2022 UK HOUSING REVIEW

Mark Stephens
John Perry
Peter Williams
Gillian Young

Chartered Institute of Housing

University of Glasgow

Roll-call of post-war English housing ministers

KEY: Names in light blue/light red were not members of the cabinet (*not a Minister of State) GRAPH KEY: Local authorities Housing associations Private sector

Source: Authors' investigations with assistance from the two parliamentary libraries.

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Contents of the *UK Housing Review 2022*

Click on page number to be taken to that page

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Introduction

The Chartered Institute of Housing is delighted to present this 30th edition of the *UK Housing Review*. First published in 1993 by the Joseph Rowntree Foundation (JRF) as the *Housing Finance Review* and edited by Steve Wilcox until 2018, CIH has taken the lead responsibility since 1999 and Mark Stephens of the University of Glasgow is now the editor.

> Lord Richard Best, Director of JRF until 2006, said *'Huge congratulations to the CIH on 30 years of the ever-fresh UK Housing Review. From its origins with Steve Wilcox in charge, it has been both the essential encyclopaedia of housing data and the stimulus for informed discussion on key housing issues. Here's to the next 30 years!'*

After the Executive Summary, the *Review* opens with Contemporary Issues Chapters which analyse current topics. Mark Stephens uses the first chapter to reflect on key issues that have arisen during the *Review's* 30 years. In the second, Tom Simcock of Edgehill University examines recent developments in the private rented sector. Peter Williams and John Perry, in the third chapter, look at the constraints and possibilities for expanding the supply of affordable housing, both for rent and for low-cost homeownership. The fourth chapter, by Alan Murie, Emeritus Professor at the University of Birmingham, provides a definitive review of the right to buy and its impact across the UK.

The six Commentary Chapters in Section 2 discuss key developments in policy, financial provision and outputs drawn partly from the main Compendium of Tables. Of this year's series, Mark Stephens wrote Chapter 1, John Perry wrote Chapters 2 and 4, and Peter Williams wrote Chapter 3. Chapter 5 was written by Lynne McMordie of Heriot-Watt University. Chapter 6 was written jointly by Janice Blenkinsopp of Heriot-Watt University and Sam Lister of CIH.

Dave Cowan, Professor of Law and Policy, University of Bristol, advised on Commentary Chapter 2.

The *Review's* Compendium of Tables

The *Review's* 30th edition again draws together key data about public and private housing in the United Kingdom into an accessible format. Our data team, led by Gillian Young and assisted by Alan Lewis, have updated as many as possible of the tables although many official statistics are still delayed by the pandemic. Where possible, updates will be made to coincide with publication of the *Review's* Autumn Briefing Paper.

The *Review's* Compendium of Tables draws on a wide range of expenditure plans, departmental reports, statistical series and other sources, acknowledged against each table. Several tables are constructed from databases not routinely published elsewhere.

Many tables provide data over a long time-series, at five-year intervals for earlier periods then with annual data for more recent years. Time periods vary, depending on data availability and the practicality of setting out data on a single page. Older versions of most tables can be found on the *Review's* website. Numbering may have changed if they have been revised: this is indicated in the edition where the change took place. This list of tables and figures is now the last section of the *Review*.

The *Review* contains several tables covering the regions of England. If current data for standard statistical regions are not available, tables may include data for government office regions. Several tables include regional breakdowns in cases where official figures no longer provide them.

Government departments are often restructured or change their names. The notes to each table indicate where older sources of data may be found when the current source has a different name.

The UK Housing Review website

The tables in this and past issues, together with the Commentary Chapters (but not the Contemporary Issues Chapters), are available on the *Review's* website (www.ukhousingreview.org.uk).

Comments and suggestions

Finally, the editors welcome any comments or suggestions on the format and contents of the *Review* (see contact details below).

Acknowledgements

The *Review's* annual compilation of statistical data relies on substantial help and guidance from civil servants at the Department for Levelling Up, Housing and Communities (DLUHC), the Department for Work and Pensions, the Treasury, the Welsh Government, the Scottish Government, the Northern Ireland Executive, the Office for National Statistics and elsewhere. Assistance is also provided by UK Finance, Homes England, the Greater London Authority, the Regulator of Social Housing and the Northern Ireland Housing Executive. Their enormous help in compiling each year's *Review* is warmly acknowledged. The *Review* now also features comparative international statistics provided by Eurostat and the European Mortgage Federation.

We are particularly grateful for the collective help from this year's sponsors (see cover), without whom the 30th edition (and future editions) would not be published, especially since DLUHC is no longer able to make a financial contribution (although it provides important 'support in kind'). It is particularly pleasing that among the sponsors are the Scottish Government, Welsh Government and the Northern Ireland Housing Executive.

The University of Glasgow has formal editorial responsibility for the *Review*, led in this by Professor Mark Stephens. The *Review* is published by the Chartered Institute of Housing with John Perry as production editor. Jeremy Spencer (graphic designer) is thanked for his patience and creative contribution to its design and production.

While every attempt has been made to check the figures included in the *Review* and the construction put upon them, the final responsibility for any errors, omissions or misjudgments is that of the authors. The views expressed in the *Review* are also the responsibility of the respective authors.

March 2022

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Executive summary

This is a summary of the key points from the *UK Housing Review 2022*.

Contemporary Issues Chapters

1. Thirty years of housing policy in the UK: The big picture (*Mark Stephens*)

Housing system change over 30 years is explored through three 'spheres': of housing consumption, housing production (or supply), and exchange (or finance). Some conclusions are that:

- More debate is needed about property prices, inflated by the policies adopted during the pandemic. High house prices and restricted access to finance for first-time buyers remain a huge challenge.
- Spending cuts and tougher sanctions have substantially weakened social security for those of working age, leading to greater poverty. The 'safety-net' of social rented housing has been maintained in Scotland, Wales and Northern Ireland while in England it risks becoming simply an 'ambulance service'.
- Expansion of high-cost private renting and the decline of social renting have contributed to greater numbers that struggle to pay for housing, especially working-age households.
- The shift from bricks-and-mortar to personal subsidies has continued, together with new subsidies for homebuyers, notably Help to Buy (HtB).
- Housing supply fails to keep pace with demand (especially in England); the private sector has not filled the gap caused by lower public sector output.
- The housing market used to spread wealth, but is now a powerful engine for inequality, with many households unable to access homeownership and with higher prices also triggering higher rents.
- The Bank of England's focus derives from its narrow remit on financial stability; thus it fails to address asset-price inflation.
- Housing policy (principally in England) has lacked a strategic view of the role of social rented housing or of the distributive aspects of housing policy. It thus acts against 'levelling up'.
- Devolved administrations have made important differences but are constrained by limited powers and by labour markets and income redistribution shaped at UK level.

2. Developments in the private rented sector (*Tom Simcock*)

Many private renters are still in arrears after the ending of pandemic support. Discretionary payment systems may not adequately deal with the scale of arrears; pre-Covid repossession levels could be reached in 2022.

Some landlords appear reluctant to buy properties and some want to sell them, putting pressure on some local markets and making affordable accommodation scarcer.

Build to rent (BtR) has grown across the UK, but is still a niche market, catering more for younger and middle-income households. More investment in BtR would add competition and choice.

The pandemic has dented short-term rental activity (e.g. Airbnb). Its revival could affect supply of long-term rentals and cause further affordability pressures.

Regulation of the private rented sector (PRS) is in a state of flux across the UK. Efforts to rebalance landlord-tenant relations and improve security should be welcomed, although some details of proposed reforms remain unclear.

3. Affordable housing supply in the UK: the challenges ahead (*Peter Williams and John Perry*)

Affordable housing supply falls very short of requirements in England, although more closely matches needs elsewhere in the UK. Government programmes aim to produce about 78,000 new homes each year in the UK, higher than recent output but similar to that of 2014/15 and only about half what is needed.

Comparing the four nations in their recent delivery of affordable homes per 10,000 population, Northern Ireland does best and England worst.

Competing pressures on investment resources include:

* Responding to concerns about dwelling quality and to reviews of current standards.
* Investing in building safety in response to legislation and public expectations.
* Meeting decarbonisation targets in the existing stock on very tight timescales.
* Adjusting to rising costs of building supplies and labour.
* Responding to pressures on rental income, post-pandemic.

In England, social rented output has fallen to less than 7,000 units annually. Since 2012, social rented stock has fallen by 208,000. Stock let at higher, Affordable Rents (AR) has grown to over 311,000 lettings. Yet AR fails to cater for 'a more diverse section of the population' as originally intended.

HtB has dominated homeownership policy but is now being wound down across GB: some private initiatives will partly replace it. Some 15-30 per cent of first-time buyers (FtBs) would have been unable to become owners without it. But despite HtB, some 2.7 million potential FtBs have failed to buy since 2007, around 200,000 in 2020 alone.

Shared ownership (SO) is accessible to many but has limitations, not least being linked to recent problems with leasehold. First Homes may benefit about 10,000 FtBs in England but could also compete with SO for land and resources.

By 2023, post-HtB, fewer than 20,000 affordable homeownership homes might be delivered each year across GB, down from about 30,000 per annum. Apart from SO and First Homes, it will mainly be private sector initiatives that fill the gaps. SO should be radically reformed to make it more attractive, including the possibility of a revived 'do it yourself' SO model.

Could the public sector shift its help away from FtBs, towards renters? On cost grounds, there is a case for building more social rented homes to save on temporary accommodation costs and on benefits. Considerable expansion would require higher grant rates in England (they have already been increased in Scotland).

In England, developer contributions account for about half of affordable output; it is vital that they are maintained, possibly by making affordable requirements explicit in local plans and planning permissions.

Supplying insufficient homes at affordable prices, especially in England, pushes more people into the insecure and less affordable PRS, prevents some from finding suitable accommodation at all and means that inequality will increase and the government's 'levelling up' agenda will fail.

4. Right to buy: the long view of a key aspect of UK housing policy (*Alan Murie*)

Over 2.8 million homes have been sold via right to buy (RTB) in the UK. The phases of RTB policy have been:

- From 1980, enacting the RTB and later making it more comprehensive and attractive.
- In 1986, raising RTB discounts to boost sales of flats.
- After 1997, a new Labour government and devolved governments start to curb RTB.
- Scotland abolished RTB after July 2016 and Wales in 2018.
- In 2012, RTB was 'reinvigorated' in England with increased discounts and a reduced qualifying period.
- RTB sales in England are now low. Measures to encourage housing association sales have had limited impact.

Potential buyers under RTB face a 'lottery' of different purchase prices and relative costs of mortgage payments and rents. RTB discounts (especially in England) provided a disproportionate benefit to tenants, often far exceeding their cumulative rent payments.

RTB boosted homeownership, but often for households who could have bought on the open market. RTB failed to attract many low-income households: the lowest three income deciles were less likely to be owner-occupiers in 1991 than in

1980. Resold RTB properties extend the choice for households that can already buy. Of two million RTB properties still owner-occupied, at least 50 per cent are probably beyond the reach of low-income owner-occupiers.

Up to 1.1 million RTB properties have become private tenancies, possibly in multiple occupation, with greater insecurity, higher rents and often poorer management and maintenance.

Many new households in small towns or rural areas who cannot afford to buy are unable to access housing locally because of RTB. For households unable to buy, the long-term consequences of RTB have been very serious.

In the 40 years from 1980, capital receipts from RTB across Great Britain exceeded £58 billion. Most were used to repay debt or reverted to the Treasury; few were retained for local reinvestment.

Right to buy has become a strategic failure in England and, unless reconsidered, the policy will continue contributing to social disadvantage and exacerbating inequalities.

Commentary Chapters

1. Economic prospects and public expenditure (*Mark Stephens*)
Reading the UK's economic prospects has seldom been more difficult. The economy is expected to grow strongly in 2022 but to revert to more 'anaemic' growth levels soon thereafter. Employment levels have held up. Interest rates are likely to rise but will have limited impact on household finances because most mortgages have some protection against rate rises.

Public expenditure grew during the pandemic, but fiscal policy is now contested: the chancellor prioritises deficit reduction while pressures for higher spending on services continue. Capital investment in housing has seen modest increases but local government current spending is still running below 2015/16 levels on a per-capita basis. Social security spending will grow despite the removal of the £20 weekly uplift to universal credit.

Rising inflation and how to respond to it is a key economic issue, some regarding it as a 'blip' and others as a longer-term trend that might lead to 'stagflation'. The 'cost of living crisis' is of central importance: tax rises and higher energy prices will squeeze incomes, notwithstanding measures designed to moderate the effects.

2. Dwellings, stock condition and households (*John Perry*)
Population growth has slowed still further although definitive figures await census findings.

International migration has fallen sharply, although reduced migration from the EU has been partly compensated for by increases from elsewhere. Future trends, post-Brexit and post-pandemic, remain uncertain. Increased migration is expected from Hong Kong, but overall the government's 'hostile environment' may have a deterrent effect.

Housing supply fell sharply in 2020/21 across the UK, and in England is now well below the government target of providing 300,000 homes annually by the mid-2020s.

One in five UK homes were built before 1919, presenting a huge challenge in making them healthy, safe and energy-efficient. Governments have set targets for decarbonisation of the housing stock but there is a massive gap between the estimated costs and likely sources of funding.

Recent events have highlighted the problems with leasehold tenure, which is in urgent need of reform: however, a bill to achieve this is not expected quickly. Problems currently focus on building safety and complex efforts to help leaseholders who face high costs for remedial work. 'There is no escaping the fact that leasehold in England and Wales remains a mess.'

3. Private housing (*Peter Williams*)
In 2021 house prices rose across the UK, most strongly in Wales. This price inflation partly reflected the reworking of the housing market during the pandemic. Transactions were 'roller-coastering' – reflecting changes in the tax regime.

Mortgage values reached a record high although still below the 2007 peak in real terms. Mortgage rates fell and numbers of mortgage products exceeded 5,000. Private rents rose quickly in Northern Ireland but the trend was much flatter in England and Wales. The PRS market is very variable, but rents are expected to continue to rise in 2022.

Compared with the peak of the market in 2008, all regions now have more affordable house prices. Most affordable are Wales, West Midlands, North West and North East. London is the least affordable. Mortgage-cost-to-income ratios have generally improved (because of low interest rates).

There were more FtBs in 2021 than in 2020, but this was nonetheless fewer than in 2002.

The geography of demand shifted in the pandemic away from cities and towards larger properties; there is some evidence of a shift back to cities. The PRS continued to contract, albeit showing various contradictory trends, for example that BtR continues to gather momentum. Planned tax changes may adversely affect the PRS.

The government introduced measures to promote self-build. Changes are also expected in the macro-prudential controls on mortgage lending, notably the dropping of the affordability test.

Considerable uncertainty about house prices continues into 2022. Expectations for transactions are also lower. Alongside these factors is the forward trajectory for interest rates and wages – 'a cocktail of factors which may take the market in largely unanticipated directions'.

4. Housing expenditure plans (*John Perry*)

The pandemic disrupted government plans for affordable housing investment and made the task of reporting on them more complicated as older programmes merged with new. Affordable housing investment has been delayed, with varying impacts across the UK.

England remains out of step with the rest of the UK in affordable housing investment:

- In Northern Ireland all of the support for housing is directed at affordable housing.
- In Wales and Scotland 89 per cent of support for housing is directed at affordable supply.
- In England, the balance of support is still firmly in favour of the private market (56 per cent) compared with affordable housing (44 per cent).

In England, the updated target for the Shared Ownership and Affordable Homes Programme (SOAHP) 2016-21 was to deliver 250,000 completed homes. By December 2021, 235,466 homes had committed funding but an extension to the programme means the target might still be met. Homes England (HE) is close to delivering its share but the GLA must deliver a big increase in starts in the coming 18 months to do the same. Average funding per home under HE strategic partnerships is £45,113, while for the rest of the HE programme it is £22,367.

The new Affordable Homes Programme 2021-26 was originally worth £11.5 billion in new funding from April 2021, with a smaller share for the GLA (£4 billion) than under the SOAHP, while HE receives £7.39 billion. DLUHC reports increased funding with £10.28 billion allocated up to 2024/25 and a further £2.74 billion thereafter.

The programme's new target is to achieve 180,000 starts by 2026. HE aims to deliver up to 130,000 homes by March 2026: half for rent and half for low-cost homeownership. Average grant is about £64,000 per unit. Grant for social rent will be limited to high pressure areas, disadvantaging northern regions, despite a ministerial promise to deliver 'roughly 32,000 social rent homes outside of London'.

In London, the new allocation will fund 35,000 starts, much lower than previous levels. So far £3.46 billion has been committed to deliver 29,456 homes, more than 40 per cent by councils and more than half for social rent.

Scotland's previous Affordable Housing Supply Programme (AHSP) fell short of its March 2021 target by about 8,700 homes, due to the pandemic, with achievement of its 50,000 target delayed into 2021/22. The new AHSP aims to provide 110,000 homes in the next decade: the budget has been increased and grant levels raised, but there are concerns that other investment pressures such as decarbonisation will mean that funds are insufficient to meet this 'formidable target'.

Wales has a new five-year Programme for Government with a target to build 20,000 'new low carbon social homes for rent'. The previous 20,000 target was exceeded, with the total reaching 23,061 units. However, this included 8,875 purchases under Help to Buy; new social rented homes totalled just over 11,000.

Targets under Northern Ireland's Social Housing Development Programme are based on starts, currently aimed at 1,900 annually. Delivery in 2019/20 was hit by the pandemic and as a result starts fell to just 761. In 2020/21 output recovered and there were 2,403 starts, the highest since 2010/11. Over the three years to 2020/21 starts averaged 1,650, somewhat below target.

Despite a late allocation to the Northern Ireland Housing Executive's 2021/22 capital budget, it has a serious ongoing shortfall in stock investment, and rents have again been frozen from April 2022.

5. Homelessness (*Lynne McMordie*)

Pandemic-related responses across the UK had four positive impacts:

- Significant Covid-19 infection control and avoidance of premature deaths.
- Unprecedented reductions in the number of people sleeping rough.
- Greatly reduced use of dormitory-style night shelter accommodation.
- Improved joint working between agencies.

However, there are limitations:

- Issues about the quality of emergency accommodation and support.
- Highly varied responses to helping those with no recourse to public funds.
- Difficulties in accessing move-on accommodation.

In 2020/21, homelessness acceptances declined across the UK (except in Wales). England and Wales also saw sharp falls in households owed a prevention duty. England and Scotland saw significant falls in family homelessness. Loss of tenancy as a reason for homelessness fell during the pandemic, but there were increases in homelessness caused by exclusions by family/friends.

Demand for temporary accommodation increased across the UK, with shortages leading to increased use of bed & breakfast hotels.

Core homelessness (a measure of all those sleeping rough, sofa surfing, and staying in inappropriate or insecure accommodation) fell slightly because of measures taken during the pandemic, but is predicted to rise again in England and, in 2024, to be one-third higher than in 2019.

6. Help with housing costs (*Janice Blenkinsopp and Sam Lister*)

Numbers claiming universal credit (UC) peaked at over five million in the pandemic and have only fallen slightly since, staying at almost double pre-pandemic levels.

Very limited use is now made of DWP support for mortgage interest, since it became a loan scheme, and most mortgage payers relied on payment deferrals and lender forbearance during the pandemic.

The ending of the temporary £20 uplift in UC means that one million working households will be worse off even with government mitigation measures, while 2.6 million out-of-work claimants will feel the cut's full effect.

The re-freezing of LHA rates after they were lifted during the pandemic risks increased poverty for 4.2 million low-income private renters. While discretionary funds are available, they look to be insufficient to prevent growing arrears and evictions.

