
- + aged 25-44 (modal class 35-44)
- + left school at 16 or under
- + not married
- + very low income (<£6k)
- + not working
- + living in poor area (ACORN 'Hard Pressed')
- + terraced house
- + previously social tenant
- + no internet access

Group 4 – Older settled households

- + aged 55+ (modal class 65+)
- + female
- + no children
- + small household size (mean ~1.5)
- + white
- + retired
- + very low income (<£6k)
- + >10 years at current address
- + previously owner
- + one-bedroom property

Table 3-20 shows household incomes within the four clusters.

Table 3-20: Household incomes of four clusters

		Household income band							Total
		< £3000	£3000 - £5999	£6000 - £9999	£10000 - £14999	£15000 - £24999	£25000 - £34999	> £35000	
Young urbanites	Count	20	16	17	24	11	3	5	96
	% within Four-way TS cluster analysis	20.8%	16.7%	17.7%	25.0%	11.5%	3.1%	5.2%	100.0%
Working families	Count	9	8	16	50	49	24	12	168
	% within Four-way TS cluster analysis	5.4%	4.8%	9.5%	29.8%	29.2%	14.3%	7.1%	100.0%
Non-working poor	Count	19	37	17	19	7	4	0	103
	% within Four-way TS cluster analysis	18.4%	35.9%	16.5%	18.4%	6.8%	3.9%	.0%	100.0%
Older settled	Count	26	42	32	19	18	2	1	140
	% within Four-way TS cluster analysis	18.6%	30.0%	22.9%	13.6%	12.9%	1.4%	.7%	100.0%

Total	Count	74	103	82	112	85	33	18	507
	% within Four-way TS cluster analysis	14.6%	20.3%	16.2%	22.1%	16.8%	6.5%	3.6%	100.0%

Additional findings from other runs

As noted above, repeated runs were attempted using a varied number of clusters. Some of the groups described above remained stable as the number of clusters were increased, indicating strongly distinguished features. In particular, the non-working poor of working age, predominantly single women with children remained stable. The London group – more often Black/Black British, and more often having a higher level of education and in non-manual occupations – became more clearly drawn.

However, nuances and subcategories were identified in other groups. For example, in the “older settled households”, a larger number of clusters distinguished between elderly (65+) households, retired, mainly widowed women, and somewhat younger, semi-retired married couple households without children. Similarly, single men without children of all ages emerged as a distinctive cluster.

The groups identified

This cluster analysis pointed to four identifiable clusters of residents:

Group 1 – “Young urbanites” (N=96; 19%)

The attributes that link this group together are:

- *Age*: Most are young (under 35) and the vast majority of both Black and Asian residents are in this group.
- *Accommodation type*: More than three quarters live in flats or maisonettes.
- *Location*: Most live in London and most of the rest in the South or East.
- *Household size*: Around half this group are single people and a relatively low proportion have children (just under half) with most living in one or two bedroomed properties.
- *Mobility*: They are a significantly more mobile group than the others; over a third had moved within the last year and the great majority had moved within the last five years.

In some other respects they are quite a diverse group. Their incomes are widely dispersed with higher numbers at both ends of the spectrum than in the other groups. The Acorn type¹⁹ most commonly associated with all four of these groups is E, “hard pressed” households. However, group one was the most varied and more likely than any other group to live in areas classed as “Urban prosperity”.

They are the group most likely to express dissatisfaction with their current accommodation with around one in five saying that their home does not meet their needs very well or not at all well.

¹⁹ ACORN is a commercial “geodemographic” classification of UK postcodes based on demographic statistics about the area. It should be noted that housing tenure is part of the classification criteria, and that the classification does not indicate anything about any given individual in that place.

Interestingly, this group are less likely than any other to have heard of shared ownership. This may be related to the ethnic composition of the group; papers 6 and 7 of this series examine these issues in more detail.

Group 2 – “Working families” (N= 167; 33%)

The attributes that link this group together were:

- *Employment status:* This group of households are more likely than any other to be in work. Most are households with someone in full-time work and most of the remainder have someone in part-time work.
- *Income:* Most have household incomes of between £10,000 and £25,000, with small numbers between £25,000 and £50,000.
- *Social grade:* They differ from affordable sector averages with households classed as A, B or C1 and C2 more commonly found in this group, meaning that nearly half are professional or white collar workers.
- *Educational attainment:* A larger minority than in the other groups have studied to the age of 21 and others are still studying, though the great majority left school by the age of 18.
- *Age and household type:* Most are aged between 25 and 45. They are more likely to be married, with most households having children. Household sizes are large with around a quarter containing five or more people.
- *Routes into social housing:* They are more likely to have been established households before they moved into affordable housing moving most often from private rented housing, or (less commonly) owner-occupation. (Moving from owner-occupation into the affordable sector is explored more fully in paper 4 of this series.)
- *Mobility:* This group are not as mobile as group 1, but somewhat more so than the other two groups with around 40% having moved within the last three years.
- *Accommodation type:* Most occupy 3 bedroomed properties, most commonly semi-detached houses.
- *Location:* Most of them live in the South or East of England (including London).
- *Internet access:* 85% of these households have internet access.

The location and large household sizes suggest that these households may be unable to afford adequately large accommodation in the private sector despite their moderate (rather than very low) incomes.

Most of the shared owners within the survey were in this group, making up 7% of the group overall. Three quarters of the group say that they have heard of HomeBuy or shared ownership, although this is no higher than two of the other groups, despite there being much higher numbers of households in this group that might be able to afford it.

When asked what would most improve their home, this group was particularly likely to wish for additional rooms or more space, or dedicated parking. This may in part be because these are large households, and hence most likely to be overcrowded and need extra room. However, it may also be because, being somewhat better-off, though by no means wealthy, the aspirations of this group, in housing terms, are higher.

Group 3 – “Non-working poor” (N=103; 20%)

This group are similar to group 2 in terms of age, housing type and presence of children. However, they differ markedly in terms of income and employment status.

The attributes that link this group together were:

- *Employment status:* They are mainly working age households without work.
- *Income:* More than two thirds have incomes of under £10,000 and more than half under £6000.
- *Educational attainment:* The vast majority of this group left school aged 16 or under.
- *Marital status:* They are less likely than group 2 to be married and more likely to be divorced, widowed or separated.
- *Location:* They are disproportionately located in the North of England
- *Ethnicity:* Very small proportions of BME households are within this group.
- *Accommodation type:* Most live in 3 bedroomed properties which are either terraced or semi-detached homes.
- *Routes into social housing:* They are more likely than other groups to have moved to their current home directly from living with their parents, and reasons for entering affordable housing were often related to having children and needing a bigger home. Two thirds of this group have lived in at least one other home within the affordable sector prior to moving to their current home.
- *Mobility:* They are less likely than group 2 to have moved within the last three years, though around a quarter of both groups have been in their current home over 10 years.
- *Internet access:* Only one in four households in this group has internet access.

The Acorn classification of the area as being one of “hard-pressed” households, whilst associated with all four groups, is more strongly associated with this group than any other, suggesting that within social housing, the poorest households are more likely to live in the poorest areas.

In terms of improvements to the current dwelling, this group was particularly likely to want basic problems with windows, heating and internal decoration and maintenance addressed. This may in part be because this group is living in poorer housing or that which is more poorly maintained or because they lack the skills or financial resources to carry out basic repairs or internal decoration themselves.

Group 4 – “Older settled households” (N=140; 28%)

This is the group that differentiates itself the most strongly from the others. The attributes that link this group together were:

- *Age:* The vast majority of this group are aged over 55, with most over 65. Most are therefore retired, with much of remainder not in work.
- *Household type:* Almost none of these households include children and just over half are one-person households. Around a third are currently married and nearly all of these have been married over 20 years. The largest component of this group, however, are divorced, separated or widowed.

- *Mobility:* They are the least mobile group with most households having lived in their current home for over 10 years.
- *Ethnicity:* Very low numbers of BME households are within this group.
- *Income:* Household incomes are low to moderate, almost all under £25,000.
- *Routes into social housing:* Most have moved to their current home from a previous social rented home, but significant numbers have moved from owner-occupation. They are also more likely than other groups to have moved for health-related reasons.
- *Internet access:* Only one in eight of this group have internet access.

Property size varies with a roughly even three-way split between one, two and three-bedroomed properties. This group are much more likely than any other to live in bungalows, but nevertheless, larger numbers live in semis, terraces, and flats.

They are significantly more likely than the other groups to say that their current home meets their needs very well or quite well, which is likely to reflect the fact that they are older people and living in houses with at least as many bedrooms as they need. This group was strikingly likely to say that “nothing needs improving” about their current home- nearly half of all respondents gave this answer when asked what would most improve their house. This compares to around only a quarter of respondents in the other three groups.

4 Research findings (ii) Who wants to live in affordable housing?

4.1 Social rented Housing

Characteristics of households that apply

Households in the survey with incomes under £25,000 were asked whether they were on any registers for social rented housing, and why they had or had not applied. They were asked similar questions regarding shared ownership, as were other households in London with incomes up to £50,000 who didn't own homes.

Younger and poorer households are more likely to apply, as are households with children (Table 4-1 - Table 4-3).

Table 4-1 Age group of low-income private renters

AGE	On register	Not on register
15-24	23	159
25-34	23	133
35-44	15	59
45-54	10	26
55-64	2	12
65+	1	23

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Table 4-2 Employment status of low-income private renters

	On register	Not on register
Full-time	18	162
Part-time	9	75
Not working	45	154
Retired	2	21

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Table 4-3 Household income of low-income private renters

	On register	Not on register
<£3,000	10	50
£3,000 - £5,999	14	49
£6,000 - £9,999	15	55
£10,000 - £14,999	15	100
£15,000 - £24,999	17	106

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Amongst those with incomes under £25,000, people who have a lower degree of education (i.e. secondary education or less) are more likely to have applied for social housing, despite the younger age profile of the better-educated. There is also a larger proportion of individuals who have applied for social housing who have completed some form of education (such as vocational qualifications) beyond high school but not a university degree (

Table 4-4).

Table 4-4 Level of education of low-income private renters

	On register	Not on register
Not completed secondary	2	21
Completed secondary/high school	37	119
Further qualification (between high school and university)	16	74
University degree or above	9	84

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

People who whose occupational group is classified as D or E were more than twice as likely to have applied for social housing as other groups (Table 4-5).

Table 4-5 Occupational group of low-income private renters

	On register	Not on register
AB	3	34
C1	18	141
C2	10	102
D	10	80
E	33	55

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Similarly, those who have a lesser degree of education (i.e. secondary education or less) are more likely to have applied for social housing.

Reasons for applying

Households who had applied for social housing were asked why. Some households had applied in the past, in some cases as soon as they were 16, and in other cases at a point in time when they were homeless. They were now better-housed but still hoping for a social rented home at some point in the future. Other households had applied because their current housing was in some way unsuitable:

Because our house is being sold

To find somewhere bigger so that we would have room for our baby and to get somewhere that is not damp and mouldy

Because I have a disabled son

Because I want a permanent home of my own get sick of looking for new places to live since my divorce and losing my job

The most common reason cited was that social rented housing was needed in order to meet the logistical household needs of the applicant (Table 4-6). The other major reason given was related to cost. Households in work and with children were the most likely to cite reasons of affordability.

Table 4-6 Reasons for applying for social housing

Reasons	Frequency
To get housing that meets needs	34

To get housing that is affordable	18
Previous home untenable	15
Dissolution/Formation of relationship	6
Disability/Illness	4
Security	4
Choice	3

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

The second most common reason is affordability of social rented housing in general. Some households may not be able to afford a home in a particular area (often to be ‘closer to parents’ or ‘closer to family’), or at all without Social housing.

It is also often the case that the previous home becomes or is untenable for the tenants. People are forced out (and into social housing) when their home is sold or demolished.

Reasons for not applying

It is interesting that 85% of non home-owning households in this survey with incomes under £25,000 had not applied for social housing. There are very few areas of the country where incomes of under £25,000 are sufficient to purchase a home on the basis of a mortgage alone²⁰. Yet aspirations to own a home are by far the most commonly cited reason for not applying for social housing. (Table 4-7).

Table 4-7 Reasons for not applying for social housing

Reasons	Frequency
Gave no reason	108
Other	25
Cannot/will not pay rent	3
Considering applying	5
Have applied before	9
Long waitlists	10
Don't know enough about it	11
Dislike social housing	10
Not relevant	11
Do not think would qualify	47
Not interested	70
Plan to own/Would rather own	184

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

This would seem to suggest that either a great many households are hopelessly unrealistic about their housing options or that, although currently on low incomes, many believe that their incomes will increase in the future, or have access to finance from other sources (such as savings, inheritance or assistance from family).

Other important reasons for not applying surfaced, such as the stigma associated with social housing and the ‘bad’ neighbourhoods in which they are located. It is possible that people who

²⁰ CLG live tables on housing market and house prices suggest that lower quartile house prices were under £100,000 in only 20% of districts, and under £80,000 in only 5%. (20006, quarter 4 data).

perceive themselves as middle class may be less likely to apply because of negative attitudes towards social rented housing and a belief that it is not for people like them:

My family are not from council housing and I would not want to live on a council estate

The chance of getting one I imagine is non-existent - somebody like me who works and has an income would not be entitled to anything.

I don't want to live on one of those estates

I don't think its necessary for me - it's something for the under-privileged

I am not lazy. I have got myself a career and I don't want things handed me on a plate.

(Survey respondents)

However, there are also many who even when on low incomes, envisage their income rising in the not-too-distant future:

I'm saving up to buy.

I'd prefer to own my own house eventually.

(Survey respondents)

Others believed that they would not qualify, on were aware of long waiting lists and knew that they would not have high enough priority:

I should do –but I don't think I stand a chance.

We have been told by the Council we would be wasting our time as we are not a priority.

We'd have no chance of getting one.

(Survey respondents)

Others said they would not apply because they were not interested; a great many because they were happy in their homes and others because they had simply not thought about it.

4.2 Shared ownership

Characteristics of households that apply

Households in the survey were first asked whether they had heard of schemes that helped people to buy a home, such as shared ownership or Homebuy. Lack of knowledge is commonly cited as an issue regarding the uptake of shared ownership. Overall however, 62% of households answered that they had, suggesting that shared ownership is now much better known than it was a few years ago. Similarly in the focus groups, whilst detailed knowledge of how the schemes worked was patchy, most people had heard of shared ownership and knew roughly what it was.

It is interesting to explore the profile of those who had heard of shared ownership (Table 4-8 - Table 4-11).

Table 4-8 Proportion of persons who have heard of shared ownership/HomeBuy by tenure

Tenure	Yes	No
All non-home-owners	840	521
Council tenants	282	139
HA tenants	130	46

Private rented tenants	354	262
Other	74	74

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Table 4-9 Proportion of persons who have heard of shared ownership/HomeBuy by tenure and age group

Age	Social renters		Non-social renters	
	Yes	No	Yes	No
15-24	54	41	122	131
25-34	75	41	143	110
35-44	93	34	86	47
45-54	60	24	36	25
55-64	57	13	20	7
65+	73	31	21	16

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Table 4-10 Proportion of renters who have heard of shared ownership/HomeBuy by income

Income	Yes	No
£50,000+	32	7
£35,000 - £49,999	26	18
£25,000 - £34,999	51	22
£15,000 - £24,999	82	55
£10,000 - £14,999	73	50
£6,000 - £9,999	39	36
£3,000 - £5,999	36	37
<£3,000	20	47

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Table 4-11 Proportion of renters who have heard of shared ownership/HomeBuy by income

Ethnicity	Yes	No
White	660	294
Mixed	20	14
Asian	49	101
Black	90	81
Other	22	31

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Table 4-8 shows that knowledge of shared ownership/Homebuy is somewhat higher amongst social renters. However in other respects, people in what ought to be the target group for shared ownership (middle-income renters, who are young enough to afford a mortgage) are no more likely than any other households to have heard of the schemes. Whilst shared ownership is undoubtedly better known than it was just a few years ago, there are still considerable numbers of households who may well be eligible for it who claim not to have heard of it. The low proportion of ethnic minorities who have heard of shared ownership is also notable.

The survey asked all households who said they had heard of shared ownership whether they had applied for it, and why/why not. Only 4% of those who had heard of the schemes had applied (compared with 11% of all lower income private renters who said they had applied for social rented housing).

Reasons for applying

Most applicants for shared ownership are quite explicit that they would prefer to own outright, but take shared ownership as the next best option:

As newlweds we couldn't afford to buy any other way.

It seems easier to pay than a full mortgage.

It's the only way I can afford to buy a house.

I want to get on the property ladder.

(Survey responses)

There are some households who state reasons for seeking the tenure which are related more closely to housing need:

We would like our own place

My husband died and I needed somewhere to live

(Survey responses)

The number of households who had applied was not large enough to permit any further analysis of the types of households who apply (Table 4-12).

Reasons for not applying

Table 4-12 Reasons for not applying to shared ownership by rent tenure

Reasons	Non social-renters	Social renters
No reason/don't know	31	37
Other reasons	11	15
May apply	2	7
Do not like scheme	4	6
Don't know enough about it	11	5
Prefer to own independently	9	22
Answers suggesting confusion as to how the schemes work	17	31
Prefer renting	23	45
Not eligible (student, age, etc.)	20	51
Not needed	43	28
Not interested/not thought about it	27	70
Can't afford it	37	100

Source: BMRB Omnibus Survey commissioned by CCHPR (2007)

Some respondents, even though they had heard of the schemes nevertheless indicated that they didn't really understand enough about shared ownership. When asked why they hadn't applied, some confusion and misunderstandings were in evidence about what shared ownership involved:

Need house to ourselves.

Because I would not like to share. I like my own space

(Survey responses)

The term “shared house” has a longstanding meaning, especially to private renters which is quite different to what is involved in “shared ownership”. The recent introduction by some mortgage lenders of schemes whereby up to four friends can buy properties together, and television programmes about people buying homes jointly with strangers may have further confused some people.

There was also a lot of mistrust around it and views that it was not attractive financially:

Because it is not entirely mine and there must be a catch.

One of my sisters told me that it's not very good.

I don't think that it is a good deal.

Not something we're interested in as in a part share if things don't go well it can go wrong and it takes too long.

(Survey responses)

4.3 London mobility

The survey explored how far both social tenants and private tenants wish to – or are willing to – move. Social and private tenants were asked how far they would consider moving, as well as the factors that would influence them to do so (see Table 4-13 and Table 4-14). The largest single group of social renters – 37% - was those who said they would not consider moving at all; in the interviews in east London, for example, residents mentioned keeping close to family in the area as a key reason for not wishing to move. By contrast, amongst those aged under 35, nearly half (45%) were prepared to consider moving outside the immediate neighbourhood to elsewhere in London, or even further afield.

Table 4-13 Distance social tenants would consider moving to improve their housing

Distance considered	Age group of respondent						Total
	15-24	25-34	35-44	45-54	55-64	65+	
Wouldn't move	18	38	33	37	39	65	37
Within same neighbourhood	33	16	20	24	16	12	20
Elsewhere in London	42	25	23	18	19	9	23
Up to 20 miles	0	11	10	8	0	5	7
More than 20 miles	4	8	14	13	23	9	11
Don't Know	2	2	0	0	3	0	1
Total	100	100	100	100	100	100	100

Table 4-14 Distance private tenants would consider moving to improve their housing

Distance considered	Age group of respondent						Total
	15-24	25-34	35-44	45-54	55-64	65+	
Wouldn't move	16	29	15	5	5	4	74
Within same neighbourhood	17	33	18	9	2	3	82
Elsewhere in London	20	41	20	4	3	0	88
Up to 20 miles	0	9	2	3	1	0	15
More than 20 miles	5	15	5	5	2	0	32
Don't Know	0	2	2	0	0	0	4
Total	58	129	62	26	13	7	295

For those who might consider moving, their reasons for doing so are diverse. They also vary considerably between private and social tenants, the two groups who were asked about this in the survey. The responses of social tenants (Table 4-15) centred around the opportunity to

improve the quality of the home or the neighbourhood, and in particular, the school – reflecting the fact that social tenants are much more likely than private renters to have children.

Table 4-15 Reasons cited for considering a move (Social tenants)

Factor mentioned	Number raising factor	Proportion of social tenants raising factor
Environmental/pollution concerns	11	6%
Work / to be close to work	18	10%
Other	18	10%
Access to excellent amenities	21	11%
To be close to loved ones	22	12%
For good public transport	23	12%
For safe neighbourhood	24	13%
For a desirable neighbourhood	27	15%
For school	30	16%
For a nice house	37	20%

The possibility of improved housing of a more desired type was mentioned came up also in the interviews:

I would consider Thames Gateway - I'd move anywhere to a flat rather than studio
(Interview, Barking and Dagenham)

Private tenants, by contrast, were most likely to mention employment, amenities and transport, although school and affordable accommodation also featured as reasons to move to the growth areas (Table 4-16 **Error! Reference source not found.**).

Table 4-16 Reasons cited for considering a move (Private tenants)

Factor mentioned	Number raising factor	Proportion of private tenants raising factor
For a quiet area	16	7
For access to London	16	7
For a nice house	26	12
For safe neighbourhood	29	13
For a desirable neighbourhood	33	15
For an affordable house	36	16
For school	42	19
For good public transport	47	21
Access to excellent amenities	51	23
Work / to be close to work	60	27

5 Research findings (iii) Why do people move out of affordable housing?

This section looks at the reasons people leave homes in the social rented sector. In many cases the social sector has provided good accommodation for part of someone's life but they now want to move on to something they prefer, in other cases their needs have changed and in yet other cases people leave because they are unhappy with their housing. Looking at why and when people leave reveals what tenants want from their housing, and whether social housing is meeting their needs and aspirations. There are two strands to this research which are reported on here – an exit survey of those leaving a tenancy and telephone interviews with RSL staff. Analysis of tenants swapping tenancies (via a mutual exchange) is within the subsequent section.

5.1 Findings from the exit survey

The following statistics have been collected from a survey of individuals moving out of Housing Association accommodation. It includes both “leavers” where they leave for a new tenure and “transfers”, where a household moves to another social rented home. The data highlights the various reasons that home renters move to new accommodation, and the attitudes toward their former homes, their new homes, and their Housing Association. The information collected differs somewhat from that that can be gleaned from other data sources such as the Survey of English Housing because it includes more information about leavers who move to live with another household and cease to be a household head.

The primary distinction in the data is in the divide between transfers and leavers. While transfers generally represent an ageing population migrating to more convenient homes (for various reasons), leavers are dominantly young, working-age individuals experiencing a demographic shift and therefore a change in house requirements.

Leavers

The first major sub-group of leavers were in their early working years (40%), often leaving to purchase a home (28%), and including at least one adult in employment (68%). The second sub-group was of elderly people who had changing needs due to their age and failing health.

These two groups combined create the disparity between leavers' modal and average number of years of residence. The most common response was 3 years, with most responses between 2 and 4 years of residence. However, there are a small number of respondents that have lived in their homes for many years (even decades), which pushes the average number of years of residence up to 5.8 years.

The age of leavers is strongly related to what type of accommodation they move into (

Table 5-1).

Table 5-1 Leavers of affordable housing: New accommodation by age

New accommodation	16-24	25-34	35-44	45-64	65+	Total
Buying	3	12	5	1	0	21
Part-buying	0	0	1	0	0	1
Renting from private landlord	1	4	2	3	0	10
Moving in with someone already living there	3	9	2	4	9	27

Other	0	0	1	1	1	3
Don't know yet	1	1	0	0	0	2
unknown	0	1	0	0	1	2

Source: Exit survey of tenants leaving a Housing Association tenancy

This presents a somewhat different picture to that suggested by the data from the Survey of English Housing because it includes people leaving to move in with another household; 40% of all exits were in this group, including almost all of the older leavers. The Survey of English Housing analysis presented in this report by contrast, considers only the previous tenure of the household reference person. In the case of individuals moving in with someone else, they will often cease to be the reference person in their household and thus not included.

Of the 65+ age group, nearly all respondents are moving in with someone (mostly a son or daughter). Of the 25-34 and 35-44 age groups, most respondents were buying their next home, though a few were moving in with someone (either parents, or less commonly, a partner). This presents quite a complex set of reasons why people leave with some leaving for what might be regarded as a step backwards in a more typical housing career (moving back home) whereas others are moving on into owner-occupation and/or co-habitation.

The reasons people gave illustrate some of this diversity:

I find the stairs difficult to manage. My daughter is divorced so it would be company for us both when I move in with her.

I have split up with my girlfriend. I have mental health problems and need support from my parents.

We are moving house because we wanted to buy our own home and also wanted three bedrooms as we are thinking of having another baby

I don't like living in a council flat, it's always noisy and kids smoke weed in the corridors

I have lived in this area for a long time and I now feel that it is the right time for myself to move on and make a new life

What these moves have in common is that most are household-specific reasons for moving. Circumstances have changed and people want to move on to something more appropriate for a new stage in their life. A few people suggested instead that they had always been unhappy in their housing:

I don't like living in a council flat; it's always noisy and kids smoke weed in the corridors.

Whilst some of these reasons are easier than others to categorise, Table 5-2 below shows the overall themes to have emerged.

Table 5-2 Characteristics of exit survey respondents are leaving the social housing sector

<i>Length of time at residence</i>		
Most Common	3	years
Average	5.8	years
<i>Reasons for leaving</i>		
to buy	28	%
age and/or health	18	%
children/need more space	11	%
neighbourhood problems	11	%
caring for elderly	11	%

relationship (new)	10	%
home too expensive	8	%
work or study elsewhere	7	%
poor quality housing	4	%
relationship (break-up)	4	%
<i>Location of new residence</i>		
same district	52	%
adjacent district	21	%
further away	27	%
<i>Age</i>		
16-24	12	%
25-34	40	%
35-44	16	%
45-64	13	%
65+	18	%
<i>Number of Persons in paid work</i>		
0	32	%
1	35	%
2	33	%

Source: Exit survey of tenants leaving a Housing Association tenancy

Respondents in the exit survey who were moving within social housing were asked what features attracted them to their new homes. A variety of features were reported; however, the most common cited was the size of their new home. Other attractive home features include the neighbourhood, garden, modernisation, accessibility of family support and being on the ground floor. Many elderly respondents stated age and health reasons for moving, and some explicitly stated that they could no longer manage the stairs of their residence.

For some households, moving was something they did with reluctance in the face of difficulties in their current home or refurbishment requiring them to move:

I have asthma so I cannot get up and down stairs and the toilet is up stairs. If I had a toilet downstairs I would have stayed in this house.

I'm suffering from racial harassment and homophobic attitudes.

My house is being demolished.

However, for most households, transfers were a very positive move, allowing them to access accommodation that better met their changing needs:

I was in a starter or training flat. It has been decided that I am capable of living on my own, so I am moving into a flat in my own name.

We are moving house because we have two children and one on the way, our current accommodation cannot support our family. We need the extra room for our new baby and a garden for our children to play in.

I cannot move up and down the two flights of stairs anymore. I fall over quite a lot, even down the stairs. I can no longer climb through the windows to tend my plants on my two balconies. I cannot maintain the flat due to very high ceilings.

My house is too big and too expensive, I'm moving to a small flat which is cheaper.

The great majority of those leaving a social tenancy were positive about the tenure overall, with 71% of those leaving stating that they would consider moving back into social housing in the future. Most of these cited reasons relating to the good quality of the service:

I have enjoyed the security of living in a Housing Association home. Good service.

I think (my HA) and most Housing Associations seem very good these days.

Whilst others cited the possibility of being in need of such housing in the future:

They are a good back-up when needed

Of the 24 respondents who replied that they would not consider moving back with a Housing Association again, all but one cited reasons concerning their personal circumstances (such as increased income, or high support needs) which precluded the need for it. Only one person suggested they had been unhappy with their Housing Association.

Transfers

The dominant characteristics of Housing Association transfers are summarized in Table 5-3.

Transfers are statistically, a very different group from the leavers. The major distinction of transfers is that they are comprised of primarily the elderly, which is reflected in the fact that many are moving because of their age or health reasons. A number have also relocated due to decanting and regeneration, of which nearly 50% are 65+ years old. This may, however be somewhat atypical – at the time this survey was carried out one of the Housing Associations was undergoing a major regeneration project and large numbers of tenants were decanted. Along the same vein, transfers have been in their homes for a long period of time (on average 11.5 years), which is more common among older persons than it is among younger persons.

Table 5-3: Characteristics of survey respondents who are remaining as a Housing Association or council housing in their move

TRANSFERS		
<i>Length of time at residence</i>		
Most Common	3	years
and (bimodal data):	6	years
Average	11.5	years
<i>Reasons for leaving</i>		
decanting/regeneration/etc.	35	%
health	35	%
age	24	%
children/need more space	8	%
neighbourhood problems	8	%
home too expensive	4	%
relationship (new)	4	%
relationship (break-up)	4	%
<i>Location of new residence</i>		
same district	75	%
adjacent district	21	%
further away	4	%

Age		
16-24	5	%
25-34	10	%
35-44	16	%
45-64	23	%
65+	46	%
Number of Persons in paid work		
0	78	%
1	18	%
2	5	%

Source: Exit survey of tenants leaving a Housing Association tenancy

More than three quarters of transfers are remaining with the same Housing Association (Table 5-4). Only a few are switching to a new association. It suggests that most are happy with their current landlord, though it may also be related to allocations priorities, as some Housing Associations will prioritise their existing tenants for transfer.

Table 5-4 The type of accommodation situation transfers are moving to

New tenure type	Frequency
Renting from same HA	63
Renting from different HA	11
Renting from council	6
Other	2
unknown	1

Source: Exit survey of tenants leaving a Housing Association tenancy

For some households, moving was something they did with reluctance in the face of changing health needs, or refurbishment requiring them to move:

I have asthma so I cannot get up and down stairs and the toilet is up stairs. If I had a toilet downstairs I would have stayed in this house.

I'm suffering from racial harassment and homophobic attitudes

My house is being demolished

However, for most households, transfers were a very positive move, allowing them to better move to accommodation that better met their changing needs:

I was in a starter or training flat. It has been decided that I am capable of living on my own, so I am moving into a flat in my own name

I am moving in with my girlfriend to make a home together in preparation to get married next year

We are moving house because we have two children and one on the way, our current accommodation cannot support our family. We need the extra room for our new baby and a garden for our children to play in

We were five people living in a one bed flat, so we needed the extra rooms

I cannot move up and down the two flights of stairs anymore. I fall over quite a lot, even down the stairs. I can no longer climb through the windows to tend my plants on my two balconies. I cannot maintain the flat due to very high ceilings.

My house is too big and too expensive, I'm moving to a small flat which is cheaper

Leavers and Transfers: Comparisons

There are quite different age trends among transfers and leavers. While the number of transfers increases with age, the number of leavers reaches a peak between the ages of 25 and 34 and drops significantly thereafter (Table 5-5).

Table 5-5 Age of Leavers and transfers shown as percent of each, leavers and transfers

Age	Transfers	Leavers
16-24	4	8
25-34	8	27
35-44	13	11
45-64	18	9
65+	37	12

Source: Exit survey of tenants leaving a Housing Association tenancy

Young transfers may be rare because most of them are at an age where they are wishing to buy or move in with someone, and instead become leavers. This is supported by the data, as the top reason cited among leavers for leaving was to buy a new home (27.8% of respondents, Table 5-2). The large number of elderly transfers might reflect their desire to have a more manageable home as they age.