At its peak in the pandemic, 194,000 households were affected by the benefit cap; numbers have fallen since then, in part because of the ending of the

£20 uplift in UC. The majority of those affected by the cap are in London and the South East; single parents with children form 63 per cent of all households capped.

Rising energy costs will particularly hit those living in poverty who also live in energy-inefficient housing. Just 2.2 million social renters are in those circumstances, but 6.8 million people live in poverty in inefficient private homes, mainly owner-occupiers, vulnerable to inflated energy prices.

Social sector rent rises, especially in England and Wales, will mean more UC claimants are affected by the benefit cap. Over 250,000 social renters in Great Britain are affected by the 'bedroom tax' because they are judged to have too many rooms: rises in their rents will have to be paid for from their basic UC unless they get discretionary help. While they mitigate the effects of cuts, discretionary housing payments undermine a key objective of UC to simplify the social security system.

Widespread calls for more targeted assistance to be provided to those most affected by rising living costs have so far been ignored.

Chapter 1

Thirty years of housing policy in the UK: The big picture

Mark Stephens

Introduction

It is three decades since the *UK Housing Review* first appeared (as the *UK Housing Finance Review*). Five years ago, Steve Wilcox, the founder of the *Review*, reflected on its first quarter century. 'The *Review's* primary purpose,' he wrote, 'has always been to try to make the statistics on the housing market and housing policy, and their wider context more readily accessible and understandable for a wide public...'[1] He highlighted the right to buy, changes in social housing finance, and the way in which the UK's unusually restrictive public expenditure conventions continued to limit investment in housing.

This anniversary edition provides another opportunity to reflect on the changes in the UK's housing system over this period, and briefly to consider what this tells us about the future. Here I have taken the opportunity to take a step back and to examine how housing policy operates, involving complex interactions not only between different parts of the housing system, but between the housing system and broader institutions. It is striking how rarely government seeks to understand housing in this way – to see the big picture. There are perhaps only two examples in five decades. The Labour government in the 1970s conducted its multi-volume review of housing policy, which was published as a green paper in 1977.[2] In 2005, the Office for the Deputy Prime Minister published another multi-volume study, an evaluation of English housing policy, which I had the good fortune to lead. It produced an overview based upon five themed reports and supported by a chronology and statistical analysis compiled by the late Alan Holmans.[3]

To help make sense of the 'big picture' now, this chapter examines housing system change in a structured way, adopting a framework that developed from my comparative studies of international housing systems (see Figure 1.1.1).

The framework emphasises the context in which housing systems operate. It identifies macro-level drivers which include the development of a more globalised world economy, and changes in the ways in which monetary and fiscal policy operates. It also considers the role of labour market institutions, and the redistribution of income that takes place through the tax and social security system. Income levels and income distribution (including poverty rates) play vital roles in households' (relative) purchasing power in the housing market.

Figure 1.1.1 A framework for examining housing systems

Macroeconomic context:
- Globalisation
- Fiscal and monetary policy

Spheres of housing production, consumption and exchange

Wider Welfare Regime:
- Labour market institutions
- Taxation
- Social security
- Distinctive distributional outcomes
- Boundaries of possibility for role of social renting

The sphere of consumption
- Legal foundations
- Policy
- Subsidy
- Role of social renting ('wider affordability', 'safety net', 'ambulance service')
- Replicate, counter, or reinforce income distribution

The sphere of production
- Development model
- Suppliers, including cost rental
- Land supply and planning
- Quantity of new housing
- Type of new housing
- Location of new housing

The sphere of exchange (housing finance)
- Sources of finance (wholesale, retail)
- Product availability and design
- Financialisaton of housing
- Liquidity of housing

National (England, Scotland, Wales, NI), regional and local variations
- Institutional variation (including policy)
- Differing market pressures

Source: Author.

The housing system itself is considered through three 'spheres': of housing consumption, housing production (or supply), and exchange (or finance). The sphere of housing consumption includes the legal foundations of property ownership and tenure, taxes and subsidies that affect housing consumption, and the role of social rented and other affordable housing. The sphere of production encompasses questions of land supply and land use planning, different providers of new housing and development models used by the housing construction industry. The sphere of exchange refers to the nature and role of housing finance: its sources, providers, products, regulation, and the way in which it impacts on the liquidity of housing.

The framework also allows for geographical variation in housing systems. We can distinguish between institutional, including policy, variations and those variations that arise from differing market pressures. Institutional variations have become more pronounced especially since the establishment of parliaments and assemblies in Scotland, Wales and Northern Ireland. Market pressures, arising from diverse demographic and labour market circumstances, mean that housing systems may operate in different ways even within the same institutional framework.

The macro-level context

When the *Review* was first published, the UK and other advanced economies were still transitioning from a relatively high-inflation and nominal interest-rate environment to one where consumer-price inflation was subdued, nominal interest rates came down, and a period of steady economic growth ensued until the credit crunch in 2007 and global financial crisis in 2008.

These changes reflected structural change in the world economy, which broadly can be identified as being part of the globalisation process: the reduction in trade barriers between the emerging trade blocs, the much greater mobility of finance assisted by technological development, and to an extent the greater freedom of movement of people. Globalisation was exemplified by the integration of China into the world economy with the country becoming a full member of the World Trade Organisation in 2001. The rapid urbanisation of China facilitated a relative shift in manufacturing to China (and other south-east Asian countries) whose economic model was based on cheap labour facilitating export-driven growth. High savings rates in China also helped to facilitate an abundant supply of finance which helped to drive debt in the West, and to integrate financial systems across the world.

Economic management in the West followed a consensus that demanded relatively passive fiscal policies (and deficit constraint) as greater emphasis was placed on monetary policy. Fiscal 'constraint' in times of steady economic growth nonetheless allowed steady increases in public spending. Reflecting a near consensus among economists, operational independence was granted to central banks where it did not already exist, with the German Bundesbank held to be an exemplar.

Greater emphasis was placed on maintaining growth and employment in the parameters set for the US Federal Reserve and the UK's Monetary Policy Committee of the Bank of England (granted independence in 1997) than for the European Central Bank (established to manage the euro in 1998). Nonetheless, the underlying assumption in the West was that removing politicians from responsibility for day-to-day decisions on interest rates would better allow technocrats to target inflation without heed to the political consequences of increasing electors' (mortgage) interest rates.

This model of economic management remained unchallenged until the global financial crisis (GFC). Governments initially responded to the crisis with a fiscal expansion, co-ordinated internationally to prevent a full-scale slump. However, they then shifted towards consolidation after Ireland, Greece, Spain and Portugal experienced sovereign-debt crises – when the markets became reluctant to lend to these countries' governments at affordable interest rates. The countries experienced enforced austerity as a consequence of agreements with the IMF, European Commission and European Central bank.. The UK's Coalition government, formed in 2010, chose to adopt a policy of fiscal austerity which dominated the following decade, citing the prospect of a sovereign debt crisis should it not provide a clear signal to the markets that it was serious about cutting the deficit.

In the circumstances of the GFC and beyond, the notion that the job of a central bank was an essentially technocratic one of adjusting interest rates to meet inflation targets proved to be unsustainable. Central banks cut interest rates to boost demand during the GFC, but subsequently found that the recovery was so weak that they had to be maintained at historically low levels.

Further, such was the extent of the GFC that central banks, having all but exhausted the potential for reducing interest rates, adopted unconventional forms of monetary policy, notably quantitative easing (QE). QE involves the creation of electronic money by central banks with which they purchase private or government bonds, with the intention that this frees up capital on the banks' balance sheets and incentivises them to lend to the private sector. A consequence of QE – acknowledged by central banks – is that it tends to inflate asset prices (including property). Amid sluggish economic growth after 2010, house prices (at least in globally connected cities such as London) tended to rise strongly, reigniting debates about whether central banks should target asset prices in addition to consumer prices.

The advent of the Covid-19 pandemic caused unprecedented – if temporary – economic contractions as economies were locked down in 2020. This necessitated equally dramatic expansions in government expenditure. QE programmes were reinvigorated and aimed principally at purchasing government bonds, in effect to finance budget deficits. This meant that the boundary between monetary and fiscal policy had become somewhat hazy at least, or even had broken down altogether. A lasting impact of the pandemic will be to reconfigure again the role of central banks in macroeconomic management. Whilst the immediate focus is already on the possible role of monetary policy in contributing to the re-emergence of consumer price inflation (as monetarists argue it must), these debates surely cannot avoid the management of property prices, which again have been inflated by the policies adopted to counter the economic impacts of the pandemic.

The wider welfare regime

Many of the Thatcher-era reforms to the labour market had been intended to make it more flexible by weakening the power of the trade unions and insisting that much of the public sector adopt practices such as contracting out. This approach was part of a broader shift in economic management away from government seeking to maintain demand for labour, and instead making labour supply more adaptive to demand by placing more responsibility on individual workers to find jobs.

Although unemployment rose again in the recession of the early 1990s, thereafter it fell to levels that many economists had assumed would never be attained again in the post-Keynesian era. An impact of the changing labour market in the 1980s had been a rise in part-time, often female employment, whilst full-time male employment declined. In the 1990s there was much concern about the labour market becoming polarised between 'work-rich' two-earner households, and 'work-poor' no-earner households. Further, whilst employment levels rose overall, wage inequality also increased. Whilst the labour market appeared to be remarkably robust in response to the GFC in the sense that unemployment did not rise by as much as expected, this masked a good deal of self-employed work, underemployment and a growth in casualised work, such as zero-hour contracts. Politicians continued to promote employment as being the best route out of poverty, but as numbers of low-wage jobs grew, most people who live in poverty now live in a household where someone is in work. The decade after the GFC was marked by high levels of employment, but weak productivity (for reasons that are not fully understood) and low earnings growth.

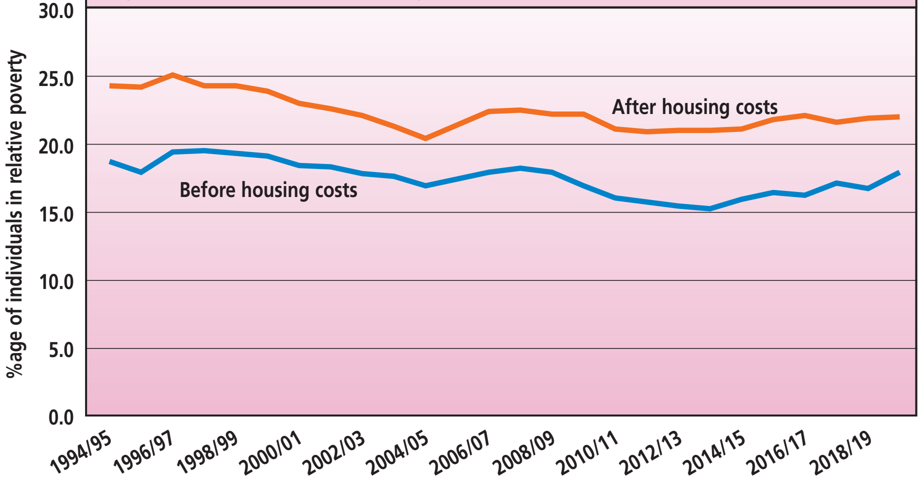
The social security system had been reformed a few years before the *Review* first appeared. In 1988 reforms to means-tested benefits were introduced which effectively aligned the poorly co-ordinated set of benefits aimed at assisting low-income households with their housing costs (housing benefit) and low-wage families with children (family income supplement which became family credit) with the baseline safety-net benefit (income support). The Labour government (1997-2010) subsequently developed a system of means-tested tax credits that redistributed income first to households in low-paid work with children and later to all qualifying people in low-paid employment as part of its strategy to 'make work pay'. They were further used to increase support to people with children (regardless of employment status) as part of a strategy to reduce child poverty. Pensioner poverty was reduced by the introduction of a much more generous system of means-tested support (now known as pension credit). The principal groups that were not supported so generously were working age single people and childless couples, particularly those aged under 25.

The Coalition government (2010-15) in turn put in place a new system, which is intended to simplify the benefits system by replacing six benefits for working-age households with a single universal credit. Whilst there was much support for such administrative simplification, it was combined with the policy of fiscal austerity. A series of cuts substantially weakened the safety-net aspect of the social security system for those of working age. While the government pledged to protect pensioners, these cuts were directed at households with children, households in lower-paid work with or without children, people with disabilities, and households with relatively high housing costs. The benefits cap and two-child limit in particular affected households with larger families and with higher housing costs, initially disproportionately in London but thereafter across the country (cuts to housing assistance are discussed in more detail below). A more punitive system of sanctions was also established, which fell disproportionately on younger people already disadvantaged by entitlement to lower rates of unemployment-related benefits.

A freeze on the cash value of most working-age benefits between 2016 and 2020 squeezed incomes further. In contrast until 2022, pensioners were fully protected through the 'triple lock' and indeed many benefited from the introduction of a more generous state-pension system that has reduced reliance on means-tested pension credit.

The result has been that poverty has remained relatively high since the 1980s. Some reductions in poverty were achieved, notably among households with children and among pensioner households, but these have now halted or in the case of households with children have reversed since 2015. Indeed, as the safety net has been weakened – and with more gaps appearing in it – the growth in destitution has been reflected in the growth in voluntary-sector food banks.

Figure 1.1.2 **Relative poverty rates, 1994-2020**



Source: DWP, Households below average income.

Housing consumption

When the *Review* was first published, the UK was developing a tenure system with each tenure performing distinctive (if overlapping) roles. The twentieth century had experienced the growth of owner-occupation and social rented housing (overwhelmingly in the form of council and some other forms of public housing, notably new town corporations). The once-dominant private rented sector gradually shrank due to a range of factors which included compulsory purchase for demolition in slum-clearance programmes, and sales to tenants and others as rent controls made renting an increasingly unattractive proposition for investors.

There have been two principal shifts in tenure and its nature during the lifetime of the *Review*. First, the shift from social renting to owner-occupation has continued across the UK for most of the period. The right to buy policy continued to lead to the transfer of dwellings into owner-occupation. Although the policy has now been ended in Scotland and Wales, it was 'reinvigorated' in England by the Coalition where it continues to diminish the stock of social dwellings (see Contemporary Issues Chapter 4).

Along with the low level of new supply, the social rented sector has increasingly assumed the role of a 'safety net' – being targeted on those most in need including those rehoused under local authorities' duties towards homeless households.[4] The rise in poverty in the 1980s also contributed to the creation of this safety net sector, with the housing benefit system becoming an integral part of this by protecting post-rent incomes of most social tenants.

The safety-net role of social rented housing has been maintained in Scotland, Wales and Northern Ireland. However, in England it has been challenged partly because of greater pressures, especially in high-demand areas such as London, and because it was questioned by the Coalition (which introduced the 'Affordable Rent' system) and David Cameron's short-lived majority Conservative government (2015-16). It was during this period that contentious legislation was put in place to ensure social housing was targeted at those most in need through the 'pay to stay' policy for better-off tenants. There was also greater use of probationary and fixed-term tenancies moving the 'safety net' towards an 'ambulance service' model providing temporary assistance for the neediest. However, the bulk of proposals were abandoned or not implemented,[5] and broadly speaking the safety-net model has been retained, although it is less accessible than in the past.

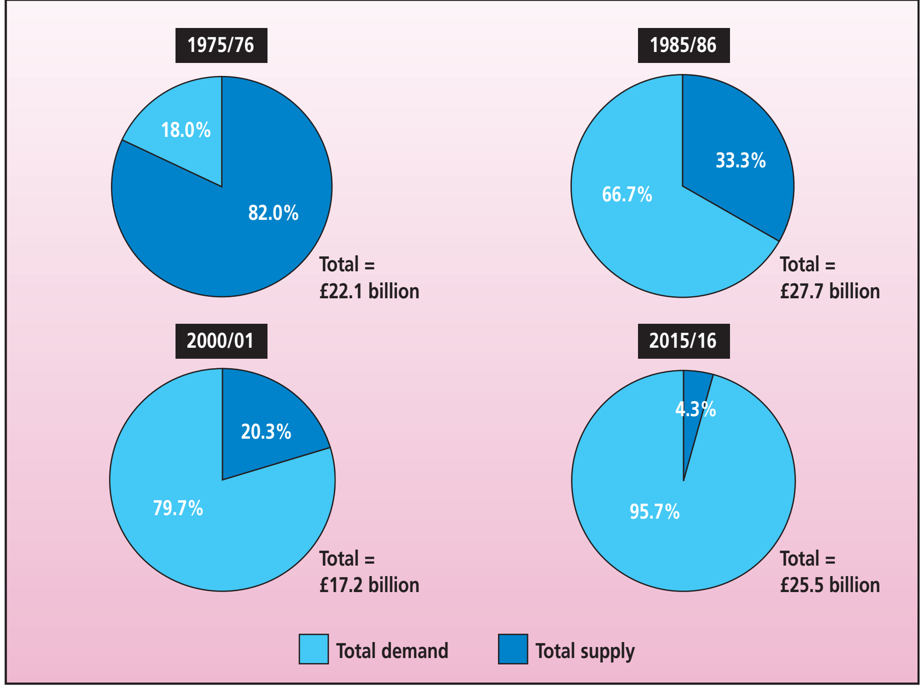
The deregulation of new private sector tenancies in 1988, which in effect ended rent controls and security of tenure, took some time to have full effect. It required a few years before the longevity of the new arrangements could be taken for granted by investors, but the advent of 'buy to let' mortgages after 1996 and (initially at least) the design of the housing benefit system adopted in 1988 allowed it to 'take the strain' of higher rents by compensating tenants on a pound-for-pound basis.

The private rented sector has remained overwhelmingly the preserve of small-scale landlords who were motivated by factors such as increasingly poor returns on savings and declining occupational pension provision. However, as it has grown, the sector has also become more diverse in the tenants that it houses.

Thirty years ago, it could be characterised as being largely the preserve of students and the young and mobile population. This is no longer the case as it houses a broader cross-section of household types, including those with children. Further, as the sector has grown, so too has the cost of housing benefit, which was revamped as local housing allowance (LHA) in 2008. LHA replaced the previous practice of basing entitlement on the contractual rent with a standard figure. Initially this was based on the median rent prevailing in the market area, but later reduced to the 30th percentile, then frozen, restored to the 30th percentile and once again frozen. The expansion of the private rented sector has contributed to declining affordability of housing for working-age households, as it is typically more expensive than social renting and often, over time, more costly than homeownership.

The effect of higher rents in both social and private sectors, the shift in tenure towards private renting, and the reduction in 'supply-side' subsidies for social landlords is reflected dramatically in Figure 1.1.3 which illustrates the inexorable shift in the pattern of housing subsidies since the mid-1970s. In 1975/76 more than 80 per cent of housing subsidies were directed at the supply side; by 2015/16 more than 95 per cent were demand-side. Beneath this change, the overall real value of subsidy was much the same at the end of the period as at the beginning.

Figure 1.1.3 **Change in balance of government housing subsidies in England, 1975-2016**



Sources: Hills, Ends and Means; UK Housing Review and calculations by Steve Wilcox.
Note: Expenditure totals are at constant 2016/17 prices. Figures cover all tenures but exclude homeowner tax reliefs.
The chart is reproduced from the UK Housing Review 2018.

The growth and maturity of the private rented sector have naturally brought about pressure for its reform. The most extensive reforms to date have been in Scotland where the scope for so-called 'no-fault' evictions have been greatly reduced and tenancies made open-ended, and where a 'national system of rent control' is now promised. Wales has also moved down this path while reforms in England have been promised by the government, but have been delayed due to the pandemic (see Contemporary Issues Chapter 2).