Transfers are less likely to have paid work than leavers. Because transfers are generally an older population of people, there are many that may have retired from the workforce.

It appears that the differences between transfers and leavers are demographic – and in particular, the age gap plays a crucial role. Because of the very large demographic shift between the two groups, housing desires and needs vary.

Other Data Characteristics

The following general statistics highlight overall features in the data that are not particular to transfers or leavers.

There is a slight tendency for people to move from one type of home to the same type (Table 5-6). The most common type of home moved *from* is flat, while the homes moved *into* are represented by a spectrum of types (though typically are an upgrade from flat; i.e. terraced and semi-detached homes and bungalows).

Table 5-6 Crosstabulation of the types of homes that residents are leaving by the types of homes residents are moving to

FROM (rows)/TO (columns)	terraced house	detached house	detached house	maisonette	flat	bungalow	room/bed- sit	nursing home	unknown	terraced housing
Transfers										
terraced house	4	0	2	0	3	2	0	1	0	0
detached house	0	0	1	0	0	0	0	0	0	0
semi-detached house	2	0	5	0	3	8	0	1	0	0
maisonette	1	0	0	0	2	0	0	0	0	0
flat	0	1	2	2	22	6	0	1	1	1

bungalow	0	0	0	1	1	4	2	2	0	2
Leavers										
terraced house	8	1	4	0	1	0	0	1	0	0
detached house	0	0	0	0	0	0	1	0	0	0
semi-detached house	5	1	4	0	1	0	0	0	2	0
maisonette	0	1	2	0	0	0	1	0	0	0
flat	8	3	5	2	2	1	1	1	5	1
bungalow	3	0	0	0	1	0	0	1	3	0

Source: Exit survey of tenants leaving a Housing Association tenancy

Respondents were asked what features attracted them to their new homes. A variety of features were reported; however, the most common cited is the size of their new home (Table 5-7). This compliments the data above which shows that individuals often move out of flats and into larger types of accommodation such as houses.

Other attractive home features include the neighbourhood, garden, being modernised, accessibility of family support and whether or not it is ground floor. Because many elderly respondents stated age and health reasons for moving, and some explicitly stated that they could no longer manage the stairs of their residence, it is likely that they wished for their new homes to be located on the ground floor, or in a building with a lift.

Table 5-7 Features that respondents cited as being attractive characteristics of the home to which they are moving²¹

Attractive Features of New Home		
feature	frequency	%*
size	30	19.0
area	26	16.5
modernized	18	11.4
garden	12	7.6
family support	12	7.6
ground floor	11	7.0
security	8	5.1
support (residential care, etc.)	7	4.4
drive or parking	4	2.5
cost	3	1.9
semi-detached house	3	1.9
possibility for extensions	2	1.3
walk-in shower	2	1.3
double glazing	1	0.6
Right-to-Buy	1	0.6
layout	1	0.6
total respondents	158	

Source: Exit survey of tenants leaving a Housing Association tenancy

²¹ Total percent does not equal 100. Respondents sometimes gave more than one quality about their home which they found attractive.

5.2 Staff knowledge about why tenants leave and where they go to

10 telephone interviews were carried out with RSL staff who managed lettings, transfers and tenancy terminations. The staff were based in London, Birmingham and Yorkshire.

Overall, the staff confirmed what both secondary data and the exit survey suggest, namely that the majority of reasons for leaving a Housing Association property are positive ones, mostly estimating that between 60% and 100% were for positive reasons: the household is happy enough with their current home, but is moving on to something more desirable. Overall, only a small number of people left because of problems in their current home, because they were evicted or under threat of eviction. Most moved in order to obtain larger housing, to move in with a new partner or in order to buy a home.

There does appear however to be significant variations between areas in terms of the reasons people leave properties. One Housing Association with stock mainly in the West end of London estimated that around 70% of moves being to get away from an unpopular area. Even within the stock owned by the one Housing Association, there are known differences in the reasons people leave. Broadly speaking, people tend to leave unpopular areas and unpopular property types more quickly, with flats (especially studio flats) and inner-city areas known to be unpopular. In Birmingham the property size could also be an issue with one-bedroomed flats suffering from high turnover rates, even in popular parts of the city.

Evictions comprised only a small proportion of all exits across all RSLs but there was substantial variation in abandonments, with tenants in London rarely leaving until they were actually evicted, which was thought to be due to their struggling to find anywhere else to go. In the less pressured areas tenants more often left when under threat of eviction or when in rent arrears.

Moves into owner-occupation are not that common, but assisted in some cases by the Right-to-Buy or by tenants being enabled to save for a deposit whilst living in low rent accommodation.

Housing managers differed in their views as to whether higher turnover rates would be a problem or a benefit. Some see benefits to increased turnover:

If we had more voids we could house more people. The level of homelessness is distressing, and could for individuals, be solved if more tenants were enabled to move on to properties elsewhere, or to buy their own place.

Others see it as a potential problem, or at least a fine balancing act:

Increased turnover would create problems- we encourage people to stay and come to agreements if they are in arrears.

They are not hard to let but we prefer to retain tenants as this helps to build community trust.

It's a difficult balancing act, as we have performance standards to work towards in terms of tenant retention. But the properties are easy to let

Very little was known about where, why or when shared owners moved out with most Housing Associations reporting that their shared ownership stock was too new for it yet to have emerged on a substantial scale. Many chose to staircase up within their current home and then sell on the open market, rather than ask the Housing Association to find them a new shared owner to purchase.

Research findings (iv) How and why to tenants swap homes?

Tenants can move within the social housing sector either by transfer to an existing vacancy or by mutual exchange with another tenant. Transfers are different as they are organised by the landlord and usually rationed according to housing need criteria. They may reflect normal measures of housing need, such as overcrowding or medical factors, may result from extreme events such as fire or harassment, or may be at the landlord's behest, in cases such as moving people to make way for demolition or under-occupation.

Mutual exchanges, by contrast, are at the tenant's behest, and represent an alternative means of satisfying a wider range of aspirations than landlord-organised transfers. They are however inherently more complex to arrange than transfers, since they depend upon finding another tenant willing to make an exchange. By definition, the other tenant must find the 'package' of housing goods offered by the first tenant to be an acceptable alternative to their current housing consumption: exchanges are self-balancing.

Unfortunately, the (expanding) RSL sector does not collect data on mutual exchanges, and the only source of data on the numbers of mutual exchanges is the (diminishing) local authority sector.

This section of the report summarises previous work on mutual exchanges²², outlines the significant developments that have occurred in the past five years in the development of web-based mutual exchange schemes, and reports on the results of a sample of web-based advertising by tenants seeking mutual exchange and on the results of an internet based survey of tenants advertising on the House Exchange website, a website established by a consortium of social landlords originating in East Anglia.

5.3 The extent of mobility within the social housing sector

Over the twenty five years from 1981/82 to 2005/06, the diminishing local authority sector made 5.41m. net lettings (excluding transfers and mutual exchanges) to vacant properties, in stock which averaged some 3.55m dwellings over that period: a total turnover of 152%.

Over the same period, 2.7m tenants transferred from their previous dwelling into a vacancy, thereby increasing the total number of lettings by almost exactly 50%. In the same period, a further 0.75m tenants also effected mutual exchanges, increasing the total number of lettings by a further 14%, and the total number of moves by existing tenants by 22% to 3.46m.

These numbers however, averaged over the past twenty five years, conceal a significant fluctuation over time in the numbers (and proportions) of transfers and mutual exchanges.

Table 5-8 shows the fluctuation in transfers in each region between 1979/80 and 2005/06. Two points are significant. First, there are marked fluctuations over time, with peaks of transfer activity occurring in the mid 1980s and later 1990s, with troughs in activity during the early 1990s and mid 2000s.

Table 5-8 Transfers as % of local authority stock in each region

	North East	Yorks & Humber	East Midlands	East of England	London	South East	South West	West Midlands	North West	England
1979/80	2.9	3.1	3.1	3.0	2.9	3.3	3.3	3.1	2.9	3.0
1980/81	3.7	3.2	3.1	3.0	3.2	3.4	3.2	3.2	3.1	3.2
1981/82	3.5	3.3	2.9	2.7	3.0	3.2	3.0	2.8	3.1	3.1

²² *Doing It for Themselves: mutual exchanges and tenant mobility*, M. Jones & F. Sinclair, Joseph Rowntree Foundation, 2002

1982/83	3.7	3.4	3.0	2.7	2.8	3.2	3.1	3.0	3.4	3.1
1983/84	3.6	3.9	3.0	2.9	2.8	3.4	3.3	3.1	3.4	3.3
1984/85	4.4	3.9	3.3	3.1	2.9	4.0	3.7	3.7	3.8	3.6
1985/86	4.2	4.1	3.5	3.7	2.9	4.3	3.7	4.1	3.7	3.7
1986/87	4.5	4.2	3.5	3.5	2.7	4.3	3.9	4.1	3.7	3.7
1987/88	4.3	4.2	3.4	3.8	2.7	4.1	3.4	4.1	4.2	3.8
1988/89	3.5	3.1	2.6	2.7	2.0	3.5	3.2	3.1	3.5	3.0
1989/90	3.2	2.8	2.3	2.7	1.8	3.6	2.8	2.9	3.3	2.8
1990/91	2.9	2.6	2.5	3.1	2.0	3.7	3.3	2.7	3.1	2.8
1991/92	3.2	2.9	2.4	2.7	2.1	3.2	3.1	2.9	2.7	2.7
1992/93	3.5	2.8	2.4	2.7	2.2	2.9	3.0	2.8	3.1	2.8
1993/94	3.4	3.0	2.6	2.8	2.3	3.3	3.4	3.1	3.3	3.0
1994/95	3.8	3.4	2.7	2.7	2.4	3.1	3.3	3.2	3.3	3.0
1995/96	3.7	3.7	3.0	2.9	2.4	3.4	3.4	3.3	3.7	3.2
1996/97	4.2	3.7	3.1	2.9	2.6	3.2	3.4	3.7	3.8	3.4
1997/98	4.1	3.4	2.9	2.7	2.5	3.0	3.1	3.3	3.4	3.1
1998/99	4.0	3.4	2.7	2.5	2.0	2.7	3.0	3.2	3.5	3.0
1999/00	3.9	3.5	2.7	2.6	1.8	2.6	3.0	3.3	3.5	2.9
2000/01	4.2	3.5	2.5	2.4	1.6	2.5	2.6	2.8	3.2	2.8
2001/02	3.4	3.3	2.4	2.4	1.5	2.3	2.5	2.6	3.4	2.6
2002/03	2.9	3.1	2.3	2.2	1.5	2.3	2.3	2.9	3.2	2.5
2003/04	2.5	2.4	1.9	2.1	1.4	2.3	2.3	2.3	2.3	2.1
2004/05	2.1	2.5	1.8	2.2	1.5	2.3	2.3	2.1	2.1	2.0
2005/06	2.1	2.3	2.2	2.1	1.4	2.1	2.0	2.1	1.7	1.9

Source: HIP/Housing Strategy Statistical Appendix

Table 5-9 Transfers as % of local authority stock in combined regions

	North East, North West & Yorks and Humber	West and East Midlands	East, South East and South West	London	England
1979/80	3.0	3.1	3.2	2.9	3.0
1980/81	3.3	3.1	3.2	3.2	3.2
1981/82	3.3	2.8	3.0	3.0	3.1
1982/83	3.5	3.0	3.0	2.8	3.1
1983/84	3.6	3.1	3.2	2.8	3.3
1984/85	4.0	3.6	3.6	2.9	3.6
1985/86	3.9	3.8	3.9	2.9	3.7
1986/87	4.1	3.9	3.9	2.7	3.7
1987/88	4.2	3.8	3.8	2.7	3.8
1988/89	3.3	2.9	3.1	2.0	3.0
1989/90	3.1	2.7	3.1	1.8	2.8
1990/91	2.9	2.6	3.4	2.0	2.8
1991/92	2.9	2.7	3.0	2.1	2.7
1992/93	3.1	2.7	2.9	2.2	2.8
1993/94	3.2	2.9	3.1	2.3	3.0
1994/95	3.4	3.0	3.0	2.4	3.0
1995/96	3.7	3.2	3.2	2.4	3.2
1996/97	3.9	3.4	3.2	2.6	3.4
1997/98	3.6	3.1	2.9	2.5	3.1
1998/99	3.6	3.0	2.7	2.0	3.0
1999/00	3.6	3.0	2.7	1.8	2.9
2000/01	3.6	2.7	2.5	1.6	2.8
2001/02	3.3	2.5	2.4	1.5	2.6

2002/03	3.1	2.6	2.2	1.5	2.5
2003/04	2.4	2.1	2.2	1.4	2.1
2004/05	2.2	1.9	2.3	1.5	2.0
2005/06	2.0	2.1	2.0	1.4	1.9

Source: HIP/Housing Strategy Statistical Appendix

Secondly, there is clear ranking between regions. This appears to reflect the relative degree of housing stress in each region, with the three northern regions having higher proportions of transfers than any other, and London having the lowest. The overall pattern, by grouped regions, is shown in the chart below.

By contrast, mutual exchanges show a similar, but reversed, pattern (Table 5-10). The peak of mutual exchange activity occurs in the early to mid 1990s, when transfer activity was at its lowest. Conversely, when transfer activity is at its height, mutual exchanges are at their lowest.

Table 5-10 Mutual exchanges as % of local authority stock in each region

	North East	Yorks & Humber	East Midlands	East of England	London	South East	South West	West Midlands	North West	England
1979/80	0.1	0.1	0.1	0.4	0.3	0.4	0.3	0.1	0.1	0.2
1980/81	0.1	0.1	0.1	0.4	0.4	0.4	0.3	0.1	0.1	0.2
1981/82	0.1	0.0	0.1	0.3	0.2	0.3	0.2	0.2	0.1	0.2
1982/83	0.6	0.5	0.6	0.8	0.4	0.6	0.9	0.6	0.4	0.6
1983/84	0.2	0.4	0.5	0.7	0.3	0.8	0.8	0.4	0.4	0.5
1984/85	0.0	0.1	0.3	0.5	0.3	0.5	0.5	0.2	0.3	0.3
1985/86	0.0	0.1	0.6	0.5	0.3	0.5	0.7	0.2	0.1	0.3
1986/87	0.0	0.1	0.6	0.4	0.3	0.5	0.5	0.1	0.3	0.3
1987/88	0.0	0.1	0.6	0.4	0.3	0.6	1.0	0.2	0.2	0.3
1988/89	0.9	0.8	1.1	1.2	0.9	1.6	1.3	1.0	0.8	1.0
1989/90	1.1	0.9	1.2	1.3	0.8	1.5	1.4	1.0	0.8	1.1
1990/91	1.0	1.5	1.3	1.4	0.7	1.6	1.5	1.3	0.9	1.2
1991/92	1.4	1.5	1.7	1.7	0.9	1.9	2.1	1.7	1.3	1.5
1992/93	1.5	1.7	1.9	1.8	0.9	2.2	2.2	1.9	1.3	1.6
1993/94	1.5	1.6	1.8	1.8	0.8	1.8	2.1	2.0	1.3	1.6
1994/95	1.5	1.6	1.9	1.8	0.8	1.9	2.0	2.0	1.3	1.5
1995/96	1.4	1.4	1.6	1.6	0.7	1.9	1.9	1.7	1.2	1.4
1996/97	1.1	1.1	1.5	1.5	0.7	1.6	1.7	1.6	0.9	1.2
1997/98	1.0	0.9	1.3	1.5	0.7	1.4	1.4	1.4	0.8	1.1
1998/99	0.8	0.7	1.1	1.4	0.7	1.4	1.4	1.2	0.6	1.0
1999/00	0.7	0.5	1.0	1.3	0.7	1.4	1.2	1.0	0.6	0.9
2000/01	0.8	0.4	1.0	1.2	0.7	1.3	1.2	0.9	0.5	0.8
2001/02	0.7	0.4	1.0	1.3	0.5	1.3	1.0	0.8	0.4	0.7
2002/03	0.7	0.4	0.7	1.2	0.6	1.1	1.0	0.9	0.4	0.7
2003/04	0.7	0.5	0.7	1.1	0.5	1.1	1.1	0.8	0.4	0.7
2004/05	0.8	0.7	0.7	1.1	0.5	1.1	1.1	0.7	0.4	0.7
2005/06	0.8	0.6	0.7	1.1	0.5	1.1	1.2	0.7	0.4	0.7

Source: HIP/Housing Strategy Statistical Appendix

A similar inversion of the pattern also occurs between regions. While London consistently remains the region with the lowest mutual exchange activity, the three southern regions (East, South East and South West) have the highest rates of mutual exchanges at all points in the cycle, while the three northern regions (North West, Yorkshire & the Humber and North East), have the lowest. In the mid to late 1980s, and in the early 2000s, the northern regions had even lower rates of mutual exchanges than London.

The overall pattern, by grouped regions, is shown in the chart below (Table 5-11).

Table 5-11 Mutual exchanges as % of local authority stock (by grouped regions)

	North East, North West & Yorks and Humber	West and East Midlands	East, South East and South West	London	England
1979/80	0.1	0.1	0.4	0.3	0.2
1980/81	0.1	0.1	0.4	0.4	0.2
1981/82	0.1	0.1	0.3	0.2	0.2
1982/83	0.5	0.6	0.7	0.4	0.6
1983/84	0.3	0.4	0.7	0.3	0.5
1984/85	0.1	0.3	0.5	0.3	0.3
1985/86	0.1	0.3	0.5	0.3	0.3
1986/87	0.2	0.3	0.5	0.3	0.3
1987/88	0.1	0.4	0.6	0.3	0.3
1988/89	0.8	1.1	1.4	0.9	1.0
1989/90	0.9	1.1	1.4	0.8	1.1
1990/91	1.1	1.3	1.5	0.7	1.2
1991/92	1.4	1.7	1.9	0.9	1.5
1992/93	1.5	1.9	2.1	0.9	1.6
1993/94	1.5	1.9	1.9	0.8	1.6
1994/95	1.5	2.0	1.9	0.8	1.5
1995/96	1.3	1.7	1.8	0.7	1.4
1996/97	1.0	1.6	1.6	0.7	1.2
1997/98	0.9	1.3	1.4	0.7	1.1
1998/99	0.7	1.2	1.4	0.7	1.0
1999/00	0.6	1.0	1.3	0.7	0.9
2000/01	0.5	1.0	1.2	0.7	0.8
2001/02	0.5	0.9	1.2	0.5	0.7
2002/03	0.5	0.8	1.1	0.6	0.7
2003/04	0.5	0.7	1.1	0.5	0.7
2004/05	0.6	0.7	1.1	0.5	0.7
2005/06	0.6	0.7	1.1	0.5	0.7

Source: HIP/Housing Strategy Statistical Appendix

For clarity, Table 5-12 compares the cyclical patterns of transfers and mutual exchanges in two groups of regions.

Table 5-12 Peaks and troughs in transfers and mutual exchanges compared

	Transfers		Mutual exchanges	
	East & West Midlands	East, South East and South West	East & West Midlands	East, South East and South West
1979/80	3.1	3.2	0.1	0.4
1980/81	3.1	3.2	0.1	0.4
1981/82	2.8	3.0	0.1	0.3
1982/83	3.0	3.0	0.6	0.7
1983/84	3.1	3.2	0.4	0.7
1984/85	3.6	3.6	0.3	0.5
1985/86	3.8	3.9	0.3	0.5
1986/87	3.9	3.9	0.3	0.5
1987/88	3.8	3.8	0.4	0.6
1988/89	2.9	3.1	1.1	1.4
1989/90	2.7	3.1	1.1	1.4
1990/91	2.6	3.4	1.3	1.5
1991/92	2.7	3.0	1.7	1.9
1992/93	2.7	2.9	1.9	2.1

1993/94	2.9	3.1	1.9	1.9
1994/95	3.0	3.0	2.0	1.9
1995/96	3.2	3.2	1.7	1.8
1996/97	3.4	3.2	1.6	1.6
1997/98	3.1	2.9	1.3	1.4
1998/99	3.0	2.7	1.2	1.4
1999/00	3.0	2.7	1.0	1.3
2000/01	2.7	2.5	1.0	1.2
2001/02	2.5	2.4	0.9	1.2
2002/03	2.6	2.2	0.8	1.1
2003/04	2.1	2.2	0.7	1.1
2004/05	1.9	2.3	0.7	1.1
2005/06	2.1	2.0	0.7	1.1

Source: HIP/Housing Strategy Statistical Appendix

The inverse relationship between transfers and mutual exchanges was originally identified by MacLennan and Kay²³ who estimated that where transfer waiting times exceeded three years, mutual exchanges averaged 21% of gross lettings, but that where transfer waiting time fell below three years, mutual exchanges averaged only 6% of gross lettings.

This, together with the cyclical pattern identified above, suggests that there is a considerable overlap between the population of tenants who seek to move through transfer, and the population who seek to move through mutual exchange.

5.4 The characteristics of mutual exchangers

- Moving within the social housing sector, whether by mutual exchange or transfer, is associated with households with dependent children. Although less than a third of social housing tenants have dependent children, 42% of all transfers were of households with dependent children, and 70% of all mutual exchanges (Jones and Sinclair 2002).
- Lone parents were particularly likely to move by mutual exchange. Although lone parents are only 15% of the social housing population, they make up over one third of all the households which leave the social housing sector for private renting, and 45% of all households moving by mutual exchange.
- Younger households were also more likely to achieve a move by mutual exchange, with 54% of mutual exchangers being under 35, compared to only 35% of households moving by transfer. Conversely, only 10% of mutual exchanges were made by households over 55, compared to 36% of transfers.
- One in three households moving by mutual exchange worked either full or part time, in line with the social housing population generally, but 87% of households who made long distance moves (over 50km.) had no working member.
- Although, by definition, mutual exchanges must be regarded by both parties as representing a fair exchange, nearly 40% of all mutual exchanges involved tenants mutually exchanging properties of different bedroom sizes. Nearly all these involved a change of one bedroom in either direction, compared to landlord organised transfers, where only 25% of tenants in 3 and 4 bedroom properties accepted a move to a one bedroom property.

²³ *Moving On, Crossing Divides: A Report on Policies and Procedures for Tenants Transferring in Local Authorities and Housing Associations*, D. MacLennan & Kay, HMSO, 1994.

- Mutual exchanges are one of the few mechanisms open to tenants to move between one local authority area and another, although the majority of moves are over very short distances. Half of all moves by mutual exchange are of less than 2.5km, only a quarter move more than 25km, and only 5% move more than 50km.

The project *Doing It for Themselves* had identified the lack of a standard advertising medium as a major factor inhibiting mutual exchange, particularly over longer distances. Over the past seven years the development and widespread use of the internet has transformed the situation, by providing a cheap and readily accessible advertising medium, which is not limited in its geography. Since 2000, there has been a proliferation of websites which offer an advertising platform for tenants advertising for a mutual exchange.

A few of these have been established by 'official' bodies, but the majority appear to have been set up by individuals, either as public resource or as a source of income. These websites are characterised by the popular, chatty style of the adverts posted, and most offer a 'chatroom' facility and other services in addition to the advertising sections. Most also offer a section in which successful exchangers can post messages announcing their success, as an encouragement to others, although what proportion of successful exchangers actually do so, it is difficult to say.

There are two 'official' websites offering national, or potentially national, coverage. National coverage is currently offered by Homeswapper, run by Scout Systems following the government's decision to discontinue the national Homeswap service, originally established by HOMES and subsequently part of moveUK. The Houseexchange scheme, run by Circle Anglia on behalf of a consortium of 17 landlords originally centred around East Anglia, offers mutual exchange opportunities within a stock stretching from Brighton to Northampton and Rugby, and clearly has the capacity to expand to national coverage.

Tenants seeking mutual exchanges have also made use of commercial classified advertising sites, some of which have responded by establishing sections specifically devoted to mutual exchanges. Probably the largest of these is Gumtree, which has a particularly large number of mutual exchange adverts in its London edition.

There are also a number of websites which offer general advice to tenants seeking to exchange, and links to some of the available websites. These include DirectGov, the BBC website, and websites specialising in housing and property information.

The table below (Table 5-13) lists the major sites identified from internet searches.

Table 5-13 Table of websites offering house exchange information and links

Landlord sites			
	http://www.houseexchange.org.uk		Site established by Circle Anglia with partners in East Anglia - now landlords and expanding
	http://www.homeswapper.co.uk		Site run by Scout Systems discontinuation of homeswap open to all Landlord has otherwise £6.95 for 3 months
Mutual Exchange sites apparently set up by individuals / users			
Council House Exchange Community (a service by Council-Exchange.org)	http://forum.council-exchange.org/	7893 registered members	Register to view details
Houseswap Forum	http://houseswapforum.co.uk/	1456 members	Free subscription for summer only previously £2.00 for subscription
Ukhomeswap	http://www.ukhomeswap.co.uk/	15784 registered users	Pay site £13.99 for 1 year subscription
	http://www.ushomeswap.co.uk/		£1.00 to register: appears to be a variant of ukhomeswap
	http://www.exchange-homes.co.uk/	6554 registered users	Pay site £9.99 for 1 year subscription
	http://www.homeswaplist.co.uk/		Reference site with links to other providers
	http://www.council-exchanges.org.uk/		Site sponsored by Ukhomeswap: £10.00 subscription to advertise, viewing
	http://www.homeswapclub.co.uk/		Site has links to Exchange-homes and Ukhomeswap.co.uk UK
Home-swap.co.uk	http://www.home-swap.co.uk/		Free mutual exchange service for tenants to find a home swap online' Adverts posted daily, average
U-exchange	http://www.u-exchange.com/council-flat-exchange.dhC78tg	1667 postings for England	£0.30 exchange for a vacation with new separate area for social mutual exchanges
	http://www.houseexchangeuk.co.uk		Site offering mutual exchanges and advice on RTB etc
Use my place	http://www.usemyplace.com		www.usemyplace.com is a website that matches people to other people's property resources.
	http://www.councilhouseexchangelist.co.uk/		£10.00 to place advert, lifetime resources can be council exchanges; subscription
	http://www.councilexchangesite.co.uk/	1793 listings	
	http://www.councilexchangeuk.co.uk/		
	http://www.ukhomeswapping.co.uk/	15000+ members	
	http://www.1homeswap.co.uk/		Requires login
	http://www.a1councilexchange.co.uk	23000 members	Started 1999, login required to £10.00 for 90 day subscription exchange contact details
Mutual Exchange Alliance	http://www.underoneroofexchange.co.uk	5523 members	
	http://www.exchangeuk.co.uk/	15046 registered members	Started 2001- browsing free, £5.99 post (lifetime subscription) has photo gallery
General classified advertising sites			y
UK Classified Ads	http://www.ukclassifiedads.co.uk/property/exchanges		Classified advertising site with exchange section
	http://www.preloved.co.uk	376 adverts	General site for exchanging secondhand goods
	http://www.gumtree.com		General services site with section for mutual exchanges - strong in London
General housing information sites			
	http://www.direct.gov.uk/en/HomeAndCommunity/SocialHousingAndCareHomes/MovingHome/DG_10025972		General advice and some website links
	http://www.bbc.co.uk/dna/actionnetwork/A2134298		chatroom with viewers comments and recommendations on websites
	http://www.ourproperty.co.uk/guides/how_to_go_about_a_council_house_exchange.html		General property site with article how to effect a mutual exchange

5.5 Landlord based mutual exchange schemes and websites

Over the last few years, as lettings and transfers in the social housing sector have declined dramatically, landlords have become increasingly interested in promoting mutual exchanges as a means of relieving some of the housing pressure within the sector. Most of the IT suppliers of housing management systems now include a Mutual Exchange module as part of their package, and many individual landlords have developed their own mutual exchange websites. In an increasing number of cases, these now form an integral part of a Choice Based Lettings package, advertising landlord vacancies, mutual exchange opportunities, low cost home ownership sales, and in a few cases private sector lettings.

A good example of this approach is the Choice Based Lettings scheme operated by Wychavon District Council (<http://wychavon.whub.org.uk/home/wdcindex/wdc-housing/wdc-housing-homechoice.htm>) where applicants can view properties in all four categories. On 10 August 2007, the website advertised 12 CBL properties, 107 properties for mutual exchange, one private rented sector property, and five properties for shared ownership.

Complex exchanges

Complex exchanges, usually referred to by exchangers as ‘multi-swaps’, where three or more exchangers exchange properties in a chain (so that A moves into B’s house, B moves into C’s house, and C moves into A’s house), are obviously the most difficult exchanges to organise. Complex exchanges are not impossible, although infrequent, and in some cases may be actively promoted by landlord staff, who are able to observe potential complex exchanges and to arrange for exchangers to complete the chain of moves.

Websites are the most obvious way of arranging complex exchanges, particularly between different geographic areas, and most exchange websites have a section devoted to multi-swaps.

A typical advert from one such website reads:

I am trying to find the missing link to multistwap a few houses and flat on offer

- *3 bed house in Newbury, Berkshire (lady very interested in Swindon house)*
- *3 bed house in Swindon, Wiltshire (lady already viewed house in staffs and accepted)*
- *3 bed house in Herefordshire (lady wants our house in staffs)*
- *3 bed gff [ground floor flat] in Camberley, Surrey (lady viewed house in Wiltshire and likes very much)*
- *3 bed house semi detached in Tamworth, Staffs*
- *and possibly a 4 bed house in Basingstoke (lady interested in 4 bed house in Tamworth I have an offer)*
- *2 bed terraced house in Kent that wants our house*
- *what we need is a 3/4 house semi detached with drive and enclosed rear garden as we have dogs, in the areas of Devon/Dorset and certain parts of Somerset, Wiltshire and Cornwall that would like any of the above*

Among the 45 most recent posts in the ‘Success Stories and Inspiration’ section of the Community Council House Exchange website, 9 were from exchangers moving through a multi-swap.

A typical post read:

Well dare I say it but I have just had the go ahead from my council to move on Saturday, this is through a solid three way swap. I met one person from this site and the other person through another site.

While another read:

I can't believe I'm actually moving. After having been messed about and having a 3 way swap broken we found a new 4 way and I'm moving to West Sussex tomorrow. If it wasn't for this site, I wouldn't have been put in touch with my swap partners and we are moving near the sea which is just so wonderful. Thanks to everyone who has helped me."

(camden2sussex, registered August 2006, moving to 3 bed in Worthing, West Sussex)

5.6 Survey of tenants seeking a mutual exchange

The survey was carried out online, and therefore includes some bias towards those with a computer at home. However, as discussed above, the internet is fast becoming the main way in which tenants arrange swaps. The region the survey was aimed at was East Anglia, although there are respondents from other areas, presumably social housing tenants living elsewhere in the country and seeking to move to East Anglia, and advertised particularly to tenants with the same Housing Association. The greatest proportion of the respondents lived in East Anglia (~72%) with a scattering of tenants from elsewhere, e.g. London (~12%).

There were several questions relating to household composition, tenure type and household income, including the proportion derived from state benefits, and there were questions about previous tenures, and the type of move made (e.g. mutual exchange, transfers, etc).

Who is moving?

The range of household types includes every form of family possible- from single pensioners to couples just starting out. The distribution of frequencies of these households is shown in Table 5-14, below.