In the early 1990s, the owner-occupied sector was experiencing its first significant crisis due to the late 1980s boom turning to bust, producing an upsurge in mortgage arrears and possessions amid falling prices and negative equity. However, the forced exit of the UK from the European Exchange Rate Mechanism in 1992 heralded the beginning of a long period of economic growth facilitated by currency devaluation and the shift towards a lower and stable interest-rate environment (which 'disguised' the phasing out of mortgage interest relief by 2000).

Once the affordability of homeownership was restored in the mid-1990s, its expansion resumed until rising prices began to price out younger households, and the overall rate of homeownership began to fall after 2003. The pricing out of younger households from owner-occupation was one side of an affordability paradox. Whilst many would-be homeowners were priced out of the market, low interest rates made ownership more affordable for those people who could access it. This paradox became still more acute in the aftermath of the GFC: finance became still cheaper, but access to it was restricted for those unable to put down a significant deposit as prudential regulation was implemented (see below). The government's principal response to declining homeownership was to embark on the shared equity scheme known as Help to Buy, although since it was restricted to new properties it was also a major support for housebuilders (also discussed below). The evidence suggests that the scheme (and its counterparts in Wales and Scotland) made a marginal difference to access to homeownership, but primarily enabled households that were in a position to buy without the scheme to purchase more expensive properties.

Housing supply

Over the past 30 years, housing supply has moved to centre-stage of the housing debate. Since the 1970s, it was generally accepted that the 'crude' shortages in housing and the poor quality of much existing housing that had driven the post-war housing programme had largely been tackled. However, the experience of the late 1980s/early 1990s house-price boom and bust began to reawaken concerns that the supply side of the housing market was insufficiently responsive to demand. With house prices once again rising, the Barker review of housing supply published in 2004[6] suggested that large increases in supply were needed to moderate house-price inflation and improve affordability. Fifteen years later, the need to increase housing output remained: Glen Bramley estimated that there existed a backlog of some four million units in England and 4.7 million across Great Britain, suggesting an annual housebuilding rate of 340,000 units in England and 380,000 across Great Britain over a 15-year period.[7]

Housing supply has been in decline since the peak decade of the 1960s, when completions in England averaged 300,000 per year.[8] In the 1990s, it fell to 150,000, and in the 2010s to 108,000 – a huge gap compared to estimated need. The collapse in social-sector housebuilding has been most marked. This peaked in the 1950s at 150,000 completions, but collapsed in the 1980s to less than 50,000 units as a result of policy. In the 2010s, despite a slight revival, it averaged less than 28,000 units. The private sector managed only slightly over 100,000 units a year, although it had been on an upward trajectory (to more than 140,000 units in 2019) following the collapse in output caused by the GFC. Then, of course, Covid-19 struck.

The question as to the failure of private housebuilding to keep up with demand has been asked repeatedly.

The planning system has been 'blamed' by many for the shortfall, in its crudest form the argument being that the system is inherently restrictive in principle and planning applications are overly open to being rejected due to opposition from so-called NIMBYS. This argument sits uneasily with the number of units of planning permission granted consistently outnumbering the units built (something that holds in England, Scotland and Wales, although the gap is proportionately greatest in England). Moreover, in England more than 80 per cent of applications are approved.

The last Labour government, following the Barker review, adopted a system of regional housing targets set by central government. The Coalition abolished these under its 'localism' agenda, before the Conservative government attempted to reintroduce them at the local authority level. However, there has been a retreat from these following a backlash from predominantly Conservative councils in higher-demand areas, and the loss of the Chesham and Amersham by-election in

June 2021.[9] The planned radical reform of planning, switching towards a zoning system[10], has also been put on hold, leading the House of Lords Environment Committee[11] to suggest that policy uncertainty had had a 'chilling effect' on housebuilders. The committee noted that local authority planning departments had been badly affected by cuts after 2010 and that they needed to be more adequately resourced. It also noted that more than half of planning authorities did not have an up-to-date local plan, and called for the government to make clear its long-term strategy for land supply and infrastructure.

The housebuilding industry itself has been criticised for not sustaining higher levels of output. In a mirror image of the crude arguments about planning, insufficient evidence has been found in various inquiries for similarly crude accusations of wholesale land-banking (or hoarding for speculative gain). However, the Letwin Review[12] did suggest that housebuilders adjust (i.e. reduce) build-out rates in order to prevent additional supply depressing prices (and profits). Letwin – like Calcutt[13] before him – sought ways to raise the so-called 'absorption rate' through measures such as encouraging a diversity of builders on single sites. This is linked to the growing concentration of the industry in the largest companies which have incentives to expand the number of sites over which a given number of homes are completed. On the eve of the pandemic the largest housebuilder had a ten per cent market share, the top four a share of more than one-third, and the top ten almost half.[14] With little evidence of economies of scale, the industry has assumed the characteristics of an oligopoly and small- to medium-size builders tend to be reduced in number disproportionately with each boom-and-bust cycle. Labour and skills shortages were cited as being an additional problem by the industry, even before Brexit.

It is surprising that more emphasis was not put on affordable housing supply much sooner. The UK government had sought to limit local authority housebuilding since the 1980s, to promote sales under right to buy, and to extract surpluses from (in particular, English) local authority Housing Revenue Accounts. The attempts to do so, particularly with the introduction of 'negative subsidy' through the withdrawal of central government subsidy for rent rebates from English local authorities in 1989, prompted the first large-scale voluntary transfers of stock to housing associations. From 1988, housing associations had already been adopted as the main suppliers of new social rented housing under a 'new' financial regime based on a smaller (though initially significant) capital grant, topped-up with private borrowing.

Under New Labour, more transfers were encouraged – even among negative-value urban stock – as an incentive for financing badly needed upgrades in the quality of the stock under the Decent Homes programme in England (and equivalents in Wales and Scotland). The shift towards lower interest rates facilitated cuts to the per-unit capital grant. These cuts intensified under the Coalition along with the shift towards (higher) Affordable Rents. Stock transfers and mergers transformed the nature of the social rented sector. Housing associations have moved from being almost peripheral players in 1991 to become the main suppliers of social housing in England and Wales, and very significant players in Scotland.

It is with some irony that one might recall the rationale behind Secretary of State Nicholas Ridley's introduction of the legislation to promote housing associations over local authorities. He noted that many metropolitan local authorities managed 50,000 or more homes, which was 'an enormous administrative and management task' leading to 'tenants feel[ing] like supplicants.'[15] In 2018, two housing associations (Notting Hill and Genesis) merged to create a new landlord with almost 120,000 units under its management.

Beneath this revolution in the organisation of affordable housing, levels of supply were low by historic standards. Local authority housebuilding almost disappeared (only 50 units were completed in England in 1999), and even in the most recent years the revival is modest (the highest output has been 2,690 units in England in 2018). Housing associations in England averaged 23,000 completions each year in the 1990s, 19,000 in the 2000s, rising to 26,000 in the 2010s. The shift away from social rented housing towards both Affordable Rent and intermediate rent, and shared ownership or shared equity is clearly seen in Figure 1.3.3 (see page 37). Indeed at the end of the period, social rent represented fewer than 6,000 units and just 15 per cent of the need identified by Bramley. The situation in the devolved administrations is discussed below.

Housing finance

The UK's housing finance system underwent extensive deregulation in the 1980s, with the result that by the time the *UK Housing Review* was first published, the nature of the housing system had changed radically. Access to mortgage finance had been widened and mortgage lending had risen rapidly, contributing to the house-price boom in the late 1980s. The newly deregulated finance system also made housing as an asset more 'liquid' – through equity withdrawal, increased housing wealth could be turned into cash through re-mortgaging, linking housing wealth to consumption. The resultant rise in inflation prompted the rapid increase in interest rates in 1988, which prompted a fall in house prices, and a dramatic rise of mortgage arrears and possessions.

One of the consequences of the housing slump was a restructuring of the mortgage industry. It was widely believed that the mortgage market had matured and diversification would be necessary. This provided part of the rationale for the de-mutualisation wave of the mid-to-late 1990s: two-thirds of the market was controlled by building societies, but within a few years the situation was reversed, with two-thirds controlled by banks. Whether the shift towards PLC status increased lenders' appetite for risk is still debated, but there followed another expansion of lending, including the emergence of a sub-prime market, and an increased use of mortgage securitisation.

From the mid-1990s, the buy-to-let mortgage market also expanded. When the credit crunch came in August 2007 (when the wholesale markets seized up in response to the US sub-prime crisis), liquidity was the immediate problem for some lenders, notably Northern Rock. When banks' shares collapsed worldwide following the failure of Lehman Brothers in October 2008, the credit crunch became a banking crisis and its effects known as the global financial crisis (GFC). Banking failures within the UK – notably RBS – and elsewhere necessitated huge publicly financed rescues and some nationalisations to prevent the financial system from collapsing.

The GFC had four important impacts on housing finance.[16]

First, it limited access to mortgage finance essentially to those who could put down a sizeable deposit as the government reformed the regulatory framework for the banking system and mortgage lending. Following the Mortgage Market Review, the terms of lending were tightened with, for example, the introduction of affordability tests and stress tests (to assess a borrower's ability to withstand interest-rate rises). Although interest-only mortgages remained permissible, they became rare as affordability tests are based on the cost of capital-and-interest mortgages. Further restrictions on lenders' balance sheets designed to protect the financial system (rather than individual borrowers), limited the proportion of high loan-to-value (LTV) mortgages, with the result that those over 95 per cent almost disappeared. Initially, buy-to-let loans fell outside these restrictions, but have since been brought within them, although the impact in this sector is limited by the smaller number of high LTV mortgages.

Second, it led to an intensification of the low interest-rate environment. In the decade before the GFC, the UK – and the rest of the developed world – had moved towards a lower and more stable interest-rate environment as globalisation reduced inflation. The depth of the recession caused by the GFC prompted central banks to slash interest rates to virtually zero. The era of slow growth that followed the GFC ensured that they stayed there, assisted by the adoption of quantitative easing (QE) by all the main central banks to support lending and the purchase of assets including housing.

Third, although central banks (with a few exceptions such as New Zealand) do not target asset prices,[17] an effect of monetary policy has been to prevent a full price correction, which means that affordability has not been restored as it was after the late 1980s boom. The housing market, which had had the effect of spreading wealth as homeownership grew, became an ever-more powerful engine for inequality, with those households able to put down deposits able to access very cheap finance, whilst those who were unable to do so were locked out of homeownership.

Fourth, in turn this led the government to seek to support homeownership through the Help to Buy (HtB) scheme, dating from 2013.[18] The scheme probably helped to bring about the recent small revival in homeownership (whilst tax changes prompted some contraction in private renting). However, HtB also helped to inflate prices in high-demand areas. It also means that the government has a direct interest in maintaining house prices as it is now itself deeply embedded in the housing market via its equity loans.

Unravelling the combination of high house prices (in relation to incomes) and restricted access to finance, whilst protecting existing owners from sudden or exaggerated corrections, presents perhaps the greatest puzzle of all in housing policy.

Devolution

Over the past 30 years, the UK has moved from being a very centralised state to one where substantial powers have been transferred to elected parliaments and assemblies in Scotland, Wales and Northern Ireland. Administrative decentralisation existed before, but under the control of secretaries of state appointed by the prime minister. The powers that have been devolved have differed between jurisdictions and generally more powers have been devolved to each of them over time. Unsurprisingly, devolution has been a regularly topic of examination in the *Review*, with key Contemporary Issues Chapters in both the 2011/12 and 2016 editions (by Steve Wilcox and this author respectively).

To summarise, each of the devolved administrations now has legislative power over housing and planning. Scotland now has some limited but effective powers over social security. Whilst the Northern Ireland Assembly has legal powers over social security, a legacy of these powers being conferred on the establishment of the Stormont parliament a century ago, the practice has been that the Northern Irish social security system has been almost identical to the rest of the UK, under the 'parity principle' under which the UK government agrees to fund that system to the level pertaining in Great Britain. This leaves the largest financial subsidy to housing (housing benefit and rental support through universal credit) almost entirely centralised by Westminster (the mitigation of the 'bedroom tax' being an exception in Scotland and Northern Ireland).

Local property taxes (e.g. council tax and rebates) are devolved to all three administrations, but stamp duty is devolved only to Wales and Scotland. The broader tax treatment of housing (e.g. capital gains tax, and tax treatment of private rental income and offsets for costs) remains centralised, as does mortgage regulation. Borrowing powers are very limited, and would need to be widened if greater social security powers were to be devolved. The devolved administrations also simply receive 'financial allocations', used to finance Help to Buy, from the UK Budget.

Before devolution, housing policy followed the main trends in England, such as the right to buy, the shift towards housing associations and away from public housing and the reregulation of private renting. During the first decade of devolution, policy – such as the promotion of stock transfers – also moved in step across Great Britain. However, after 2010, when the political outlook of the devolved administrations diverged from the UK government, more differences emerged. These are most pronounced in the continued – and strengthened – support for new social rented housing in the devolved administrations, which have also shown no interest in diluting the model by – for example – toying with the wholesale adoption of fixed-term tenancies or shifting towards Affordable Rents.

In Scotland and Wales, the right to buy has been abolished; in England it has been 'enhanced'. Wales intends to follow Scotland in abolishing the 'priority need' limitation within the statutory homelessness framework. However, the situation is dynamic: Scotland reformed private tenancies in 2017, marking a major divergence in approach. Wales is following, and change has also been promised by the government in England. It now appears that Scotland will introduce some form of rent control. Some commentators also observe that devolved powers have not always been used to their full extent – the failure to replace the council tax in Scotland and Wales being a case in point.

This does not alter the reality that although the devolved administrations have made differences of both material and symbolic importance, they are constrained by limited powers, and indeed the way in which the context of labour markets and income redistribution are largely shaped at the UK level. Taking the long view, the rise in support for forms of self-government in the devolved nations – and perhaps to a lesser extent in the emergence of regional government in parts of England – reflect the change from the British state being seen as the guarantor of minimum social standards towards being a threat to them.

Conclusion: the need for strategic housing policy

The 30-year period over which the *Review* has sought to analyse developments in housing has been a tumultuous one. One thing housing has lacked is a strategic view from a policy perspective. This chapter has sought to highlight the way in which how the housing system operates depends on the relationship between policy, a wide range of institutions, and varying contexts. A single department, such as DLUHC in Whitehall, cannot by itself have the kind of overview that is required to shape policy strategically. In the 30 years of the *Review*, something approaching such an overview occurred only once, during the early 2000s, when the Treasury developed a view of the housing system and commissioned the reviews of planning, housing supply and mortgage finance. The Treasury also grappled with the growing links between housing, housing finance and the economy in its assessment of the UK's preparedness for membership of the European single currency. However, it did not develop a clear idea of the role of social rented housing, or of the distributive aspects to housing policy. The financial crisis caused the Bank of England to take a greater interest in housing, but from the narrow perspective of the stability of the financial system, and – like other central banks – has not got to grips with asset-price inflation. Devolution seemingly complicates the picture further, but really highlights the need for a strategic overview to be accompanied by a considered allocation of powers and resources. We need oversight and a clear understanding among different institutions of the state about their role and how it fits into the big picture.

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8 All figures in this paragraph are from DLUHC Live table 244. See also Commentary Chapter 2.

9 This is not the first time a by-election has made an impact on housing or planning policy. The prospect of losing the Orpington by-election of 1962 led the then government to announce the abolition of the tax on homeowners' imputed rental income. The by-election was lost to the Liberals, but the tax was abolished.

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Chapter 2

Developments in the private rented sector

Tom Simcock

Introduction

The private rented sector (PRS) is an important tenure for millions of households across the UK. The sector has diversified from the types of households 'traditionally' associated with the PRS (i.e. mobile young professionals, students and migrants) to providing housing to a wide variety of households including those with low incomes, families with children and people over 65.

Before the Covid-19 pandemic, private renters were already struggling with issues such as insecurity of tenure, affordability and poor property conditions. The last two years have shone a light on the importance of an affordable, safe and secure home, with this increasing the pressure for further reform across the UK. There have been announcements and legislative changes aimed at addressing these challenges. Scotland introduced the Private Residential Tenancy (PRT) in 2017 to improve security of tenure for renters. In Wales, the Renting Homes (Wales) Act 2016 made changes to security of tenure and contract terms and is due to be introduced in July 2022. In 2019, the UK government announced that it intended to abolish section 21 of the Housing Act 1988 to end 'no fault' evictions in England: a white paper is promised on this and other reforms in 2022.

It seems that uncertainty will continue as the world adapts to the Covid-19 pandemic, and new reforms are either implemented or put forward for consultation. There are many challenges facing the sector, including improving the energy efficiency of properties, addressing the increasing difficulties in affordability and tackling the health inequalities arising from poor quality housing.

This chapter examines key developments over the last year, the continued impact of the pandemic, and the diverging policy and regulatory landscape across the UK. Specifically, the chapter explores the following key themes:

- The Covid-19 pandemic and the PRS.
- Developments in the sector including landlord activity and attitudes, the build to rent sector and the growth of short-term letting.
- The changing regulatory landscape across the UK.

Note that aspects of the PRS are also discussed in Commentary Chapter 3 on the private housing market.

The Covid-19 pandemic and private renting

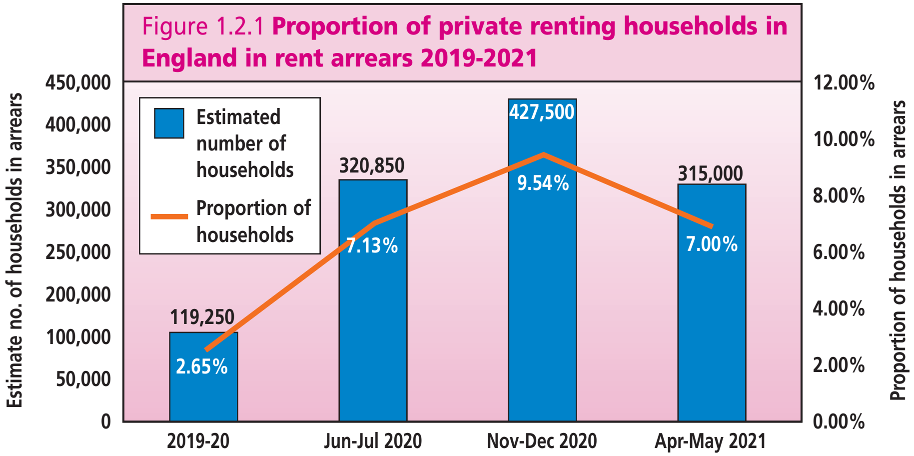
Clearly the last two years have presented significant challenges: lockdowns and requirements or advice to work from home have further demonstrated the importance of safe and secure housing for our health and wellbeing. The economic consequences of the pandemic threatened many renters' ability to retain their tenancies. Nearly a quarter of private renters saw their income reduced at some point during the pandemic.[1] In Scotland, a higher proportion of private renters (45 per cent) had experienced a fall in income at the start of the pandemic in comparison to other tenures.[2]

Governments across the UK responded by introducing temporary measures designed to prevent tenants from losing their homes. These included the furlough scheme, the evictions moratoria, changes to notice periods for evictions, the re-aligning of local housing allowance (LHA) to the 30th percentile of local rents and introducing a £20 uplift to universal credit.

However, in 2021 these measures were wound down and withdrawn. The government removed the uplift to universal credit and reverted to the austerity-era policy of freezing LHA rates. Criticism of these changes came from across the sector, with 100 organisations issuing a public letter to the prime minister in September urging the government not to proceed with the cuts.[3] The National Residential Landlords Association argued that the cut to universal credit would 'worsen the rent arrears crisis'.[4]

The negative impact of the pandemic continued throughout 2021. Signs of economic recovery occurred alongside government measures to alleviate the suffering of households, including loan/grant schemes for renters to pay-down rent arrears due to pandemic loss of income.

As Figure 1.2.1 demonstrates, in England seven per cent of renters were in arrears in April-May 2021, down from nine per cent in November-December 2020. Seven per cent equates to approximately 315,000 households across the sector and is still well above pre-pandemic levels of rent arrears. Furthermore, there are concerns that more households could experience arrears, with nearly one-in-ten renters reporting that they were very or fairly likely to fall behind with their rent payments in the next three months.[5]

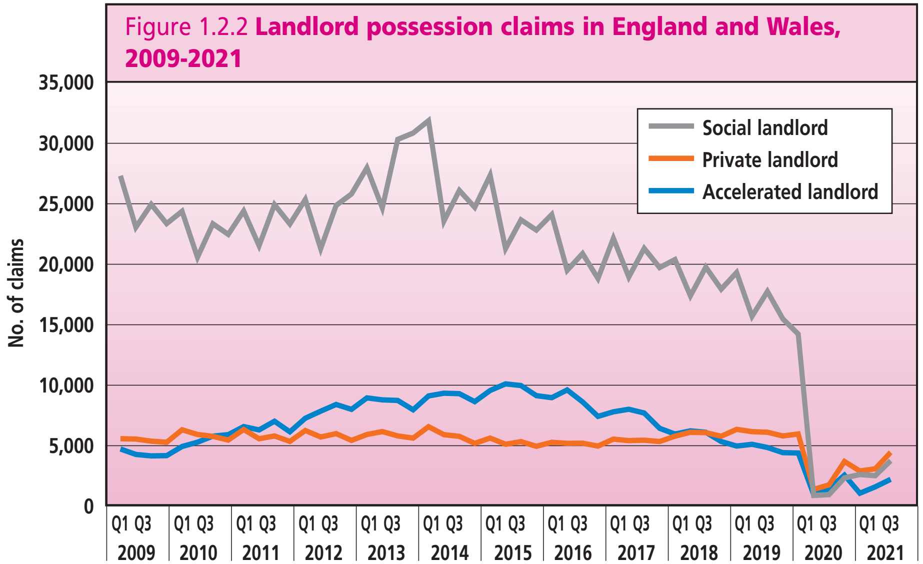


Source: Author analysis of DLUHC English Housing Survey: Household Resilience Study, Wave 3.
Note: Estimated number of households is based on an estimated 4.5 million PRS households.

In the 2021 *UK Housing Review* Autumn Briefing Paper, we noted that, while the government had introduced furlough, increased LHA rates and imposed an evictions moratorium, these were not by themselves enough to prevent rent arrears arising as a result of the pandemic. The government in England has now taken some steps to address the rent arrears crisis with the launch of an additional £65 million Homelessness Prevention Grant. This is to be administered on a case-by-case basis by local authorities, to support lower-income households with rent arrears. While it is a step in the right direction, there are challenges, such as ensuring renters know how to access this support. The funding also may not be enough, given that the Housing, Communities and Local Government Select Committee have previously estimated that £200-300 million would be needed to fund a Covid-19 financial package for the PRS.[6]

Across the other countries of the UK, there are limited data on the proportion of rent arrears in the PRS, a symptom of issues with pan-UK data on the sector. However, a recent study in Scotland found that, at the end of 2021, three per cent of private renters reported that they were currently in arrears.[7] Somewhat earlier in the pandemic, the Scottish and Welsh Governments had introduced financial support for private renters. However, this was provided through loan schemes, and the BBC found in Wales that only 41 applicants had qualified for support in the first seven months.[8] The effectiveness of the schemes was hampered by the creditworthiness and affordability requirements imposed on applicants. The schemes were criticised across the sector, and to ensure the support was more widely accessible, the loans were transformed into grants schemes. Discretionary housing payment budgets were also increased across Great Britain, with some of this intended to support private renters. However, it was left to local authority discretion on how to allocate this funding and it required the applicant to be in receipt of universal credit/housing benefit.

As described in the 2021 edition of the *Review*, during the pandemic governments across the UK introduced a raft of changes to eviction procedures in efforts to limit homelessness. These have included extended notice periods and pre-action protocols. As Figure 1.2.2 shows, the measures helped to limit the number of landlord possessions, supporting private renters to remain in their homes during the pandemic. However, there are now emerging data that show that evictions in the PRS are starting to pick up again (as they are in the social sector, too).



Source: Author analysis of MOJ Mortgage and Landlord Possession Statistics (2021).

Figure 1.2.2 illustrates the trend in landlord possessions since 2009 in England and Wales on a quarterly basis. While the latest data are affected by Covid-19 restrictions and the restart of court proceedings, several trends are evident. In 2020 evictions dropped off significantly; however, they are now starting to increase rapidly, albeit not to the same levels as pre-pandemic. Social landlords are making considerably fewer claims, and now the majority come from private landlords and accelerated (or section 21) claims, which are also overwhelmingly made by private landlords. Without further action it is likely that pre-Covid PRS repossession claim levels will be reached in 2022.

Sector developments

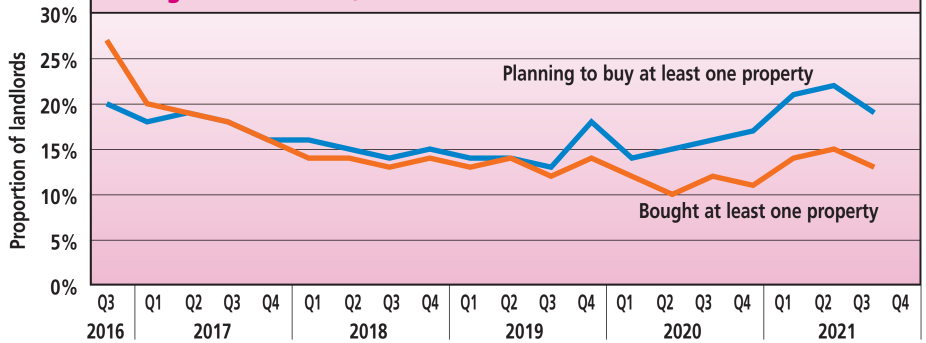
Over the last year there have been several developments across the sector, including changes in attitudes by landlords, continued investment by build to rent developers, and changes in the short-term rental market. These are now examined in turn.

Changes in landlord investor attitudes

During the Covid-19 pandemic, the UK government introduced changes to the stamp duty land tax paid in England and Northern Ireland. From July 2020 to September 2021, home buyers did not have to pay stamp duty on the first £500,000 of a purchase price. Similar measures were introduced in Scotland and Wales relating to their devolved property transaction taxes. However, these concessions did not apply for landlords in Wales, where no changes were made to higher rates of land transaction tax. In England, Northern Ireland, and Scotland, while landlords and second homeowners still had to pay the surcharge for second properties, this still meant a tax cut for property purchases. The likely impact of this policy on landlord attitudes to portfolio changes can be identified in long-term attitude tracking from the National Residential Landlords Association (NRLA).

As Figure 1.2.3 demonstrates, there was a steady weakening in landlord appetite to invest in additional properties – measured through either their plans to buy or reporting the purchase of additional properties – until the start of the pandemic. However, from mid-2020 onwards this trend reversed, with increasing proportions of landlords reporting either their intention to purchase an additional property or

Figure 1.2.3 **Landlord attitudes to the purchase of additional properties in England and Wales, 2016-2021**



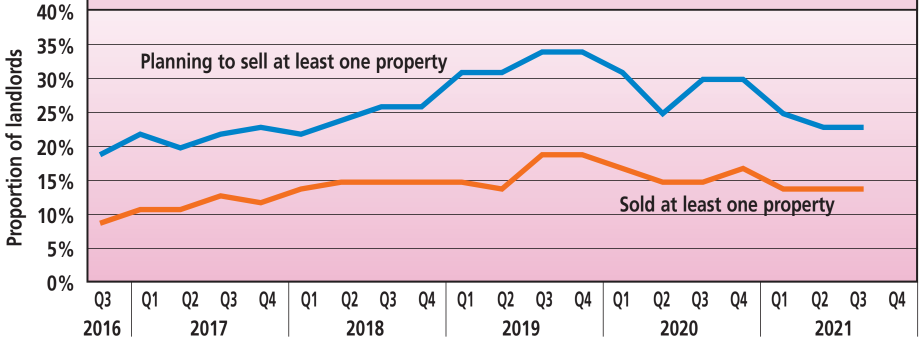
Source: Author analysis of NRLA quarterly survey data (2016-21).
Note: For Q1 2020, the proportion of landlords who have bought at least one property is based on author estimation from NRLA narrative reporting.

the actual purchase of at least one extra property. Since this change occurred around the time of the stamp duty concession, it is likely to have been a factor affecting attitudes, especially due to the downturn in Q3 2021 once the tax cut was removed in England.

There are also important trends emerging in landlord attitudes to the sale of rental properties (Figure 1.2.4). Since 2016, the proportion of private landlords who reported that they planned to sell at least one property had increased, from just under one-in-five landlords in 2016 to over one-in-three landlords by the end of 2019. However, since the end of 2020 and throughout 2021 this has decreased and now under a quarter of landlords report they plan to sell property in the next 12 months.

A major area of contention for private landlords is the significant tax changes that governments have introduced since 2015 to stem investment from small-scale buy to let landlords. These measures include the additional three per cent levy on stamp duty land tax (and devolved equivalents) for additional properties, the restriction of finance cost relief for individual private landlords (reducing tax relief for mortgage costs to a basic rate), and the replacement of the fixed, ten per cent wear-and-tear allowance with the 'replacement of domestic items relief' (RDIR).

Figure 1.2.4 **Landlord attitudes to the sale of properties in England and Wales, 2016-2021**



Source: Author analysis of NRLA quarterly survey data (2016-21).
Note: For Q1 2020, the proportion of landlords who have sold at least one property is based on author estimation from NRLA narrative reporting.

While the majority of these tax changes are unlikely to seriously affect existing landlords with one or two properties, the effect is likely to be more severe for landlords with larger portfolios.[9] Previous research showed that 70 per cent of landlords surveyed thought these tax changes would reduce their profitability, with 62 per cent reporting that it would fall by at least 20 per cent.[10] Given these tax changes and the potential 'threat' of future legislation and regulatory changes, it is not surprising that some landlords are seeking to cash in on their portfolios, especially given that more than half of landlords are aged 55 years or older, so may be looking to run down their assets in any case.[11]

However, there are some disparities between the proportion of landlords who report planning to sell properties and the proportion of landlords who report they have actually sold them. Analysis reveals an average difference of ten percentage points between those planning to sell and their reported behaviour 12 months later.[12] Despite the differences between planned and reported sales, there has been an increasing proportion of private landlords who reported selling property, and this appears to have levelled off over the latter stages of 2021.[13]

Further research is needed to understand the trajectories of this stock. For example, does this housing remain within the tenure after being bought by other landlords, or is the stock moving into homeownership? If so, is this making it more difficult for other households to find a property to rent? A reduction in supply of privately rented properties could hamper economic recovery by limiting labour mobility and could also create pressures in already 'hot' local markets, making it more difficult for lower-income renting households to find somewhere affordable to live.

Reasons for growth in the build to rent sector

The build to rent (BtR) sector is attempting to meet the increased demand for rental properties and is marketed as part of the solution to the challenges faced by the PRS generally (i.e. affordability, professionalism and property quality). From a very low base the UK build to rent sector has gone from strength to strength over the last decade, and in 2021 hit a record of £4.1 billion in investment.[14] This is an increase of 14 per cent since 2020 and is despite the pandemic, illustrating the demand for the sector from both investors and renters.

BtR has primarily focussed on city-centre developments for young professionals and offering improved tenancy conditions and amenities such as longer-term tenancies and allowing pets. However, Savills report that the sector is now diversifying into different segments such as family and suburban developments and is supporting an increase in housing supply across the country.[15]

As noted in Commentary Chapter 3, the total size of the BtR sector is 205,500 units, which is still very small in comparison to the broader PRS. However, there are 99,500 units in the pipeline for future development, showing potential growth in the sector in the near future.[16] Growth outside London is likely to continue: Savills report that in the year to Q3 2021, more than twice as many BtR developments started construction outside London than within the capital. Further, these developments outside London are larger, delivering an average of 260 units compared to 205 units in London. The BtR is shifting towards cities and towns in other parts of England, with the pipeline for future BtR developments increasing by 22 per cent in such areas.

While there has been growth across the UK, the sector still represents a minority of the overall PRS. BtR is currently a fairly niche market, and as noted in

Commentary Chapter 3 it caters more for younger households and middle-income earners. Sizeable, continued investment would be needed to increase the size of BtR in the PRS, add competition and provide more choice for consumers.

Short-term rental

The loss of properties from the long-term rented sector (LTR) to short-term rental (STR) activity is a key issue facing policymakers, neighbourhoods, and renters seeking affordable properties. STR has always been part of the housing sector, however platforms such as Airbnb have driven the rapid growth in this activity, as Alasdair Rae reported in Contemporary Issues Chapter 3 of the 2019 *Review*.

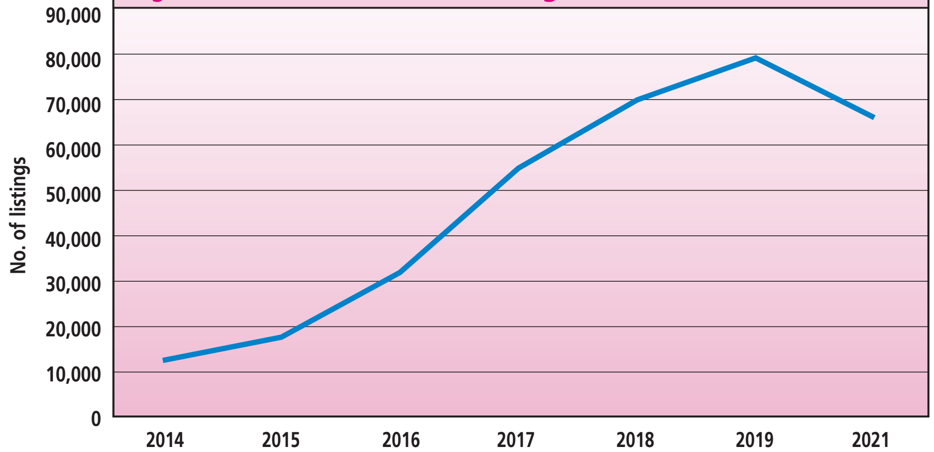
In 2017/18, the English Housing Survey reported that around 2.8 million households casually let part of or their entire home on platforms such as Airbnb, with 640,000 households doing so in London alone. Since the global financial crisis and technological advances, new platforms are disrupting activities through the 'sharing' and 'gig' economies. Key examples include Deliveroo, Uber and Airbnb. Airbnb has been one of the most prominent platforms enabling millions of people worldwide to advertise their home and has become a staple part of the tourism industry.[17]

The growth of these platforms and the use of housing stock in this way has raised concerns about their impact on housing markets, and specifically the private rented sector. This is especially pertinent in the UK. Here the tax changes in the PRS help to make STR financially more attractive to private landlords, as the tax changes to mortgage cost relief do not apply to STRs. Furthermore, property owners prefer the STR sector over LTRs due to the prospect of higher rents with little capital investment.[18] In 2017, seven per cent of landlords reported they had already converted some properties to STRs.[19]

In London, short-term letting activity was prohibited without planning permission until the introduction of the Deregulation Act 2015. This enables homeowners to let their property as a STR in the capital for up to 90 nights per year without the need for planning permission. In London there was substantial growth in activity, with a 571 per cent growth in entire home listings on Airbnb from 2014 to 2019.[20]

This growth is linked with an increase in the proportion of the STR sector operated by 'professional hosts' with multiple lettings: the research found that 12 per cent of hosts had more than one property, and these hosts operated nearly half (44 per cent) of all entire-property listings in London. There is also evidence that some landlords and agents are bypassing planning permission and Airbnb restrictions to let properties for more than 90 nights per year.[21]

Figure 1.2.5 **Total number of listings on Airbnb, 2014-2021**



Source: Author analysis of InsideAirbnb.com data.

The Covid-19 pandemic, however, has put a dent in STR activity through travel restrictions and public health measures (such as lockdowns). In response, landlords were reportedly switching from STRs to LTRs, with a substantial increase in rental property availability.[22] This does not seem to be a short-term effect, with the number of Airbnb listings in December 2021 down 16 per cent in London compared to April 2019.

It will be important to monitor the changes in this activity and the impact on LTRs as the pandemic evolves. If travel and tourism increase considerably then demand for STRs could rise. With looming policy changes across the UK, this may nudge some landlords, especially those with properties in sought-after locations, to (re)enter the STR sector. The reduction of supply of properties could price households out of neighbourhoods and cause further affordability pressures.

Changing landscape of renting across the UK

The regulatory landscape of the private rented sectors across the UK is in a state of flux. While the demographics of renters has evolved and become much more mixed, there is a core demographic of younger households. These demographic shifts alongside a more substantial PRS represent a significant political challenge for governments and political parties across the UK.

In UK elections over the last decade including the 2019 election, younger people were more likely to vote Labour, while the Conservatives had a much stronger lead in the over 65s. At the 2019 election, while the majority of homeowners were likely to vote Conservative, 46 per cent of private renters voted Labour. At the 2017 election Shelter identified that Labour had a 23-point lead over the Conservatives among private tenants and found that in marginal seats in England the number of private renters correlated with a fall in the Conservative vote.[23] This 'renter vote power' makes the concerns of renters politically important, especially as the sector now accounts for approximately one-fifth of all households.

In England, in 2019, the then prime minister Theresa May announced the end of 'unfair evictions' with the abolition of section 21 'no-fault' notices. These notices allow private landlords to serve notice for repossession of the property without any reason being needed. They provide a two-month notice period before the landlord can make a claim to the court to end the tenancy and gain repossession.

The landlord's ability to serve notice without citing a reason, combined with the short notice period, are major causes of insecurity for private renters and provokes fear and anxiety. Insecurity of tenure along with other elements of renting can make it difficult for private renters to settle down and create a 'home', with research findings showing that insecure private renting can have negative effects on health and psychological well-being.[24]

Therefore, efforts to rebalance the power dynamic between landlord and tenant and improve security of tenure should be welcomed. There are concerns from landlord groups in England that the removal of section 21 notices would be detrimental to the sector without broader reform to section 8 grounds for possession and to court procedures. Section 8 grounds allow the landlord to regain possession if a certain condition is met, such as rent arrears or anti-social behaviour. Some grounds are mandatory, meaning that the court must provide the landlord with possession, while other grounds are discretionary. Landlord groups are lobbying for these section 8 grounds for eviction to be streamlined and to make it easier for renters to lose their home.

Despite the announcement of the abolition of section 21 in 2019, there has been little policy movement. Plans for a Renters' Reform Bill were announced in the Queen's Speech in 2019 and re-confirmed in the 2021 Queen's Speech. A white paper leading to a Renters' Reform Bill was planned and is only now firmly promised in 2022 as part of February's Levelling Up white paper.

The forthcoming white paper in England will include abolition of section 21 notices and reform to section 8 grounds, new mandatory minimum standards for lettings (based on an updated Decent Homes Standard), a 'strong' right to redress for tenants and strengthened enforcement in the sector. It will 'explore' the introduction of a national landlord register. Deposit passports or 'lifetime' deposits are also believed to be under consideration, addressing the problem of renters having to find a deposit when moving property while waiting for their previous one to be returned. The passport proposal would solve this by allowing renters to transfer their current deposit to their new tenancy.