Table 5-14 Table of household types and the proportion they make up of all households

Household Type	Frequency	Percentage
single person (female)	39	13.6
single person (male)	14	4.9
pensioner	6.0	1.9
single parent (female)	82	28.7
single parent (male)	3	1
couple with children	115	40.2
couple without children	17	5.9
multi-adult with children	6	2.1
multi-adult without children	4	1.4
total	286	100

Source: Survey of tenants seeking a mutual exchange

These data imply that around 60% of the adults in households looking to swap homes are women. Yet over 80% of the respondents completing the survey were women, suggesting that women tend to take the lead in organising swaps.

Clearly there is a tendency for people with children to look for a move (79% of those who responded to these questions), with another strong peak amongst single female householders (14% of the total respondents).

The fact that many more single-parent internet home-swappers are headed by women is similarly likely to reflect demographic and social factors rather than a tendency to use the internet more. Very few pensioners completed the survey. However, this is a group who are much less likely to have internet access, so it is hard to ascertain to what degree they swap by non-internet means, or would if they could.

Have people swapped before?

In terms of what these household groups are looking for in a swap, it helps to look at whether they have swapped in the past;

Table 5-15 Types of moves made to current home and in the past, to previous homes

Type of Move											
	mutual exchange		transfer		waiting list/homeless		estate/letting agent		private arrangement		Total number
	%	Number	%	Number	%	Number	%	Number	%	Number	count
Current home	27	59	27	58	43	93	0	1	2.8	6	217
Previous home 1	12	23	22	43	45	87	8	15	13	25	193
Previous home 2	11	10	15	14	37	34	14	13	24	22	93
Previous home 3	21	9	7	3	21	9	12	5	40	17	43
Previous home 4	10	2	10	2	24	5	19	4	38	8	21
Previous home 5	15	2	0	0	8	1	23	3	54	7	13

Source: Survey of tenants seeking a mutual exchange

Table 5-15 shows that the most moves to social housing are from the waiting list/homeless category. The graph can be looked at from the 5th previous home onwards, to show that social housing tenants' early housing tends to be within a 'private arrangement' (family, etc) or found through a letting agent. With time the importance of the social housing waiting list comes into play, and this eventually represents the most common way of obtaining a tenure. The importance of transfers and mutual exchanges increases as well. These data also suggest that those who have moved via mutual exchange in the past are more likely to do so again in the future.

Reasons for moving in the past

Looking at why people want to move, the largest category by far is of those wanting to move when their family size increases.

Table 5-16 Reasons for moving to current home

Reasons for moving (count)	new relationship	new job	new child	split up	lost job	asked by family/friends to leave	other	total
wanted a larger place	5	4	68	5	1	7	38	178
% within 'larger place'	2.8	2.2	38.2	2.8	0.6	3.9	21.3	100
% within what happened	23.8	26.7	63.6	13.5	10	25.9	21.6	61.8

% of total	1.7	1.4	23.6	1.7	0.3	2.4	13.2	61.8
wanted a smaller place	1	0	1	1	0	0	5	11
% within 'smaller place'	9.1	0	9.1	9.1	0	0	45.5	100
% within what happened	4.8	0	0.9	2.7	0	0	2.8	3.8
% of total	0.3	0	0.3	0.3	0	0	1.7	3.8
job related	0	5	1	0	2	0	6	18
% within 'job related'	0	27.8	5.6	0	11.1	0	33.3	100
% within what happened	0	33.3	0.9	0	20	0	3.4	6.3
% of total	0	1.7	0.3	0	0.7	0	2.1	6.3
nearer family /friends	2	2	6	6	0	4	17	47
% within 'nearer friends/family'	4.3	4.3	12.8	150	0	8.5	36.2	100
% within what happened	9.5	13.3	5.6	16.2	0	14.8	9.7	16.3
% of total	0.7	0.7	2.1	2.1	0	1.4	5.9	16.3
disliked last are a/neighbours	0	1	6	3	1	3	14	24
% within 'disliked area'	0	4.2	25	12.5	4.2	12.5	58.3	100
% within what happened	0	6.7	5.6	8.1	10	11.1	8	8.3
% of total	0	0	0.6	0.6	0	0.6	7.4	9.3
too expensive	0	0	3	0	3	0	8	18
% within 'too expensive'	0	0	16.7	0	33.3	0	50	100
% within what happened	0	0	2.8	0	30	0	4.5	6.3
% of total	0	0	0.6	0	1.2	0	1.9	3.7
other reason	14	3	23	17	3	13	87	214
% within 'other'	6.5	0	15.6	12.5	1.6	6.3	59.4	100
% within what happened	66.7	20	21.5	45.9	30	48.1	49.4	74.3
% of total	4.9	0	6.2	4.9	0.6	2.5	23.5	39.5
total		15	107	37	10	27	176	288
% within 'Reasons'	7.3	2.5	33.3	6.2	2.5	3.7	48.1	100
% within what happened	100	100	100	100	100	100	100	100
% of total	7.3	2.5	33.3	6.2	2.5	3.7	48.1	100

Source: Survey of tenants seeking a mutual exchange

Looking at what people stated as their reasons for moving to their current home, amongst those who stated 'other' as a reason, there were contrasts as to what they were looking for from their move. The largest category was of people who wanted bigger place, who made up 22% of 'other reason' responses, and 13% of the total. In contrast, only 3% of the 'other reason' category wanted to downsize to a smaller home, making up 2% of the total respondents. Similar numbers of respondents mentioned wanting to be nearer friends and family and disliking their previous area or neighbours (10% and 8% of the 'other reason' category respectively, and 6% and 8% of the total dataset).

Smaller percentages stated that their move was job-related or that their previous home was too expensive; 3% and 5% of the category, and 2% each, of the total respondents.

These responses suggest that the size of the 'other reason' category is deceptive and that most respondents had reasons which fell broadly into the categories in Figure 6, but felt they had to qualify their response with further explanation, and this was borne out by people's comments in

the open response columns. For example; ‘*Anywhere in UK which is rural and private.*’ Suggests that there is something they dislike about their present area but they prefer not to specifically select that category of reason for moving, whilst ‘*Within 10 miles of Diss, Norfolk, but outside towns. House needs upstairs bathroom and large garden.*’ does indicate that they would like a larger place, but that the garden size is their particular concern.

What people require

The comments on features of their social home and social landlord showed that the most common requirements were for a larger home and a garden.

Table 5-17 Features requested in adverts for mutual exchanges

Feature sought	Number of adverts mentioning feature	Proportion of adverts mentioning feature
Garden	58	29%
Extra room	44	22%
With Right-to-Buy	16	8%
Downstairs toilet/disability adaptations	16	8%
Off road parking	12	6%
Central heating	10	5%
Ground floor	9	4%
Double glazed	8	4%
Street property	7	3%
Not ground floor	5	2%
Other features	23	11%

Source: CCHPR analysis of adverts placed for exchanges

When tenants were asked about their use of the Homeswap websites, there were many criticisms and suggestions, although some people had used the sites to good effect and gave positive feedback about the exchange process (Table 5-17).

There is a strong indication that the option of using a mutual exchange rather than obtaining a transfer favours people in houses and is difficult for people in flats or notoriously rough neighbourhoods, who have very little bargaining power. There is also a clear mismatch between the sizes of properties tenants have, and what they are seeking. Whilst considerable numbers are looking to exchange like for like, nearly half of all households with two rooms are looking for a 3 bedroomed property, and the majority of households with one bedroom are looking for two or three-bedroomed properties (Table 5-18).

Table 5-18 Bedrooms sought, by bedrooms offered in mutual exchanges

		Number of bedrooms sought				
		Seeking 1 bedroom	Seeking 2 bedrooms	Seeking 3 bedrooms	Seeking 4 bedrooms	Seeking 5 bedrooms
Current number of bedrooms	1	8	14	5	0	0
	2	5	41	39	2	0
	3	3	13	40	10	0
	4	0	1	2	3	1
	5	0	0	1	1	0

Source: CCHPR analysis of adverts placed for exchanges

Considerably fewer households are seeking properties with a smaller number of bedrooms, meaning that many of the potential exchangers will have to lower their expectations if they are to find swaps.

5.7 Spatial variations

The above analysis reveals something about what tenants are looking for but focuses on one particular region of the country. Further analysis was carried out looking comparatively at what tenants in London, Birmingham and East Anglia are seeking by way of mutual exchanges²⁴. This was based on a trawl of internet-based adverts for such moves and involves 100% sampling of all adverts found.

Table 5-19 Dwelling type sought by area

Area		House	Flat	Maisonette	Bungalow	Any	Total
London	Count	27	17	2	0	24	70
	% within City	39%	24%	3%	0.00%	34%	100%
	% within TypeCode	21%	71%	100%	0.00%	62%	36%
	% of Total	14%	9%	1%	0.00%	12%	36%
Birmingham	Count	59	2	0	1	4	66
	% within City	89%	3%	0%	2%	6%	100.00%
	% within TypeCode	46%	8%	0%	50%	10%	34%
	% of Total	30%	1%	0%	1%	2%	34%
East Anglia	Count	43	5	0	1	11	60
	% within City	72%	8%	0%	2%	18%	100.00%
	% within TypeCode	33%	21%	0%	50%	28%	31%
	% of Total	22%	3%	0%	1%	6%	31%
Total	Count	129	24	2	2	39	196
	% within City	66%	12%	1%	1%	19%	100%
	% within TypeCode	100%	100%	100%	100%	100%	100%
	% of Total	66%	12%	1%	1%	20%	100%

Source: CCHPR analysis of internet adverts

The most popular tenure type in each area was ‘house’, though in London a greater percentage of swappers stated ‘flat’ as what they were looking for (24.3%). Overall ~71% of those looking for a flat were currently living in London (see Figure 1). Comments such as *‘Flat to house, garden, extra bedroom’* and *‘PLEASE NO TOWER BLOCKS, MUST BE A 2 BED AS I HAVE A CHILD.’* cropped up amongst the extra comments and reasons for moving section of the survey.

- There were far fewer people looking for a ‘flat’ tenure in Birmingham (3%), and East Anglia (8.3%). Overall, of those looking for a flat tenure, only ~8% were in Birmingham, and ~21% were in East Anglia.
- In Birmingham, there were the most potential swappers looking for a house only ~89%, compared with ~39% and ~72% for London and East Anglia respectively.
- These figures may reflect the fact that 68% and 64% of tenures on the Homeswap lists for Birmingham and East Anglia are already houses (Figures 3 and 5, distribution of tenures). A chi-squared Pearson’s correlation determined that the differences in tenure type choice between cities/regions was unlikely to be the result of random chance (0.01 where <0.005 is significant).

²⁴ This research project had previously used London, Birmingham and Suffolk as three distinct types of area. However Suffolk was broadened to East Anglia for this part of the research in order obtain sufficient numbers of households looking to swap homes.

- Those who listed 'Maisonette' as their preferred (or acceptable) mode of tenure were all London dwellers, though there were only two of these, which may reflect a view that this property type is very much like a flat because it is part of a block.
- No London tenants listed 'Bungalow' as their preferred tenure type, though as these are not common in London anyway, it is impossible to draw any robust inference from the figure. Few people overall listed this property type though (only 1 in both Birmingham and East Anglia).

Looking at the type of property currently held by people looking for a swap, the distribution of property types is shown in Table 5-20.

Table 5-20 Current dwelling type by area

	House	Flat	Maisonette	Bungalow
London	17	50	6	0
East Anglia	32	14	3	5
Birmingham	46	17	5	0

Source: Analysis of adverts placed for exchanges

Overall, there were more people already in flats in London (69% as compared with 25% and 23% for Birmingham and East Anglia respectively). This probably partially accounts for the larger number of London tenants 'looking for' flats, i.e. expecting that it will be easier to swap like for like. Some flat dwellers had an aspiration to move to a slightly better flat, stating for example; '*I would prefer a ground floor flat*'.

Looking at the tenures held by those wanting a swap in East Anglia, in comparison with the two more urban regions, the region had more in common with Birmingham than with London, or than London had with Birmingham. For example the majority were in houses, with some maisonette tenures. However there were 5 tenants currently in bungalows, a property type absent from both London and Birmingham's Homestay lists in this dataset.

Size categories

Of those looking for a swap, the greatest number of people looking for two bedroom properties were found in London, while in Birmingham and East Anglia greater proportions of tenants were looking for three bedroom tenures. Table 5-21 shows the number of tenants who specified each size category of property, in each region.

Table 5-21 Number of bedrooms wanted in each area

Property size wanted	Area		
	London	Birmingham	East Anglia
1bed	5	7	4
2bed	30	21	18
3bed	23	36	28
4bed	6	2	8
5bed	0	0	1

Source: Analysis of adverts placed for exchanges

London contained 62% of all one bedroom properties which constituted 21% of the total stock amongst those wishing to swap. East Anglia held 21% of the one bedroom properties, which

comprised about ~12% of its total stock. Birmingham had 18% of the one bedroom properties which made up ~9% of the households looking to swap.

Where potential swappers were looking for a larger property, the biggest category was that of two-bedroom dwellers looking for three bedroom properties (41) but this was very closely followed by those in two bedroom properties asking for three (39).

People wanting to up-size in order to increase their family size, i.e. planning ahead, made comments such as; *'Want to increase family size so looking for a larger property'* and *'Flat to house, extra bedroom wanted'*.

Moving on to the type of feature people are looking for:

- There is a clear subset of London tenants looking for a move to be in a place with a garden, e.g.; *'Really, really want a GARDEN. This is the only reason I want to move.'*
- However this is probably a reflection of the higher number of people living in flats without gardens in London than elsewhere.
- 'Garden' remains high on the list of features people ask for, even where this does not appear to be their chief reason for moving (~29% requested).

Table 5-22 Features sought by area

City	Extra Features											Responses Used
	garden	Right-to-Buy	Downstairs loo	central heating	ground floor property	street property	double glazing	parking	extra room	upper storey wanted	other-	
London	29.0	4.0	3.0	0.0	6.0	6.0	0.0	4.0	18.0	5.0	8.0	53.0
% of requestors	50.0	25.0	18.8	0.0	66.7	85.7	0.0	33.3	40.9	100.0	38.1	38.7
Birmingham	15.0	10.0	3.0	9.0	0.0	1.0	8.0	4.0	16.0	0.0	5.0	46.0
% of requestors	25.9	62.5	18.8	90.0	0.0	14.3	100.0	33.3	36.4	0.0	23.8	33.6
East Anglia	14.0	2.0	10.0	1.0	3.0	0.0	0.0	4.0	10.0	0.0	8.0	38.0
% of requestors	24.1	12.5	62.5	10.0	33.3	0.0	0.0	33.3	22.7	0.0	38.1	27.7
Total	58.0	16.0	16.0	10.0	9.0	7.0	8.0	12.0	44.0	5.0	21.0	137.0
% of total dataset requesting feature	28.57	7.88	7.88	4.93	4.43	3.45	3.94	5.91	21.67	2.46	11.33	

Source: Analysis of adverts placed for exchanges

In Table 5-22 it can be seen that, for example;

- 50% of the people requesting a garden at the property they move to, are London dwellers; ~39% of London's potential swappers require a garden. This compares with ~22% of swappers in Birmingham (who make up 24.14% of the whole) and 23% of those in East Anglia (12.5% of the whole). Of the total respondents, 58, or 28.57% specified that they would like a garden.
- Interestingly, there are a greater proportion of tenants in Birmingham than either of the other locations, who specify that the right-to-buy their council property is important to them (62.5% of the total tenants in all three areas). Of the total respondents, only 7.88% specifically mentioned the right to buy as an influence in their choice of move.

- A higher percentage of tenants in the East Anglia region than elsewhere specified a downstairs loo as a requirement (62.55 of those who mentioned this criteria).
- The most desirable feature after a garden was an extra bedroom, with 44 specific requests and many more people stating that an extra room would be acceptable to them, though not necessary. The breakdown of these figures showed that ~24% of Londoners and Birmingham's tenants, and ~16% of East Anglia's requested an extra bedroom.

Other apparent trends included:

- Overall, ~19% of tenants mentioned wanting an extra bedroom or a growth in family size as a reason for moving.
- Moving to be nearer family was roughly equally represented between areas- London lagging slightly, possibly because more people move there from elsewhere in the country in the first place, than the other two regions studied.
- In Birmingham no tenants mentioned moving to start a new job, and this category of reason was quite small in the other two regions, whereas to be near a school or a course was a relatively common reason mentioned by Birmingham tenants (17.65%), making up ~67% of the tenants who specified this reason for moving or staying in a specific area.
- Moving to have a garden was less common in East Anglia than in the two urban regions (London and Birmingham tenants making up ~42% and ~46% of comments in this category, respectively).
- Wishing to move from a flat to a house was commoner amongst Londoners than elsewhere (~79% of these comments).
- Despite the number of tenants who specified a downstairs WC in East Anglia, in the extra comments section those moving for reasons of access/medical reasons, were equally represented in all three regions, and made up only ~5% of comments. This may also be a reason for wanting a house rather than a flat, given the rarity of bungalows in most regions, for example one statement made by a tenant in London was; *'Need a house for medical reasons'* and *'I need to move because I am disabled and can no longer manage the house and would like to be closer to my daughter'*.
- This is similar to the number commenting on parking, and off-road parking in particular, as being important to them. The figures tally well with the number of mentions 'parking' was given in the question about what features people required.

6 Research findings (v): Findings from the focus groups and interviews

Nine focus groups were held, along with 60 telephone interviews and 28 face-to-face qualitative interviews carried out with existing and prospective social tenants. The focus groups were held in three case study areas – London, Birmingham and Suffolk and included three groups specifically for certain BME groups (Chinese, Indian and Black tenants). People were asked about their current housing, what they liked and disliked about it, how their needs and preferences had changed over time, and what they wanted from their housing in the future.

6.1 Moving into social housing

Many of the focus group participants had been living in social housing for some time, however for others it was relatively recently that they had moved in. Reasons for moving in were, however, in the main a result of very limited options. Almost nobody reported having had any other tenure of housing that would have been affordable to them, and most had very limited choice within social housing in terms of what property type they wanted.

I don't think anyone chooses to be living here; it's what's on offer when you become homeless or you need alternative housing. I was living in private housing and the landlord had a family coming over from India and he wanted the house so I applied with the city council and they did a referral to Trident, who said we have something to offer you. So it wasn't a choice, it was zero choice.

(Birmingham social tenant)

I had to take what was offered, and I was told that if I did turn that down I would have to wait another year, and I couldn't stay where I was.

(Suffolk social tenant)

You will have to wait three years for a house even if you have kids. Facilitator: Can you choose a house you want?

No, there's no option for you.

(Birmingham social tenant)

In many cases the housing situation people had been in prior to moving into social housing was quite desperate, and for that reason, they were keen to take whatever was offered to them:

I lived on the streets for several years and I couldn't... I was in London that's the only place where it was actually possible to get housing because there was a lot of public focus on it- you know London's homeless and so on. There was nowhere else it was going on.

(London social tenant)

I was living in Lewisham road before, on one of the estates there. In fact that one was too small and we had only one room and I had my three children. So it took us a long, long time before we even got the (local estate) one, and then I was there for a long, long time before I got this one. So I've gone through the mill so to speak!

(London social tenant)

I want to ask something else. Why can't the Housing Associations offer you a permanent place like the council can? Why is it only temporary? Why do you have to spend all these years moving between temporary places?

(London social tenant, in temporary housing)

Nevertheless, tenants were generally happy with social housing as tenure. Some had previously lived in private rented housing and had suffered difficulties with poor quality housing or rough landlords:

When I went there the place was so foul and stinky, the old drain was open at the back and water could come out. I said to him 'are you going to fix it' and he said 'no I am going to leave it to you to fix it.' ...The furniture was ripped and the mattress was so dirty that I couldn't sleep in it. ...when I went to move out he said that he had to come round and check everything because he thought that black people were thieves.

(London private tenant)

But the private landlord, he can be brutal to you, he can send some people to throw you out, change the locks etc but the council have the rules and regulations...When I was in the hospital bed the landlords came to get money and I couldn't pay because I was in the hospital bed.

(London private tenant)

I have had a vast experience of private landlords, they are absolutely diabolical.

(London private tenant)

I was living privately; it was the bed-sit that I was telling you about ... When I went there the place was so foul and stinky, the old drain was open at the back and water could come out. I said to him 'are you going to fix it' and he said 'no I am going to leave it to you to fix it.'

(London social tenant)

I've done it in the past and they can be really nasty and say "We want the flat" "When do you want it?" "Tomorrow!" "No the law says..." "I don't care what the law says, get out!" I've had it done. While you're fighting it through the courts, you've still got nowhere to sleep.

(Birmingham social tenant)

For many others, the rent of private housing was simply too expensive, especially in London where the difference was stark, and most tenants who had rented privately had therefore lived in shared housing, bringing its own difficulties with cleanliness or disputes over communal areas.

Where I am living now the agreement is for £175 a week. The benefits that I get are only £140 per week so I have to pay from my pocket £35 every week which I cannot afford to pay.

(London private tenant)

I rent a flat where we need to share the washroom with other tenants. It's not very convenient...We need to share the toilet and we have to queue for the bathroom.

(Birmingham private tenant)

I'm hoping to get a better house- not sharing with anybody because this tenant has been difficult- he is very dirty in the kitchen and bathroom, and he steals food from me. He is the landlord's brother, so the landlord does nothing.

(London private tenant)

There were some positive experiences of private renting. In Birmingham, tenants were aware that there was at times a real choice to be made between social rented and private rented housing private renting offering some advantages:

You get a more personal approach....if they're a genuine private landlord who will deal with things when they need to be dealt with. Whereas a Housing Association can take six months to do things that are very simple.

To live near a school with good ranking, one needs to rent from a private landlord.

Private landlords often tend to have more than one property, so you can always transfer with them at a later date, to be where you want to live. If there's a private house in a road you like, you speak to them, if you've got the money, that's where you can live.

(Birmingham tenants)

However, for many tenants, social housing was a much-needed secure home at a time when life was difficult and other options were highly constrained.

6.2 Type and size of housing

The focus group participants and interviewees formed a diverse group, ranging in age from 16 to over 80 and with differing needs and expectations. Nevertheless identifiable themes emerged in terms of the type and size of housing they preferred.

Many tenants had very negative views on flats. The reasons for this were largely to do with noise from other tenants, upkeep of, and disputes over, communal areas, broken lifts and a lack of private garden space.

The fire alarms last summer went off every single night, day in, day out, day in, day out.

(Birmingham tenant)

The design of flats sometimes meant that some rooms were without a window or adequate ventilation.

Although the kitchens have a vent in the wall, there's nothing actually sucking it out, so even though the vent's there it's supposed to draw it out but it doesn't. Most people open their doors; every landing is full of cooking smells. It creates arguments. You get people shutting doors – “Will you shut your f-ing door!” And all you're doing is having a sandwich!

(Birmingham tenant)

There were also difficulties with living in flats if tenants wanted to keep a pet.

Several focus groups discussed problems to do with things falling from upper flats onto staircases, gardens or people down below:

You name it, it's in my garden....I walked out and felt something land on the top of my head and I thought 'oh no, that was a bird' so I looked up and I saw a guy leaning out and laughing. They guy on the second floor. So I said “You ought to be careful, mate!” I thought it was some spilt drink, but I felt my head and it was spit - now that's not very nice....But I tell you all types of things end up in my garden.

(London tenant)

Noise was a major issue brought up repeatedly in nearly all the focus groups and many interviews. Many tenants had seen improved external insulation and double glazing installed in their home as part of the decent homes work being carried out. In many cases they appreciated this not so much for the thermal insulation properties, but for the noise reduction that occurred. In flats, however, much of the noise came through internal walls which were often reported to be very thin and lacking sound insulation.

These problems are to some extent present in all high density accommodation. However the problems do appear to be heightened in mono-tenure social housing estates due to the high numbers of people housed, and the fact that a high proportion of the people are at home in the day and therefore using the space more intensely.

The older people at focus groups expressed near-unanimous enthusiasm for bungalows. Some were unable to manage stairs, and others were concerned that they may become unable to do so in the future, yet they shared the dislike of flats for the reasons discussed above. Many had downsized to small bungalows, usually with just one bedroom from larger houses where they had brought up families. This seemed to happen most often at the point when people were widowed and felt a need for a smaller, more manageable home and in some cases the support and friendship offered by sheltered housing.

Perhaps unsurprisingly, complaints that their home was too small vastly outnumbered people looking to downsize. Overcrowding was in most cases the result of having had more children since taking on the tenancy, but being unable to move because they did not have enough priority for a transfer.

Council houses are too small. Just two rooms. You can't put a desk and a bed in the same room. I really want to move to a bigger place, I explained to (the Housing Officer). My kids are growing up. They need a bigger place. But (the Housing Officer) said I can't.

(Birmingham tenant)

I would like to move because now I am in a two bedroom house. Three kids and my husband in a two bedroom house. One of my kids is 12, one is 11 and one is nine and I need more space for them. I would like to have a three bedroom house but I don't think so....It's really hard for us to live in there.

(London tenant)

Tenant: I was living in _____ Road before, on one of the estates there. In fact that one was too small and we had only one room and I had my children.

Interviewer: How many children did you have?

Tenant: I had three of them, yeah. So it took us a long, long time before we even got the [ESTATE] one, and then I was there for a long, long time before I got this one. So I've gone through the mill!

(London tenant)

Feelings that their home was too small were not restricted to those technically overcrowded. Others commented that they really needed more space in order to accommodate non-resident children coming to visit, for other visitors, or in order to work from home:

If I had a big enough place I'd consider childminding again.

(London tenant)

As well as size and number of bedrooms, tenants also commented on more specific aspects of the size of their homes. Kitchens especially were often too small, and a lack of storage space was an issue for many, especially in flats. Several focus groups discussed the possibility that the lack

of space would be felt more acutely in the future as people increased the amount of material possessions such as computers that they wanted to fit into their homes.

6.3 Features of the home

The age of the properties ranged from tenants in new-builds to those in older properties which have had various improvements, and where the property had been altered the most common improvements seem to be central heating and double glazing:

It's got double glazed windows, which is new.

(Birmingham tenants)

Since they transferred [the stock] they have done a lot of things; they have put in central heating in most houses which people didn't have before. People ... have been able to have things done that they have asked for, and we ... have had the new doors and windows and everything.

(London tenant)

However, some tenants' properties were still felt to be in need of improvement, though these tended to be the older stock.

Ventilation came up as a reason for discontent with the home in several instances as well. For example, some tenants in London had windows which do not open fully, making it difficult to get a breeze through the house, whilst in Birmingham several tenants had kitchens with no window to the outside, and complained about the cooking smells from other people in the same block opening their doors to ventilate their properties while cooking:

But the thing that I don't like is that there's no window in the toilet. There's no window in the kitchen either.

And there's no ventilation either. I have complained that to the council many times, but nothing can be fixed. This is the part that I don't like. I like the place though. It's just the poor ventilation in the toilet and the kitchen.

(Birmingham tenants)

A related problem, which was a recurrent theme amongst comments regarding the heating of social homes, was the heating system and the draught proofing, however, opinions on the fuel type (and choices about this) were split- apparently depending on the heating system and the age of this:

... Cause we've got communal heating and hot water. But because they are metal framed windows, even when they are shut the wind and the rain comes through them. 90% of the valves on the radiators don't work, so you can't turn your heating off. You have to open your window to let the heat out. It is very wasteful and we're paying for that in our service charges, ultimately. I would like to see better thermal insulation in our homes.

(Birmingham tenant)

And you've got no gas up there so you haven't got a choice which fuel you use, you've only got the electricity; very, very high consumption- you wouldn't believe the times I've sat in the dark with no card in the meter. They are convection heaters, 3 1/2 kilowatt really big old things and therefore they use an enormous amount of electricity.

The heating bills are much cheaper, even with three heaters in a one bedroom flat and one in a three bedroom house. Its electric storage heater and it means it's much better heated and works out cheaper because we only have the electric bill to pay.

(Suffolk tenants)

Some tenants were nostalgic about even older types of heating and regretted the lack of choice in social housing. The water heating specifically was as important to many tenants as the heating itself.

Moving on to the issue of sound insulation as a feature of social homes, which is particularly critical because these are often flats, maisonettes and terraces peoples' impressions fell into four broad categories; the mixture of household types within blocks; the noise from between floors; the noise from outside the properties and the sound insulation between walls, specifically, including the materials used and comparisons between building styles.

Older people, whilst not inherently hostile towards younger tenants, did commonly feel that they might be better off in less mixed communities, and some had been under the impression that this would be the case when they first accepted their properties. With regard to noise, many tenants reported problems with noise carrying both between storeys and between walls, and these were common in newer built properties, where there were also complaints about noise from outside:

When we moved there about 14 years ago, we were told that there was an 80 year old tenant downstairs and a 60 year old tenant upstairs. That was when the council owned them. But when (the HA) took over, they then started putting youngsters in the flats. So of course, young and old don't mix do we? Different music, different noises.

(Suffolk tenant)

Don't get me wrong they are nice places. You don't hear your neighbour. The only person that you hear is the one above you, walking around. Not with the next door neighbours. You know some places that you live in you hear the radio, the television. You don't hear nothing like that, just the walking on the wooden floor.

(London tenant)

I don't know about you but between the terraces it's fine because they are very well structured houses, but between the floors there was no insulation set in when they were converted to flats.

Whenever a lorry drives by, I can feel my room shaking...it's true. Shaking. I can even feel it when people slam their car doors.

(Birmingham tenant)

Some tenants showed relatively expert knowledge of sound proofing and insulation, and many people commented on the difference between older, more solid structures and the newer built properties they lived in. Others drew comparisons between the attitudes of different Housing Associations:

One of the things that I think that the government got wrong with the building regulations is that they specified thermal insulation. Now you can have thermal insulation without sound insulation but the reverse isn't true, if you have sound insulation you've also got thermal insulation. Also they are not testing the stuff. They specify about 25 decibels and that is literally one plaster board equivalent.

(Birmingham tenant)

I mean I go to places like Kilburn, where a friend of mine lives and it's the same kind of building and Brent housing are spending tonnes of money on those flats.

(London tenants)

Security in and around social housing was important to many tenants, and there were useful practical observations about features which could improve this. There are several instances where blocks could have access made more secure. There were also several complaints about broken lighting in dark communal areas:

Unfortunately the youngsters who keep coming every night have broken the lock so many times; I think that (the HLA) has gotten tired with me phoning up to say 'look can you fix the lock. They've now broken the handle off the door...so that is the bad thing about it.

(London tenant)

The numbering on the sides of the flats to show, ambulances and other services who is coming out at night, something has to be done about it.

I have had two lights like that. Our security lights are on all night, but the lights on the street have been off and I have simply rung up Suffolk county council. I actually rung up about one and I had already rung up about another which the top was off and they had left it and I actually said I am reporting this one but I also reported another one about a month ago. They then said 'Are you sure?' and they went and checked and they came back and said 'yes you are right, I will see to that' and they came and did them both. You have to keep on asking them, it is not (the HLA) it is Suffolk County Council.

(Suffolk tenants)

When discussing the eco-un/friendly features of their social homes, the recurrent issues mentioned were the lack of drying areas for clothes- and also the security of these and the problem of temporary-only permits for car parking near their homes. If someone hires a car, they don't have the vehicle registration number until the car arrives or they collect it, but temporary permits have to be booked in advance with the registration number, making it impossible to park a car near your home unless you are keeping the car permanently; something which tenants feel should be discouraged on ecological grounds, rather than the opposite.