The whole sector will be waiting in anticipation to see how far these proposals go to improve renting for millions of households across England. In the meantime, Wales is also facing significant rental reforms with the Renting Homes (Wales) Act 2016 and the Renting Homes (Wales) (Amendment) Act 2021 coming into force on 15 July 2022. This new legislation is a major change for the PRS in Wales and introduces new rights for tenants and responsibilities for landlords. In particular, the 2021 Act increases security of tenure for renters, extending the minimum notice period under section 173 (similar to the section 21 notice) to six months rather than two months; preventing landlords from serving a section 173 notice until six months after the start of the tenancy; and delaying a further section 173 notice until six months after the expiry of a previous one. This ensures that the tenant has a minimum of 12 months' security of tenure from the start and provides more time for a renter to find a new letting if they are not at fault.

Northern Ireland is also considering some limited reforms to its PRS. A Private Tenancies Bill is at the first stage of the legislative process and will place restrictions on the frequency of rent increases, extend notice periods and introduce new regulations on standards of electrical safety and energy efficiency. However, the bill may not receive royal assent before the end of the current Northern Ireland Assembly term.

In contrast, Scotland has already experienced substantial rental reforms that have enhanced security of tenure through the Private Housing (Tenancies) (Scotland) Act 2016. This introduced the Private Residential Tenancy (PRT) and also allows local authorities to apply to designate 'rent pressure zones' where rents can be restricted to a certain level. In addition, separate legislation increased the purview of the First-tier Tribunal for Scotland (Housing and Property Chamber). The Scottish Government has now published for consultation a draft Rented Sector Strategy, informed by discussion with tenants. Broader research projects will feed into a final strategy, promised by the end of 2022.

A core component of the Scottish strategy is putting the voices and experiences of renters at the centre of reforms, including the potential development of a long-term tenant panel and the funding of new research. A project funded by the Joseph Rowntree Foundation in partnership with the Scottish Government seeks to understand the challenges faced by low-income renters and to co-produce solutions. Emergent findings highlight issues of affordability, professionalism, access to the sector and property conditions and repairs.[25]

The draft strategy addresses these issues and also seeks to improve renters' experiences, for example making their house a 'home', having the flexibility to decorate, have pets and enjoy greater security of tenure. It seeks to improve standards and introduce a new housing regulator for the PRS. One key commitment, that will be contentious to some, is to improve upon the current rent pressure zones and introduce a system of national rent controls by 2025. However, the design and detail of how rent controls will work are still to be determined. It will be important to see how this policy develops, what the impacts are on renters, landlords and the broader sector, and what lessons it provides for the rest of the UK.

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Chapter 3

Affordable housing supply in the UK: the challenges ahead

Peter Williams and John Perry

Introduction

Four years after the most recent comprehensive assessment of housing need across Great Britain (Bramley, 2018), it is time to take stock and assess how far new housing supply is meeting those needs. The study concluded that we need to build 380,000 new homes annually of which 163,000 should be affordable housing. Of the latter, the bulk should be for social rent (100,000) and the remainder for other rented stock (33,000) or affordable home ownership (30,000), see Table 1.3.1.[1]

Table 1.3.1 **Projected new housebuilding requirements in Great Britain, 2018**

	Total	Affordable housing		
		Social rent	Shared ownership	Intermediate rent
England	**340,000**	**90,000**	**25,000**	**30,000**
Scotland	**26,000**	**5,500**	**2,500**	**2,000**
Wales	**14,000**	**4,000**	**1,500**	**1,500**
Great Britain	**380,000**	**100,000**	**29,000**	**33,500**

Bramley, G. Housing supply across Great Britain for low-income households and homeless people.

The Bramley study made significant allowance for suppressed household formation by young adults arising from affordability constraints and an ongoing backlog of unmet housing need (described in more detail in the 2019 *Review*). Although the 2018 study has not yet been fully updated, Bramley's most recent work suggests that in England needs have sharpened further since then, with 49 per cent of people in need now requiring social rented homes compared with 43 per cent in the 2018.[2] This does not cover worsening conditions during the pandemic, with supplements to the English Housing Survey (EHS) showing that, during it, overcrowding increased, arrears among private tenants rose threefold, and more than one-fifth of private renters had lower earnings.[3]

More recent evidence from elsewhere in the UK was summarised in Commentary Chapter 2 of the 2021 *Review*. For Scotland, a 2020 study broadly confirms the 2018 Bramley assessment, although indicating a need for a higher proportion of social rented homes. In Wales the latest official assessment puts the overall need for new homes at about half of Bramley's figure, placing less emphasis on clearing the needs backlog, but still suggesting 3,500 affordable homes of different types are needed annually. Bramley's review did not cover Northern Ireland, but the latest evidence suggests a need to build 4,900 homes annually, of which about 1,500 should be for social rent.

Overall housebuilding targets across the UK are discussed in Commentary Chapter 2. This chapter focuses specifically on how countries are meeting *affordable* housing needs, either via direct provision of rented housing by social landlords or, in respect of affordable homeownership via a mix of direct provision and other measures which assist some low-income, first-time buyers.

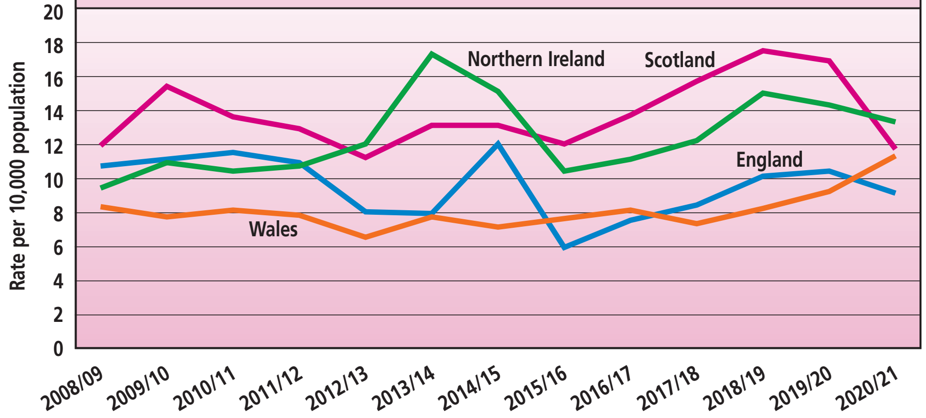
What do current programmes achieve?

As described in Commentary Chapter 4, in all four administrations the current programmes for delivering new affordable homes are more ambitious than their predecessors. Broadly speaking, the English Affordable Homes Programme (AHP) aims to start 36,000 homes per annum; Scotland's Affordable Housing Supply Programme's target is to deliver 11,000 homes annually; Wales aims to build 4,000 'social homes for rent' annually and Northern Ireland to start 1,850 homes each year under its programme ending in April 2022. However, this is not the whole story as, in England in particular, developer contributions provide roughly a further 27,000 homes annually, forecast by Savills to drop to about 25,000 over the next few years.[4]

Combining these separate programmes produces a crude UK affordable homes target (a mix of starts, completions and developer contributions) of about 78,000 new homes each year, which is rather higher than recent output but similar to that of the peak year 2014/15 (see Compendium Table 20f). However, it is only about half of what Bramley judges to be required.

Relative performance across the four nations is illustrated by Figure 1.3.1, which shows recent affordable output according to population size. Scotland and Northern Ireland have performed better than both England and Wales.

Figure 1.3.1 **Affordable housing delivery per 10,000 population across the UK**



Source: Compendium Table 20f.

Tensions in meeting targets: competing claims on providers' investment resources

The new affordable supply programmes across the UK all put extra public money into new build investment but also require providers to invest more too – at a time of significant competing pressures on those organisations' investment resources. These can be summarised as:

- Responding to tenant and regulator concerns about dwelling quality and awaiting the outcome of various reviews of current statutory standards.
- Investing in building safety in response to legislation and heightened public expectations.
- Meeting decarbonisation targets in the existing stock on very tight timescales.
- Doing so while adjusting to rising costs of building supplies and labour (reported as significant by nine out of ten Welsh social landlords in a recent CIH Cymru survey).[5]
- Responding to pressures on rental income, post-pandemic.

Regulators are drawing attention to these pressures and attendant risks and providers must strike the right balance in their investment programmes while evaluating the full impact of building safety requirements, awaiting details of government decarbonisation targets and potentially facing new housing quality standards.[6] Unsurprisingly social housing providers are spending more money on upgrading their housing stock with inevitable consequences for planned new supply (see below). The Regulator of Social Housing's latest risk profile for the sector in England says that landlords are planning 12 per cent more investment in existing homes in their latest 5-year forecasts compared with previous forecasts.

The two most crucial issues competing with new build for investment resources are building safety and decarbonisation. A third factor, rent inflation, is a major consideration in each landlord's determination of its investment resources.

Building safety

The work required to tackle the risks of the types of cladding linked to the Grenfell Tower fire, now largely complete, are the tip of an iceberg. The social sector is now grappling with wider safety concerns in high-rise and even medium-rise schemes, which for English housing associations could cost £10 billion.[7] This is already having an impact on new build plans. For example:

- A survey of 106 housing associations found that 61 are cutting plans to build 12,900 new affordable homes over the next five years, in order to prioritise spending on building safety.[8]
- L&Q, a large association with a total building safety bill of around £450 million, is cutting back its house building target by 70 per cent (to around 3,000 homes annually).[9]
- Other large landlords with cuts specifically related to building safety priorities include: Optivo, with 2,000 new homes cut from a 4,500-home target for 2020-23; Catalyst cutting its annual new build programme from about 1,300 to 1,000 homes; Clarion's output cut by about 1,800 over five years.[10]

The Local Government Association has pointed out that, without more financial support, English councils will be forced to divert funds from maintenance and repair and from providing new social housing to cover remediation costs, which the LGA calculates as totalling £8.1 billion for councils' housing stock.[11]

Decarbonisation of the existing stock

Scotland is ahead of the rest of the UK in setting clear decarbonisation targets for social housing. Landlords had until 2020 to meet the first milestone for the Energy Efficiency Standard in Social Housing (EESSH) and until 2032 to meet the second milestone, at a projected cost of £2 billion to housing associations.[12] The EESSH is being reviewed and this may put increased pressure on costs.

In England, analysis for the LGA estimates the additional investment required to decarbonise council housing stock at almost £1 billion per year over a 30-year period,[13] a considerable call on resources given that capital spending on new and existing stock averages about £5-6 billion per year.[14] Parallel analysis for the NHF[15] showed that up to 2030 about £2.2 billion will be required annually on top of associations' existing spending of about £1.5 billion on major repairs and planned maintenance. One association, Hyde, estimates that it will need to spend an average of £15,000 per unit on decarbonising its stock, of which only one-third will be covered by its normal investment budgets, illustrating the scale of the funding 'gap'.

In Wales, retrofitting the 230,000 social sector homes is estimated to cost £5.5 billion, with about a third required as grant.[16] In Northern Ireland, costs for the social sector of achieving EPC band B are put at £1 billion.[17]

While the availability of grant funding from different sources is becoming clearer, landlords will have to cover a significant proportion of costs themselves. The cost could possibly be eased (as the G15 has suggested) by, for example, reducing or removing VAT on decarbonisation work, by driving through economies of scale or by allowing rents to be increased where work will reduce tenants' fuel bills (so-called 'warm rents'). However, none of these is currently on offer.

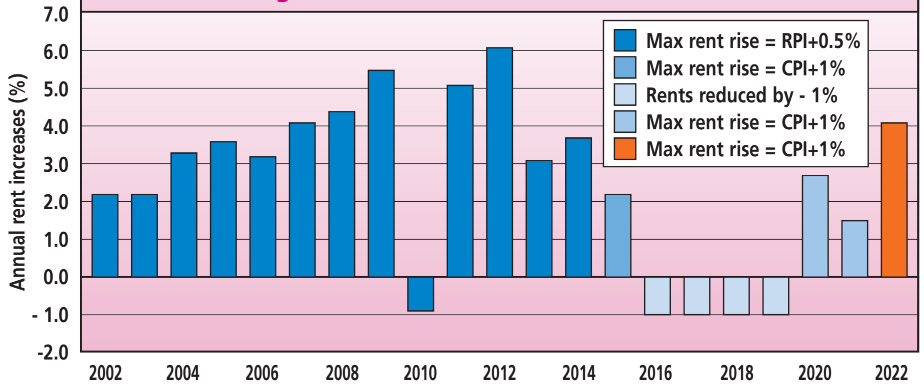
Preparedness for zero carbon is still patchy. BEIS recently conducted a survey of providers in England which showed that only half know the EPC rating of the majority of their stock, and only a quarter had relevant targets (e.g. to achieve EPC Band C by 2030). The principal barrier to achieving higher standards was seen to be finance.[18]

Handling rent inflation

Social landlords find themselves in a dilemma when deciding their rent policies, which of course determine the income available for new investment as well as running costs. On the one hand, having had to cut rents in the four years up to 2019 (see Figure 1.3.2), English landlords can make above-inflation rent increases and indeed in 2022 will be able to raise rents by up to 4.1 per cent as a result. On the other hand, while arrears have remained relatively stable during the pandemic, landlords are well aware that many tenants struggle to pay their rent, partly because the proportion receiving help through the benefit system is falling. Indeed, analysis by the Resolution Foundation shows that, in London and the South East, more than half of social tenants have to pay their own rents in their entirety.[19] In addition, 11 per cent of housing association tenants now pay higher Affordable Rents, reported to be creating hardship for many.[20]

Welsh social landlords can also raise rents above inflation, within certain constraints. In Scotland, which has no social rent policy, rent increases have exceeded inflation in recent years, but social landlords were reported to have increased rents by an average of just 1.2 per cent in 2021, probably in recognition of tenants' tighter finances, post-pandemic (see Commentary Chapter 4).

Figure 1.3.2 **How rents policies have restricted social sector rent increases in England**



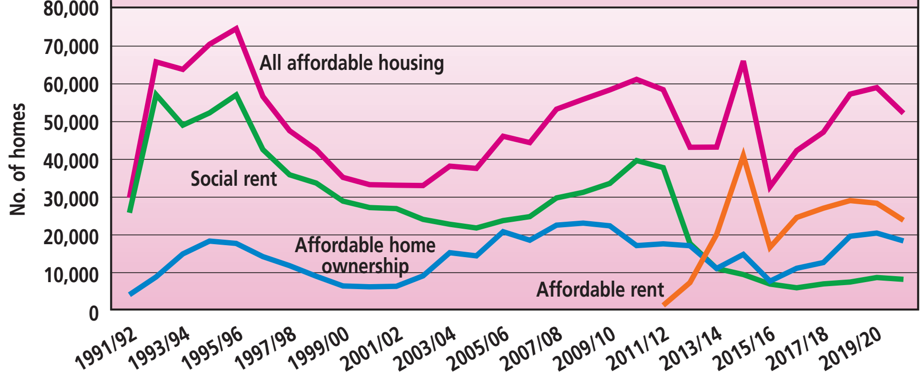
Source: Resolution Foundation, Housing Outlook, 4th quarter of 2021.
Note: Dates refer to the April of each year when rent increases take effect.

As investment in existing stock increases, the logic of tenants paying more is obvious, but the imperative of ensuring rents are affordable (not least because of the implications for arrears) remains equally important.

Supplying low-cost rented homes

Housing need assessments such as those noted above have consistently shown that the needs of nearly half of those living on low incomes who are homeless or living in unsatisfactory conditions are best met by providing housing at lower, social rents. The backlog of unmet need has grown considerably due to the failure to meet this aspect of supply. In part this is because, at the UK level, there has been a marked shift in the balance of affordable output away from social rented homes: whereas in 2010/11 they accounted for some two-thirds of completed homes, that has fallen to less than a quarter, while Affordable Rent and other intermediate rent products now account for nearly half of the total.

Figure 1.3.3 **Supply of new affordable housing by tenure in England, 1991/2 to 2020/21**



Source: DLUHC Live Table 1000.

Note: Social rent includes London Affordable Rent; Affordable homeownership includes shared ownership.

However, the scale of shortfall is very different in England compared with the rest of the UK. In Scotland, where about 5,600 social rented homes have been delivered annually for the past five years, the new target will be 7,700 homes, which is in line with current estimates of the requirement. The 2021 *Review* estimated that, as a result, Scotland's total social rented stock should have increased by 25,000 since 2016. In Wales, about 2,000 social rented homes are being delivered annually and the new programme for 2021-26 aims to provide 4,000 homes for rent per annum, reflecting the priority now given to that tenure.[21] In Northern Ireland, social rented needs are already being met by current output.

In contrast, in England social rented output has fallen to less than 7,000 units annually (see Figure 1.3.3), with more than half of that coming from developer contributions rather than from grant-funded programmes. The numbers are far from sufficient to replace the social rented homes lost, let alone add to overall supply. Since 2012, the stock has *fallen* by 208,000 (five per cent), and the principal reason for this is the loss of 128,000 homes through right to buy (RTB) sales.

The other main reason is the drastic shift of emphasis (unique to England) towards lettings at higher, Affordable Rents (AR). There are several elements to this. One has been conversions of social rented homes to AR lettings: although numbers are falling sharply, such conversions have rivalled RTB in their effects, totalling 120,000 since 2011. Another has been that where homes sold through RTB are replaced, this is usually via new AR lettings not via homes for social rent. The third is that AR has displaced social rent as a priority for government funding. The result is that delivery of new homes for Affordable Rent has been three times the level of social rented output.

The cumulative effect of these changes is that the stock let at higher, Affordable Rents by housing associations has grown to 281,594 units (11 per cent of HA stock) in less than a decade. Local authorities have added a further 30,222 AR lettings. Yet the original aspiration that AR would cater for 'a more diverse section of the population' has not been achieved: while tenants paying AR are more likely to be in work, they are almost as likely to require housing benefit as those paying social rents, i.e. there is no self-sufficient group of households who can pay the higher Affordable Rents without government help.

Under the AHP 2021-26, Homes England expects half of its programme to deliver rented homes (both social and AR), while the GLA's share of the programme aims for at least half of its output to be for social rent. Within these targets, two more factors favour a modest increase in the proportion built for social renting. One is the incorporation of more local authorities into strategic partnerships with the two funding agencies; the second is that many English local authorities' plans to build more homes, delayed by the pandemic, will resume. Councils will now be able to take belated advantage of the removal of the caps on their borrowing that took place in 2018, aided by the ending of the four-year period of rent reductions (see Figure 1.3.2), and in many cases are likely to favour building social rented homes to replace those lost through right to buy.

Savills forecast that social rent output could therefore double to around 11-12,000 annually by 2026,[22] which implies that it gains a bigger share of grant funding and/or that more units are built without grant. It seems unlikely that developer contributions will help more in this respect, however, in part because the government wants them to prioritise output of First Homes, and in part because of the possible early impact of planning reforms (see below). Indeed, Savills forecast that output of both types of rented homes via developer contributions will fall by a fifth. Even if doubling of social rented output is achieved, however, it will still fall well short of the 90,000 homes required annually to meet housing need suggested by Bramley.

AR output was running at 26-28,000 annually for the three years to 2019/20 but then dipped to 23,715 in 2020/21: Savills forecast this to decline slightly then return to 26-27,000 by 2026. Again, this is likely to rely on grant funding, with a smaller proportion coming from developer contributions.

Measures to promote affordable homeownership

Across the UK there is a variety of schemes supporting access to homeownership. Setting aside tax interventions,[23] and the Lifetime ISA (and earlier Help to Buy ISA) which can be used to fund a first home by any household, each country has developed differing suites of 'affordable homeownership' solutions to assist lower-income households. These include Northern Ireland's long-established Co-Ownership scheme (since 1978) and shared ownership (SO) in England (since 1980).