The most common comment was in favour of more solar powered electricity, and the idea of eco-friendly initiatives which could be incorporated into the existing structures of social homes was popular:

I hope that the council can consider building houses with built-in solar power system. That can save electricity. Such designs are not new in mainland China. Last time when I visited cities like You Li, Kun Ming, houses there were all built with solar energy system....

(Birmingham tenant)

I think that Hyde is starting to do that type of thing, you know with wind and solar and when you use the heat underground to heat your house. It will come in the future you know, I mean solar power it is amazing.

(London tenant)

High rise structures were overall unpopular, though the reasons for this were varied; some people were concerned about the risk if there was a fire, some about the risk to children and the elderly- particularly where the lifts were broken or simply absent, and many people felt that the degree of isolation tenants in high-rise accommodation found themselves, was a negative experience:

Getting up to your flat can be an obstacle if the lifts aren't working. When one lift is broken, the engineer has to use a special key to get up to the 19th floor to mend it, so the other lift is out of action while he fixes it.

Every time he comes to the building he nearly gets lynched!

They took the lift out and they will not put it back in, I don't know why. But I would have thought that with small children, like a little ten-year-old running about, there's no safety of any sort, no gates or anything, so if he actually went down the stairs, he could be in very serious danger.

(Suffolk tenants)

I think that there is a problem that so many people are living alone in one bedroom flats and to me it just seems like such a crazy way of living.

(London tenant)

Features which proved popular in terms of what would make tenants more likely to want to buy their social home included those mentioned above: green initiatives, parking permits assigned to the householder rather than the vehicle and some other ideas as illustrated by the quotes below:

I just want a place with a bit of character- don't just want to buy something. It's got to have some character to it. It's all just... too square walls.

(London tenant)

The place I live in is OK. Good. But I dislike having just one toilet.

I rent a flat where we need to share the washroom with other tenants. It's not very convenient... We need to share the toilet. And we have to queue for the bathroom.

(Birmingham tenants)

Moving on to features external to the home, such as parking, gardens, street lighting and rubbish collection, there were mixed responses. A major problem for many people seemed to be the lack of parking, and the problem of people from elsewhere parking in the spaces assigned to flats. There was clearly a divide between those who blithely stated that they needed space for two cars per household, and those who were aware that in the inner city there needed to be some justification for keeping a car (or at least for keeping more than one), such as being disabled:

527 front doors and parking for about 120 vehicles. Major, major problems. I have a car purely because I need to get around because of health problems.

(Birmingham tenant)

I am registered disabled and I have a mobility car and there is always trouble parking. I wondered whether there could be a disability allocation as there are none there at all and because of the five bungalows I should imagine most people may need disabled parking.

When they built the estates here, they never thought that anyone would have a car on a council estate. But now most of them do now.

(London tenants)

The main comments on rubbish collection were connected with how often it is collected, and with neighbours not following the rules. There were a number of people who expressed the opinion that if they had a garden of their own this would not be a problem, however some tenants who do have a garden find their neighbours put the rubbish in it! Some tenants had become pro-active about problems with rubbish collection:

The problem in Newham is that the council, when they collect the rubbish are leaving it outside my house. Why is the council allowed to throw the rubbish on the road and footpath? There are big bins there, council bins, rubbish bins. They are not coming to collect them all the time and so the rubbish goes on the footpath. So they should collect it once a week.

Well likewise, we formed a tenants association in my area, partly of Hyde housing and partly of home-owners. We formed a tenants association about 2 ½ years ago now. We have managed all sorts of things like rubbish collection.

(London tenants)

Gardens were seen as essential by a number of tenants, though many of those with very large gardens felt that the houses could have been bigger instead. Recurrent problems with communal gardens made them difficult to use for many tenants; these included dogs and cats fouling; inadequate grass cutting by councils with responsibility for this and anti-social behaviour:

The good thing is that I have a garden which is huge, 100 foot, but the bad thing is that I've got a bedroom which is tiny.

And then there is a dog which keeps coming and fouling. I've just got a little bit of green. It's not a garden, but I going to ask...if they can fence it because when the weather is hot...when I open my windows all you got was the smell. I've tried everything, I've done pepper, I've done pimento, I've put everything on the grass but it doesn't work.

(London tenants)

I don't use the gardens. I've known other people to, but they've nearly had things fall on their heads like cigarette ends coming out the windows, or CDs.

But it is just that the grass in everybody's garden is taken care of. Only mine, the garden at the back of the house, is left without care...I have called people to come and do something about it, but still nobody comes to take care of it.

(Birmingham tenants)

With regard to the internal layout of social homes, several tenants had comments to make about the 'open plan' style of indoor architecture, both in favour and against. In addition to this issue, some tenants had a toilet leading off their kitchen and they found this inconvenient:

And they do a lot of these open plan kitchens and living rooms with no door in between. I find them very horrible and the kitchen so tiny as well. You've got one bedroom and you've got your kitchen and living room joined - no door in between. So when you are cooking, the smell goes right through the house. The air extractor doesn't really do that much anyway.

(Suffolk tenant)

There's a kitchenette, you know? But ...well they give you a hole where you can, to fix in a washing machine and cooker and a small fridge. As I said I'm quite happy with it ...because it's easy for me to clean.

(London tenant)

Two rooms are enough. There is no point having three rooms. Rooms that are too small are useless. I would prefer to see a design with larger, fewer rooms, but more storage areas. Whenever you see most social housing it's got nowhere to store your stuff.

The only thing that can be improved is the toilet. I need to walk pass the kitchen to get to the toilet. I don't quite like the design.

(Birmingham tenants)

Newer style walk-in showers were popular with older tenants. When it came to furnishings though, although some commented that it would save money having some of the furnishings in place, there was an overall consensus against ready-furnished places, even where this was only kitchen white-goods. Storage space was also a problem for many people:

It's never going to be to your taste, it never works that way does it? It's better if you pick something for your own house. Strangers never get it right.

(London tenant)

I would prefer to see a design with larger rooms, but more storage areas. Whenever you see most social housing it's got nowhere to store your stuff.

For example I would say a good 60% of people here have bicycles, but you haven't even got room to put your shoes when you go into a flat. Where are you supposed to put a bike? They stand them up in a corner somewhere in the flats, or they chain them in the landings. If people can't afford cars they've got to get around somehow so they've all got bikes.

(Birmingham tenants)

8.4 The wider area: What makes a good neighbourhood?

Looking at the features which made the wider area attractive or not, transport links and their affordability were overwhelmingly important, as were the provision of amenities like doctors, shopping, green spaces and facilities for young adults. There were many complaints about noisy and unruly kids, but also gang violence in London in particular.

It's not all bad. The resident's facilities are fantastic but we're getting so many residents using them. They can use the computer rooms for the internet, learn direct which now the UK on-line facility which is all your training facilities. We've got the laundrette which is subsidised through your rent. There are some unique facilities on this site, and we have a lot of green space. For somewhere so central, no other place has so much green space.

(Birmingham tenant)

Close to transport and amenities- I like that about where I am. I wouldn't mind moving further away, but I'd like to live within a zone 6 area and would like to travel easily to my son in Surrey and one in Devon.

The city council at the moment are doing these play areas for teenagers, rather than young, young ones. So they're teenage-orientated outdoor playgrounds. The council renovated areas where there was nothing before and you go "Wow- look at them" They've got proper rock climbing areas, and people there permanently to teach the kids how to do different activities. Something like that in the area is very useful.

I'd live anywhere, I find something to like wherever I am. I like the quietness of Dagenham though.

(London tenants)

I used to live in Orchard Street. Yes, Orchard Street. Very quiet there. The environment is good too. There is a big park outside where I can take a walk. But now in the new place, there's no park nearby. I need to walk a long way to go to a park.

That is part of it, but the main ones Trident have got at the moment, the ones down in Digbeth, are primarily right slap bang in the middle of an industrial area, so you're sitting in the middle of nothing. So just from moving there, you're already isolating yourself. That's great for someone coming to live in the city, who thinks "these look great" They don't know any better. But for people who live here. There's no shops down there.

(Birmingham tenants)

Several comments arose about the lack of community spirit in newer developments such as the Thames Gateway, and this was thought to evolve from having local amenities most of all:

There are always going to be youngsters. We need to go back to more of a youth club mentality. There's not much here.

I think that the main problem there with the Thames gateway is that there is no community. Certainly where I am, and I think that most people here live community that is long established.

(London tenants)

6.4 Neighbours and housing management

There was a range of different problems with neighbours- some with immediate neighbours, some with groups of people in the same area. The most key points which arise seem to be that there are problems when socially dysfunctional people are found within the community. This includes drug dealers and repeated offenders but also -and it is important to stress that this is not directly connected with mental illness despite the appearance of this from some of the quotes- those with anti-social behavioural tendencies, such as racist, homophobic and generally quarrelsome people:

The one bad thing is that it is a double edged sword, some of the people there are the worst, social problems, dysfunctional people, and drug dealers and so on and that's not good.

(Birmingham tenant)

There was a group, they were smashing down the six foot fence, and when you phone the police, they have gone by the time that the police get there because there are three entrances.

(Suffolk tenant)

I'm still there, I've received three knife wounds, a gunshot wound to the back of my neck and I've had my right knee smashed with a baseball bat. That's all in this neighbourhood.

(London tenant)

What seems like fairly innocuous lack of consideration can be extremely upsetting and stressful if it appears to be personal, and likewise what sounds trivial to the casual observer- pets fouling in a garden for instance, becomes an attack when the pet-owner is present and the person whose garden is being fouled witnesses this. Reporting problems to the landlord works well with some Housing Associations, and seems to be ineffective with others:

The lady downstairs; me and her don't agree, so I just keep out of her way and she keeps...well, she's a bit tormented, because she said she's going to give my life a living hell! I've already explained to the housing officer, yes. I've been here nearly ten years, and she's been living there well, maybe two years. She's got a written statement saying that if she makes any problem- 'cause she's had a fight with the next door- so you know, if she make any more problem she's evicted.

We had a problem one year, with the kids from a down the other block- down there, nothing to do with us, they weren't. But still Hyde. Little sods.

Oh. They were running amok. Hyde basically sent a letter to everyone. Saying you will be held responsible for your children's behaviour because this is getting a bit out of hand here you know, and that stopped. I think one family was actually evicted.

Our group, 'housing for women' they are very good in dealing with those sorts of things. If there is any type of antisocial behaviour activity and you are sure of who it may be, then they take action.

(London tenants)

But the point is, I didn't complain, but I've been to my neighbour many times-music three o'clock in the morning. They were like that all the time, rowing, swearing you know. Throwing everything over my garden. There was a woman who had just moved out, she hadn't been in there five minutes she'd had enough of them. She'd been to the council, she'd called the police but nothing was done. Someone else moved in there last week so I just hope they can handle it.

(Birmingham tenant)

I've had to arrange to move myself, because it has been impossible to get this upstairs neighbour moved.

(London tenant)

More serious problems are dealt with by the police, and tenants had widely varied experiences of the ways in which the landlords dealt with anti-social behaviour before it was reported to the police:

I will be because now I am under threat from this upstairs tenant. My granddaughter and her boyfriend have been re-housed; however I am still left there. I was made to see mediation people about seeking possession notice and they asked whether I wanted to meet my upstairs tenant and I said no because after the police after his threatening attitude and committing criminal damage to my property, the police told me not to speak to him at all, which obviously, I don't want to. Now I am back on my own I am now under threat.

(Birmingham tenant)

There were tensions between different ethnic groups as well, at times, some having strong opinions about the others, and many had experienced racism from both white people and people from ethnic minority backgrounds, or expressed racist views about the other ethnic groups:

She would come and swear saying 'I don't like black people, I don't like Jamaicans' and sometimes when I wanted to come out I couldn't-so I called the police, but they paid her more attention than they did for me. They kept asking about me, but I was here before her. They told me that the woman was mentally ill and if she attacks me I shouldn't do anything, and I said that I couldn't wait for her to kill me because I have seven kids and six grand-kids and I don't want to die and leave them.

There is CCTV, but it is ineffective. It does not cover everywhere and so does not deter crime.

(London tenants)

There were several comments about the behaviour of other people's children, which some tenants felt restricted the freedom of their own:

I have got three kids and because there are so many kids who are not very good, so my kids can't go downstairs and play. At the moment they can't go out in the evening because of the other kids.

(Birmingham tenant)

One thing we inherited was called the interval housing project which was set up to bring kids who had been in homes all their lives into the community which is fine and that was a good place to put them because we have youth workers everywhere. The only problem is that the interval housing project doesn't monitor them and that where you get the noise; so you get four lads in one flat who have never lived in a proper place and the result of course is that they are completely out of control.

(Suffolk tenant)

These ties into the experiences people had had of living in mixed communities where different household types have different needs and expectations. Where there was an on-site caretaker, even where this was not specifically sheltered housing, this was seen as beneficial:

One thing I don't like is the area – it's just too noisy at the weekends. 2 and 3 in the morning, screaming, shouting, whatever. I'm on the 5th floor facing that side. But you get clubbers going - you know to the student flats and that stuff.

(Birmingham tenant)

Well I got offered a place when my son was 3 months old in Greenwich and it was like a block, and they were all old people from 60 to like, 100.

They offered me a place there and as soon as I arrived to view it I knew already that they didn't want me there.

Well, we've got an on-site caretaker who's, he's nice, and he's sort of, he's quite known. So that um, people do not, you know, not blare their music out- I mean it's not Peckham!

(London tenants)

6.5 London mobility and the Thames Gateway

Decisions about where people might move to were strongly influenced by factors discussed above (section 4: The wider area), such as the community, amenities and transport links. However some other interesting points emerged from the different tenant's responses. With regard to moving further afield than London, many people didn't rule this out, but simply had no reason to move. This may be because some of those free for day-time interviews or coming to the focus groups are not in full time work, and are therefore not motivated by work opportunities to move elsewhere, but it may also reflect a London-centric outlook; 'why live anywhere else?'. In contrast though, some tenants- notably those in very small beds its and one-bedroom flats- were willing to move anywhere they could have more space;

Out of London – not sure, first because it is a safe place here, and secondly my job.

Well, I wouldn't move outside London though- no, not as far as the Thames Gateway or Dartford.

If I was moving a bit further away, I'd like to live close to the train station, you know. So that, I've got everything here really. I wouldn't move far.

Rather impressively, some people who had initially come to London from overseas were motivated to stay out of a sense of loyalty to their new home:

I wouldn't move outside London. I would only move within Barking, I like it. I'm studying and would like to use my skills within my community. They have helped me here and I would like to pay them back by staying here and being a good person and helping them.

I'd think about it in the future. When I had children I don't know if I would want to live in London. But at the moment I love London too much to go anywhere.

I would consider Thames Gateway- I'd move anywhere to a flat rather than studio.

Others were quite keen to move within London, but were either negative about the 'remoteness' of the Thames Gateway and Dartford areas, or were unclear about where these developments were, geographically, in relation to their current locations:

I'm somehow settled here [New Cross]. If I moved I'd like to live in West London, Clapham maybe, those areas. Not too far, I might find something.

Well, if I had real good choice, if I had the means, and if I transport, I'd like to live out of London. Not really fussy as to area- I've got friends who are moving to the what-you-call-it? Kent area, which sounds really nice.

Good friends live in Kent.

The countryside! Everything is too far, and you have to depend on a car and it makes you isolated.

Tenants who had had negative experiences of living in social housing which they associated with London in particular were surprisingly few, but some people were keen to move away and found it very difficult:

Depends, maybe I'd move down Surrey, down that way. Out of London yes. I've been trying to move yes, but I'm not sure what to do. I've been here 15 to 20 years.

Surrey; because it has good links into London. I wouldn't consider Dagenham, but I might move somewhere totally different like Canvey Island.

Not in London, that's for sure. I don't want to see London ever again; I don't want to hear of it. You know if I could go live on a desert island and sort of live by fishing and farming and not- never hear the word London again I would be very, very happy.

I was thinking of moving down the coast. Yeah, I mean I'm well, I wanted to go to Brighton, but literally, I mean, trying to get in there was madness!

Even as a priority, I mean I was like 8th on the list and the list is moving back so slowly, I'd be there till Doomsday!

In general, the most important factors to tempt people to an area were the transport links, the quietness/greenness of the area, the size of the housing available and such conveniences as shops and doctors. Reputation seemed to attract people to certain areas of London, despite the widespread lack of curiosity about places beyond the metropolis.

6.6 Getting older – changing needs

People in supported housing were interviewed as well as elderly tenants amongst the wider community, bringing up distinct strands of changing needs. Some people had disabilities and some had suffered domestic upheavals or were recovering from substance abuse. Surprisingly,

the needs of these disparate groups tended to be similar. They have been broken down into emotional health related issues, physical health related issues and different needs arising from changes in family structures.

First, those with disabilities who were also caring for a child or another relative tended to prioritise needing more space, but did not necessarily accept adaptations to their home in preference to holding out for a better location:

I've got a son who's six now, I didn't have him when I moved in, but he is here now, so I'm looking for somewhere which is spacious and can accommodate the fact that I am disabled

(London tenant)

The occupational therapist came round and said that you can have a shower put in, a walk in shower to replace the bath. She said that we could do this that and the other to make it better for you to live in. She said, 'the only thing is, if you have this all done, you will never be able to get a transfer from this property.' And she said 'I understand that this was not the property that you wanted to be in.'

(Suffolk tenant)

Tenants with physical disabilities were not always keen to go into sheltered housing, whilst others found this much less isolated than they had been in their former homes. The majority of this latter group were single people though, with some couples preferring to remain together in their own home:

I've got plenty of medical needs but they discard the medical problems at every chance to give me one room for me and one room for my wife and the best reason was, my GP told me, was because I am retired, and retired people have no right to say- they can come to you and give you tea and coffee and just give you company.

The only thing that I don't like is that they do not care for you, when you are over 70 you are supposed to have somebody to keep an eye on you, you don't get that at all, and it has been two and a half years since I have seen anybody. I don't even know who my housing officer is because they change all the time or they haven't got time.

I loved my home, we would all like to keep in our own homes. I had ten years by myself after he died. It was very lonely; the long winter nights were the worst. I'm in sheltered now and I love it. There are people next door all the time.

The problem with your own house is you get lonely and need company. You don't want to trouble your family so you have to be on your own.

(Suffolk tenants)

Amongst those with physical disabilities or medical needs who were not elderly, some complaints such as hay-fever could appear trivial but were capable of making life miserable for the sufferer nonetheless. The most serious problems were with stairs, either in flats or within houses:

I've been there over twenty years and I've been very happy there actually, but now I've got problems with my legs and I don't like the stairs there now.

One thing that I like about it is that there are no stairs. I can't handle the stairs with the conditions that I have got.

All the time they are coming up those stairs- my granddaughter's got arthritis and her boyfriend is a very bad diabetic, he's very unstable- on insulin but unfortunately he's got arthritis as well. So for them the stairs are absolutely dreadful.

(Suffolk tenants)

Those in sheltered housing stressed the importance of feeling looked after- reductions in staff had been unpopular, and there was a feeling amongst some residents that they had been forgotten. This seemed to be partly to do with feelings of isolation, and of vulnerability in case of an emergency:

I live in Mark's close in a ground floor flat. There are no notice boards to tell you the numbers to phone if you need an ambulance or the police or something, there is nothing. So I am an epileptic, if I have a fit and land on the floor, I have got a mobile, but they want you, or someone else, to wave and show them where you are, but if you don't have anyone who can do that then they can't find you. So this is a problem that has definitely come to light.

The warden, she explains your letters when you can't understand them. She will chat to you if you are unhappy, and help you with things like sorting out the electricity bills. Now our warden has left and others from elsewhere have to take turns instead.

We still want sheltered housing, even with a button, for the sociable aspect. You can sit and have a cup of tea in the lounge and have a chat.

(Suffolk tenants)

Not directly connected with social housing, but increasingly important to people with disabilities, was the issue of mobility. Disabled people of younger ages mentioned feeling marginalised, and there were difficulties in exercising a choice about transport, but on the other hand, lack of storage space could make it difficult to keep a buggy:

You are more mobile if you have a buggy. It is very expensive in a taxi, £6 each way. So if you have to go to the doctors it costs you £12. I used to go on the bus but I can't get on them now. You can't have a bus pass and vouchers for taxis, only one or the other.

I can't get a mobility vehicle, the people came down with a shopmobility type scooter thing and had a look and said that my doorway was too narrow, there is nowhere for you to keep the vehicle, and the pathway is extremely dangerous.

(Suffolk tenants)

I've had to move- I've had adaptations to my home for my disability, and problems I've had with building contractors that Hyde send to do the work, it's a nightmare. Government legislation and that, that everyone knows what they're supposed to be doing. And then there's this new act, the disability equality act also, which is the act which was passed to help integrate disabled people into the mainstream, and I think that in HAs these services for disabled people are marginalised?

(London tenant)

There was a strong feeling amongst many tenants that buying a place was a bad idea for people who were getting older or who were disabled, because the responsibility of paying for adaptations and the cost of care was then on the homeowner.

You are penalised in getting help if you live in your own home. They say if you have a house you can afford it. So if you need a wheel frame you have to pay a lot and we can't afford it just because we have a house.

My husband worked very hard to pay for it all and get a house. Now I need things and they say you have to pay. It's expensive. I couldn't get help because I owned my home. It is unfair. If I had known then I would have said to my husband that we won't buy.

(Suffolk tenants)

6.7 Tenure aspirations and shared ownership

Looking at why people leave social housing, and what their aspirations are with regard to housing, social or otherwise, there were contrasts between areas. In Birmingham most tenants moved on to larger properties though this was not true of tenants moving from less desirable areas such as Walsall and Coventry. In London people were aspiring to move from bed-sits into flats, or to live nearer family and friends. Housing Association staff were aware that many tenants view flats as a temporary form of accommodation:

In cases where people's main reasons for leaving are known, most (~60%) people leave to live nearer other family members, because this association has a high proportion of flats, which are more of a stop-gap.

From flats it tends to be because of overcrowding. From a house it tends to be for locational reasons, for example to be nearer a new job, swapping like for like perhaps, or for family size reasons.

(Birmingham HA staff)

When it is the area they want to change it's usually because they have made friends near where they work, and want to be there, or near family members who live in London, rather than that the area is unpopular. Yes, and to properties they are able to buy.

(London HA staff)

There were problems with access for single men with children not living with them, if they had no separate bedroom at their social home, and other tenants looked for housing swaps because they preferred a different layout inside the open, e.g., open plan or a separate dining room. As regards the choice of area, outside London there was more concern about employment than in the capital:

It's a difficult balancing act, as we have performance standards to work towards in terms of tenant retention. The properties are easy to let, though the odd area may be less popular, for example Rotherham, and this is a reflection of people's perception of job opportunities in the area.

(Yorkshire HA staff)

Moving into Housing Association properties was sometimes a direct means of getting into shared ownership, and from looking at the survey responses to questions about what people are looking for, many tenants is specifically interested in the right-to-buy when looking for a mutual exchange. Some tenants who bought their social homes under the shared ownership scheme had successfully stair-cased upwards as well:

Yes, there are a few cases where social housing has allowed people to get their foot on the ladder into shared ownership and from there into their own first time buy. Those working are more able to save up a deposit when renting a cheap property.

These people usually stay between 10 and 15 years, which is roughly the length of time for which it has been possible to part-buy a property. When they part-buy they tend to staircase

within the same property, but of those who have sold on they have almost all moved into the typical first-time-buyer market.

(Birmingham HA staff)

In addition to a general lack of knowledge about the scheme, the most common reason cited for not applying was not being able to afford it. People on low incomes are not able to afford any form of home-ownership; in London in particular this threshold now sits well up the income distribution.

Interviews and focus groups with social renters and low income private renters also found some interest in the schemes, but for many this was merely a distant dream, well beyond their current financial scope:

Yes I've heard of that. There is a scheme just round the corner called East Homes or something like that. They also have some for a part rent part buy basis. I can't afford it.

Yes, I don't think I will use it though, not this time, not until I start working or something like that. Maybe in the longer term yes it's a good idea. But for me maybe in the future when I have finished my Uni'. I think they are a bit cheaper than the normal market prices so they are more affordable.

(London tenants)

A large number of social rented and private rented households do not want to buy or part-buy their own home, at least at the present time. Renting offers less financial worries (such as over maintenance), greater freedom to move, and for many households provides them with a good quality home. It would be erroneous to conclude that all, or even most, households who are currently renting and could afford shared ownership would prefer it to their current tenure. Many are quite explicit that they wouldn't:

Private landlords often tend to have more than one property, so you can always transfer with them at a later date, to be where you want to live. If there's a private house in a road you like, you speak to them, if you've got the money, that's where you can live.

I've owned my own home in the past and right now I wouldn't want to go down that road again. It's better giving someone else the headache of repairing it. Ultimately, your own home drains every penny you've got.

(Birmingham tenants)

Anything goes wrong, you just call someone responsible to come and fix it for you. They are really efficient.

(London tenant)

Other respondents, even though they had heard of the schemes nevertheless indicated that they didn't really understand enough about shared ownership. When asked why they hadn't applied, some confusion and misunderstandings were in evidence about what shared ownership involved:

Need house to ourselves.

Because I would not like to share. I like my own space

(Survey responses)

The term "shared house" has a longstanding meaning, especially to private renters which is quite different to what is involved in "shared ownership". The recent introduction by some mortgage lenders of schemes whereby up to four friends can buy properties together, and television programmes about people buying homes jointly with strangers may have further confused some people.

There was also a lot of mistrust around it and views that it was not attractive financially:

Because it is not entirely mine and there must be a catch.

One of my sisters told me that it's not very good.

I don't think that it is a good deal.

Not something we're interested in as in a part share if things don't go well it can go wrong and it takes too long.

(Survey responses)

Ultimately, for many respondents, full ownership was their desired tenure, and shared ownership was not an acceptable alternative:

Generally what they are building now is very nice and very fashionable. But I think the problem is that at the end of the day that property will never be yours. You can partly buy it but you have to pay rent on the rest of it.

(London tenant)

The only problem I have with it is that whatever percentage you decide to buy and rent because the housing market is moving so fast, it's not increasing at the same rate....The problem I envisage is that when you are buying a share of a property that's worth about £120, 130,000 and everything else in the city is £180,000 plus. You're always buying at the lower end of the market. You're never, realistically, going to be able take that to get to whatever the market value is to get properly into the market. Your equity is not quite matching the rest of the market.

(Birmingham tenant)

The recent rapid growth in house prices, well above growth in incomes, means that people realise that it may be difficult to ever make the jump from partial to full ownership.

A comparable question asking about reasons for not applying for social rented housing found similarly that a great many households who are currently on low incomes, nevertheless saw their long-term future in owner-occupation (see Paper 4 of this series). In addition, there were some people who considered that shared ownership could be the worst of both worlds, offering neither the security of social renting nor the freedom and independence of owner-occupation.

Some tenants knew only of Social HomeBuy. Many took the view that selling off social housing had already caused problems, and were not in favour of schemes for buying social homes:

If we continued with Housing Associations and council properties and didn't sell off any properties, there would be enough accommodation for young people to have their own house. So I am totally against owning property, which is why I am still renting now.

I think that they should be building houses for those who want to buy them, but I think that the housing stock [of the Housing Associations] should remain with the Housing Associations. I think that if you are on a low wage, I don't think that you can afford a mortgage

(Suffolk tenants)

I think most people do know about them. Quite a lot have commented— "These new properties, why are (the HA) spending all the money on them, why aren't they investing in our homes?" They're brand new properties which they've done in partnership with other

Housing Associations. They think they should invest the money to get our homes up to that standard. (They send round) very expensive very glossy leaflets! That's a lot of money spent.

(Birmingham tenant)

6.8 Black and minority ethnic needs and aspirations

To a great extent, BME groups' needs and aspirations are very similar to those of general population (as discussed above) with the main exceptions relating to area restrictions caused by fear of racial harassment and a desire to be close to other members of their community. The main issues that emerged in these discussions include: neighbours, safety of the area, the size of the dwellings, and overall dislike of flats and preference for houses with gardens. Things that were mentioned as being important in the area included safety, good shops where one can get everything that is needed for cooking the traditional foods, good schools, transportation opportunities, friends and opportunities for socialising. The priorities of what makes a nice neighbourhood or what are the most important aspects of a dwelling design, however, varied from group to group and even within groups, indicating that many of these preferences are individual and/or influenced by one's household size and stage in the life cycle rather than just ethnicity.

Locational needs and preferences

BME focus group participants often mentioned that they prefer to live near other people of the same ethnic group or in a mixed area. Exclusively white areas or areas that were known to have problems with racial harassment were not regarded safe and were thus seen undesirable. While most BME focus group participants mentioned that they like to live in cities where they can find shops that sell the ingredients that are necessary for traditional cooking, these shops did not necessarily have to be in the immediate neighbourhood.

Ability to socialise with other people from one's own ethnic group and access to shops/markets that sell ingredients that are required for traditional cooking are important, especially for the more 'recent' migrants. When people lived in areas where members of their ethnic group form a large proportion of the local population, access to appropriate services (such as shops, Mosques or Halal butchers) and opportunities to meet others from the same ethnic group were much more readily available:

When I was in Liverpool, I didn't have really good mind... I didn't have any friends there; I have friends here, people from my country. I feel like home. That is good about London.

In London, here, I can go to the shop and I can get Ugandan food, and you even have restaurants. But when you go outside of London you won't, because you will be the only Ugandan person there, or maybe one of two, and nobody can order that kind of food in just for two people.

(Refugee focus group)

Black respondents' locational preferences were largely influenced by fears of racism. Focus groups discussed the fact that racism continues to restrict their area choice, as not all neighbourhoods are safe for them. Some areas of London were seen to be so-called no-go areas:

I wouldn't mind going back to Charlton, I would move to Lewisham, I would probably move almost anywhere in London. There are certain places that I would not move to because of racial issues, like Elton, Cold Harbour, certain parts of Woolwich even.

In Gravesend, Kent and all that there are a lot of national front around that area. So I'd advice, especially people from Afro-Caribbean Society to be careful in those areas.

I think that is nice about this area, and in Peckham, because it is so mixed and you don't worry. But I think that if I had no option I would move out of London to avoid living in an estate."

(Black focus group)

I like when there are other people from my own nationality, and there is not too much racism. I think it's better here than in Liverpool. I think that there is less racism here in London.

There are negative conceptions of us because of your skin, because we are Black. Because most people look at Black people like so many Black people have been thrown into jail, or blamed for terrorism.

(Refugee focus group)

Some refugee focus group participants also felt that they were vulnerable to harassment due to the negative perceptions that many people have of refugees and asylum seekers.

Many papers are writing bad things about refugees and asylum seekers. That we come here to take their houses, jobs, and everything. But you can't just come and take over somebody's job, I have tried for two years and I still don't have a paid job. But these papers write that asylum seekers are the problem, and that's why things are changing for the worse.

(Refugee focus group)

Although racial harassment was not mentioned in the other focus groups, many participants in these focus groups called for improved security and neighbourhood management. This concern was prominent especially among the Chinese and Black Africans who had a refugee background.

It is important that the area is nice and safe. A nice, peaceful area is most preferred. It's horrible to be robbed when one goes home.

Safe environment is even more important for elderly. I have heard there are jobs who vandalize and even break the lamp-posts on the streets.

There should be camera. CCTV.

There should be security guards.

(Chinese focus group)

But let me say this, the security is the most important. Because you can live in a very big house, but if you live somewhere like Brixton, Peckham, but the security is bad and you are afraid to even go out of your house, then that is no good place to live.

The most important thing is the safety and security in the area. And in the house, too. But it all begins with people's involvement; really, it's the local people's responsibility to keep the area safe. But if you move into an area with lots of criminals, then it would obviously be very hard.

(Refugee focus group)

Chinese and Indian people expressed very strong feelings about dirty streets with clutter and rubbish. For some participants, the cleanliness of the neighbourhood was very important, and dirty environment was regarded highly unpleasant. Poorly organised rubbish collection was also a source for complaints.

The problem in [my district] is that the council, when they collect the rubbish. They are leaving rubbish outside my house. Why is the council allowed to throw the rubbish on the road and footpath? There are big bins there, council bins, rubbish bins. They are not coming to collect them all the time and so the rubbish goes on the footpath. So they should collect it once a week. And other people they are throwing the rubbish all over the footpath. The council should stop them.

(Indian focus group)

Neighbours

Neighbours were often considered to constitute a problem, especially for people living in flats. Main causes for complaints were pets, antisocial behaviour, and fears for children's safety. These issues were discussed extensively especially in the Black focus group. Their views on this issue, however, are likely to be influenced more by their current living arrangements (predominantly in flats in London) than their ethnicity.

There was this white woman, I was living there before her, and she came and saw me and, you know, made friends with me and I thought that she was a nice person-so we got on quite well. Then she just turned around and just said that she was jealous of me and I asked why and she said 'look at your place, look at what you are doing to it' and after that she started to act strange and started getting the police to come. Then I asked her 'what is this for' and she said that I kept banging on the door, and that I had a freezer in my house which was making too much noise so she couldn't sleep at night.

There is a dog which keeps coming and fouling. I've just got a little bit of green-it's not a garden, but I going to ask...if they can fence it because when the weather is hot...when I open my windows all you got was the smell.

I have lived in [my district] since the seventies...and listening to other people I think that I have been very fortunate. The only problem that I have is what I regard as psychopathic neighbours with their cats who think it is their inalienable, god-given right for their cats to come and defecate in my front and back garden which I take great pride in.

They must have lots of properties that are hard to let because of nuisance neighbours. I think that it is unfair that normal people have to live with a nightmare neighbour. They know who these people are. I think that it is unfair...

(Black focus group)

Also there are many burger vans on the street doing unofficial business there. They should stop them.

I live in a council flat. I've got a garden outside. What the kids do is that they come in the night with their dogs and the dogs foul in the garden. I can't do anything about it

(Indian focus group)

There was a perception by some that people with mental health problems posed particular difficulties as neighbours:

They should try and put some people in different places, you cannot put mental people with non mental it doesn't work but that is what they do. They put me next to someone who was mental

Everyone should know if the person living next to you has a mental issue-if they are a danger to you.

(Black focus group)

Compatibility and good relationships with ones neighbours were considered important. Again, this was an issue that concerned especially the Black focus group participants, and is likely to arise from their current position of being housed largely in flats in London. While people were occasionally bothered by their neighbours who were of very different age or had a different lifestyle to theirs, several focus group participants also pointed out that they do not want to cause problems with their neighbours, if possible.

Well I got offered a place when my son was 3 months old in Greenwich and it was like a block, and they were all old people from 60 to like, 100. They offered me a place there and as soon as I arrived to view it I knew already that they didn't want me there. I turned it down anyway because it would have been a nightmare for my son to raise him amongst people that are not really tolerant to children, the older generation you know. That block of flats was specifically for the elderly.

(Black focus group)

It's not fair because I've got two other housemates and the walls between me and one of my housemates are [really thin] and she can hear everything...it's not fair on her, a newborn baby screaming in the house. It's supposed to be housing for single people

(Black focus group, participant living in shared house with her baby)

I wouldn't go in blocks because of the trouble, you know I've always lived in a house with my family, but I wouldn't go in a block simply because of all the problems with teenagers."

But the worst thing is, I'm not scared, but the children can just walk in the back side when I am reading the newspaper. I am very polite too; I say 'What do you want? What's the problem?' and they say 'I've lost my ball' and they are blatantly lying, there are no balls, but they keep on coming. At least there should be safety for elderly people that they can read their newspaper in peace.

(Black focus group)

Many of the difficulties experienced were similar to those experienced by people in social housing of all ethnicities. However, there are some situations where racism appeared to fuel the difficulties:

Then there was this white woman, I was living there before her... she said that I kept banging on the door, and that I had a freezer in my house which was making too much noise so she couldn't sleep at night. So I said 'look at the fridge-just a small fridge, not even a freezer' if she stood at the door at night she could not even tell that I had a fridge inside. If I left the mop at the door she would come and take the mop and throw it away, and put dead rats and all sorts of things in my wheelie-bin at the doorway. She would come and swear saying 'I don't like black people, I don't like Jamaicans' and sometimes when I wanted to come out I couldn't-so I called the police, but they paid her more attention than they did for me.

(Black focus group)

Getting to know one's neighbours and getting along with them was of particular importance to the refugee focus group participants. This may be related to their background as relatively new migrants and the subsequent lack of established social networks and/or desire to make friends with local people.

I wish to be in London, unless I find out in the future that there is a place that suits me better than London. I would also like to mix with the local community. For me, as a new person, as a refugee, it matters to mix with the community.

I have a very big room and there I sit all by myself! It's nice to have your own place, but once you are used to the hostel, you have friends, and then you move and you are all alone. Because I used to knock on people's door or they knocked on my door, how are you today? But now there is nobody there!

Other things that I would love to, is to have friendly surroundings, to socialise with your neighbours, like help them if they are elderly people... you have to mix with local people, if you mix with people you learn the language as well...

(Refugee focus group)

Features of the home

In terms of the design of the dwellings, the focus group discussions revealed that BME groups' preferences are, to a great extent, similar to those of White British. Those who shared space with other households thought that such arrangement was very inconvenient, especially if they had family.

I rent a flat where we need to share the washroom with other tenants. It's not very convenient... We need to share the toilet. And we have to queue for the bathroom.

(Chinese focus group)

Sharing things, like sharing kitchen and toilet, it's different, that'd really only seen that when I was in college... For us, if you have your family with you, if you are reunited with your family, your wife and your children, then I think it would be a bit upsetting to share a kitchen and bathroom with other people, to be in that situation

(Refugee focus group)

Physical design of the building did not always meet tenants' needs or preferences. This could be caused by changed circumstances or individual preferences, and these issues should not be considered 'cultural'.

It's quiet, very nice but the problem is that there are eternal stairs and going up with the shopping is terrible and very narrow. I had two lovely cats and when they wanted to go outside I had to walk them very early and bring them in-no garden. One way in and one way out, so I had to give my friend a cat because I can't afford to wake up that early morning to walk them out and bring them back.

I've got a son who's six now, I didn't have him when I moved in, but he is here now, so I'm looking for somewhere which is spacious and can accommodate the fact that I am disabled.

(Black focus group)

The only thing that can be improved is the toilet. I need to walk pass the kitchen to get to the toilet. I don't quite like the design.

I don't like the design of my house. There's no toilet on the first floor.

The design of the houses in England is strange. I don't understand why there can be so much space at the back of the house, while at the front, there is not enough space. There are only a few feet left for the front of my house! But at the back, it is spacious enough to build a few houses more!

(Chinese focus group)

Most focus group participants who had children pointed out that it is important to have access to an outdoors space where their children can play in a safe environment. When such

opportunity was not available in the form of a private garden, people sometimes preferred to keep their children indoors.

I have got three kids and because there are so many kids who are not very good, so my kids can't go downstairs and play. They just have to stay around in the house. I would like to move into a proper house or flat... I would like somewhere where the kids can play. At the moment they can't go out in the evening because of the other kids. I'd like a council house, but I'm still waiting. I have been waiting since 2004/2005

(Indian focus group)

Small flats and small rooms were much disliked. Space was considered to be of importance, especially as children grow and need study facilities after they start school. This was an issue particularly for Chinese and Indian people, many of whom were keen on providing their children with good study facilities. Proximity to good schools was also viewed as an important aspect of housing by these two groups.

Rooms that are too small are useless. Fewer larger rooms would be better

(Chinese focus group)

I'm seven months pregnant and I'm in a one bedroom. I am probably going to end up having the baby in a one bedroom and there is no room in my room to put a cot in there... But when I am going to get housed who knows? The baby could be there with me until it is six.

(Black focus group)

Council houses are too small. Just two rooms. You can't put a desk and a bed in the same room. I really want to move to a bigger place, I explained to [the Housing officer]. My kids are growing up. They need a bigger place. But she said I can't. She said there's a short of supply currently.

(Chinese focus group)

Noise was an issue that was mentioned in several focus groups. While noise was also identified as a problem by most social housing tenants (see section XX), it appeared to bother Chinese people particularly heavily.

The walls are too thin, I think. The house is new, but any little noise made on the ground floor can be easily heard on the upper floor. I hope that new houses can use thicker and stronger materials for the walls, so that people will not be disturbed [by the noise].

I live next to a busy street. Whenever a lorry drives by, I can feel my room shaking...it's true. Shaking. I can even feel it when people slam their car doors. The house's door is just too thin.

It's annoying to live in a flat. You can hear the noise downstairs. And people downstairs can hear the noise made on the upper floor. The walls are just too thin. It's not sound-proof.

(Chinese focus group)

Soundproofing the properties would go a long way

(Black focus group)

Poor noise insulation was also felt to infringe on people's privacy. Again, this was an issue particularly for the Chinese.

The doors in my house are thin. The house can be quite noisy. My neighbours can hear us in the house.

I love the place I live. But people living downstairs can all hear me walking on the first floor. Everybody knows when I walk in the room (People laughed). My house is noisy. It's the way that I walk they say. I say I can't help it. And they suggest me to take off my shoes whenever I walk in the room.

(Chinese focus group)

Lack of ventilation, or insufficient ventilation, was seen to cause particular problems for the Chinese households. Good ventilation in kitchens and bathrooms was considered essential. This is also a priority for many social tenants, at least for people who cook and prefer showers to baths.

There's only one central ventilation system for the whole apartment. There should be a ventilation system in each flat.

The windows in the kitchen are important. If there's no window, the smoke and steam will be trapped inside. It's not good for Chinese especially. White people may find the design OK though. They put everything in the microwave. "Ding!" Just one minute and food is cooked.

You know, when we Chinese cook, the house could get quite steamy and oily. It's important to have the enough ventilation in the kitchen.

The windows in the kitchen are important. If there's no window, the smoke and steam will be trapped inside. It's not good for Chinese especially. White people may find the design OK though. They put everything in the microwave. "Ding!" Just one minute and food is cooked.

(Chinese focus group)

Open-plan kitchens were not well received by refugee focus groups participants, all of whom made reference to their traditional African cooking practices. Again, however, data from other non-BME focus groups (see section 6.3) revealed that this kind of preference for separate kitchen and living/dining area is also prevalent amongst the mainstream population, and the dislike of open-plan kitchens should thus not be considered to arise from the Black African 'culture'. Nevertheless, it is possible that Africans (especially the more recent migrants) often feel quite strongly about this.

You know we Africans cook a lot of food in big pots; we don't just put things in the microwave. And that's why I think the kitchen and the saloon should be separate. Even if the kitchen would be smaller.

Because of the smells when you cook, separate kitchen would be better.

I wonder if even the British people like to have the kitchens and the living room together. I think that's how it is in most houses. You wouldn't want the smokes and the smells in your living room.

(Refugee focus group)

Tenure preferences

Many of the people who participated in the BME focus group discussions had experience of renting from the private sector. On the whole, private renting was considered to be very expensive and not necessarily of very good quality (especially as the respondents were often compelled to rent from the bottom end of the market).

I was living privately; it was a bed-sit... It was furnished; it was an Indian who looked after it. When I went there the place was so foul and stinky, the old drain was open at the back and water could come out. I said to him 'are you going to fix it' and he said 'no I am going to leave it to you to fix it.' I said that as I was paying rent he should fix it, and it took three weeks to fix it before I could move in. It had a tiny kitchen with a small fridge and a microwave that was so disgusting it was even rusting. The furniture was ripped and the mattress was so dirty that I couldn't sleep in it.

The private landlord, he can be brutal to you, he can send some people to throw you out, change the locks etc but the council have the rules and regulations...When I was in the hospital bed the landlords came to get money and I couldn't pay because I was in the hospital bed. But the Housing Associations and the council have rules and regulation.

I used to live in private accommodation, a bed-sit, and it was me and my daughter and it was really, really hard for us...she was twenty three. It was hard you know. The kitchen it was too small you could not sit in there, you could only stand. It was very inconvenient, and the bedroom and the living room in one.

(Black focus group)

The rent of private rented home is too dear!

(Chinese focus group)

It's too expensive!

(Refugee focus group)

Some of the refugee focus group participants, on the other hand, would have been interested in renting from the private sector, mainly because that would enable them to choose their location, avoid homelessness and/or bring their families over. Similarly, several Chinese respondents pointed out that renting from the private sector generally provides better access to good schools. Financial constraints, however, made this option unviable for most respondents.

In England that [renting from a private landlord] is a bit difficult. I think Housing Associations do not demand a deposit... but private landlords do. If you want to rent from a private landlord, you need to pay a deposit, like one month's rent, and that is very difficult, especially for the refugees who can not afford to pay it, you cannot even afford to pay the rent! And that's very frustrating. So you are in crises. But this is not so with Housing Associations, and I think that is good about them.

(Refugee focus group)

To live near a school with good ranking, one needs to rent from a private landlord.

(Chinese focus group)

Views on home-ownership were divided between those who saw home-ownership as something desirable, though often beyond their reach:

I would [love to buy a house], if it was affordable...the freedom it would give you to move around, if you own your own house after a while you can sell it you can move on to somewhere else, you feel more secure that where you are living is secure, you can choose where you live, you can choose a house in the area you want to live and you don't have to stick to the housing conversions or flats that the Housing Associations offer, but it is very expensive!

With the Housing Associations, you haven't got a Right-to-Buy like the council. I'd like the government to change that rule because where I live I would love to buy it if I had the

chance...I would like to own the property I live in because it is a beautiful property in a nice area.

(Black focus group)

When you need the maintenance, the council are coming out two months later, when you've got your own house-if you've got the money-you can do it yourself.

(Indian focus group)

The good thing about owning your own home is that the place is yours. You don't have to pay rent.

You don't have to move anywhere. You don't have to worry about the rent going up.

It's miserable not to have your own place. Poor.

(Chinese focus group)

I would like to own my own home basically. It's a great satisfaction and achievement to have your own house or flat or whatever. But really the very hard thing is that the income matters so much. But I really like to dream about it, still. But I see that it would be very hard and painstaking to get to that point. Even to get a job, you need a lot of things, experience and everything. Once I get my job, I have to improve my career and improve my income, and then start saving money... So it is a long way away... But I still do like to dream about it.

(Refugee focus group)

For others, a mortgage would be too great a commitment, and the security of social renting was appreciated:

I think that if you are on a low wage, I don't think that you can afford a mortgage. I am an artist and I want to be self employed but I am not going to make a huge amount of money working as an artist. I like the security of my rented flat and if anything goes wrong with it, for example my current HLA is very good at doing repairs.

(Black focus group)

The price is high; you can't afford to buy the house

(Indian focus group)

I would love to own a house of my own, but the mortgage, you pay it for life! In Uganda you have the land and you build your own house and you don't have to pay mortgage, but here you have to pay mortgage and so I am not sure I'd like to own a house. Not me... Unless I become rich! It's better to rent from the Housing Association or the council.

(Refugee focus group)

Homelessness

One of the issues that arose from the BME focus group discussions was homelessness. This (had) affected especially the most vulnerable groups, such as lone parents and refugees. Although people were rarely forced to sleep rough, they were without accommodation of their own and found the situation deeply distressing.

Now I have been staying with friends for 7 months, it's a very long time! I am not happy to live with friends, just today one place, next day some other place... It's a very problematic situation. It's very hard to get accommodation...

Something which is, I feel is very hard... is that when you move from one city to another. I would just like to mention, to point how I feel, how I suffered when I moved from Liverpool

to London... It was very important to me that I'd move to London, but when I come here it was really very hard to find my own place here. It is also only me, but this would happen to everybody who wants to move from one place to another. I can not tell you how it was... when I came here I was sleeping rough, I went from church to church, I was in a very bad situation...

(Refugee focus group)

At the moment I am living with a friend. It is very difficult to stay there because I have three kids and I am a single parent.... I have been living with friends for about 8 months. I want to move there but I don't know how to move

(Indian focus group)

Having experienced severe housing need some participants, refugees especially, were very pleased to have secure social rented housing:

But finally I came to this Housing Association and they gave me accommodation. When I think of that, I really can't say... Whatever place I get is really a palace for me.

(Refugee focus group)

6.9 Moving from owner-occupation into social housing

The Housing Corporation's 'Tenants' Consultation panel was used to contact a sample of tenants who had at some point in the past lived in an owner-occupied home (excluding as a child).

Respondents were asked about:

1. Reasons for moving from the owner-occupied home
2. Whether or not they had temporary housing between that home and social housing
3. For those who did have temporary housing, the type that they had
4. Whether they would like to return to owner-occupation in the future

Table 6-1 Characteristics of persons who formerly owned their homes and now live in Council or HA housing

Persons who formerly owned their own homes and now live in Council or HA housing		
<i>Reasons for moving</i>		
	f	%
Family Problems	10	42
Financial Problems	7	29
Health Problems	3	13
Other	4	17
All	24	100
<i>Had Temporary Housing (in between owner-occupation and social housing)</i>		
Yes	16	67
No	8	33
All	24	100

<i>Type of Intermediate Housing</i>		
Private Rented	3	19
With Family/Friends	7	44
Temporary Housing	3	19
Homeless	1	6
Other	2	13
All	16	100
<i>Would Like to Return to Owner-Occupation</i>		
Yes	9	36
No	12	48
Not Sure	4	16
All	25	100

As shown in **Table 6-1**, the top reason for moving out of a previously owned home into social housing is the breakdown of relationships (i.e. ‘family problems’).

Although many respondents have been forced to move from their homes due to family and financial difficulties, many indicated that they would no longer like to return to owner-occupation. However, when later asked why, some cited things like “wouldn’t be able to afford it” and “unemployed and cannot afford it.” While others indicated that they were, “too old” or “ill”, indicating that it was unrealistic for them, rather than not liked. At the same time, many respondents cited old age as the reason that they would not like to move from social housing.

The respondents had a wide variety of specific reasons for moving into social housing. For some it was very much a last resort: One hated the tenure, area and neighbours and could not wait to return to owner-occupation. Another, who had also moved in as the result of a relationship breakdown was quite happy and said just that she would consider moving back into owner-occupation if the opportunity presented itself. This attitude split divides the data in general. While some people do not like the area in which they live, or have a home that is too small or not exactly what they would like, there are others who are satisfied and happy with social housing.

Another respondent’s wife suffered a stroke, so he sold his business and moved into social housing where he is now happy.

7 Research findings (vi) Findings from interviews with BME Housing Associations

Methodology

In addition to the five focus group discussions, telephone interviews were carried out with six different Black and minority ethnic Housing Associations (BHAs). Each participating Housing Association was chosen for interviewing because a large proportion of their clients are from particularly vulnerable groups, or from those ethnic groups that are of specific interest to social housing providers. Some groups are of special interest because they are currently overrepresented in social sector housing and others because their demand for social housing can be reasonably expected to grow in the near future. Having extensive experience of housing people from different BME backgrounds, all six Housing Associations were in a position to tell us something about certain groups' housing needs and aspirations. BHAs were also able to provide an overview of the special service needs that members of certain ethnic or migrant communities may have, and explain how these needs are being addressed at the moment. Most participating Housing Associations were also able to identify needs that are not satisfactorily met at present, and which ought to be addressed in the future.

Housing Associations with large refugee, Black African and Black Caribbean clienteles were deliberately chosen from the London area because these groups are heavily concentrated there. Another Housing Association was chosen because it functions in an area that is home to a high number of Pakistani people, and a large proportion of its clients are from the Pakistani and Bangladeshi communities. While some of the associations that were chosen for interviewing are BHAs that house nearly exclusively members of certain ethnic group(s), others had more diverse clienteles.

Findings

These interviews confirmed that BME households have, to a great extent, many aspirations and preferences that are similar to those of White British households. People with children want more space, and prefer houses to flats. Private gardens are sought after, especially by households with children. However, BME groups also appear to have some special needs, aspirations and preferences that arise either from their differing household composition patterns, cultural preferences, or migrant backgrounds. These needs and preferences vary between different groups, and can be roughly classified to five categories: service needs, locational needs, cultural preferences, needs of particularly vulnerable groups, and needs arising from household composition and size.

7.1 Service needs

Many BHAs were initially set up to address the needs of one specific BME community, which was disadvantaged due to people's inability to access mainstream services. The main barrier to mainstream service provision was often deemed to be language-related, and was addressed by setting up Housing Associations that provide bilingual services:

Housing needs surveys revealed that Chinese people had no access to good quality affordable housing, mainly because language barriers prevented them from accessing mainstream services. Consequently, the poorer Chinese people lived in relatively poor conditions. All our frontline staff are bilingual, some of them in English and Cantonese and some in English and Mandarin. Some members of our staff also speak other Chinese dialects.

(BHA - North West)

One BMA representative made an important remark regarding the use of pre-translated literature to enable BME groups to access mainstream services:

We hire staff that can speak the languages that are in demand. This is better than translating literature to those languages, as most people who can't read and write English are also illiterate in their own language.

(BHA - Yorkshire)

Many BHAs have taken into consideration the fact that that people who are unable to speak English are generally also unable to deal with local authorities, electricity, water and gas providers, and need floating support services to help them do this:

We provide floating support to asylum seekers, and bilingual services as part of our general service provision to general needs housing tenants.

(BHA staff, London)

Language is the major issue. Especially the elderly and the asylum seekers do not speak much English, and need help also in their dealings with the government agencies etc.

(BHA - North West)

Other members of some BME communities may not have any language barriers that would prevent them from accessing mainstream services. They may, however, have other kinds of service needs that are not always considered by mainstream service providers and addressed particularly by BHAs who are familiar with these needs and able to provide culturally sensitive services:

For the refugees and the elderly we provide culturally sensitive services, such as food and care services. We provide balanced meals for the elderly, within the food groups that they are familiar with and recognise. We also take people's needs in consideration when providing the care services, for example, we make sure that the care personnel know how to take care of Black people's hair and skin.

(BHA - London)

7.2 Locational needs

Different BME groups have differing locational needs and preferences, which sometimes, though not always, differ from those of White Britons. These locational needs may have a generational dimension, with elderly and/or foreign born people considering close proximity to one's ethnic community more important than the British-born generations.

Close proximity to the China Town is particularly important for the elderly who like to use the Chinese language services in the China town and who want to have access to the shops in that area. The elderly also feel much more comfortable and secure in an area where they are surrounded with other people from the same ethnic group.

The local authorities did not appear to be interested in addressing the housing needs or preferences of Chinese people. Especially they did not pay attention or understand the fact that a lot of Chinese people preferred to live in the city centre in order to have easy access to the China Town. So we started to provide housing for Chinese families as well. About 45% of the general needs housing is located in or near the China Town.

(BHA - North West)

Most refugees want to live in a multicultural environment. They do not want to stand out as different as this opens them up to racial attack. For refugees, there is a real fear of isolation. They

also do not want to be housed on large estates where they feel unsafe. They want easy access to familiar social networks to aid socialisation and assist with purchasing ethnic foods and clothing.

(BHA - London)

For a growing number of BME households with children, access to good schools has become more important than the closeness of ethnic community or specialist shops. Exclusively white areas, however, are still viewed unfavourably by many BME clients as well as BHAs. All BHAs reported that their clients prefer mixed areas, and racial harassment tends to be a lesser problem in those areas. For this reason, BHAs generally try to secure land and/or buy properties in mixed areas.

Geographical aspirations are changing. Instead of all Asians wanting to live in areas where they are located close to their friends, community, family, shops and places of worship, proximity to good schools is becoming increasingly important. Schools in predominantly Asian neighbourhoods are not very good, and many families place increasing attention to good education. This is so especially for the more affluent Asians. The previously predominantly Asian parts of town are becoming popular amongst new Eastern European migrants, while growing number of Caribbeans and Asian favour mixed areas. Exclusively white areas, however, are not considered to be safe.

(BHA – Yorkshire)

In our last customer satisfaction review, racial harassment was considered to be a serious problem only by 8 percent of the respondents. This may be because we are based in South London which is very diverse, and this issue may be worse in other, less diverse, areas. We don't really need to consider racial harassment when we build new properties here; we just buy land wherever we can.

(BHA – London)

Especially in inner London, however, many ethnically diverse neighbourhoods often have other problems, largely as a result of relatively high levels of deprivation in these areas. While racism was not considered to be a serious problem by many clients, client satisfaction surveys of some London-based BHAs revealed other problems.

Blocks can be a problem for women with children. Then there are other issues, like noise, anti-social behaviour, crime. Racial harassment was not considered to be an issue by many of our tenants, but this may be at least partly due to the location of the housing... New developments are often built in locations that are very noisy (such as close to train stations or railroads, warehouses or big roads). They also often have insulation problems which makes the noise a bigger problem.

In our last client satisfaction survey, the main issues that prompted complaints were litter, vandalism, crime and drug-dealing and anti-social behaviour.

(BHA – London)

7.3 Cultural needs and preferences

The extent to which cultural needs and preferences influence people's housing aspirations in terms of the design of the building vary between different BME groups. While Black African and Black Caribbean people were not reported to have any special requirements, apart from the locational issues, BHAs that house large numbers of Chinese and South Asian people were able to list several issues which are of great importance to their clients, and which they seek to address.

Our clients don't really have any specific cultural needs, just same needs as other mothers with children, mainly family-sized homes in nice areas. In some boroughs overcrowding presents a serious problem because women with a child and pregnant women are allocated one-bedroom flats as a

'temporary' arrangement. Then due to shortage of family housing this turns into a permanent arrangement...

(BHA – London)

Chinese people need more space in the kitchen to store rice sacks etc, and cooking on the wok produces flames and smoke, and it is important to have food ventilation system in the kitchen. We take these needs into consideration when designing the kitchens, by providing kitchen fans and making sure that the ventilation is good enough to meet the Chinese tenants' needs.

(BHA – North West)

Many of the families that we house are very big, and thus need more bedrooms, more floor space, and larger communal spaces. Especially Pakistani and Bangladeshi households want living rooms that can be partitioned to provide separate living areas for males and females. Our clients need more robust kitchens with deeper sinks. South Asian people also tend to prefer showers to baths. Some more traditional Muslims also express wishes for enclosed gardens, but this is not really taken into consideration. These are the main issues. The story of Muslims wanting a toilet that is not facing Mecca is a myth. Nobody has so far refused an offer of a house due to toilet facing Mecca! Even though we house a large number of Muslim households.

(BHA – Yorkshire)

7.4 Needs arising from household composition and size

Pakistani and Bangladeshi households are more likely than White Britons to contain children, and a large proportion of Pakistani and Bangladeshi households in social sector housing do so. As is the case with White British households, most Pakistani and Bangladeshi households with children want larger (with three or more bedrooms) homes, preferably with gardens. If the number of children is high, the household needs an even larger home, often with four or more bedrooms. While large properties of with four or more bedrooms form a very small proportion of England's social housing stock (approximately 2%, according to the Survey of English Housing 2005-2006), some BHAs that specialise on addressing the needs of certain BME communities - where extended and/or large families much more common - take this demand into consideration in their service provision.

Demand for large family homes is high. We build our own houses, and take our customers' needs into consideration when doing this. At the moment, over 50% of our properties are large family homes (4-7 bedrooms, with gardens). However, the ability of our Housing Association to meet this need depends largely on our ability to secure land to build as many family homes as are required. There is a growing need for family homes with gardens rather than for flats, but flats are what is being built. Overall, I think that there is a need for greater consideration for what people really want.

(BHA – Yorkshire)

Some refugee groups need larger accommodations due to family size. For example, the Somali families do have specific needs that are not being met. They typically have large families and sometimes present as single parent families. It is not uncommon for women presenting as single heads of household to live with 9 or 10 children in a 2 bedroom temporary property... These examples are not atypical as Refugee families are typically larger than the national average family size.

As their health deteriorates, many elderly parents stay living in overcrowded accommodation with their families. Moving to sheltered accommodation is not an option as they are not 'sensitive' to

specific cultural needs i.e. of the Muslim community. Also some cultural/ethnic groups would not put elderly relatives into sheltered accommodation as it is not accepted practice within their community.

(BHA – London)

Strong preference for multigenerational living arrangements also impacts on Pakistani and Bangladeshi households' housing needs.

Car parking should be made available, as most larger households have at least two cars and if parking is not provided this constitutes a major problem. We try to make sure that parking opportunities are available for all larger family homes. We also try to ensure that larger family homes have shower and toilet facilities and at least one bedroom in the ground floor so that the needs of elderly family members can be met at home even if they have difficulties climbing the stairs.

(BHA – Yorkshire)

7.5 Needs of particularly vulnerable groups

While some BHAs were initially set up to serve the needs of a specific sub-group of a given minority population, some others have expanded their service provision by establishing projects or schemes that seek to help certain groups that are seen to be particularly vulnerable. These projects can be very different in nature, and are often influenced by the characteristics of certain minority ethnic groups that comprise a large proportion of the area's population or the Housing Association's existing clientele.

In the early 1980s, a lot of elderly Chinese lived on their own, largely isolated from the surrounding British community, mainly due to language barriers. In many cases they were left alone after their children left home etc. and they were very lonely. They wanted to live in the China Town or within a walking distance from there so that they could be close to other people from their own ethnic group and all the services that are provided in Chinese. All our sheltered housing is located in China Town.

(BHA – North West)

We run a support project for Black and Asian women fleeing domestic violence. There is a growing need for this kind of help, and the demand remains largely unmet, provision should be about doubled. We are also in the process of researching the possible need to provide sheltered housing for young women who were forced into marriage or who are running away from the threat of being forced into marriage.

(BHA – Yorkshire)

When we were set up, especially teenage parents and young mothers had difficulty accessing suitable accommodation. They were the group that was most desperately in need of help, particularly because existing housing arrangements often stop working when a young girl finds herself pregnant. Our services are designed to address their needs, and we provide both supported and general needs housing. Teenage pregnancy rate is particularly high amongst the BME groups that we help here, largely due to cumulative disadvantage. We have adopted a holistic approach to helping young mothers, we teach them skills that will help them to live independently and get on with their lives, like budgeting, social skills, parenting skills, and risk assessment. We also give them advice regarding STIs and contraception.

(BHA – London)

Many Refugees feel that they are invisible as their needs are not met or their views are not listened to when it comes to housing. Generally speaking, the current condition of accommodation for Refugee

groups is poor. They experience overcrowding, vermin, extreme damp and ventilation problems, lack of outdoor space. This exacerbates health problems such as migraines, asthma and other respiratory problems. Our Floating Support Service assists landlords to manage refugees' tenancies better and helps refugees settle in the UK, providing them with links to other services and community organisations and ensuring they understand their entitlements and responsibilities. We also provide a signposting service that assists Refugees with issues regarding housing, health, education, legal rights etc.