In England, the government originally committed to building 135,000 new SO homes in the last AHP. The latest data (see Compendium Table 20a) show there were 76,488 SO completions in the period 2015/16 to 2020/21 although starts fell by two-thirds in 2020/21, partly due to the pandemic. A further 12,622 affordable homeownership homes were completed over this period – a small number of which would be Rent to Buy (for which no separate data are provided).

Roughly 50 per cent of the planned output from the new AHP in England is affordable homeownership, principally SO. This is the new version of SO with a minimum share of ten per cent and allowing staircasing at one per cent per annum, alongside the 10-year period where the landlord has responsibility for repairs.[24] There is also a right to shared ownership entrenched in most of the rented homes built under the current AHP.

The shared ownership schemes operating elsewhere in the UK deliver relatively modest numbers (see Compendium Table 20) but this is mitigated by lower house prices and better market access to homeownership.

Since 2013, Help to Buy (HtB) has dominated the policy landscape in GB in terms of assisting a wide spread of homeowners and first-time buyers. Often overlooked but it was also aimed at boosting housing supply and assisting the recovery of the building industry. Crucially it is a market product rather than an affordable housing one and was open to any buyers of newly built homes up to a price of £600,000, depending upon country/region. We have examined HtB in previous editions of the *Review* (in most detail in Commentary Chapter 6 of the 2020 edition).

Around 80 per cent of purchasers via HtB have been first-time buyers (FTBs). After April 2021, it was formally restricted to FTBs only and, after being extended, HtB is now scheduled to end in 2023 in England and Wales and has already closed in Scotland. The scheme has not been without controversy, not least in terms of how it has boosted builder profits and dividends. An private sector alternative, Deposit Unlock, has been launched by the housebuilding industry and this is discussed later. However, HtB's closure as a government scheme does suggest an increasing reliance upon SO as a major route into homeownership for those outside the mainstream market.

Despite the different interventions, the Intermediary Mortgage Lenders Association (IMLA) argues that, compared to rates of entry into homeownership prior to 2007, there have been some 2.7 million aspiring FTBs in the UK who did not get into the market since then, of whom nearly 200,000 failed to do so in 2020.[25] IMLA and others[26] argue that the tightened regulatory regime put in place after the global financial crisis has been a key driver of this 'shortfall'. The Bank of England's Financial Policy Committee takes a different view (as discussed in Commentary Chapter 3).

Bridging the affordable homeownership gap?

At the 2020 Conservative Party conference, the prime minister pledged to transform 'generation rent' into 'generation buy' and committed the government to bringing another two million households into homeownership by May 2024: presumably an ambition for the UK as a whole and – subject to how this is measured – a very ambitious target! With rising prices and stalling wages, access to ownership in general as well as the output of affordable homeownership products have been falling. In any year roughly half of all purchasers will be FTBs but, despite government programmes, achieving that 2024 target looks increasingly unlikely.

Despite its weaknesses, HtB has been an important mechanism: perhaps 15-30 per cent of scheme users would have been unable to become or remain homeowners without it, and others have been able to 'buy bigger, better and sooner' via HtB. A crude estimate is that by March 2023 when all the schemes across the three countries should have closed, around 500,000 households in total will have used HtB (see Compendium Table 105). This suggests that between 75,000 and 150,000 households have become homeowners who could not otherwise have done so. Over the same period the more tightly targeted shared ownership output delivered by housing associations and local authorities across Great Britain would have delivered around 190,000 homes, highlighting both the significance of the latter and the importance of the former in this sphere.

In addition, the long-established right to buy programmes aimed at boosting low-income homeownership amongst public sector tenants have ended in Scotland and Wales, will be curtailed in Northern Ireland and provide diminishing numbers in England (see Contemporary Issues Chapter 4 for a full review). Again this suggests increasing reliance on SO as the route for lower-income FTBs.

As is well known and more recent research has confirmed, one of the strengths of SO is that it is open to a wide spread of incomes – reflecting the variable percentage of share being bought – though it is argued even then seven out of ten low-income renters would still not be eligible.[27] The new SO model starting in England (see above) will ease some tensions but others remain as is evident, for example, in the fall in the numbers able and/or willing to staircase to 100 per cent ownership. SO needs further reform if it is to become the ever-more-important route into affordable homeownership that policy has ascribed to it and the market wants and needs.

However, aside from reform the SO market faces other problems. Many shared ownership flats have been caught up in the chaos surrounding the English government's approach to cladding and fire safety and have become un-mortgageable, though a partial solution was announced in January 2022 (see Commentary Chapter 2). This in turn compounds the problems that have emerged with the cross-subsidy model that many housing associations have used to counteract falling grant rates and gearing constraints. Little wonder there is a growing asset sale market. In December the Welsh Government responded to the cladding problems by announcing a buy-out scheme which may include flat owners unable to sell on the open market without triggering negative equity, people in mortgage arrears and those now in need of a bigger home.

Although still being piloted in England, the new First Homes (FH) scheme offers a minimum, perpetual, 30 per cent discount on a new home delivered through the planning system. To achieve this, developers will seek to maximise their use of section 106 agreements (and First Homes exceptions sites) and to draw upon a £150 million government support scheme.[28] Assuming this scheme comes fully on-stream in 2023/24 it may deliver up to 10,000 homes per annum. However it will have clear implications for SO as the two schemes will compete for the use of some of the same sites. The government suggests FH will account for at least 25 per cent of all affordable housing delivered via planning obligations. Some 50 per cent of all SO units are also developed in this way so it seems likely that more FH homes will mean fewer SO homes and indeed fewer social rented homes too, especially given the current cutbacks in new housing association SO output noted above. The Rural Services Network has pointed to problems in implementing FH in rural areas, including that the discounts will be insufficient to make FH affordable. They also note that, in displacing new SO schemes, FH will have a double impact on delivery of low-cost rented homes because associations rely on SO sales to cross-subsidise them.[29]

Although homeownership is typically more affordable in Northern Ireland, Scotland and Wales than many parts of England, all of them operate affordable homeownership schemes (each with different definitions and data sources on affordable housing, rendering cross-UK comparisons difficult-see Contemporary Issues Chapter 4 in the 2020 *Review*). In summary the schemes are as follows:

- In Scotland, the First Home fund through which FTBs can get a £25,000 equity loan to buy a new or an existing home had supported nearly 9,000 purchases by March 2021 and funds are fully allocated for 2021/22 after which the scheme closes. LIFT (Low-cost Initiative for First-Time Buyers) continues with two variants – Open Market Shared Equity (OMSE) and New Build Shared Equity. A total of 733 sales were recorded in 2020/21 for OMSE compared to 1,145 sales the year before, this fall in part due to the First Home scheme.
- In Wales, HtB closes in 2023[30] and the Rent to Own scheme has closed with no new funding. It had delivered 187 homes over three years to March 2021. SO continues from February 2018 and in some areas HomeBuy offers up to a 30 per cent equity loan on existing properties.[31]
- Northern Ireland's Co-Own and Rent to Own schemes allow households to choose almost any new or existing home in NI with a value up to £175,000, with over 1,000 households a year using Co-Own. In addition, three housing associations offer an SO scheme, Fair Share.

Generally, demand exceeds supply and countries vary in the extent to which they trade off affordable renting and homeownership. With respect to ownership, access to the market has tightened for a variety of reasons, with serious impacts on both a regional and generational basis. As the Resolution Foundation recently commented, '...not only do today's aspiring first-time buyers need a larger income ...compared to previous generations, they also require more savings upfront in order to begin to build up property wealth'.[32]

Minding the gap – solutions and consequences for affordable homeownership

By 2023, with HtB's contribution to affordable homeownership gone and output of SO probably reduced, fewer than 20,000 affordable homeownership homes might be delivered each year across GB, down from perhaps 30,000 per annum. How then might we fill both this gap and meet the ongoing unmet demand – as well as make progress on the prime minister's stated ambitions?

In England, FH may deliver up to 10,000 homes per annum when it is mainstreamed in 2023/24 and SO a further 15-18,000 but the picture is a little less clear in Scotland and Wales. Scotland has set out its plan to build 110,000 new affordable homes to 2032 (70 per cent for social rent) while Wales has committed to building 20,000 new homes over the period 2021-2026 again mainly for social rent. Both will include affordable homeownership but no precise numbers have been released. Northern Ireland will presumably continue with around 1,000 co-ownership homes per annum.

Setting aside the short-term mortgage guarantee scheme on existing homes due to close at the end of December 2022, one encouraging new development is the number of market led initiatives. Deposit Unlock, the housebuilders' alternative HtB scheme, supports 95 per cent mortgages on selected new build properties, underwritten by a mortgage guarantee.[33] Alongside this we have Market Mortgage which brings together a conventional mortgage with an insurance company top-up loan, all offered at a competitive 95 per cent, and Proportunity, another entrant to the market, offering an equity loan alongside a conventional mortgage.[34]

These and other private sector initiatives highlight a new appetite in investors to fund (primarily by equity investment) residential real estate and take advantage of the sustained price growth in the housing market, itself reflecting the long-term undersupply of homes. One feature of the UK mortgage market is that it is deeply price-competitive and getting new products to scale has often proved difficult. Most households if given a choice prefer mainstream providers and products. But there are clear gaps in the market and this has encouraged innovation which may reduce the pressure for further government action to facilitate ownership. With public finances under considerable strain, governments will minimise what they do if there is any evidence the market can deliver real solutions to close the gaps.

The market is also offering more 95 per cent loan-to-value mortgages and these now cover new build – a market not historically covered at all. Shared ownership has for the most part been a public sector product and tended to be led by grant or section 106 funding, resulting in a long-term undersupply of SO and a lack of competition and few incentives to either improve the product or expand its availability. This has now changed fundamentally, as equity investors have shown an appetite both to provide SO and to buy up books of existing SO homes, especially in London and the South East. Given that this is designated affordable housing it also allows investors to offer ESG (environmental, social, and governance) bonds for which there is a ready and expanding market.

Heylo, a private company and SO provider (via new build and book acquisition) for some years, has recently agreed significant loan finance with Blackrock and has also developed the Home Reach SO product for new build homes. Alongside Heylo, and perhaps more significantly, for-profit registered providers (FPRPs) have been buying up portfolios of SO homes that are reaching the market, as not- for-profit RPs rework their budgets and operations to deal with cladding, fire safety and the issues discussed earlier.[35] Hyde, for example, has sold 422 SO homes to an FRP, who will now fund up to 2,000 new ones. FPRPs currently own around 12,000 SO homes (March, 2021) but the expectation is that they will continue both to acquire and to build SO stock. Savills suggest that by 2026 they could have delivered 100,000 new homes for SO and rent; in practice much of this is likely to be SO.

New interest is also being shown in reviving the largely defunct Do it Yourself Shared Ownership (DIYSO), by which households opted for SO on an existing home rather than via new build. This was popular with older households – in some cases downsizing to more expensive areas – and with other households who preferred to buy in established areas. DIYSO was funded by the Housing Corporation in the 1980s and 1990s: it was expensive in grant terms and did nothing for new supply.

Without doubt there is a continuing case for a product that helps households buy existing homes and not least as a mechanism to assist movement within the market by a variety of otherwise ‘trapped’ households. The question now is whether there may be an appetite for lenders and investors to re-invent this product and bring it back to market? While Northern Ireland, Scotland and Wales all have small schemes which cover the purchase of existing homes, there is none in England where the greatest need exists.[36]

There is thus the potential to see a radically transformed SO market given that at last we are beginning to see increased supply, competition and innovation. That might then reinvigorate the current housing association-dominated market with the prospect of bridging more of the affordable homeownership gap over the next decade?

Can governments focus more on delivering social rented homes?

If the market does deliver more, then will the pressures on government to support the market be reduced, allowing them to focus on ensuring there are affordable homes to rent? While the expanded Build to Rent and Buy to Let markets may provide some better quality (but possibly more expensive) homes for those waiting to access homeownership, the reality is that there are limits to how far homeownership can reach down the income spectrum. A large proportion of lower-income households still need social rented homes and in Scotland, Wales and Northern Ireland the governments have made political choices to focus their efforts on providing them.

In England, diverting funds away from supporting homeownership might help in the short term, but higher output will inevitably require more public funding. To help make the case, the housing sector has offered broader arguments for increasing rented output, in addition to that of meeting urgent housing needs. For example, a range of studies have shown the wider social and economic benefits of creating a bigger stock of social rented homes (rather than a diminishing one, as is currently the case), in some cases arguing that the fiscal costs are outweighed by the benefits in terms of pay-back to the Exchequer.[37] A recent study by CIH with the Centre for Homelessness Impact indicated that a modest increase in social rented output of 10,000 units annually could be largely funded from consequential savings in housing benefit and temporary accommodation costs.[38]

However, a study by the NHF of the funding needed to achieve the much bigger rented programme required to meet the levels of need projected by Bramley would be well in excess of the current AHP, and furthermore would require much higher grant levels per home.[39] This position has been reached because successive governments have ignored the backlog of unmet need that has been growing year by year, and now demands much more investment than would have been the case if it had been addressed earlier. Scotland offers a lesson in this respect, having maintained high levels both of total funding and of grant per unit, and indeed having recently increased grant levels to support a further expansion of its investment programme.

Apart from direct public support, we have already pointed to the huge role played by developer contributions in England, and how vital it is that this continues. Yet in addition to the problem already noted that First Homes will displace new rented provision, an additional threat is the wider changes to the planning system which could also affect affordable output. Since the government's proposals were analysed in the 2021 *Review*, several reports have highlighted the risks they pose, with recommendations for ways in which they could be modified so as to continue to deliver affordable housing.[40] For example, affordable requirements could be made an explicit part of planning permissions, ensuring both that they are delivered and that they form part of mixed developments. The government is undertaking a further review of its planning policies and it is vital that it takes these risks into account and ensures that the planning system continues to provide a large volume of low-cost rented accommodation.

The consequences of the long-term undersupply of social rented homes for those unable to buy or rent decent homes are threefold. First, it increases the numbers of lower-income households obliged to use the less attractive parts of the PRS, often in high-rent, poorer-quality and insecure accommodation. Affordability is a particular problem for private renters on low incomes: 69 per cent of renters in the two lowest income groups spend 30 per cent or more of their income on rent (in London and the South East, proportions rise to over 90 per cent). There are 1.2 million PRS households with low incomes and high rents and some 30 per cent of all those in poverty (after housing costs) live in the PRS.[41]

Second, it stops many households finding suitable accommodation at all, ending up in overcrowded conditions, sharing, sofa-surfing or using other forms of insecure shelter, or becoming street homeless. Already some 200,000 households in England are subject to what is called 'core homelessness' (see Commentary Chapter 5). An insufficient supply of affordable homes has driven these numbers up and they will continue to rise until investment reaches the necessary levels.

Finally, its failure to deliver more social rented homes leaves open the question of how far the UK government can really meet its promise to 'level up' between regions. It is often overlooked that, although housing pressures are at their greatest in London and the South, the biggest losses of homes at affordable rents have taken place in Northern England: these three regions have seen a fall of more than one-fifth in their affordable stock in three decades (see Compendium Table 22). Less surprisingly, Northern England also has the highest proportion of dwellings that fail to meet the Decent Homes Standard.

Our conclusion is that, whether viewed regionally or across different income groups, closing the housing affordability gap remains crucial to delivering the government's commitments. If it is serious in its aims of 'levelling up' and reducing inequality, it must not only help those who can afford homeownership to achieve it, but also ensure that the huge numbers of households who cannot buy still have access to decent and secure homes at affordable rents.

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Chapter 4

Right to buy: the long view of a key aspect of UK housing policy

Alan Murie

In over 40 years since the right to buy (RTB) was introduced in England, Scotland and Wales, with a similar scheme in Northern Ireland, over three million dwellings have been sold to sitting tenants, generating over £57 billion in capital receipts. Other research and publications have looked at the detail of RTB policy and its short-term effects – who bought what and where, the winners and losers, and the way it has accelerated the 'residualisation' of public housing.[1]

This chapter takes a longer view: it sets out how RTB policy has evolved over four decades, provides a statistical account of what RTB has delivered in practice, and discusses the longer-term impact of this key element of UK housing policy.

Policy background

RTB was introduced by the Housing Act 1980 in England and Wales and the Housing Tenants Rights Etc. (Scotland) Act. This ended a lengthy period during which ministerial general consents specified terms under which local authorities could exercise discretion over whether or not to sell council houses, including the discounts they could offer. It is often overlooked that more than 370,000 sitting tenants' sales were completed in the two decades up to 1980, before RTB itself became law.

The RTB applied to almost all secure tenants of three years' standing, and almost all properties (both flats, which were generally excluded from discretionary sales, and houses) where the landlord was a council, new town, non-charitable housing association or other public sector body. Government's intention was to include housing association tenants but charitable associations mobilised support in 1980 and 1982 and avoided this imposition.[2] Whilst the Housing Corporation used RTB legislation (in England, Scotland and Wales) to approve the sale of co-ownership housing to occupiers, and effectively wiped that sector out,[3] most housing associations and their stock were sheltered from the RTB. In Northern Ireland a voluntary House Sales Scheme, introduced in 1979, was essentially the same as RTB except that the qualifying period was two years; it was included in legislation in 1983.

The RTB was expressly designed to increase owner-occupation: only sitting tenants qualified and only to become owner-occupiers. It recognised that many council tenants could afford to buy in the open market but, because they valued their home and neighbourhood, chose to remain tenants rather than to buy elsewhere. The strategy for further expanding owner-occupation was, therefore, to enable public sector tenants to buy their existing homes. The two important departures from previous council house sales policies were: removing local discretion over whether and what to sell; and dramatic increases in discounts for qualifying tenants. Previous practice demanded that public assets were sold at the best price achievable: for tenanted properties this was conventionally 20 per cent below vacant possession value. Under the RTB, sale prices were calculated from market valuations, reduced by discounts based on how long applicants had been tenants. In 1980, discounts were 33 per cent for three years' qualifying tenancy, increased by one per cent for each additional year's tenancy, to a maximum 50 per cent. Two additional situations could limit discount entitlement – sale prices were not allowed to fall below the 'cost floor' for the dwelling (outstanding debt associated with construction and capitalised repairs) and, in England and Wales, discounts could not exceed a maximum of £25,000.