(BHA – London)

In many instances, Housing Associations that provide specialised services to particularly vulnerable groups expressed concern that their current resources do not enable them to expand their services and/or meet the growing demand.

Mental health issues are currently not addressed among the people who live in general needs housing. More support might be needed to address the mental health issues, but we are currently unable to do that.

(BHA – London)

Those elderly Chinese who become too frail to live in the sheltered housing scheme and need more assistance than we can provide have no access to bilingual services that they would need. There is likely to be a growing demand for such services, for which there is currently no provision anywhere in this area.

(BHA – North West)

There is a great need for day-care services for elderly Pakistani and Bangladeshi people. They don't really need sheltered housing because of the cultural preference for multi-generational families. However, better day-care service provision for the elderly Pakistani and Bangladeshi would free the current carers, who are largely female, to participate in the paid labour market. That would result in higher incomes for many Pakistani and Bangladeshi families.

(BHA – Yorkshire)

There is a cultural mismatch. There is a conflict between housing need and culture, and demand for culturally sensitive services for the elderly. For example, there was this one elderly refugee living in sheltered accommodation where the other residents found it disruptive when other family members arrived for prayers and celebration of certain festivities.

(BHA – London)

Many Refugees suffer from post traumatic stress after fleeing their countries. There is a relationship between overcrowded accommodation and problems with mental and physical health for these groups. Many individuals receive clinical counselling due to their mental health issues, but these issues are exacerbated by poor living conditions. Health is a major issue which is aggravated by poor living conditions. GPs are not always sympathetic as patients that suffer from the above need additional time and attention. They also require an interpreter.

(BHA – London)

There is a need for education/training and employment as large numbers of Refugees have no way of accessing training. These people are not aware of the options that are available to them. Diversity training is another important aspect for some Refugees for them to understand more about their new environment and the different cultural/religious communities that they live in.

(BHA – London)

7.6 Changing BME needs and aspirations

Many Housing Associations that house large numbers of BME households have already witnessed some change in their clients' housing needs. Some Housing Associations have responded to the changing needs by expanding their service provisions or revising their priorities, while others have sought to identify unmet needs and think of ways to address them.

In the early days we provided mainly short-period accommodation, predominantly in the form of hostels. Now we have over 4,500 general needs properties as well, although we still run special schemes for homeless people and refugees. Now we are definitely more a general needs Housing Association.

(BHA – London)

Our focus has remained the same but services have expanded, among other things to include floating support services for young mothers and people suffering from sickle-cell anaemia. I think that there might be a greater need for 24 hour support services. Low and medium level needs are pretty well met, but high needs not necessarily so. However, we are currently unable to do anything about it. It would probably be good to form some sort of partnership with suitable community-based service providers...

(BHA – London)

When BHA representatives were asked to predict how their clients' housing needs may change in the future, the responses were fairly mixed. Many thought that while their clients' service needs may change slightly in the future, continuing migration, international marriages and persisting socio-economic disadvantage amongst some BME groups and/or in some areas were likely to maintain high levels of demand for their services.

The need for our services is unlikely to decrease, especially the special services for the elderly and mentally ill will most likely be in high demand in the future as well. The demand may even increase as the population ages.

(BHA – London)

The need to provide special bilingual services for the elderly may decline in the future, as younger people are more likely to be able to speak English. Young families may also be less keen to live in and around the China town, and will want family homes further away from the city centre.

(BHA – North West)

Demand for larger family homes is likely to increase substantially, partly due to migration but also due to the age structure of Pakistani and Bangladeshi groups and the fact that not many housing corporations or local authorities provide large numbers of larger family homes. High birth rate and increasing house prices may also affect the demand. There is a correlation between aspirations and expectations.

(BHA – Yorkshire)

Although teenage pregnancy rate is reportedly decreasing, the problem is likely to continue, especially in this area. And pregnant young women and young mothers will continue to need housing because their existing living arrangements fall apart when they get pregnant. (BHA – London)

A representative of a Housing Association that accommodates and helps large numbers of refugees pointed out that governmental policy on spending on refugees' needs could influence their service needs in the future.

If there is a further decrease in the number of English courses offered to Refugees, then their need will increase in terms of the support they require from NGOs.

(BHA – London)

Some BHA representatives were not even trying to make any projections regarding future housing needs, but believed in continuing research and development approach and quick reaction to changing circumstances.

The landscape changes so rapidly. It is very difficult to plan ahead because so many things are beyond our control.

(BHA – Yorkshire)

Many of the BHAs who were interviewed for the purposes of this study mentioned that increasing proportion of their tenants were coming from the new Eastern European countries, and these recent migrants, even if not housed by Housing Associations, were settling in large numbers in areas that had previously been populated predominantly by Caribbeans, Black Africans and South Asians.

8 Annex 1 Demographic Estimate of Households in the Social Rented Sector in England in 2001, 2011, and 2021

Purpose and Method

1. This annex makes estimates of the number of households in the social rented sector (i.e. local housing authorities and Registered Social Landlords (RSLs) in 2011 and 2021. These estimates are derived from the official 2003-based households projections by a similar method to that used in other work to produce estimates of numbers of households in 2011 and 2021 in the market and social sectors. In those estimates the social sector comprises private sector tenants receiving Housing Benefit and owner-occupiers who entered home ownership by purchase as sitting tenants from public authorities – colloquially Right-to-Buy or “RTB” owner-occupiers, as well as social rented sector tenants. For households categories defined by type of households (5 types) and age of the households were calculated from data from the Survey of English Housing (SEH) in 2000/01, 2001/02, and 2002/03 combined. At ages up to 40-44 the proportions in 2001 are generally assumed to prevail in 2011 and 2021 as well. For married couple and cohabiting couple households the proportion of households in the social rented sector declines with age up to age 50-54. For couple households the proportions of households in the social rented sector are therefore assumed to remain unchanged in the 45-49 and 50-54 age groups. At ages 55-59 and above (45-49 for one-person households), proportions of social sector tenants are forecast by “rolling forward” the proportions in the base year, for instance the proportions in the base year (2001) at ages 50-54 become the proportions in the 60-64 age group in 2011 and in the 70-74 group in 2021.

Results

2. Table 8-1 shows the projected number of households in the social rented sector in 2011, and 2021, analysed by type of households. These projections do not include any allowance for the effect of future Right-to-Buy purchases (see paragraphs 7-10).

Table 8-1: Number of Households in the Social Rented Sector; Analysis by Type of Households

	(thousands)					
	All households			Social Rented Sector		
	2001	2011	2021	2001	2011	2021
Type of Households						
Married couple households	9,709	9,170	8,935	1,049	830	738
Cohabiting couple households	1,788	2,567	3,148	283	404	473
Lone parent households	1,476	1,735	1,837	784	910	970
Other multi-person households	1,387	1,531	1,698	307	321	343
One-person households	6,163	7,562	9,164	1,798	1,971	2,172
All households	20,523	22,565	24,782	4,221	4,436	4,696

Source: Office of the Deputy Prime Minister, 2003-based households projections; and see text

3. An analysis of the ages of social rented sector tenants in 2001 and projections for 2011 and 2021 is in Table 8-2.

Table 8-2: Ages of Social Rented Sector Tenants in 2001, 2011, and 2021

	(thousands)		
	<u>2001</u>	<u>2011</u>	<u>2011</u>
15-19	46	54	56
20-24	201	258	232
25-29	300	325	342
30-34	385	370	454
35-39	419	426	482
40-44	340	422	402
45-49	279	377	358
50-54	262	291	362
55-59	248	264	337
60-64	250	282	292
65-69	281	266	276
70-74	333	274	299
75-79	369	278	270
80-84	277	265	250
85 and over	231	284	284
Total	4,221	4,436	4,696

Source:

As Table 8-1

4. The age analysis in Table 8-2 shows as a reduction of 112,000 between 2001 and 2011 in the number of social rented sector households with heads aged 65 and over. This may appear surprising in view of the fact of increasing longevity at the higher ages. There are two parts to the explanation. The first is that the very large 70-74 and 75-79 age groups in 2001 will be almost entirely gone by 2021; the 70-74 and 75-79 age groups in 2021 were aged 50-54 and 55-59 in 2001, and these were much smaller. The second part of the explanation is the way in which the tenure of one-person households varied with age in 2001. This shown in Table 8-3 for ages 40-44 and above. The proportions in 2011 and 2021 are projected by “rolling forward” as described in paragraph 1.

Table 8-3: Projected Proportions of One-Person Households that will be Social Rented Sector Tenants in 2011 and 2021

	Social Rented Sector			Social Rented Sector		
	Proportions (%)			Numbers ('000)		
	<u>2001</u>	<u>2011</u>	<u>2021</u>	<u>2001</u>	<u>2011</u>	<u>2021</u>
40-44	22	22	22	83	124	134
45-49	25	22	22	90	134	143
50-54	25	22	22	108	130	171
55-59	26	25	22	108	142	185
60-64	32	25	22	137	163	170
65-69	32	26	25	154	153	176
70-74	35	32	25	202	182	194
75-79	38	32	26	241	192	187
80-84	39	35	32	202	196	193
85 and over	39	38	32	186	226	231

Source:

Proportions calculated from Survey of English Housing 2000/01, 2001/02 and 2002/03

5. In 2001 the proportion of social rented sector tenants among one-person households, aged 75-79 was 38 percent, and among households aged 55-59 26 percent. Household heads aged 55-59 in 2001 will be aged 75-59 in 2021 with an assumed 26 percent of households in the social rented sector. The difference between 38 percent and 26 percent in 2021 makes a difference of 86,000 to the number of social rented sector tenants in the 75-59 age group in 2021.

6. The “rolling forward” calculation for one one-person households depicted in Table 8-2 necessarily simplifies the processes at work. Not all the men and women who will be one-person households aged 75-79 (for example) in 2021 were one-person households aged 55-59 in 2001. Some were members of couple households in 2001 but who will be widowed between then and 2021. Others were lone parents of (often) non-dependent children in 2001 but who will be on their own in 2021 when the children will have left to live independently.

Sitting Tenant Purchases and the Age Distribution of Social Rented Sector Households

7. The estimates of the number, type of households, and age of social rented sector tenants in Table 8-1 and Table 8-2 depend on the number of new households that enter the social rented and sector and households that move from owner-occupation and renting from private landlords, less households that move away and households dissolved. Households that leave social sector renting through exercising the Right-to-Buy or other forms of purchase as sitting tenants are not brought to account. An attempt is made here to assess their effect over the 2001-11 decade. To go to 2021 would encounter difficulties about realistic estimates of the number of Right-to-Buy purchase. With only limited exceptions no new dwellings with Right-to-Buy entitlements can come into the stock, so as Right-to-Buy purchase take place the number of dwellings that might be bought in future years diminishes. A further question is over the number of tenants with the means and inclination to exercise the Right-to-Buy. Recent trends, possibly shaded downwards, can reasonably be used as far as 2011, but probably not beyond.

8. An analysis of the ages of sitting tenant purchasers, taken from the Survey of English Housing in 2001/02, 2002/03, and 2003/04 is in Table 8-4.

Table 8-4: Ages of Sitting Tenant Purchasers from Local Authorities in England

	<u>Proportions (percent)</u>			
	<u>2001/02</u>	<u>2002/03</u>	<u>2003/04</u>	<u>Average</u>
16-24	1	2	0	1
25-34	23	18	18	20
35-44	29	38	31	33
45-54	23	21	27	24
55-64	11	8	12	10
65 and over	13	13	12	12
Total	100	100	100	100

Source: Housing in England 2001/02, Table A4.33; Housing in England 2002/03 Table A4.5; Housing in England 2003/04 Part 3 Table 12

9. The numbers of Right-to-Buy sales in England from 1998/99 to 2005/06 are shown in Table 8-5.

Table 8-5: Table 5 Right-to-Buy Sales in England 1998/99 to 2005/06

1998/99	40,272	2002/03	63,394
1999/00	54,351	2003/04	69,577
2000/01	52,380	2004/05	49,983
2001/02	51,968	2005/06	26,655

10. Whether the figure for 2005/06 reflects the full effect of the changes to the Right-to-Buy scheme will only become apparent in the future. But for present purposes it would seem reasonable to assume 26,000 sales annually from 2006/07 onwards, which would make total sales in the 2001-11 decade 392,000 and 260,000 in 2011-21.

11. Table 8-6 shows a calculation of the effect on the number and age distribution of heads of households in the social rented sector in 2011 if there are 392,000 sales to sitting tenants between 2001 and 2011, with the same age distribution as in Table 8-4.

Table 8-6: Age Distribution of Social Rented Sector Tenants in 2001 and 2011 Including Sales to Sitting Tenants

	Numbers of households (thousands)				Proportions (percent)		
	2001	2011 Excl. RTB	RTB	2001 Inc. RTB	2001	2011 Excl. RTB	2001 Inc. RTB
16-24	247	312	4	308	6	7	8
25-34	685	695	78	617	16	16	15
35-44	759	848	130	718	18	19	18
45-54	541	668	94	574	13	15	14
55-64	498	546	39	507	12	12	12
65 and over	1,491	1,367	47	1,320	35	31	33
Total	4,221	4,436	392	4,044	100	100	100

Source: Table 8-2 and Table 8-5 and see text

11. With account taken of departures from the social rented sector through purchases by sitting tenants the proportion of tenant households aged 65 and over is expected to fall between 2001 and 2011, but not by as much as if purchases by sitting tenants are not included. With departures by sitting tenant purchasers included, the proportion of all households that are social rented sector is projected to fall from 20.6 percent in 2001 to 17.9 percent in 2011. These proportions are both slightly high. The figure of 4,221,000 social rented sector tenants in 2001 was calculated by applying tenure proportions from the Survey of English Housing to the estimated number of households in each category. The census gives a figure of about 4,150,000 (the published total of 3,941,000 plus 150,000 local authority tenants and 50,000 RSL tenants who stated that they occupied their dwellings rent free). The census total of households in all tenures appears to have been under-stated by up to 150,000, but partly due to sharing households who are not likely to be social sector tenants. A census-based estimate would be between 4,160,000 and 4,170,000, which suggests that the total for 2001 in Table 8-1 and Table 8-5 is probably about 50,000 high. Figures for 2011 and 2021 are similarly about 50,000 high, which makes a difference of about 0.2 percentage points to social sector tenant households as a proportion of all households. For some purposes the changes between 2001, 2011 and 2021 are more important than the absolute levels in each year.

12. In further work, the figuring in Table 8-6 will be taken forward to 2021 and an attempt made to integrate the net increase in households in the social rented sector between 2001 and 2011, and between 2011 and 2021, with gross flows into and out of the social rented sector. There are estimates from the Survey of English Housing of new households in the social rented sector and moves to and from other tenures in 2001/02 to 2004/05. These are in Table 8-7.

Table 8-7: Identified Moves into and out of the Social Rented Sector 2001/02 to 2004/05

		(thousands)			
		2001/02	2002/03	2003/04	2004/05
(a)	New households	79	76	74	91
(b)	Moves from owner-occupation	}	120	129	103
(c)	Moves from private rented sector				
(d)	Moves to owner-occupation	}	76	61	72
(e)	Moves to private rented sector				
Identified net change (excluding RTB moves to owner-occupation)		+144	+120	+142	+122

13. To be explored is whether a continuation of flows of households into the social rented sector at the rates shown in 2001/02 to 2004/05 is compatible with the projected increase of 215,000 households in 2001-2011 and a further 260,000 between 2011 and 2021. More complex

is whether the age distribution of the flows in Table 8-7 are compatible with the net changes in number of social rented sector tenants in the different age groups.

9 Annex 2 Household life stages: Their role in housing demand and need

9.1 The household life stages in outline

1. The concept of household life stages is a way of describing how living arrangements change as men and women leave the parental home (or substitute for it), form couples, and then part. The former stylised picture of households coming into being through men and women leaving the parental home to marry, remaining as couple households until one of the spouses died, and then the survivor either living alone or joining the household of a son or daughter never fully reflected reality. Some un-married men and women lived by themselves or with servants; and couples parted much more frequently than they divorced. Nevertheless there was a considerable amount of substance in the stylised picture. A “family index” constructed from the number of married women plus younger widows matched the number of households fairly closely from 1861 to 1931²⁵. In such circumstances the household life stage that were important for housing were marriage, possibly birth of children leading to a need for a larger residence and widowhood.

2. Changes through time, especially since the 1960s, have produced a much more complex picture. The principal features which an analysis of life stages must now include are:

- (a) Independent living by younger men and women ahead of forming couple households, either alone or in non-cohabiting multi-person households
- (b) Formation of couple households, initially by un-married cohabitation. About 80 percent of couples marrying have cohabited pre-maritally.
- (c) Marriage by some cohabiting couples but not all
- (d) Much higher proportions of couples separating, and the ex-members forming new couple households (“re-partnering”)
- (e) At ages up to 50 a reduction in the proportion of men and women that lived in couples and an increase in the proportion that lived alone. In the age range 20-49 70 percent of men and 78 percent of women lived in couple households in 1981, but 59 percent of men and 63 percent of women in 2001. 6 percent of men aged 20-49 and 3 percent of women lived alone in 1981, but 13 percent and 8 percent in 2001. Not known is how much of the increase in numbers living alone is the consequence of fewer ex-members of separating couples re-partnering and how much to more men and women not entering into couple partnerships at all.
- (f) Couple households becoming one-person households, due to widowhood. At the ages where widowhood is at all common, aged 70 and upward – nearly all couples are married couples, 98 percent in 2001. 80 percent of widows in the private household population (i.e. not living in institutions such as old peoples’ homes) lived alone.

3. There is more than one possible sequence of life stages that could follow from the demographic features just listed. The simplest would be:

²⁵ 1931 Census England and Wales, *Housing Report*, Chapter 5

- (i) Leaving the parental home to live alone or in a non-cohabiting multi-person households
- (ii) Joining with a partner in a cohabiting couple household

Then either:

- (V) Marrying the cohabiting partner to form a married couple household;
Or:
- (V)(a) Continuing to live as a couple without marrying
- (iv) Death of one of the spouses with the survivor becoming a one-person household

Given how many couples, married and cohabiting, separate, two further stages can be inserted into the above sequence between stages (iii) and (iv); separation, and re-partnering. This would not however be the experience of the majority of men and women who reach life stage (iii). At the age-specific divorce rates current at the end of the 1990s and early 2000s between 65 and 70 percent of first marriages would last until either husband or wife died (Haskey, 1995). Separation rates of cohabiting couples are higher. How much higher is too complicated a subject to discuss here.

4. Other possible life stages are (i), then (ii), and then separation and re-partnering, and then the cohabiting equivalent of (iv); and (i), then (ii), separation, and no re-partnering.

5. The life stages studied in this note are:

- (a) Formation of independent household by younger men and women living alone or in non-cohabiting multi-person households
- (b) Formation of couple households by men and women living in someone else's household, usually but not invariably their parents, or living alone or in non-cohabiting multi-person households (stage (b))
- (c) For some couples at stage (b), the partners marry to form a married couple household
- (d) Separation of couples and formation of successor households
- (e) Widow households formed by the death of one of the partners in a couple household

Stage (c), changing from a cohabiting couple household to a married couple household, is included because the housing tenure of married couple households is not the same as that of cohabiting couples, age for age.

6. That the housing tenure of cohabiting couples is not the same as that of married couples has been observed in other countries besides Britain. That married couples have the highest proportion of owner-occupiers has been reported from Germany, Netherlands, Sweden, and the

USA²⁶. Possible explanations include renting being more convenient for couples that may part because relinquishing a tenancy is comparatively quick and costless whereas selling a house and dividing the proceeds takes much longer and is expensive even if there is no dispute about sharing the proceeds.

7. The sources of information drawn on for this note include the Office for National Statistics (ONS) Longitudinal Study; working detail of the 1996-based and 2003-based household projections for England; and the Survey of English Housing. The ONS Longitudinal Study comprises linked data from successive censuses for Longitudinal Study (LS) sample members and the household of which they are members. They are linked by date of birth, and are all persons born on four specific dates in the year. It is therefore possible to compare personal characteristics (e.g. whether married or single); and household characteristics, e.g. whether the household to which the LS member belongs is an owner-occupier in 1991 and 2001. Comparisons can be made for the other pairs of censuses – the Longitudinal Study began in 1971, but are not attempted here. The information drawn from the detail of the household projections is about type of household and age, sex, and marital status of “household representatives”²⁷. The Survey of English Housing (SEH) is the source of the tenure of household for whom the type and age of household comes from the household projection working detail.

9.2 Formation of independent households by young men and women

8. The focus of this section of the note is the proportions of younger men and women (aged 20-34) that are heads of households (technically household representatives (see paragraph 7)) or wives or partners in couple households; how many are living as one-person households or heads of multi-person non-cohabiting households; and the housing tenure of these households. The source of the information is the detail of the household projections. Table 9-1 compares the household status of men and women aged 20-34 in 1981, 1991, and 2001, to outline the larger picture of which changes in numbers of young men and women forming household other than couples are part.

Table 9-1: Household Status of Men and Women Aged 20-34 in 1981, 1991, and 2001 All Marital and Cohabiting Statuses

	(percent)		
	1981	1991	2001
<u>Men</u>			
Married couples	52.4	36.5	24.8
Cohabiting couples	5.4	13.0	18.6
Lone parents	0.6	0.6	0.5
Other multi-person households	2.2	4.1	5.1
One-person households	5.8	10.2	11.8
Not household representatives (i.e. member of someone else's household)	33.6	35.7	39.2
Total persons (thousands = 100 percent)	5,072	5,681	4,929
<u>Women</u>			
Married couples	65.4	47.8	32.8

²⁶ N.T Lauster and U Fransson, 'Of marriages and Mortgages' *Housing Studies* November 2006

²⁷ See Department of the Environment, *Projections of Households in England to 2016*, Annex B (HSMO 1995) for an explanation of the term and reasons for using it in place of “household head”. In 2001 the census, and therefore the Longitudinal Study, used the concept of the “household reference person” (HRP). The HRP is chosen among the people in the house on the basis of economic activity (full-time being selected over part-time, and so on), and then on the basis of age seniority.

Cohabiting couples	5.7	13.9	20.5
Lone parents	5.3	9.5	12.0
Other multi-person households	0.8	1.1	1.9
One-person households	3.4	5.5	8.1
Not household representatives and not members of couples	19.4	22.3	24.7
Total persons (thousands = 100 percent)	5,009	5,515	4,995

9. Table 9-1 shows that between 1981 and 2001 the proportion of young men and women living in couple households fell steeply, from 59 percent to 43 percent of men, and from 71 to 53 percent of women²⁸. This fall in the proportion living in couples was only partly offset by higher proportions living as one-person households, heading non-cohabiting multi-person households or (among women) being lone parents. The increase between 1981 and 2001 in the proportions living in someone else's household was much the same for men and for women.

10. Combining the 20-24, 25-29, and 30-34 age groups as in Table 9-1 groups together age ranges with very different proportions. To study household formation by younger men and women by means other than forming couples it is necessary to look at household formation by non-cohabiting single (in the sense of never-married) men and women in the 20-24, 25-29, and 30-34 age groups separately. The proportions are shown in Table 9-2, with the proportion cohabiting shown as well.

Table 9-2: Household Status of Non-Cohabiting Single Men and Women

	<u>Men</u>			<u>Women</u>		
	<u>20-24</u>	<u>25-29</u>	<u>30-34</u>	<u>20-24</u>	<u>25-29</u>	<u>30-34</u>
1981						
Private household population (thousands)	1,301	540	290	924	303	150
Proportion cohabiting	6.1	14.1	12.7	11.7	21.0	16.8
Proportions of non-cohabiting population:						
Lone parents	0.2	0.4	0.5	5.7	11.6	14.5
Heads of other multi-person households	3.0	6.9	7.9	2.0	4.1	5.4
One-person households	6.0	19.3	27.5	6.4	19.1	26.7
Not household heads	90.7	73.4	64.0	85.8	65.2	53.3
1991						
Private household population (thousands)	1,629	1,103	498	1,317	752	315
Proportion cohabiting	13.4	24.0	24.1	22.5	32.1	29.2
Proportions of non-cohabiting population:						
Lone parents	0.3	0.5	0.6	11.6	20.5	23.2
Heads of other multi-person households	4.7	10.8	11.9	1.7	4.1	5.9
One-person households	8.0	26.1	38.5	7.1	21.1	31.3
Not household heads	87.0	62.6	49.0	79.6	54.3	39.5
2001						
Private household population (thousands)	1,336	1,202	875	1,253	994	671
Proportion cohabiting	13.3	30.0	33.0	23.1	37.8	36.5
Proportions of non-cohabiting population:						
Lone parents	0.3	0.6	1.0	12.0	22.5	33.6
Heads of other multi-person household	7.6	10.6	9.4	3.8	5.2	4.5

²⁸ At young ages a higher proportion of women than men are members of couples, because on average men form couples with women younger than themselves.

One-person households	7.9	22.8	38.5	8.1	22.0	32.6
Not household heads	84.2	66.1	51.1	76.0	50.3	29.3

Source: Detail of 1996-based and 2003-based official household projections made available by the (then) Department of the Environment, Transport and the Regions and Office of the Deputy Prime Minister

11. The increase in the proportion of younger men and women cohabiting un-married was commented on above. Among those legally single (i.e. never married) the proportion rose steeply between 1981 and 1991 in all three groups distinguished in Table 9-2, but less rapidly between 1991 and 2001. Of non-cohabiting men and women the proportion who were heading households increased in all age groups between 1981 and 1991. Between 1991 and 2001 the proportion of women heading households rose but by less than between 1981 and 1991. Among men aged 25-29 and 30-34 the proportion of non-cohabiting single men heading households fell slightly. At ages 30-34 just under one-half of non-cohabiting single men were householders, as were 70 percent of non-cohabiting single women. The difference is due to women who were lone parents. An unknown proportion of non-cohabiting single women were ex-members of cohabiting couples, and had borne their children when members of couples. To that extent the proportion of non-cohabiting single women who were lone parents under-states the proportion of women who began their household careers as members of cohabiting couples. A rather fuller picture can be drawn for 2001 by dividing the private household population at the ages under review here into those currently formerly married; currently cohabiting; currently never-married; not cohabiting and heading households; and not cohabiting and not heading households. For completeness the population in communal establishments is shown as well.

Table 9-3: Household Status of the Population in 2001 Aged 20-34

(thousands or percent)						
	<u>Men</u>			<u>Women</u>		
	<u>20-24</u>	<u>25-29</u>	<u>30-34</u>	<u>20-24</u>	<u>25-29</u>	<u>30-34</u>
Total resident population	1,494	1,660	1,920	1,492	1,660	1,931
Communal establishments	85	36	24	61	17	10
Private household population	1,409	1,624	1,895	1,431	1,634	1,921
Proportions:						
Ever-married ²⁹	5.3	26.0	53.9	12.4	39.6	65.1
Currently cohabiting (other than formerly married)	12.6	22.2	15.3	20.2	22.9	12.8
Currently single, heading households ³⁰	12.9	17.5	15.1	16.1	18.7	15.7
Currently single, not heading households	69.3	34.4	15.8	51.2	18.9	6.5

Source: ODPM from detail of 2003-based household projections

12. Table 9-3 shows about one-sixth of the private household population having become householders by means other than forming a couple. This is only an approximate figure. It may be over-stated by including ex-members of cohabiting couples that separated; but on the other hand it does not include men and women who cohabited or married after a spell living independently. Some information about people living alone who subsequently join with partners in couple households is in section 9.5.

13. The significance in the housing system of households headed by non-cohabiting single men and women depends partly on their housing tenure. Information about housing tenure

²⁹ i.e. currently married, divorced, and widowed

³⁰ Includes "concealed" households

according to type of household obtained from the Survey of English Housing (SEH) for 2000/01, 2001/02, and 2002/03 is used in Table 9-4 to show the housing tenure of men and women aged 20-34 living alone, heading non-cohabiting multi-person households, and heading lone-parent households. At ages 30-34 some ex-members of couple households are included.

Table 9-4: Housing Tenure of Households Other Than Couples in 2000/2003

	<u>Owner Occupiers</u>	<u>Social sector tenants</u>	<u>Private sector tenants</u>	(percent) <u>Total</u> <u>(thousands</u> <u>= 100</u> <u>percent)</u>
Men, one-person households				
20-24	30	22	48	92
25-29	53	17	30	244
30-34	58	19	23	296
Women, one-person households				
20-24	26	27	47	78
25-29	51	17	31	145
30-34	74	13	13	142
Men, other multi-person households				
20-24	14	8	78	77
25-29	26	5	69	84
30-34	41	5	55	66
Women, other multi-person households				
20-24	13	8	79	39
25-29	32	8	59	37
30-34	45	18	36	22
Women, lone parent households				
20-24	4	75	21	112
25-29	11	70	20	174
30-34	26	56	18	251

Source: ODPM from Survey of English Housing

14. Among young men and women living alone, owner-occupation was the largest tenure, though in more recent years figures for all types of household together suggest some increase in renting from private landlords. "Other multi-person households" (not cohabiting) are mainly private rented sector tenants, though the numbers are small and margins of uncertainty consequently greater.

9.3 Formation of couple households and their housing tenure

15. Table 9-3 above shows that notwithstanding the higher proportion of non-cohabiting single (never-married) men and women that are householders, forming couples with a partner is the commonest means by which households are formed.

Formation of couples

16. Information from the ONS Longitudinal Study may be used to show how the tenure of married and cohabiting couples is related to their housing tenure before becoming member of a couple household. Cross-analyses were made of the housing tenure of couple households in 2001 by the tenure of the Longitudinal Study (LS) member of the couple who was single (and not cohabiting) and under age 30 in 1991. Separate analyses were made for LS members who were household heads in 1991 and those that were members of a household headed by someone else, often but not necessarily their parents. Where the LS member was a household head in 1991 his or her tenure then is cross-analysed by the tenure in 2001 of the household of which he or she was then a member. The couple households included are those in which the LS member was under age 30 in 1991. Table 9-5 shows the cross-analysis for households in which the LS member was a household head in 1991. As was explained in the Introduction, the units in the table are sample numbers.

Table 9-5: Tenure of Couple Households in 2001 by Tenure of LS Member in 1991: LS Member Household Head in 1991

		<u>Owner- occupier</u>	<u>Social rented sector</u>	<u>Private rented sector</u>	<u>All tenures</u>
Male LS Member					
<u>Tenure in 1991:</u>	Number	1,983	232	620	2,835
	Percent	69.9	8.2	21.9	100
<u>Tenure in 2001 (percent)</u>					
Owner-occupier		95.4	55.2	81.6	89.1
Social rented sector		2.0	39.7	8.4	6.5
Private rented sector		2.6	5.2	10.0	4.4
Female LS Member					
<u>Tenure in 1991:</u>	Number	1,019	241	519	1,779
	Percent	57.3	13.5	29.2	100
<u>Tenure in 2001 (percent)</u>					
Owner-occupier		96.9	67.6	87.3	90.1
Social rented sector		1.0	29.9	4.8	6.0
Private rented sector		2.2	2.5	7.9	3.8

Source: ONS from Longitudinal Study

17. Table 9-5 shows that formation of a married or cohabiting couple household by men and women who had previously lived on their own (or headed a lone-parent or other multi-person household) was associated with a shift out of renting into owner-occupation. This was particularly pronounced for the private rented sector; but over one-half of the male and two-thirds of the female LS members who were social sector tenants in 1991 had become owner occupiers by 2001. The tenure of a cohabiting or married couple of which the LS member is part depends however on the other partner as well. The Longitudinal Study can provide information only about the earlier circumstances of the LS members, and not about the circumstances in 1991 of partners with whom they lived in 2001. LS members who in 1991 were tenants but in 2001 were members of owner-occupier couples could have moved in with an owner-occupier between 1991 and 2001.

18. A similar analysis to relate the tenure of couple households to which LS members belonged in 2001 to the tenure of the households in which they lived in 1991 when single and not household heads is in Table 9-6.

Table 9-6: Tenure of Couple Households in 2001 by Tenure of Household to Which LS Member Belonged in 1991 (Not as Household Head)

		<u>Owner- occupier</u>	<u>Social rented sector</u>	<u>Private rented sector</u>	<u>All tenures</u>
Male LS Member					
<u>Tenure in 1991:</u>	Number	8,061	1,726	570	10,537
	Percent	77.8	16.7	5.5	100
<u>Tenure in 2001 (percent)</u>					
Owner-occupier		86.8	64.9	81.4	82.8
Social rented sector		7.0	29.0	8.9	10.8
Private rented sector		6.2	6.1	9.6	6.4
Female LS Member					
<u>Tenure in 1991:</u>	Number	6,774	1,295	561	8,630
	Percent	78.5	15.0	6.5	100
<u>Tenure in 2001 (percent)</u>					
Owner-occupier		89.4	69.7	81.2	86.0
Social rented sector		5.4	24.1	9.0	8.3
Private rented sector		5.2	6.3	9.8	5.7

Source: ONS from Longitudinal Study

19. For LS members who were in a couple household in 2001 but in 1991 lived in someone else's household (probably their parents in many instances) there was an association between the tenure of the household where they lived when single and their tenure in a couple household. Owner-occupation "gained" from the social rented sector, in the sense of more former members of social rented sector households becoming members of owner-occupier couples than vice-versa. 11 percent of the male LS members lived in social rented sector households when single in 1991 but were members of an owner-occupier couple in 2001, as were between 10 and 11 percent of the female LS members.

20. Comparison of Table 9-5 and Table 9-6 shows that of Longitudinal Study members who in 1991 were under 30 and single and not cohabiting but in 2001 were partners in a married couple or cohabiting couple household, 21 percent of the men and 17 percent of the women were household heads in 1991, and 79 and 83 percent were members of someone else's household. These proportions are approximately compatible with the proportions in 1991 shown in Table 9-3 above. Forming a couple household is a life stage that leads to an effective demand for home ownership; but not all aspects of this effect can be discerned by a "before and after" analysis of the housing tenure of LS members. The housing tenure of a couple household is likely to depend on the other partner as well as the LS member. Evidence of this may perhaps be seen in the proportion of male and female members who were in owner-occupier couple households but who previously had been in the social rented sector. Among LS members who in 1991 had been household heads (not of course in couples) in the social rented sector, 55 percent of the male LS members were in owner-occupier couples in 2001, but 68 percent of the female LS members. Among LS members who in 1991 were not household heads and lived in social rented sector households, 65 percent of the male and 70 percent of the female LS members were in owner-occupier couple households. Becoming a member of a couple household thus had somewhat more of an effect on the tenure of female than of male LS members. A possible explanation is in women having on average lower earnings than men. So the difference between the income of a woman alone and the combined income of a woman and a man is likely to be greater than in the reverse case.

21. There is evidence of an association between the housing tenure of the parents of both members of couple households and the housing tenure of couple households and the tenure of

couples themselves. The information comes from the Office of Population Censuses and Surveys' Omnibus Survey in 1993 and is reported in Annex L of Holmans and Frosztega, 1994). Table 9-7 shows the tenure of couple households according to whether the parents of both members were owner-occupiers, one member had owner-occupier parents and one's parents were (or had been) renters, or both parents were renters.

Table 9-7: Tenure of Couple Households and Their Parents' Tenure

(percent)			
	<u>Parents Tenure</u>		
	<u>Owner-occupiers on both sides</u>	<u>One side owners, one side renters</u>	<u>Renters on both sides</u>
Couples' Tenure			
Owner-occupier	85	79	64
Social sector tenant	7	15	30
Other tenant	8	6	6
Total sample (= 100 percent)	(789)	(658)	(481)

Source: *Holmans and Frosztega, Annex L, Tables L.5 and L.6*

22. Couples with owner-occupier parents on both sides were the most likely to be owner-occupiers themselves. Furthermore, there is evidence that like marries (or forms a couple with) like in terms of housing tenure. 66 percent of the couples in the sample had parents with the same housing tenure on both sides. If the housing tenure of parents of members of couple households were independent, then with the parental tenures in the sample from which Table 9-7 was derived 52 percent of couples would have parents of the same tenure. Couples with owner-occupiers parents on both sides were particularly likely to be owner-occupiers themselves; but even among couples whose parents on both sides were renters, the proportion of owner-occupiers was not far short of two-thirds. There is here a generation difference in tenure: 78 percent of couples in the sample were owner-occupiers, but only 58 percent of their parents.

9.4 Married couples and cohabiting couples

23. As noted above (paragraph 2, b) some 80 percent of married couples cohabit pre-maritally. In the late 1990s the median duration of pre-marital cohabitation was just over 2 years (Haskey 1995). This is too short a time to study whether actual marriage leads to a change of tenure for couples that have cohabited pre-maritally. But whether the couple formation life stage takes the form of marriage or cohabitation has major implications for housing demand and need. In housing terms marriage and cohabitation are different. Whether the differences are narrowing as the prevalence of cohabitations has risen relative to marriage also has significance for housing. In this part of the paper contrasts between the housing of married couples and cohabiting couples as of 2001 are sketched from data from the Longitudinal Study, and then changes over time shown from the Survey of English Housing and its predecessors.

Table 9-8 shows the housing tenure of married couple and cohabiting couple households in 2001 according to whether there are dependent children.

Table 9-8: Tenure of Couple Households with Household Reference Persons Under Age 30 in 2001

	(percent)			
	<u>Owner Occupiers</u>	<u>Social rented sector</u>	<u>Private rented sector</u>	<u>All tenures (sample number)</u>
Married couples with no dependent children	80.8	5.6	13.6	4,603
Cohabiting couples with no dependent children	64.8	7.0	28.2	8,912
Married couples with dependent children	71.9	20.3	7.8	5,726
Cohabiting couples with no dependent children	52.0	35.7	12.3	3,401

Source: ONS from Longitudinal Study

24. There are marked differences between the housing tenures of married and cohabiting couples, and couples with and without children. Couples with children are much more likely to be social sector tenants than are couples without children, and cohabiting couples with children are more likely than married couples to be social sector tenants. For analysis is whether these differences are to any degree accounted for by differences in the mix of socio-economic classifications.

25. The National Statistics Socio-Economic Classification (NS-SEC) was introduced in the 2001 census, and replaces the “Registrar General’s Social Classes” and “Socio-Economic Groups”. The seven main groups that comprise the classification are: higher managerial and professional occupations; lower professional and managerial occupations; intermediate occupations; small employers and working on own account; lower supervisory and technical occupations; semi-routine occupations; and routine occupations. These seven categories are aggregates of smaller categories. Table 9-9 shows the distribution between these categories of married couples and cohabiting couples with children, and the proportion of them in each of the NS-SEC groups that are social sector tenants. This comparison is made for couples with children because the contrast in the tenure distributions is shown in

Table 9-8 to be more pronounced between couples with dependent children.

Table 9-9: Married Couple and Cohabiting Couples with Dependent Children NS-SEC Profile and Proportion that are Social Rented Sector Tenants

	(percent)			
	<u>NS-SEC profile all tenures</u>		<u>Proportion social sector tenants</u>	
	<u>Married couples</u>	<u>Cohabiting couples</u>	<u>Married couples</u>	<u>Cohabiting couples</u>
Higher managerial and professional occupation	6.7	4.0	4.3	16.5
Lower managerial and professional occupations	21.8	16.1	8.5	17.0
Intermediate occupations	16.4	12.6	12.2	25.9
Small employers and own account	6.1	5.0	17.3	31.0
Lower supervisory and technical occupation	10.5	13.2	21.5	33.0
Semi-routine occupations	23.1	27.0	27.1	41.3
Routine occupations	15.4	22.1	31.7	46.6
Total	100.0	100.0	18.6	34.0

Source: As Table 9-6

26. The distribution of married couples between the NS-SEC groups is not the same as that of cohabiting couples. More of the married couples are in the “higher” groups; and within each

group a much higher proportion of cohabiting couples are social rented sector tenants. The difference between the NS-SEC profiles of married and cohabiting couple households shown in Table 9-9 contrasts with the finding from the Survey of English Housing (Department of the Environment, Transport and the Regions, *Housing in England 1996/97*, Chapter 8) that the income distributions of cohabiting and married couples were very similar. The conclusion reached was that the lower proportion of owner-occupiers and higher proportion of social rented sector tenants among cohabiting couple households is not explained by lower incomes, and hence that there was a considerable number of cohabiting couples with incomes sufficient to buy but nevertheless rent (*Housing in England 1996/97*, page 98). The NS-SEC distribution is not necessarily the same as the income distribution, and appears to exert an influence on housing tenure that is independent of income. A comparison of housing tenure of cohabiting and married couples according to age is shown in Table 9-10. Its source is data from the Survey of English Housing in 2000/01, 2001/02, and 2002/03, pooled in order to reduce sampling variation.

Table 9-10: Housing Tenure of Married and Cohabiting Couples According to Age

(percent)						
	<u>Age</u>					
	<u>16-24</u>	<u>25-29</u>	<u>30-34</u>	<u>35-39</u>	<u>40-44</u>	<u>45-49</u>
Married						
Owner-occupiers	53	71	80	84	86	87
Social sector tenants	23	13	11	10	9	8
Private sector tenants	23	16	10	6	5	4
Total (thousands = 100 percent)	48	358	870	1,152	1,158	1,079
Cohabiting						
Owner-occupiers	39	60	72	72	75	77
Social sector tenants	23	15	14	16	15	14
Private sector tenants	39	25	14	12	10	10
Total (thousands = 100 percent)	194	388	362	282	191	125

Source: ODPM from Survey of English Housing

27. At all ages up to 49 there is an approximately 10 percentage points difference between the proportions of married couples and cohabiting couples that are owner-occupiers. At ages under 30 this difference is balanced by a higher proportion of cohabiting couples renting from private landlords. From 30 upwards the lower proportion of owner-occupiers is balanced by higher proportions of social sector and private sector tenants about equally.

28. The information in

Table 9-8, Table 9-9 and Table 9-10 shows that in housing terms cohabitation is different from marriage, so which of the two routes into being couples is taken matters for demand and need for housing. In view of the increasing prevalence of cohabitation (Table 9-2) an important question is whether the contrast between the tenures of married and cohabiting couples has narrowed over time. Survey information from 1986/87 to 1996/97 was published in *Housing in England 1996/97* (see paragraph 26 for reference). It is updated in Table 9-11 below with data from the Survey of English Housing for 2000/01, 2001/02, and 2002/03 combined. Comparisons are made separately of the tenure of couples aged 16-29 and 30-44.

29. Among couples aged 30-44 Table 9-11 shows a gradual narrowing of the difference between the tenure distributions of married and cohabiting couples. Such a change would be expected if part at least of the increase in prevalence of cohabitation were the consequences of continuing cohabitation by couples whose counterparts one or two decades earlier would have married. No convergence between the tenure distributions of married and cohabiting couples under age 30 is shown, however. Forming married couple households, generally after a spell as cohabiting, is a different life stage from forming a cohabiting couple household, with different housing effects.

Table 9-11: Housing Tenure of Married and Cohabiting Couples: Comparisons Over Time

<u>Over time</u>	<u>(percent)</u>		
	Owner-occupiers	Social sector tenants	private sector tenants
Aged 16-29			
1986-1987			
Married couples	72	18	10
Cohabiting couples	58	23	19
1990/91, 1991/92, 1992/93			
Married couples	72	19	9
Cohabiting couples	58	19	22
1995/96 and 1996/97			
Married couples	70	16	14
Cohabiting couples	59	19	22
2000/01, 2001/02, and 2002/03			
Married couples	69	14	17
Cohabiting couples	53	17	30
Aged 30-44			
1986-1987			
Married couples	81	14	5
Cohabiting couples	66	24	10
1990/91, 1991/92, 1992/93			
Married couples	83	12	5
Cohabiting couples	67	22	11
1995/96 and 1996/97			
Married couples	83	11	6
Cohabiting couples	70	18	12
2000/01, 2001/02, and 2002/03			
Married couples	84	10	7
Cohabiting couples	73	15	13

Source: Housing in England 1996/97 Chapter 8, Table 8.8; and see Table 9-9

9.5 Housing consequences of separation of couple households

30. At divorce rates prevalent around the turn of the century between three-fifths and two-thirds of first marriages would last until separated by death. The belief that most marriages end in divorce is in error. Nevertheless separation of couple households is numerically an important life stage in housing terms. This part of this note reports the results of an analysis of the household and housing circumstances of Longitudinal Study (LS) members who in 1991 were partners in couples (married and cohabiting separately) but in 2001 were neither married nor cohabiting. The samples are partitioned according tenure in 1991 (owner-occupiers, social rented sector, private rented sector); and in 2001 analysed according to household status (household reference person of a lone parent household, of an “other multi-person household”, or a one-person households, or not a household reference person i.e. living as a member of

someone else's household). The LS members who were household reference persons in 2001 are cross-analysed by type of household and housing tenure.

31. The purpose is to show consequences of separation of couples in terms of the number of successor households and their housing tenure. An example is what proportion of ex-members of owner-occupier couples become social sector tenants, presumably through being unable to afford home ownership on their own. Also to be studied is how many successor households are formed on average for each couple that separates.

32. Not all aspects of separation of couples can be studied from the Longitudinal Study, which records the circumstances of sample members at times ten years apart. What has gone on in the mean time is not recorded. In particular nothing is known about how long members who were partners in couples in 1991 but not in 2001 had been separated. An analysis of circumstances in 2001 of ex-partners in 1991 couples who were neither married nor cohabiting cannot show anything about the effects of separation of couples in which the LS member had re-married or formed a cohabitation at some point between 1991 and 2001. To find out about them would require a household and housing history that could be collected only by an interview survey. Also very important is that to fully gauge the effect of separation of couples requires information about what subsequently happens to the housing circumstances of both the ex-partners. The Longitudinal Study cannot show anything about the subsequent circumstances of the ex-partners of LS members of couples that separate. Nor can interview surveys of the kind that formed the follow up to General Household Survey sample members reported in A. E. Holmans, 2000). Something useful can probably be learned from the Longitudinal Study, however, by taking as a working hypothesis that the changes between 1991 and 2001 in the circumstances of female LS members can represent the circumstances of the partners of male LS members of the same tenure. These are only pseudo-couples, but analysing them is potentially enlightening all the same.

33. Separate questions are how separation rates differ between households of different housing tenures, and between married and cohabiting couples. Answers cannot really be obtained from the Longitudinal Study because it cannot provide information about LS members who formed new couple households within the 10 year interval between censuses.

Housing tenure in 1991 and 2001: Summary picture

34. The relationships between tenure of couples in 1991 and household status and tenure in 2001 are complex, so it is convenient to begin with tenure distributions of couples in 1991 and of LS members of those couples who were neither married nor cohabiting in 2001.

Table 9-12: Tenure of Couples in 1991 and Longitudinal Study Members of Those Couples in 2001

		<u>Owner- occupiers</u>	<u>Social sector tenants</u>	<u>Private sector tenants</u>	<u>Not household reference person</u>	<u>Whole sample</u>
<u>Married in 1991, male</u>						
1991 tenure	- sample number	2,076	443	96	---	2,615
	- percent	79	17	4	---	100
2001 tenure	- sample number	1,548	473	312	282	2,615
	- percent	59	18	12	11	100
<u>Married in 1991, female</u>						

1991 tenure	- sample number	2,633	601	124	---	3,358
	- percent	78	18	4	---	100
2001 tenure	- sample number	2,051	828	335	144	3,358
	- percent	61	25	10	4	100
<u>Cohabiting in 1991, male</u>						
1991 tenure	- sample number	883	369	182	---	1,434
	- percent	62	26	13	---	100
2001 tenure	- sample number	764	278	181	211	1,434
	- percent	53	19	13	15	100
<u>Cohabiting in 1991, female</u>						
1991 tenure	- sample number	1,171	544	308	---	2,023
	- percent	58	27	15	---	100
2001 tenure	- sample number	1,006	613	251	153	2,023
	- percent	50	30	12	8	100

Source: ONS, *Longitudinal Study*

35. Table 9-12 shows the separation of couples to have produced a net movement of households from owner-occupation to renting in all four of the categories studied, males married in 1991, females married in 1991, males cohabiting in 1991, and females cohabiting in 1991. Sizeable proportions, particularly of males, who had been householders in couple households in 1991 were members of someone else's households. Of note is that the 1991 tenure distributions were very similar for married male and female LS members, and (separately) for cohabiting male and female LS members. Higher proportions of married than of cohabiting men and women were owner-occupiers in 1991, as would be expected from the tenure distributions in Table 9-11, which gives ground for thinking that there is nothing odd about the samples shown in Table 9-12 from which the analysis in this note is drawn. That the numbers of female LS members who were married or cohabiting in 1991 but not in 2001 shown in Table 9-12 are higher than the number of men is explained by higher re-marriage rates (and the cohabitation equivalent) among men than among women.

36. The other part of the summary is housing tenure in 2001 of LS members who in 1991 had been married or cohabiting according to type of household and tenure in 2001. Since by definition they could not be household reference persons of married couple or cohabiting couple households, they could be reference persons of lone parent households or "other multi-person households" (flat shares, for example, but also lone parents with only non-dependent children) or be one-person households; or not household reference persons, i.e. living as members of someone else's household, who strictly speaking do not have a tenure. In Table 9-13 total sample numbers of LS members in each type of household are shown, then a percentage distribution of tenures. Sample numbers by tenure are not shown as in Table 9-12 for reason of space. The percentages differ from those in Table 9-12 owing to LS members who in 2001 were not household reference persons being included in Table 9-12 but not in Table 9-13.

Table 9-13: Type of Household and Tenure in 2001 by Sex and Whether Married or Cohabiting in 1991

	<u>Lone parent households</u>	<u>Other multi-person households</u>	<u>One- person households</u>	<u>All households</u>
<u>Married in 1991, male</u>				
Sample number	307	287	1,739	2,333
Tenure (percent)				
Owner-occupiers	71	74	64	66
Social sector tenants	21	16	21	20
Private rented sector	8	11	15	13
<u>Married in 1991, female</u>				
Sample number	1,673	454	1,087	3,214
Tenure (percent)				
Owner-occupiers	59	76	66	64
Social sector tenants	29	18	23	26
Private rented sector	11	6	11	10
<u>Cohabiting in 1991, male</u>				
Sample number	97	112	1,014	1,223
Tenure (percent)				
Owner-occupiers	55	70	62	62
Social sector tenants	30	14	23	23
Private rented sector	15	16	15	15
<u>Cohabiting in 1991, female</u>				
Sample number	908	175	787	1,870
Tenure (percent)				
Owner-occupiers	42	61	66	54
Social sector tenants	42	30	23	33
Private rented sector	16	9	11	13

Source: As Table 9-12

37. Male ex-members of couple households who are not themselves re-married or cohabiting are living predominantly as one-person households, 75 percent of ex-members of married couples and 83 percent of ex-members of cohabiting couples. Among female ex-members of couples, lone parent households are the most numerous, 52 percent of those formerly married and 49 percent of those formerly cohabiting. These are lone parents with dependent children. It is possible that some lone parents with only non-dependent children are included among the “other multi-person households”. They are likely to be ex-members of married couples, as cohabiting couples are younger and so ex-members are less likely to be old enough to have only non-dependent children. The housing tenure of one-person households was a very similar in all four categories in Table 9-13. It is among the lone parent households that the differences are most marked. How far that in the result of transactions between tenures is discussed below.

Transitions between tenures subsequent to divorce and separation

38. In this section of this note transitions between the tenure in 1991 of LS members who then were married or cohabiting and their tenures in 2001 when neither married nor cohabiting. One of the principal focuses of these analyses is the extent to which separation of couples leads to moves from owner-occupation or private sector renting to the social sector. The other focus is on what proportion of members of couples who were social sector tenants were still social

sector tenants in 2001. Both sets of analyses are part of an assessment of whether separation of couple households generates an additional demand and need for social sector renting, and if so how large?

39. Households where the LS member was in an owner-occupier household in 1991 are shown in Table 9-14. It resembles Table 9-13 but includes LS members who were not household reference persons in 2001. How many ex-members of couple households live in someone else's household instead of heading a household of their own is very important for the effect of separation of couples on the number of households in total.

Table 9-14: Type and Tenure of Household in 2001 Longitudinal Study Members Who in 1991 Were Married or Cohabiting in Owner-Occupier Households But Not Re-Married or Cohabiting in 2001

	<u>Lone parent households</u>	<u>Other multi- person households</u>	<u>One- person households</u>	<u>Not household reference person</u>	<u>Total³¹ (a)</u>
<u>Married in 1991, male</u>					
Sample number	227	241	1,397	211	2,076
Tenure (percent)					
Owner-occupiers	87	83	74	---	69
Social sector tenants	7	7	12	---	10
Private rented sector	7	9	13	---	11
<u>Married in 1991, female</u>					
Sample number	1,249	381	893	110	2,633
Tenure (percent)					
Owner-occupiers	74	85	76	---	73
Social sector tenants	15	9	14	---	13
Private rented sector	11	5	11	---	9
<u>Cohabiting in 1991, male</u>					
Sample number	47	75	641	120	883
Tenure (percent)					
Owner-occupiers	81	84	81	---	70
Social sector tenants	4	4	7	---	6
Private rented sector	15	12	12	---	11
<u>Cohabiting in 1991, female</u>					
Sample number	457	107	509	98	1,171
Tenure (percent)					
Owner-occupiers	64	79	82	---	68
Social sector tenants	19	9	9	---	12
Private rented sector	16	12	8	---	11

Source: As Table 9-12

40. Table 9-14 shows that about 70 percent of men and women who were members of owner-occupier couple households in 1991 but who separated and were not re-married or cohabiting in 2001 were still owner-occupiers in 2001. Of those that had left or been forced out, rather over 20 percent were tenants and the rest were living as members of someone else's

³¹ Percentages do not add to 100 owing to sample members who were not household reference persons in 2001

household. Of the ex-members of owner-occupiers couples, women heading lone parent households were the most likely to be social rented sector tenants. Overall, some 10-13 percent of divorcing and separating members of owner-occupier couple households who had formed new couple households moved to the social rented sector, and a similar proportion to renting in the private sector.

41. A similar analysis may be made of the household type and tenure in 2001 of LS members who in 1991 had been members of couple households that were social sector tenants. There are problems about interpreting the analysis of housing tenure in 2001 of LS members who had been social sector tenants in 1991, specifically those who in 2001 were owner-occupiers. It is hard to see how separation of a social rented sector couple could result in ex-members becoming owner-occupiers. More probable is that couples who were social sector tenants in 1991 moved to owner-occupation at some time between 1991 and 2001 before separating. Table 9-15 shows an analysis for LS members who had been members of social sector couple households in 1991 similar to that in Table 9-14 for owner-occupiers. How to interpret the households that were owner-occupiers in 2001 but social sector tenants in 1991 is considered in paragraph 43 below.

Table 9-15: Type and Tenure of Households in 2001 of Longitudinal Study Members Who in 1991 Were Married or Cohabiting in Social Rented Sector Households

	<u>Lone parent households</u>	<u>Other multi- person households</u>	<u>One-person households</u>	<u>Not household reference person</u>	<u>Total (a)</u>
<u>Married in 1991, male</u>					
Sample number	72	41	270	60	443
Tenure (percent)					
Owner-occupiers	21	17	20	---	17
Social sector tenants	68	66	66	---	57
Private rented sector	11	17	14	---	12
<u>Married in 1991, female</u>					
Sample number	347	65	161	28	601
Tenure (percent)					
Owner-occupiers	14	26	14	---	15
Social sector tenants	76	65	76	---	71
Private rented sector	10	9	10	---	9
<u>Cohabiting in 1991, male</u>					
Sample number	34	20	253	62	369
Tenure (percent)					
Owner-occupiers	26	40	20	---	18
Social sector tenants	65	50	68	---	55
Private rented sector	9	10	12	---	10
<u>Cohabiting in 1991, female</u>					
Sample number	311	48	151	34	544
Tenure (percent)					
Owner-occupiers	14	25	17	---	15
Social sector tenants	75	75	75	---	70
Private rented sector	11	0	7	---	8

Source:

As Table 9-12

42. Table 9-15 shows that of men who in 1991 were in couple households that rented from social sector landlords and in 2001 were divorced or separated but re-married or cohabiting, about 55 percent were still social rented sector tenants in 2001. Among women the corresponding proportion was higher, about 70 percent. The main reason for the difference is that about 75 percent of female lone parents who had been members of social rented sector couple households in 1991 were social rented sector tenants in 2001.

43. It is not easy to see how a move to owner-occupation could be the consequences of separations of couples who were social sector tenants. Inherently more likely is that at some time in the ten years between 1991 and 2001 the couple households had moved to owner-occupation before separating. If the hypothesis is accepted that men and women were members of social rented sector couple households in 1991 but owner-occupiers in 2001 had probably moved to owner-occupation before separating, an alternative version of Table 9-15 can be constructed. This would show how members of couple households that were social sector tenants in 1991 were distributed between renting in the social rented sector, renting in the private rented sector, and living as members of someone else's households (not household reference persons). The sample members who were not household reference persons living in owner-occupier households are included. They may have gone to live with owner-occupier family members. Table 9-16 shows this analysis. Because Table 9-15 shows that the distributions of ex-members of married couple and cohabiting couples are so similar, only two categories are needed: male and female LS members. The units in Table 9-16 are LS sample members.

Table 9-16: Longitudinal Study Members Who Were in Social Rented Sector Couple Households in 1991 But Not Re-married or Cohabiting in 2001, With Owner-Occupiers in 2001 Excluded

(sample numbers)					
	<u>Household Type in 2001</u>				
	<u>Lone parent households</u>	<u>Other multi-person households</u>	<u>One-person households</u>	<u>Not household reference person</u>	<u>Total</u>
Male LS Members					
Tenure					
Social sector tenants	71	37	349	---	457
Private sector tenants	11	9	70	---	90
Total	82	46	419	122	669
Female LS Members					
Tenure					
Social sector tenants	496	78	236	---	810
Private sector tenants	70	6	27	---	103
Total	566	84	263	62	975

Source: ONS Longitudinal Study and see text

44. Table 9-16 shows that of male members of social rented sector couple households in 1991 that in 2001 were not re-married or cohabiting, 68 percent were in the social rented sector, 13 percent in the private rented sector, and 18 percent lived as members of someone else's household (i.e. not household reference person). For female members of social rented sector households in 1991 but in 2001 not re-married or cohabiting the proportions were 83 percent in the social rented sector, 11 percent in the private rented sector, and 6 percent members of someone else's households. The much higher proportion of female ex-members of social rented sector couples remaining in the sector after separating is explained by lone parenthood. 58 percent of the female ex-members of social rented sector couples were lone parents in 2001 as

contrasted with 12 percent of males. The proportion of social sector tenants was the same for lone parents of both sexes, but female lone parents are twice as numerous as males. A similar analysis for LS members who in 1991 had been members of private rented sector couple households but in 2001 were divorced (and not re-married) and not cohabiting is shown in Table 9-17.

Table 9-17: Longitudinal Study Members Who Were in Private Rented Sector Couple Households in 1991 But Not Re-married or Cohabiting in 2001, With Owner-Occupiers in 2001 Excluded

	<u>Household Type in 2001</u>				
	<u>Lone parent households</u>	<u>Other multi-person households</u>	<u>One-person households</u>	<u>Not households reference person</u>	<u>Total</u>
<u>Male LS Members</u>					
<u>Tenure</u>					
Social sector tenants	5	3	30	---	38
Private sector tenants	8	9	66	---	83
Total	13	12	96	40	161
<u>Female LS Members</u>					
<u>Tenure</u>					
Social sector tenants	93	12	31	---	136
Private sector tenants	62	4	44	---	110
Total	155	16	75	27	273

Source: As Table 9-16

45. Table 9-17 shows that of male LS members who in 1991 were in private rented sector couple households but in 2001 were neither re-married nor cohabiting, 52 percent were still in the private rented sector, 24 percent were in the social rented sector, and 25 percent lived in someone else's household (i.e. were not household reference persons). Among female LS members, 40 percent were still in the private rented sector, 50 percent were households in the social rented sector, and 10 percent were in someone else's household. The contrast between male and female ex-members of private rented sector households is due to lone parenthood. 57 percent of the female ex-members of private rented sector couple households were lone parents, but only 8 percent of the males. 60 percent of the female lone parents were social sector tenants.

Effects of separation of couples on totals of households and on demand and need for social rented housing

46. The information in Table 9-14 - Table 9-17 may be brought to answer two questions: (i) what effect do separations of couple households have on the total number of households; and (ii) what effect do separations have on demand and need for social sector rented housing. The effects on social sector housing are of two kinds: division of social rented sector couple households into two successor households, both accommodated in the social rented sector; and ex-members of owner-occupier and private rented sector couples being accommodated by the social rented sector.

47. The effect of separations of couples on the total number of households depends on what proportion of successor households who are neither re-married nor cohabiting live as independent householders (technically household reference persons) and what proportion live in someone else's household (i.e. not reference persons). This shown in Table 9-18 for LS members in 2001 who were ex-members of married couple households in 1991. Male and female households have to be shown separately owing to how important lone parenthood is as an influence on housing tenure.

Table 9-18: Households Status and Tenure in 2001 of Non-Married Non-Cohabiting Men and Women Who in 1991 Were Married³²

	<u>Household Type in 2001</u>				
	<u>Householders same tenure</u>	<u>Householders different tenure</u>	<u>Not householders</u>	<u>Total</u>	<u>Proportion not householders (percent)</u>
Tenure in 1991					
<u>Male LS Members</u>					
Owner-occupiers	1,433	432	211	2,076	10
Social sector tenants	253	54	60	367	16
Private sector tenants	28	13	11	52	21
Total	1,714	499	282	2,495	11
<u>Female LS Members</u>					
Owner-occupiers	1,926	597	110	2,633	4
Social sector tenants	428	57	28	513	5
Private sector tenants	31	50	6	87	7
Total	2,385	704	144	3,233	4

Source: ONS from Longitudinal Study

48. Table 9-18 shows 89 percent of male and 96 percent of female LS members who had divorced since 1991 and were not re-married or cohabiting were living as independent householders. That would imply that there would be 185 successor households per 100 couples divorcing. The calculation from which this figure is derived is based on divorced women who had not re-married or formed cohabitations. It cannot include divorcing men and women who had re-married or cohabited with a new partner between 1991 and 2001. The proportion of them that formed new households before re-marrying or cohabiting was necessarily the same as for the LS members who had not re-married or cohabited and hence are included in Table 9-14 to Table 9-18. The ratio of 185 successor households per 100 couples divorced is higher than that found by the General Household Survey study reported in Tale 8.7 of *Divorce, Re-Marriage and Housing*, which for divorces in 1989-92 was 167 successor households per 100 couples divorcing. That study included information about the situation post divorce of ex-partners who had subsequently re-married. Proportions of divorced men and women heading households rose between 1991 and 2001, by between 2 and 3 percentage points so the rate of 185:100 can be supported

49. A similar calculation may be made for LS members who in 1991 were members of cohabiting couples but in 2001 were neither cohabiting nor married.