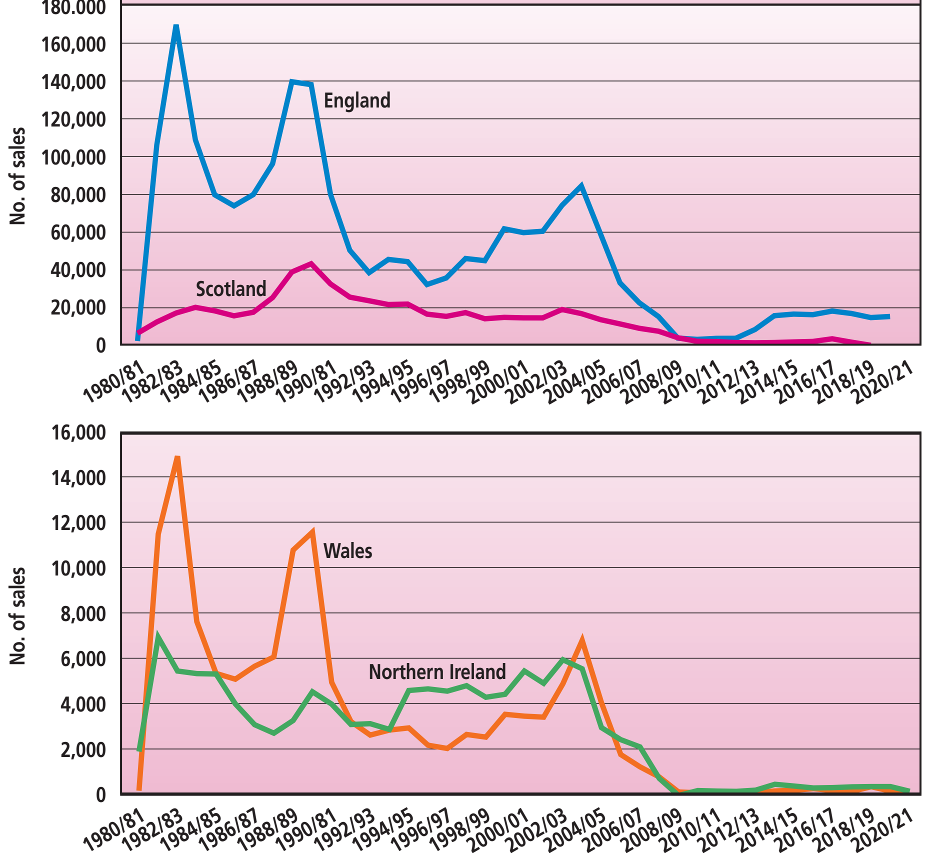
A statistical summary

Over 2.8 million RTB sales have been completed in the UK since 1980. Pent-up demand, generous discounts and publicity generated rapid sales after 1980 and some 40,000 discretionary sales to sitting tenants (on RTB terms) were also completed in 1979. If these, another 128,200 completed between 1980 and 1986,[4] and a further 31,783 between 1991 and 2014/15 are added to RTB sales, a total of three million sales to sitting tenants were completed in the UK between 1979 and 2021.

Changes in unemployment, incomes, interest rates and house prices as well as anticipated and actual policy changes influenced broad annual variations in RTB sales (Figure 1.4.1).

As RTB sales progressed the numbers of properties still available for purchase declined. Figure 1.4.2 takes this into account by expressing annual local authority RTB sales as a percentage of local authority stock in the same year. This excludes sales under the preserved RTB but highlights variations within the UK and low rates of sale after 2005, regardless of different discount policies. Wales reached higher peak rates of sale and Scotland had a lower rate of sale than England until 1989 and a higher rate between 1989 and 2012, before policy differences took effect.

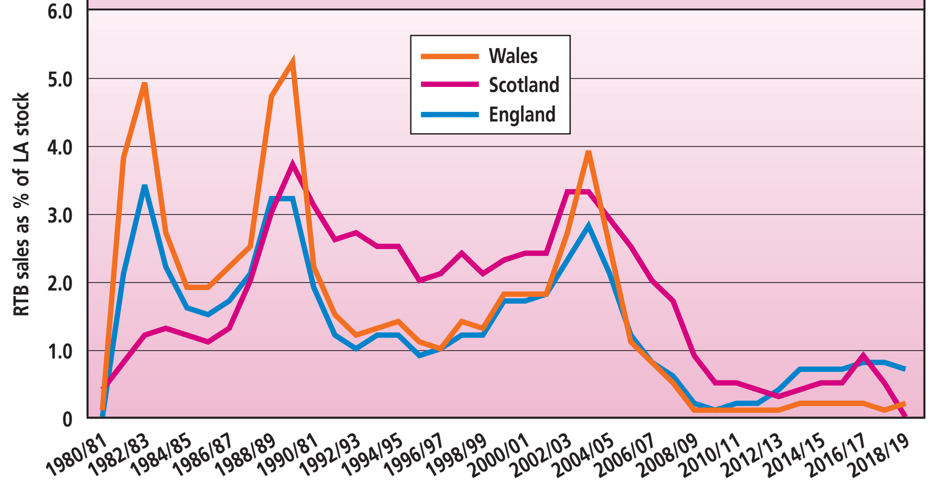
Figure 1.4.1 **Right to buy sales in the UK, 1980-2020**



Source: Calculated from EMF (2019) *Hypostat*, Table 14.

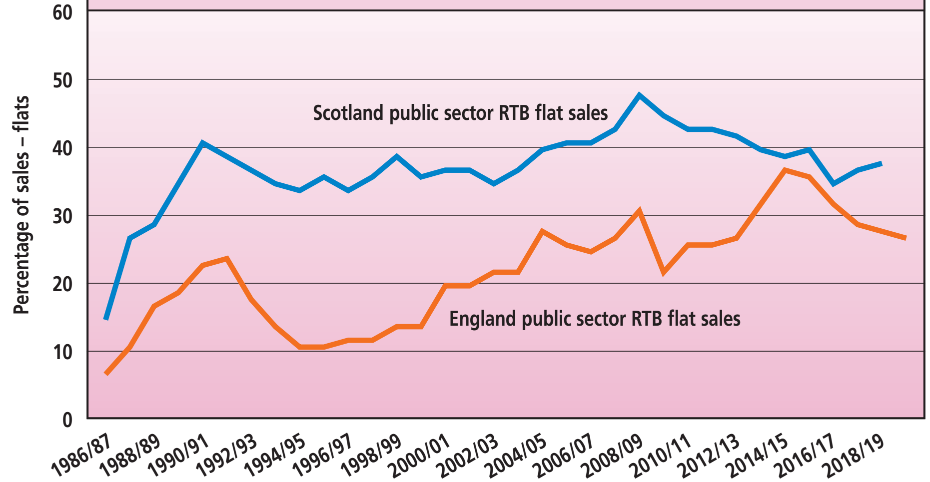
Sales of flats increased after 1986 everywhere but especially in Scotland, where they formed a larger part of the council stock and increased from just over one in ten RTB sales to more than three in ten (Figure 1.4.3). RTB flat sales in England and Wales rose from a lower level and remained lower than in Scotland. In the early years over 90 per cent of RTB sales in England were of houses, meaning that flats became more significant in the remaining council housing stock. The lower proportion of flats in the Northern Ireland Housing Executive's stock was reflected in sales and also partly accounts for the lower percentage discounts.[5]

Figure 1.4.2 **Annual local authority right to buy sales as a percentage of stock, GB 1980-2019**



Source: As for Figure 1.4.1 with addition of local authority stock data from gov.uk.

Figure 1.4.3 **Right to buy sales of houses and flats in England and Scotland, 1986-2010**



Source: DLUHC Live tables and Scottish Government.
Note: Data are for public sector sales as housing association data are not readily available.

Across the UK, discount arrangements were revised periodically in order to shape policy impacts. Table 1.4.1 shows the three phases of RTB policy before 2010.

The first phase saw legislation enacting the RTB and then making it more comprehensive and attractive. Legislation also addressed some (but not all) complications arising from selling defective dwellings. The initial peak in RTB sales generally occurred between 1981 and 1983, before a deteriorating economic and housing market situation affected applications and completions.

The second phase commenced in 1986 when higher RTB discounts were introduced to boost sales of flats which had sold more slowly than houses. Policy was still designed to expand owner-occupation but also reflected the intention to shrink the public sector. The prospect of rising rents and the offer of higher discounts were designed to persuade hesitant tenants to buy. The commencement of the stock transfer programme would also progressively reduce the public housing stock and the pool of tenants entitled to RTB. Higher discounts for flats meant that property type as well as valuations and years of qualifying tenancy determined sale prices. RTB sales increased to a second peak in 1989/90 before high interest rates and housing market problems reduced activity.

In the third phase, a new Labour government speeded stock transfers but adopted a more circumspect approach to the RTB – as did devolved governments. A new sales peak in 2002/3 reflected increased affluence, a booming homeownership market and suggestions that RTB would be revoked or made less attractive. New measures reduced discounts, made it easier for councils to reinvest capital receipts in housing, and responded to third-party exploitation of RTB[6] and concerns that

Table 1.4.1 **Three initial phases of right to buy, 1980-2010**

Phase 1: 1980-1985

1980: RTB legislation.

1984: Qualifying tenancy reduced in England, Scotland and Wales to two years and discounts extended for longer tenancies (starting at 32 per cent for two years' tenancy, increasing by one per cent a year to 60 per cent for 30 years).

Phase 2: 1986-1997

1986: Higher discounts introduced for flats (but not houses) in England, Scotland and Wales (starting at 44 per cent for two qualifying years, increasing by two per cent for each additional year's tenancy to 70 per cent after 15 years). Discount repayment in the event of early resale relaxed; preserved RTB introduced for stock transfer tenants.

1987: Maximum discount in England and Wales increased to £35,000.

1989: Maximum discount in England and Wales increased to £50,000.

1988: Cost floor removed except for properties built in previous eight years.

1993: Northern Ireland statutory scheme open to all secure tenants. For houses: 30 per cent discount for less than two years' tenancy; 32 per cent for two years rising by one per cent for additional years to maximum 60 per cent. For flats 40 per cent discount for less than two years' tenancy; 44 per cent for two years rising by one per cent for additional years to maximum 60 per cent

Phase 3: 1998-2010

1998: In England, cost floor extended to 10-year period; maximum discounts reduced with different regional limits (from £38,000 in London and the South East, down to £22,000 in the North East).

2001: The Housing (Scotland) Act 2001 introduced a modernised RTB for new tenancies commencing after September 2002, with a five-year qualifying period and a single discount structure for all dwellings, starting at 20 per cent for five years' tenancy, increasing by one per cent a year to a maximum of 35 per cent or £15,000 (whichever was lower); the cost floor took account of costs over ten years before application to purchase. The RTB was unchanged for existing tenancies.

1999: Maximum discount of £24,000 introduced across Wales.

2002: Northern Ireland introduced a two-year qualifying period and maximum cash limit of £34,000.

2002: In Scotland, local authorities were able to apply for pressured area status and, if designated, allowed to suspend RTB.

2003: Maximum discount of £16,000 introduced across Wales.

2003: In England, new maximum discounts (£16,000) applied in 'high housing pressure' areas (almost all London boroughs and ten Southern local authorities).

2004: Qualifying tenancy in England and Wales increased to five years: discounts for houses started at 35 per cent for five years, rising by one per cent a year to 60 per cent; flats started at 50 per cent for five years, rising by two per cent a year to 70 per cent. Maximum discounts unchanged but properties set to be demolished excluded from RTB. Repayment of some discount on early resale extended to five years and based on market value.

2004: Northern Ireland increased tenancy qualification to five years; common discounts for flats and houses (20 per cent for five years rising by two per cent a year to 60 per cent maximum); reduced maximum cash limit to £24,000.

RTB delayed and increased the costs of estate regeneration. Lower maximum discounts reduced sales receipts and, although they had not significantly deterred tenants from buying,[7] RTB sales were declining before the global financial crisis (GFC) reduced them to their lowest level since 1980.

The most recent phase of RTB, following the change of government in 2010, involved divergent policies across the UK:

- In 2010, Scotland revised the terms for pressured area designation; and legislation ended RTB for new tenancies from March 2011 and for new homes built or acquired after June 2008 where the tenancy was created from March 2011. Then the Housing (Scotland) Act 2014 abolished RTB with two years' notice (after July 2016).
- Legislation in Wales abolished RTB in 2018 for tenants moving into new social housing and, later, into existing social housing.
- In contrast, RTB was 'reinvigorated' in England with increased maximum discounts (£75,000) in 2012; a higher rate for London (£100,000) in 2013; increased maximum percentage discounts (70 per cent) for houses in 2014; and the qualifying tenancy reduced (from five to three years) in 2015. Discounts for houses started at 35 per cent for tenancies between three and five years, rising by one per cent to 70 per cent after 40 years; for flats, started at 50 per cent for tenancies between three and five years, rising by two per cent to 70 per cent after 20 years. From 2015 maximum cash discounts were increased annually in line with the Consumer Price Index (by 2021, £112,800 in London and £84,600 elsewhere).

Despite unprecedented levels of discounts, RTB sales in England remained low and the easing of housing finance problems arising from the GFC of 2007/08 largely explains their limited recovery after 2011, before they declined again after 2016/17.

Attempts to reinvigorate the RTB in England included proposals to extend RTB to housing associations. Following opposition, a compromise voluntary scheme was piloted and, in 2018, a larger (£200 million) pilot voluntary right to buy was launched across the Midlands through 44 larger housing associations: 1,892 dwellings were sold or nearing completion by April 2020.[8] Without finance for its continuation this scheme stalled. Neither it nor other schemes to expand owner-occupation had anything like the impact of RTB. For example, the right to acquire, introduced for housing association tenants in 1997, generated 8,894 sales between 1998/9 and 2019/20 and Social Homebuy, introduced in 2006, generated just 64 council and 623 housing association sales.[9]

Discounts and capital receipts

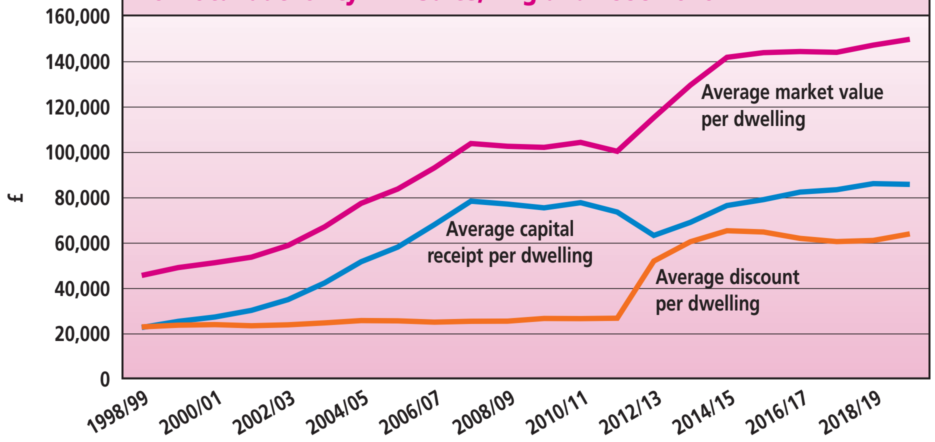
Variations in sales over time, between localities and between houses and flats have raised questions about sale prices and discounts that were both incentives to purchase and either grant expenditures or income foregone by government. From the outset, discounts meant that mortgage repayments were immediately, or quickly, less than rent payments in some places.[10] Sale prices that were well below market values also reduced risks for lenders and encouraged their participation. The value of discounts was greater for tenants living in high-price areas and increased as property values increased. Average percentage discounts reached 50 per cent in England by 1983-85, because early purchasers had long tenancies; and reached 52 per cent in 1990/91 because of increased sales of flats.

Because dwelling types and the market values of public housing differed between countries, regions and localities, national policies presented diverse opportunities and benefits. For the same length of tenancy, potential buyers faced different purchase prices and relative costs of mortgage payments and rents. Unsurprisingly, rates of sale, discount values and asset appreciation after purchase also differed. This pattern has been likened to a lottery – rewards only partly related to length of tenancy and more affected by accidents of time and place.

Cost floor and maximum discount rules affected very few sales in England before 2004, when they significantly affected London and halted their increasing value nationally. Higher maximum discounts subsequently increased the value of discounts more rapidly than of capital receipts (Figure 1.4.4) and raised questions about proportionality. The cash value of the average discount in 2019/20 exceeded the aggregate average rent paid over the previous 15 years; and the average discount of 43 per cent (13 years tenancy for a house or seven years for a flat, assuming maximum discounts had not applied) indicates that discounts received by some RTB purchasers in England far exceeded their cumulative rent payments. RTB policy in England involved an inefficient use of resources and was pursued without any robust evaluation of alternatives, such as those adopted in Scotland and Wales. The only concessions were to increase the cost floor from ten to 15 years and make a very limited national commitment in 2012 to 'one-for-one' replacement of additional sales following increased discounts – a commitment that was never delivered because of inadequate funding.[11]

RTB discounts (especially in England) provided a disproportionate and unrepeatable benefit to tenants who were in the right place at the right time. Lower discounts would almost certainly have reduced sales but capital receipts from each sale would have been higher and more justifiable to taxpayers and others. Steve Wilcox's financial evaluation of RTB in the *UK Housing Review 2006* concluded that average discounts in excess of 35 per cent would be likely to impose net long-term costs on the public sector, while average discounts below 30 per cent would be likely to deter sales and represented reasonable value for money. On this basis discounts only represented value for money between 2004/5 and 2011/12.

Figure 1.4.4 **Average market values, discounts and capital receipts for local authority RTB Sales, England 1998-2020**



Source: DLUHC Live tables on social housing sales, Table 682.

Changing tenures: longer term effects

The RTB contributed to the growth of owner-occupation in all parts of the UK after 1979. But although three million tenants bought their homes, not all of these remained owner-occupied and RTB's longer-term impacts are affected by resales of properties and market adjustments.[12]

Owner-occupation

The RTB offered unprecedented incentives and a privileged route into owner-occupation, largely sheltered from market processes and prices. Transfer of properties and tenants through RTB changed the geography of owner-occupation with the greatest increases in Scotland and Northern England and single-tenure council estates. It also increased numbers of owner-occupied flats and leasehold properties. Increased sales of flats after 1986 exposed a poor understanding of leaseholders' rights and obligations in England and Wales. Owner-occupiers' disputes and complaints about service charges and bills for major works, especially in multi-storey blocks, drove government to introduce special measures in 1995 and legislation subsequently allowed the Secretary of State to require landlords to reduce or waive service charges for repair and improvement work. Leaseholder complaints continued to arise, especially when work to meet the Decent Homes Standard or under regeneration schemes raised service charges. Similar issues arose in Scotland especially in multi-storey blocks and related to the factoring system. Recent problems with fire safety and inappropriate cladding further highlight the failure to anticipate and then protect owner-occupiers in non-traditionally built dwellings (see Commentary Chapter 2).

Early RTB purchasers were typically longstanding, more affluent tenants who valued their home and neighbourhood and had no intention of moving. They included many tenants, especially in low-priced areas, who could have bought on the open market. In later phases of RTB, younger tenant purchasers with shorter tenancy histories and with less attachment to their homes were more evident. Although there was a greater income mix, they were still skewed towards households in skilled jobs and it is difficult to sustain an argument that RTB worked for low- rather than middle-income households. RTB purchasers included low-income households but were more mixed in income and social class than marginal owners who bought older, low-priced, inner-city properties, at least in the Midlands and North of England.[13] Family Expenditure Survey[14] data also indicate that, despite the RTB, the lowest three income deciles were less likely to be owner-occupiers in 1991 than in 1980; whilst the proportion of middle-income groups in owner-occupation had increased. Dismantling public housing through RTB strengthened the role of owner-occupation in housing middle- and higher-income groups and strengthened the relationship between housing tenure and income.

On resale, most former council dwellings, which were larger and better equipped and maintained than private sector dwellings of a similar age or older, commanded higher prices than properties at the bottom of the existing owner-occupied market. Rather than widening access to owner-occupation they extended the choice for households that could already buy. In England, 51 per cent of early RTB resales were to existing owner-occupiers (48 per cent in the North, 47 per cent in the Midlands/ South West and 58 per cent in the South).[15]

Private Renting

The RTB ultimately failed to sustain the higher level of owner-occupation that it promoted. RTB inflated demand for owner-occupation by reducing entry prices through discounts. But on resale, with no equivalent subsidies available, former council houses were not all bought by owner-occupiers. Buy to let purchasers were able to pay more and often to obtain mortgages more easily. Some properties, after temporarily housing owner-occupiers, became part of a deregulated PRS that neither matched household aspirations nor politicians' commitments to owner-occupation. Precise quantification remains difficult as the evidence is inadequate and geographical variation considerable. However, a cautious estimate is that, by 2021, up to 40 per cent (1.1 million) of RTB properties had become private tenancies in the UK and this figure may increase as more resales of RTB properties are completed. The highest rates of private renting appear to be where demand is high (e.g. student and city-centre neighbourhoods) and where leasehold and other properties are less attractive to owner-occupiers especially if mortgages are difficult to obtain.