³² For LS members who were social sector tenants or private sector tenants, “householders different tenure” means private sector renting or social sector renting respectively. For reasons discussed in paragraph 13, instances where the tenure in 1991 was either social sector or private sector renting and in 2001 owner-occupier are considered likely to have moved to owner-occupation before the separation. Such changes of tenure are therefore not included in the “householders different tenure” column. The numbers excluded are: social sector tenants (1991) males 76, females 88; private sector tenants (1991) males 39, females 37.

Table 9-19: Household Status and Tenure in 2001 of Non-Cohabiting and Non-Married men who in 1991 were Cohabiting

	<u>Household Type in 2001</u>				
	<u>Householders same tenure</u>	<u>Householders different tenure</u>	<u>Not householders</u>	<u>Total</u>	<u>Proportion not householders (percent)</u>
Tenure in 1991					
<u>Male LS Members</u>					
Owner-occupiers	619	144	120	883	14
Social sector tenants	204	36	62	302	21
Private sector tenants	50	25	29	104	28
Total	873	205	211	1,289	16
<u>Female LS Members</u>					
Owner-occupiers	802	271	98	1,171	8
Social sector tenants	382	46	34	462	7
Private sector tenants	79	86	21	186	11
Total	1,263	403	153	1,819	8

50. Higher proportions of both male and female ex-members of cohabiting couples than of married couple households lived as members of someone else's household. The ratio of successor households to cohabiting couples separating by this calculation was 176:100, as compared with 185:100 for married couples separating. 16 percent of separating men and 23 percent of separating women who had been members of owner-occupier couples in 1991 were renters in 2001. The corresponding figures for ex-members of married couple households were 21 percent and 23 percent respectively.

51. Next to be considered is the demand and needed for social sector dwellings generated by divorce and separation of couple households. The information from which Table 9-14, Table 9-16 and Table 9-17 were constructed can be used to estimate the demand and need for social rented housing generated by moves from owner-occupation and private sector renting to social sector renting, and from social sector couples splitting into successor households which are social sector tenants. Table 9-20 shows numbers of Longitudinal Study (LS) members who were in owner-occupier married or cohabiting couples in 1991 and in 2001 were neither married nor cohabiting and were social rented sector tenants.

Table 9-20: LS Members in Owner-Occupier Couple Households in 1991 but Not Re-Married or Cohabiting in 2001 and Social Rented Sector Householders

	<u>Total (sample number)</u>	<u>Social rented Sector (sample number)</u>	<u>Percent moved to social rented sector</u>
Married in 1991, male	2,076	207	10
Married in 1991, female	2,633	350	13
Cohabiting in 1991, male	883	49	6
Cohabiting in 1991, female	1,171	145	12

Source: ONS from Longitudinal Study

52. Table 9-20 implies that for divorcing owner-occupiers who were not re-married or cohabiting, 10 percent of male ex-members and 13 percent of female ex-members had become social sector tenants, i.e. 23 per 100 couples divorcing. A similar calculation for cohabiters gives

a figure of 18 social rented sector households per 100 owner-occupier cohabiting couples separating.

53. A similar analysis is shown in Table 9-21 for divorcing and separating private rented sector couples. As in Table 9-7, LS members who were in private rented sector households in 1991 but owner-occupiers in 2001 when not re-married or cohabiting are excluded as having probably moved to owner-occupation before separating.

Table 9-21: LS Members in Private Rented Sector Couple Households in 1991 but Not Re-Married or Cohabiting in 2001 and Social Rented Sector Householders

	<u>Total(a)</u> <u>(sample</u> <u>number)</u>	<u>Social</u> <u>rented</u> <u>Sector</u> <u>(sample</u> <u>number)</u>	<u>Percent</u> <u>moved to</u> <u>social</u> <u>rented</u> <u>sector</u>
Married in 1991, male	46	13	28
Married in 1991, female	81	50	62
Cohabiting in 1991, male	84	25	30
Cohabiting in 1991, female	173	86	50

54. A calculation similar to that in paragraph 22 for separations of owner-occupier couples would give figures 90 successor households per 100 private rented sector couples divorcing and 80 per 100 cohabiting private rented sector couples separating. These are very high figures, to be viewed with reserve. A comparison with estimates of transitions from private sector to social sector renting in 1989-92 (from *Divorce, Re-Marriage and Housing*) is in Table 9-23 below.

55. Proportions of social sector tenants remaining in the sector after divorce or separation are shown in Table 9-22.

Table 9-22: LS Members in Social Rented Sector Couple Households in 1991 Who Were Not Re-Married or Cohabiting in 2001 and Social Sector Tenants

	<u>Total(a)</u> <u>(sample</u> <u>number)</u>	<u>Social</u> <u>rented</u> <u>Sector</u> <u>(sample</u> <u>number)</u>	<u>Percent</u> <u>moved to</u> <u>social</u> <u>rented</u> <u>sector</u>
Married in 1991, male	336	253	75
Married in 1991, female	501	428	85
Cohabiting in 1991, male	253	204	81
Cohabiting in 1991, female	453	382	84

56. Table 9-22 shows 160 social rented sector successor households per 100 social rented sector couples divorcing, and 165 social rented sector successor households per 100 social sector cohabiting couples separating. All told, therefore, the Longitudinal Study information indicates that the demand for social rented sector generated by married couples divorcing is about 23 per 100 divorces of owner-occupier married couples, 90 per 100 divorces of private sector renting couples, and 60 per 100 divorces of couples who are social rented sector tenants. For cohabiting couples separating the corresponding numbers per 100 separations are 18, 80, and 65.

57. These proportions may be compared with the estimates of transitions to renting from local authorities and Housing Associations published in *Divorce, Re-marriage and Housing*. The information used there was collected by interviewed surveys that were part of the General Household Survey in 1991/92, 1992/93 and 1993/94. Questions were asked of men and

women who were divorced (and not re-married) what their housing tenure was immediately before separating and also 12 months after their divorce decree. This delimits the transitions much more closely than can be done with the Longitudinal Study, as when the divorce took place is not known, only that it was between 1991 and 2001. Tenure changes could have occurred (for instance exercise of the Right to Buy) between the 1991 census data and the divorce. Similarly housing tenure in 2001 is at varying distances in time after the divorce. Full comparability would not therefore be expected. Nevertheless the comparison is worth making. It is only possible for divorces of married couples because the survey could not cover separations of cohabiting couples.

Table 9-23: Demand for Social Rented Sector Housing per 100 Couples Divorcing

	<u>Tenure before divorce</u>		
	<u>Owner- occupier</u>	<u>Social sector tenants</u>	<u>Private sector tenants</u>
Longitudinal Study 1991-2001 (shown above)	23	60	90
<i>Divorce, Re-marriage and Housing</i> (Table 8.12)	17	29	40

58. The figure from the Longitudinal Study for the demand for social rented sector housing generated by divorcing owner-occupier households is probably compatible with the estimate from the General Household Survey, as the number of ex-members of owner-occupiers couples living in someone else's households is lower in the Longitudinal Study estimate. Social sector housing takes time to access in all but low housing pressure areas; so the Longitudinal Study would be expected to produce a higher estimate of moves to social sector housing owing to the long time interval. Arithmetically the difference in the demand for social rented housing generated by divorcing social rented sector couples is due to much lower proportions of ex-members according to the Longitudinal Study moving to the private rented sector. If that is a genuine change since the early 1990s, then the contrast between the figures in Table 9-23 could be explained.

59. A numerical estimate of the demand (or need) for social rented sector housing generated by separation and divorce of married couples (not cohabiting couples) would require an estimate of the tenure distribution of divorcing couples. That was not investigated in the work reported here.

9.6 Housing effects of widowhood

60. **Widowhood is the last of the life stages that affects housing demand and need – dissolution of households by death or going to live in a residential care home affects the supply of housing, not the demand side of the system. The effect of widowhood has changed over time as proportions of both widows and widowers who live independently instead of going to live as members of someone else's households has risen. An indication of this is given in**

Table 9-24 which shows the proportion of widowed and divorced members of the private household population that were household heads (or representatives). 1951 is the first year for which this information is available, and then only for widowed and divorced combined. Comparability with 1951 is the reason for the table including divorced with widowed men and women; but at the ages in the table the number divorced is very small.

Table 9-24: Proportions of Divorced Men and Women that are Householders

(percent)						
	Men			Women		
	65-69	70-74	75 and over	65-69	70-74	75 and over
1951	57	56	69	66	65	64
1971	84	81	73	90	87	78
1991	93	93	93	89	90	89
2001	95	95	94	88	91	92

Source: 1951, 1971, 1991 from Table A.6 of A.E. Holmans, 2007; 2001 from detail of household projections

61. Information from the ONS Longitudinal Study (LS) is used to look at changes of tenure resulting from widowhood. Age for age the proportion of widows and widowers that are owner-occupiers is lower and of social rented sector tenants higher than among married couples. To be investigated here is how far this is the result of moves to the social rented sector of widowed survivors of owner-occupier married couple households. There are other possible causes, notably higher mortality rates among tenants than among owner-occupiers. The housing tenure of married couple households aged 65 and over, male one-person households, and female one-person households are shown in .

Table 9-24. The information is taken from the Survey of English Housing (SEH) for 2000/01, 2001/02, and 2002/03. Not all men and women aged 65 and over living alone as one-person households are widowed, but only small proportions are single or divorced. The tenure of one-person households is immediately available and can be used for comparative purposes.

Table 9-25: Housing Tenure of Married Couple and One-Person Households Aged 65 and Over

(percent)					
	65-69	70-74	75-79	80-84	85 and over
Married couple households					
Owner-occupiers	85	83	77	75	73
Social sector tenants	12	14	20	21	22
Private sector tenants	3	3	2	5	5
<u>Total (thousands)</u>	<u>798</u>	<u>643</u>	<u>519</u>	<u>263</u>	<u>117</u>
One-person households, (male)					
Owner-occupiers	56	58	55	60	55
Social sector tenants	36	35	39	35	34
Private sector tenants	8	7	6	5	11
<u>Total (thousands)</u>	<u>159</u>	<u>158</u>	<u>125</u>	<u>97</u>	<u>72</u>
One-person households, (female)					
Owner-occupiers	66	61	58	54	51
Social sector tenants	30	34	38	40	41
Private sector tenants	5	5	4	6	8
<u>Total (thousands)</u>	<u>311</u>	<u>379</u>	<u>514</u>	<u>406</u>	<u>303</u>

Source: ODPM from Survey of English Housing

62. That the number of female one-person households is much greater than the number of male one-person households at the ages included in Table 9-25 is explained partly by more married couples parted by death of the husband than by death of the wife, and partly by greater female longevity, i.e. that age for age widows on average survive longer than do widowers. That many more married couples are parted by death of the husband than by death of the wife is due

partly to greater female longevity, but also brides being on average younger than bridegrooms. The housing effects of widowhood must be studied separately, therefore, for men and women.

63. Tables were obtained from the Longitudinal Study (LS) to cross-analyse types of household and tenure in 2001 by tenure in 1991 of LS members who in 1991 were members of married couple households but in 2001 were widows or widowers. Separate analyses of housing tenure in 2001 were made for widowed LS members who were members of multi-person households (which could be cohabiting couples, lone parent households, or “other multi-person households”), and those who lived alone as a one-person household. The LS members are partitioned according to age in 1991: under 65; 65-74; and 75 and over. Table 9-26 shows tenure in 1991 and 2001 for widowed male LS members separately for multi-person households and one-person households in the three age ranges.

Table 9-26: Tenure in 1991 and 2001 of Male LS Members in Married Couple Households in 1991 but Widowed in 2001

(numbers of LS members)				
	<u>Owner- occupier</u>	<u>Social sector tenants</u>	<u>Private sector tenants</u>	<u>Total</u>
Under age 65 in 1991				
<u>In multi-person household in 2001</u>				
Tenure in 1991	197	59	10	266
Tenure in 2001	216	45	5	266
<u>In one-person household in 2001</u>				
Tenure in 1991	996	235	29	1,260
Tenure in 2001	973	249	38	1,260
65-74 in 1991				
<u>In multi-person household in 2001</u>				
Tenure in 1991	90	35	0	125
Tenure in 2001	97	28	0	125
<u>In one-person household in 2001</u>				
Tenure in 1991	871	324	48	1,243
Tenure in 2001	852	358	33	1,243
75 and over in 1991				
<u>In multi-person household in 2001</u>				
Tenure in 1991	35	7	0	42
Tenure in 2001	35	7	0	42
<u>In one-person household in 2001</u>				
Tenure in 1991	261	107	34	402
Tenure in 2001	262	119	21	402

Source: ONS from Longitudinal Study

64. A similar analysis for female Longitudinal Study members who were in married couple households in 1991 and widowed in 2001 is in .

Table 9-27

Table 9-27: Tenure in 1991 and 2001 of Female LS Members in Married Couple Households in 1991 but Widowed in 2001

(numbers of LS members)				
	<u>Owner- occupier</u>	<u>Social sector tenants</u>	<u>Private sector tenants</u>	<u>Total</u>
Under age 65 in 1991				
<u>In multi-person household in 2001</u>				
Tenure in 1991	644	201	22	867
Tenure in 2001	672	175	20	867
<u>In one-person household in 2001</u>				
Tenure in 1991	3,186	778	112	4,076
Tenure in 2001	3,128	864	84	6,076
65-74 in 2001				
<u>In multi-person household in 2001</u>				
Tenure in 1991	270	80	12	362
Tenure in 2001	293	61	8	362
<u>In one-person household in 2001</u>				
Tenure in 1991	2,174	827	105	3,007
Tenure in 2001	2,113	818	76	3,007
75 and over in 2001				
<u>In multi-person household in 2001</u>				
Tenure in 1991	62	20	0	82
Tenure in 2001	36	13	0	82
<u>In one-person household in 2001</u>				
Tenure in 1991	541	213	44	798
Tenure in 2001	525	248	25	798

Source:

As Table 9-26

65. With one exception (men aged 75 and over in 1991) more of the widowed LS members living alone in 2001 as one-persons were social sector tenants and fewer were owner-occupiers than they had been in 1991 living in married couple households. In contrast more of the widowed men and women living in multi-person households in 2001 were owner-occupiers than they had been as married in 1991. How to interpret this is uncertain, as it is possible that there had been moves to owner-occupation before being widowed. There is the same possibility of course, for widowed men and women living as one-person households. 86 percent of the female and 86 percent of the male widowed householders included in Table 9-26 and .

Table 9-27 are one-person households. For that reason, and because the starting point of this note is the difference between the tenure of married couple households and one-person households at age 65 and upwards, the analysis of tenure transitions between 1991 and 2001 focuses on widows and widowers living as one-person households.

66. Transitions by female LS members from being a member of a married couple in 1991 to a widow one-person household in 2001 are shown in .

Table 9-28, separately for the three age groups distinguished.

Table 9-28: Female LS Members in Married Couples in 1991 and Widow One-Person Households in 2001: Tenure in 2001 by Tenure in 1991

(numbers of LS members)				
	Tenure in 1991			
	<u>Owner- occupier</u>	<u>Social sector tenants</u>	<u>Private sector tenants</u>	<u>Total</u>
Tenure in 2001				
(a) Under age 65 in 1991				
Owner-occupier	3,009	98	21	3,128
Social rented sector	159	667	38	864
Private rented sector	18	13	53	84
<u>Total</u>	<u>3,186</u>	<u>778</u>	<u>112</u>	<u>4,076</u>
(b) Age 65-74 in 1991				
Owner-occupier	3,012	87	14	2,113
Social rented sector	145	634	39	818
Private rented sector	17	7	52	76
<u>Total</u>	<u>2,174</u>	<u>728</u>	<u>105</u>	<u>3,007</u>
(c) Age 75 and over in 1991				
Owner-occupier	496	20	9	525
Social rented sector	42	191	15	248
Private rented sector	3	2	20	25
<u>Total</u>	<u>541</u>	<u>213</u>	<u>44</u>	<u>798</u>

Source:

As Table 9-26

67.

Table 9-28 shows that the net changes in tenure between 1991 and 2001 by female LS members who were in married couple households in 1991 but widowed one-person households were the result of larger gross changes. Among LS members aged 65-74, for example, 145 moved from owner-occupation to social sector renting and 87 vice-versa. What is not known is how many of these changes in both directions took place

before the LS member was widowed. It is known that she was widowed between the dates of the 1991 and 2001 census; so it is possible that some at least of the transitions in .

Table 9-29 from the social rented sector to owner-occupation occurred while the LS member was still a member of a married couple household. Transitions from owner-occupier married couple households in 1991 to widow one-person social rented sector households in 2001 are 5 percent of LS members aged under 65 in 1991; 6.7 percent of those aged 65-74; and 7.8 percent of LS members who were aged 75 and over in 1991. For LS members that in 1991 had been in married couple private sector tenant households the proportions that in 2001 were one-person social rented sector households are 34 percent, 37 percent, and 34 percent respectively. As was shown in Table 9-25 only a very small proportion of married couples in the age ranges studied here are private sector tenants.

68. An analysis of tenure transitions for male LS members who were in owner-occupier couple households in 1991 but widowed one-person households in 2001 is in

Table 9-29.

Table 9-29: Male LS Members in Married Couples in 1991 and Widow One-Person Households in 2001: Tenure in 2001 by Tenure in 1991

(numbers of LS members)				
	<u>Tenure in 1991</u>			
	<u>Owner-occupier</u>	<u>Social sector tenants</u>	<u>Private sector tenants</u>	<u>Total</u>
Tenure in 2001				
(a) Under age in 1991				
Owner-occupier	934	34	5	973
Social rented sector	42	195	12	249
Private rented sector	20	6	12	38

<u>Total</u>	<u>996</u>	<u>235</u>	<u>29</u>	<u>1,260</u>
(b) Age 65-74 in 1991				
Owner-occupier	816	28	8	852
Social rented sector	48	296	14	358
Private rented sector	7	0	26	33
<u>Total</u>	<u>871</u>	<u>324</u>	<u>48</u>	<u>1,243</u>
(c) Age 75 and over in 1991				
Owner-occupier	249	7	6	262
Social rented sector	9	100	10	119
Private rented sector	3	0	18	21
<u>Total</u>	<u>261</u>	<u>107</u>	<u>34</u>	<u>402</u>

Source:

As Table 9-26

69. Among male LS members, transitions from owner-occupier married couples in 1991 to widower one-person households in 2001 are 4.2 percent of LS members aged under 65 in 1991; 5.5 percent of those aged 65-74; and 3.4 percent of LS members aged 75 and over in 1991. These are lower than the corresponding transition rates for female LS members (

Table 9-28). The low figure for male LS members aged 75 and over may be a sampling quirk as the number of LS members who were owner-occupiers in 1991 and then widowed by 2001 is small. But that is less true of those aged 65 and 65-74.

70. It is not possible to work out an annual average rate of transfer from owner-occupation to the social rented sector following widowhood from the transitions shown in paragraph 7 (female LS members) and 9 (male). Widowhood occurred at some time between the 1991 and 2001 census dates, but to be more specific partitioning by length of time since the death of the husband or wife would be needed. An example will illustrate the argument. If all the LS members who were in married couples in 1991 but widowed and in one-person households in 2001 were widowed immediately after the 1991 census date, the 145 female LS sample members aged 65-74 would be the number who made the transition from owner-occupation to renting (Table 9-26) could be compared with the 1991 total to give a transition rate of 6.7 percent (paragraph 67) in a 10 year period, and hence an average annual rate of 0.7 percent in a year. If, on the other hand, they were all widowed one year before the 2001 census, the annual transition rate would be 6.7 percent in one year. The reality no doubt is that LS members were widowed at various times within the decade between 1991 and 2001. But without information about the distribution of dates of widowhood, and hence length of time as widow households, transition rates cannot be accurately calculated. How much of the difference between the proportion of social sector tenants among older married couple households and one-person households of the same age (Table 9-25) is the result of moves from owner-occupation following widowhood is therefore hard to say. But it is not negligible.

Concluding comment: The significance of life stages for housing demand and need

71. The account of life stages in this note emphasises the formation and dissolution of couple households. The days are long gone when households were formed by marriages between men and women who up to that point had lived with their parents. But although the proportion of men and women has risen who begin their housing careers by living alone or in a non-cohabiting multi-person households, forming a cohabiting couple household is still the more common way of entering independent living. There are, it is true, signs of increasing

proportions not joining up in couple households and continuing to live alone. In some instances they are in a relationship characterised as “living apart together”, in the sense of being in a relationship but not living together (see Haskey, 2005). This could be an emerging life stage not included in the schemes in Part I of this annex. If at all common as an alternative to living together as a couple, there would be important implications for the total of households and hence for housing demand and need.

72. Owner-occupation is the preferred tenure of couple households. Formation of couple households by people already living independently results in a shift from renting to owner-occupation; and termination of couple households by separation (and divorce for married couples) or by death of one of the partners results in a shift from owner-occupation to renting. Separation has a more powerful effect on the number of exits from owner-occupation than does widowhood, and a stronger effect on the demand and need to rent, particularly in the social rented sector. With separation there are potentially two households in place of one. In many instances both will need social rented sector accommodation.

73. Within formation of couple households there is evidence, discussed in section 11.4, of some narrowing of the difference between married and cohabiting couples at age 30 and over in the proportion that are owner-occupiers. At younger ages no narrowing is to be seen. A possible explanation of the higher proportion of cohabiting couples that rent, particularly at the younger ages, is that selling a house is much more expensive than ending a tenancy and hence renting appearing more advantageous if there is more of a likelihood that a couple might part. Greater possibility of early or frequent movement makes renting advantageous for younger people living alone or in non-cohabiting multi-person households. What will be the housing tenure of men and women living alone in the long term, including “living apart together” has still to be seen.

10 References

- Allen, A. (1998) 'What are ethnic minorities looking for?' in T. Modood and T. Acland (eds.) *Race and Higher Education*, pp. 51–73 (London: Policy Studies Institute).
- Andrew, M. & Pannell, B. (2006) 'Housing Tenure Choices by the Young', *CML Housing Finance* 07/2006.
- Ballard, R. (1994) 'Introduction: The Emergence of the *Desb Pardesh*' in Ballard (ed.) *Desb Pardesh: The South Asian presence in Britain* (London: Hurst).
- Battye, F, Bishop, P, Harris, P, Murie, A, Rowlands, R and Rice, T (2006) *Evaluation of Key Worker Living* DCLG.
- Beider, H. (2005) *Report on West Midlands Regional Housing Strategy, West Midlands Spatial Strategy* (Birmingham: CURS)
- Berthoud, R. (2000) *Family formation in multi-cultural Britain: three patterns of diversity* Institute for Social and Economic Research: ISER working paper 2000-34
- Berthoud, R. (2005) *Family Formation in Multi-Cultural Britain: three Patters of Disadvantage* (Cambridge: Cambridge University press).
- Bhattacharyya, G., Ison, L. & Blair, M. (2003) *Minority Ethnic Attainment and Participation in Education and Training: The Evidence* (London: Department of Education and Skills).
- Bradford, B. (2006) *Who are the Mixed Ethnic Group?* (London: Office for National Statistics).
- Bramley, G. and Karley, N K. (2003) Potential Need and Demand for Low Cost Home Ownership, ODPM Home Ownership Task Force, London
- CABE (2005) *What Home Buyers Want: Attitudes and Decision Making Among Consumers* Commission for Architecture and the Built Environment, London
- Cambridge Centre for Housing and Planning Research (2004) *Sector Study 39: Who Moves and Where? A Comparison of Housing Association Tenants in London and the North*, London: Housing Corporation.
- Cambridge Centre for Housing and Planning Research (2006) *The Impact of a Pan-London Choice-based Lettings Scheme on Homelessness and Temporary Accommodation* Association of London Government, London
- Carey Jones, O.M. (2007) *ARLA members survey of the Buy-to-let sector: Third quarter 2007* (Association of Residential Letting Agencies)
- Cho Y, Lyall Grant F and Whitehead C. (2004) *Sector Study 40: Affordable Housing in London: Who Expects to Move and Where?* (Housing Corporation, London)
- Clark, K. & Drinkwater, S. (2007) *Ethnic Minorities in the Labour Market* (Bristol: Policy Press).
- Clarke, A., Monk, S. and Ni Luanaigh, A. (2006) *Low Cost Home Ownership Affordability Study* (Tower Homes & MHO).
- CLG (2007) *Evaluation of the Low Cost Home Ownership Programme*.
- CML (2005) *The Decision to Buy* Council for Mortgage Lenders, BRMB, CRESR and the Housing Corporation, London
- Cole, I. & Robinson, D. (2003) *Somali Housing Experiences in England* (Sheffield: CRESR/Housing Corporation).
- CURS (2005) *Regional Household Survey: Shared evidence base report* (Birmingham: CURS)

- Dale, A., Fieldhouse, E., Shaheen, N. & Kalra, V. (2002) 'Routes to Education and Employment for Young Pakistani and Bangladeshi Women in the UK', *Ethnic and Racial Studies* 25(6), pp. 942-968.
- Dataspring (2006) *Housing Associations in 2006: Profile of the Housing Association Sector Summary* Cambridge Centre for Housing and Planning Research, University of Cambridge
- De Montfort University (2003) *BME Communities, Asylum Seekers & Refugees – Housing Needs and Aspirations: Research in Stoke on Trent* (Stoke-on-Trent: Stoke-on-Trent city council).
- Drew, D., Gray, J. and Sporton, D. (1997) 'Ethnic differences in the educational participation of 16–19 year olds' in V. Karn (ed.) *Employment, Education and Housing amongst Ethnic Minorities in Britain* (London: HMSO).
- Drinkwater, S. and Leslie, D. (1998) 'Staying-on rates in full-time education' in D. Leslie (ed.) *An Investigation of Racial Disadvantage* (Manchester: MUP Press).
- ECOTEC (2007) *Examining How Effectively Housing Associations Meet the Needs of New and Existing BME Communities: Phase One report to the housing Corporation* (Manchester: ECOTEC).
- Ekert-Jaffe, O., Joshi, H., Lynch, K., Mougin, R. & Rendall, M. (2003) 'Fertility, Timing of Births and Socio-economic Status in France and Britain', *Population* (British Edition) 57(3), pp. 475-507.
- Haskey, J. (2005) 'Living Arrangements in Contemporary Britain' in *Population Trends, Winter 2005* London: ONS
- Harrison, M. & Phillips, D. (2003) *Housing and Black and Minority Ethnic Communities* (London: ODP).
- Harrison, M., Law, I. & Phillips, D. (2005) *Migrants, Minorities and Housing: Exclusion, Discrimination and Anti-discrimination in 15 Member States of the European Union* (Vienna: EUMC).
- Holmans, A and Frosztega, M. (1994) *House Property and Inheritance in the UK* (London: HMSO)
- Holmans, A.E. (2000) *The Housing Consequence of Divorce and Re-marriage* (Department of the Environment, Transport, and the Regions)
- Holmans, A.E., (2007) *Abstract of Historical Statistics of British Housing* (Cambridge Centre for Housing and Planning Research)
- Jones, M. and Sinclair, F. (2002) *Doing It for Themselves: mutual exchanges and tenant mobility* Joseph Rowntree Foundation
- Kalra, V. S. (2000) *From Textile Mills to Taxi Ranks: Experiences of Migration, Labour and Social Change* (Aldershot: Ashgate).
- London Housing (2004) *Overcrowded Housing and the Effects on London Communities* (London: London Housing).
- Lupton, R. & Power, A. (2004) *Minority Ethnic groups in Britain* (Case-brooking Census Briefs No. 2) (CASE: London).
- Lyall-Grant, F. (2005) 'Stock Managed Pending Transfer: Addressing Delays', Affordable Homes Strong Communities Sector Study (Housing Corporation).
- MacLennan, D. and Kay (1994) *Moving On, Crossing Divides: A Report on Policies and Procedures for Tenants Transferring in Local Authorities and Housing Associations* HMSO.
- Marshall, D., Royce, C., Saw, P., Whitehead, C. & Woodrow, J. (1998) *A Level Playing Field?: Rents, Viability and Value in BME Housing Associations* (York: JRF).

- Modood, T., Berthoud, R. *et al.* (1997) *Ethnic minorities in Britain – Diversity and Disadvantage* (London: Policy Studies Institute).
- Modood, T. (2003) 'Ethnic Differences in Educational Performance' in Mason, D. (ed.) *Explaining Ethnic Differences: Changing Patterns of Disadvantage in Britain* (Bristol: Policy).
- Monk, S., Holmans, A., Jones, M., Lister, D., Short, C. and Whitehead, C. (2006) *The Demand for Social Rented Housing – A Review of Data Sources and Supporting Case Study Material* (London: DCLG).
- Nathaniel Lichfield and Partners (2005) *Regional Housing Aspirations Study* (<http://www.onenortheast.co.uk/lib/liReport/4424/NLP%20Housing%20Aspirations%20Final%20Report.pdf?CFID=2635528&CFTOKEN=51892285>)
- National Statistics Online (2002) 'Population', www.statistics.gov.uk/cci/nugget.asp?id=268 (accessed 1/10/2007).
- ODPM (2005) *Housing in England 2003/4* (London: ONS).
- Owen, D. (2003) 'The demographic Characteristics of People from Minority Ethnic groups in Britain' in Mason, D. (ed.) *Explaining Ethnic Differences: Changing Patterns of Disadvantage in Britain* (Bristol: Policy).
- Peach, C. (1996) *Ethnicity in the 1991 Census: Vol. 2, the Ethnic Minority Populations of Great Britain* (London: HMSO).
- Penn, R. & Lambert, P. (2002) 'Attitudes Towards Ideal Family Size of Different Ethnic/Nationality Groups in Great Britain, France and Germany', *Population Trends* 108.
- Platt, L. (2002) *Parallel Lives: Poverty Among Ethnic Minority Groups in Britain* (London: CPAG).
- Rhodes, D. (2006) *The Modern Private Rented Sector* (Joseph Rowntree Foundation)
- Robinson, D., Reeve, K. & Casey, R. (2007) *The Housing Pathways of New Immigrants* (York: JRF).
- Shelter* (2001) BME Communities, and Asylum Seekers and Refugees – Housing Needs and Aspirations, *Shelter Policy Library*, London.
- Shelter* (2004) The Black and Minority Ethnic Housing Crisis, *London: Shelter Policy Library*.
- Smith (2004) *Understanding Demand for Home Ownership: Aspirations, Risk and Rewards* Council for Mortgage Lenders, London
- Smith, S. & Hill, S. (1997) 'No Welcome Home' in Goodwin, J. & Grant, C. (eds.) *Built to Last: Reflections on British Housing Policy* (London: ROOF Magazine).