The private letting of RTB properties affected the management of neighbourhoods by changing their demographics and dynamics and altering demand and delivery of various services. The shift from paternalistic, often controlling, council management to a 'mixed' regime associated with private landlordism affected properties and estates. Resale to private landlords relaxed controls on multiple occupation, exposed tenants to greater insecurity and higher rents, and risked poorer management and maintenance. Higher private sector rents placed greater demands on housing benefit and public expenditure than if the same households rented from social landlords. Average weekly awards for deregulated tenancies in the private rented sector were over £30 per week (over £1,500 per annum) higher than in the council sector in 2019. The estimated long-term, additional social security costs following transfer of 40 per cent of RTB sales to the privately rented sector would be over £1.5 billion each year, if they were all occupied by tenants entitled to housing benefit, and over £750 million each year if half of them were (see Compendium Table 108).

Council and social renting

There was considerable social mix among council tenants in 1980 but in a shrinking council sector the combination of exit through RTB and new lettings reduced the proportion of tenants from upper- and middle-income groups. In the absence of significant new building the departure of more affluent tenants to become owner-occupiers through the RTB speeded the established trend for council housing to increasingly house vulnerable and low-income households. The ageing council sector that remained after RTB sales also included more non-traditional dwellings and was more concentrated in less attractive urban estates. Tenure mix resulting from RTB did not change populations or estates immediately, but market processes increased differentiation and segregation. At the extremes there were less popular estates and properties with social housing alongside easy access, insecure, private lettings and with high population turnover, concentrations of disadvantaged households and fragmented management; and in contrast 'gentrified' estates that included high-price owner-occupied housing, mainly accessed by affluent households.

The reduced supply of council housing and high cost of resales had significant impacts where the council sector had always been small and very high percentages were sold. This particularly applied in smaller settlements and rural areas where council housing had been critical in providing good quality, low-rent housing for lower-paid households with local work and family connections. Some of these areas were also affected by high demand from retirement and other migration, second homes and holiday lets. Without a supply of council lettings many newly forming households, which could not afford to buy, were unable to access housing locally or were limited to accommodation that failed to meet their needs.

Neighbourhoods and house condition

RTB enabled some tenants to become owners but long-term tenure change and how dwellings and estates were managed and maintained were determined by the vagaries of the market and by owners with different attitudes. The evidence on these issues remains sparse: RTB sales were higher amongst more popular property types and estates, but were not limited to these – there were eventually some sales in almost all council estates. There is little doubt that owners in popular, high-demand estates maintain and improve properties. But in areas affected by low demand and fragmented ownership some dwellings are less well maintained and managed than previously, become progressively less attractive to live in and, in time, will need remedial action. Although some councils have responded by acquiring sold properties they are unable to do so on any scale and mixed ownerships, with some owners reluctant or unable to invest, could present a new urban renewal challenge.

Housing need and stock replacement

The most contentious aspect of the RTB has been the failure to replace sold properties. Early warnings of the effects of the loss of social lettings and the need for sustained investment in council housing were ignored.[16] The RTB also directly inhibited new council house building, irrespective of local housing market pressures. In England the housing minister stated in 1987: 'Do we really want the state to build new saleable houses, which it will then sell at a discount?'[17] Discussion of stock replacement was complicated because RTB did not immediately reduce relets – tenancies would not have ended if tenants had not bought. This affected the short- and medium-term impact of RTB but in the long term it is indisputable that every dwelling sold involves one or more lost relets.

The neglect of stock replacement or modernisation (including improved energy efficiency in an ageing council stock) represented a conscious choice to defund public housing. Housing investment was reduced and most capital receipts from RTB repaid debt or reverted to the Treasury, with limited amounts retained for reinvestment locally. Capital receipts were greater than expected. Before 1980, building societies were cautious about lending for council house purchase; most mortgages for discretionary sales came from local authorities and capital receipts, through repayment of principal, were generated slowly. But higher discounts made the risks very low for building societies and their increased capacity, before and after deregulation, enabled them (and later the banks) to become the main RTB lenders. In England private sector loans increased from financing 41 per cent of RTB sales in 1981/82, to 93 per cent in 1987/88. Public sector debt was quickly transferred to the private sector, providing government with 'windfall' capital receipts.

In the 40 years from 1980, capital receipts from the RTB across Great Britain exceeded £58 billion (see Compendium Table 61). In England alone the value of local authority and housing association RTB sales between 1998/9 and 2019/20 exceeded £49 billion, generating £29 billion capital receipts and with more than £20 billion disbursed through discounts as incentives to purchasers. There remain concerns about fraud and the role of third parties in animating RTB purchases[18] and the scale of incentives raises questions about equity and proportionality and whether resources could have been better used, for example in improving quality and energy efficiency in other parts of the housing stock.

Conclusions

The RTB played a significant contributory role in reshaping housing access and housing tenure. Owner-occupation declined from its peak in the UK (69 per cent in 2002) but, in 2020, remained well above 1981 levels (64 per cent compared with 58 per cent); and with the greatest growth of owner-occupation in Scotland (from 36 per cent in 1981 to 62 per cent in 2020) there has been convergence between the countries of the UK (see Compendium Table 17b). These changes and some two million properties that remain owner-occupied following RTB purchase represent successes in terms of the original policy aims: but facilitating the expansion of insecure, higher-cost private renting does not. How RTB properties were absorbed into the market was inconsistent with the expressed rationale for the policy: expansion of owner-occupation partly mutated into a shift to unregulated private renting. Over time the RTB became less inclusive and short-term public expenditure gains gave way to long-term increases in benefit payments with no expectation that properties would be well managed or maintained.

RTB operated in a period when housing public expenditure declined sharply, public sector house building fell to its lowest peacetime levels and the private sector failed to build enough to fill the gap. Increasing income inequality, fluctuating interest rates and rising house prices also affected housing provision and affordability. Forty years on, the cumulative effects of RTB interact with other policies and developments and the short-term impacts of more recent RTB sales add to the long-term effects of higher sales in earlier phases. The long-term issues arising from these early phases of policy also relate to two life-cycle factors. First, early tenant purchasers were mostly employed with sufficient incomes to support mortgages and/or used savings, redundancy payments and family transfers to buy; but 30 years later the households that remained were older, often retired, with incomes that were insufficient to maintain or repair properties and without the inclination or opportunity (where property values were low) to move. Secondly, RTB properties that were almost all in good repair when sold, deteriorated over 30 years (as did early 'improvements') unless they were well maintained. Some properties needed modernisation to meet the Decent Homes Standard achieved by neighbouring council/social rented properties. These two factors operated in tandem – as in other parts of the owner-occupied market.

Their impact was also affected by local market circumstances, household movement, resale through the market and the decisions of new owners. Whilst some one million of the three million UK RTB sales have or will become privately rented, the other two million remain owner-occupied. Because RTB properties have not formed the 'bottom rung' of the housing 'ladder' there has been increased choice for households already able to obtain a mortgage and buy a property. In many attractive, high-priced, rural and seaside locations these represent increased choices for commuters and people moving in retirement rather than local, low-income households. The ways in which local housing markets have adjusted following RTB will therefore differ by place. Of the two million RTB properties remaining in the owner-occupied sector it is likely that at least 50 per cent are now beyond the reach of low-income or marginal owner-occupiers.

For other households – those unable to obtain mortgages or buy properties – the long-term consequences of RTB and the failure to adopt policies to mitigate its effects have been very serious. It has reduced access to good quality housing within the public/social rented sector and has increased dependence on insecure private renting and benefits – with greater difficulty in breaking out of benefit-dependency. The RTB delivered short-term gains to individuals but played a part in defunding housing provision. Overall, the policy represented a failure in strategic thinking and contributed to long-term problems of housing supply, condition, security and costs, inefficient use of subsidy and increased social segregation. The most cost-effective way to provide long-term housing for low-income households remains through subsidising social landlords to enable them to charge rents below market levels. This is cheaper than paying housing benefit on a market rent, reduces dependency on benefits, improves work incentives and, therefore, increases the prospect of breaking out of benefit.

Recognising these longer-term needs largely explains the decisions to abolish the RTB in Scotland and Wales and the changes proposed in Northern Ireland. But the issues are not resolved simply by halting further RTB sales. Abolition of the RTB may make it worthwhile for local authorities to build or acquire properties but active local policies are needed to address wider issues of housing access, security, condition, energy efficiency and costs and to develop strategies to reinvest in housing for lower-income households in all tenures. These issues are, however, becoming particularly acute in England and will become worse until RTB is abolished or curtailed and there are effective, funded commitments to make more substantial investment in low-cost rented housing.

The failure of RTB sales to recover in England after 2011 indicates that the policy has run out of steam. Furthermore, there is no longer any coherent rationale for the current pattern of entitlement to RTB. In contrast to 1980, RTB in England applies in 2022 to a minority of tenants – a declining cohort of stock transfer tenants with the preserved RTB, and tenants of councils with retained stock (currently 161 out of 309 local authorities). The National Audit Office's criticisms of the impact assessments made of proposals to change the RTB in England since 2010 were not followed by more robust or more detailed analyses.[19] There is no up-to-date evidence to enable long-term evaluation of RTB policy in different regional, sub-regional and local contexts. The evidence suggests that discounts are disproportionately high and there has been a lost opportunity to reinvest in housing. Right to buy has become a strategic failure in England and, unless reconsidered, the policy will continue to generate uneven spatial and social impacts, contributing to social disadvantage and exacerbating inequalities.

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Chapter 1

Economic prospects and public expenditure

Mark Stephens

On the eve of the first lockdown, the economists Mervyn King and John Kay published a book entitled *Radical Uncertainty*. Radical uncertainty exists when uncertainty cannot be resolved by attaching probability to a range of outcomes. When radical uncertainty prevails, we simply do not know.[1]

Their book is timely because reading the country's economic prospects has seldom been more difficult, as the pandemic and Brexit have coincided. The medium- and long-term implications of Brexit remain unclear, not least because the relationship between the UK and the EU is evolving, and the outcome of future trade deals is unknown. The pandemic caused an unprecedented contraction of the economy in 2020, and although there has been a strong bounce back in 2021, only a few weeks after the emergence of the highly infectious Omicron variant in the UK in November, some sectors of the economy, notably hospitality, had been adversely affected. In early 2022 we simply did not know whether we would be in lockdown again in a few weeks' time. What was expected to be a severe but short shock in the spring of 2020 has become a long-term phenomenon with an uncertain trajectory.

Further, economic policy making within the UK is highly contested. Within the government, there is a division between proponents of low taxation and constrained public expenditure seeking to use Brexit to further deregulate the economy, and those, the prime minister included, who favour expenditure on large-scale infrastructure projects and wish to create a 'high skills, high productivity' economy. They are committed to 'levelling up' the 'left behind' regions of England that supported Brexit in 2016 and the 'red wall' seats that swung behind the Conservatives in 2019 to 'get Brexit done'. The Bank of England, too, is grappling with uncertain territory. After a decade of unconventional monetary policy and the fading boundary between monetary and fiscal policy it is having to grapple with inflation after a long period of almost effortless consumer-price stability. (The issue of asset-price inflation – notably in housing markets – was acknowledged by economists as being partly a side-effect of monetary policy, but against which central banks and governments were reluctant to act.)

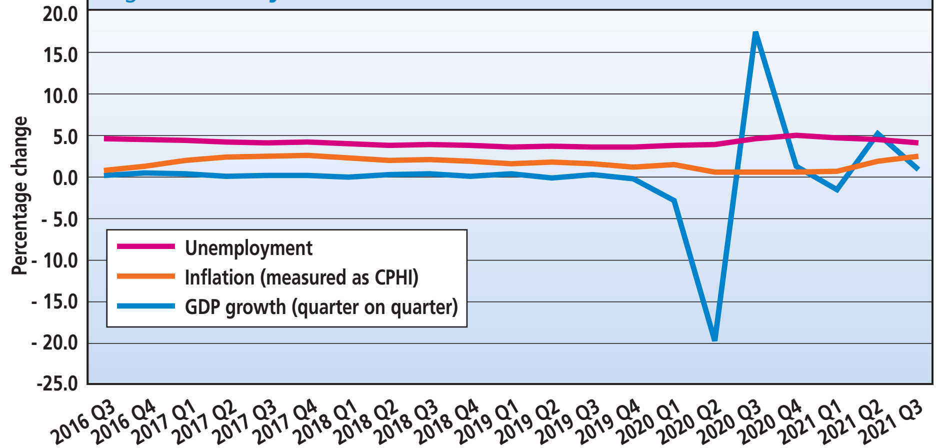
Structural economic change brought about by digitalisation will be taken further as economies seek to decarbonise to meet net zero commitments, in order to slow climate change. This will impose costs on households and governments and require tax bases to be broadened as tax revenues derived from carbon fuels decline. The post-cold-war assumptions of ever freer trade have already been challenged by trade wars between the US and China, and the importance of China becomes more apparent as it edges closer to becoming the world's largest economy. In December 2021 the Chinese real estate giant, Evergrande, with debts of $300 billion, defaulted on interest payments, threatening contagion across the whole property sector, and even systemic financial instability. Given the size of the Chinese economy this would have economic impacts across the world.

Many of these dilemmas are apparent in reviewing economic performance in 2021.

The economy in 2021

Having contracted by almost one-tenth in 2020 as a whole (the second largest fall among advanced economies), the UK economy bounced back strongly in 2021 as Covid-related restrictions were removed (see Figure 2.1.1). Indeed, the Office of Budget Responsibility's (OBR) October forecasts were substantially improved on those it had issued in March. The October forecast expected the UK economy to grow at 6.5 per cent in 2021 and to continue to grow strongly in 2022 before reverting to the anaemic growth rates that have become common in the post-financial crisis period.

Figure 2.1.1 **Key economic indicators 2016-2021**



Source: ONS.

Despite the withdrawal of the furlough scheme at the end of September, employment levels have held up, as the labour market has tightened. The furlough scheme supported some 11.7 million jobs in 1.3 million employers.[2] By the time it was withdrawn there were 1.16 million workers on furlough, down from a peak of 8.9 million in May 2020. Of those 1.16 million, some 329,000 workers had been on furlough continuously since the scheme's introduction in March 2020. In September 2021, unemployment stood at 4.2 per cent compared to 3.8 per cent in the same month of 2019 before the pandemic began.[3] At 75.5 per cent, the employment rate in September 2021 was only slightly lower than it had been in September 2019 (76.2 per cent).[4] At the time of writing, a full picture of the impact of the withdrawal of furlough was still not available.

However, a series of factors led to a rise in consumer-price inflation. The UK is not alone in experiencing an upward pressure on prices as consumer demand recovered strongly after lockdowns had artificially suppressed spending. The effect of the rapid rise in demand has coincided with disruptions to supply chains caused by the pandemic, leading to shortages in raw materials. These were worsened by labour shortages as patterns of labour supply changed and were periodically hit by renewed infections. In the UK's case, labour shortages have been exacerbated by Brexit which led many EU workers to return to their country of origin and made it difficult for UK businesses to recruit from the EU. Further, domestic gas and electricity prices are expected to increase by more than half to almost £2,000 annually as the price cap is raised in April.

As inflation has risen, there has been a debate among economists concerning the extent to which it is a blip that will disappear once supply-chain effects have worked their way through. Pragmatic economists – and indeed central banks including the European Central Bank and the US Federal Reserve as well as the Bank of England – take the view that inflation is temporary and will naturally begin to fall in 2022. In contrast, monetarists interpret the rise in inflation as being a consequence of increases in the money supply caused by ultra-low interest rates and central bank quantitative-easing programmes.

As inflation has intensified in the UK, more economic pragmatists have become concerned that inflation might become embedded in people's expectations, and thus become permanent. This was the view of the Bank of England's Monetary Policy Committee (MPC) when it decided to increase interest rates by 0.1 per cent to 0.25 per cent in December and by a further quarter point to 0.5 per cent in February. This followed the unexpectedly large increase in inflation to 5.1 per cent in November, the highest level in a decade. Nonetheless, some commentators were surprised by the decision which was made after the highly infectious nature of the Omicron variant had become known, and increased the prospects of economic disruption. However, as recently as October the OBR had forecast inflation of four per cent in 2021 falling back to 2.6 per cent in 2022. Now the Bank of England expects it to reach 7.5 per cent in 2022, and members of the MPC were reportedly anxious to signal their seriousness in containing inflation.

Rising interest rates could have some significant consequences. They will increase the cost of servicing government debt, which has tended to be at shorter maturities in recent years. (The Treasury warns that a one-percentage point rise in interest rates and inflation would add £20.3 billion in 2024/25 and £22.8 billion in 2026/27 to debt service costs.[5]) However, the cost base is exceptionally low historically. The Bank of England has previously signalled that it would start to reverse its quantitative-easing programme by selling bonds when they mature, once interest ates reached five per cent.[6] If rates rise again, it is possible that this process will begin in the spring and would be expected to tighten credit supply.

However, an important contrast with historic rises in interest rates, is that this time they should have relatively little impact on household finances through increased mortgage payments. Not only are there fewer households with mortgages now compared to the late 1980s and early 1990s, UK Finance notes that almost three-quarters of mortgages are to an extent fixed rate, so there will be no immediate impact on monthly interest payments.[7] It is also notable that levels of arrears have remained very low, indeed were lower in the third quarter of 2021 than in the corresponding quarter of 2019 before the pandemic.[8] A further contrast with previous periods of economic disruption is that it has come after the prudential regulation introduced in response to the financial crisis had bedded down. Moreover, the housing market has remained very strong, a reminder that the pandemic-related contraction and subsequent bounce back has been very different from conventional economic shocks.

The downside of prudential regulation is that it restricts access to homeownership at the margin. The Bank of England estimated in December 2020 that around two per cent of renters are (hypothetically) prevented from buying a median-priced home in their area by the so-called 'reversion test' under which the ability of a borrower to be able to afford a mortgage at three per cent above the lender's variable rate is assessed.[9] The Bank is currently reviewing the reversion test, although of course the effect of its removal would be a likely increase in mortgage lending, placing an upward pressure on house prices.

The rise in inflation has brought about a further possibility: that the UK could be heading towards a period of 'stagflation', whereby inflation is combined with low levels of economic growth. OBR's forecasts anticipate a return to low levels of nominal economic growth from 2023, with earnings growing more slowly than prices. This is reminiscent of the pattern that emerged after the financial crisis: low levels of growth, stagnating earnings, but high levels of employment. The principal uncertainty – after the trajectory of the virus – is whether inflation takes root or not.

Fiscal policy and public expenditure

The pandemic necessitated unprecedented peacetime borrowing, which has taken outstanding government debt close to 100 per cent of GDP, the highest level since the early 1960s. There were two Budgets in 2021: the first in March and a second in October which also included a three-year Spending Review, covering the period 2022/23 to 2024/25. Whilst heavy borrowing continued in 2021, the chancellor, Rishi Sunak, sought to use his second Budget and the Spending Review to chart a course to more normal levels of government borrowing.

In this he was assisted by the stronger than expected recovery in the economy and finances compared to the March Budget. This allowed him to increase spending whilst also reducing the deficit. The October OBR forecast anticipates Public Sector Net Borrowing (PSNB) falling from 15.2 per cent of GDP in 2020/21 (the highest level since the end of the Second World War) to 7.9 per cent in 2021/22. Thereafter a rapid fall in PSNB is forecast, falling to 1.7 per cent of GDP in 2024/25.[10] Public Sector Net Debt (PSND) is expected to peak in 2021/22 at 98.2 per cent of GDP and fall gradually thereafter.

The chancellor took the opportunity to adjust the fiscal rules that had been rendered fanciful by the necessity to respond to the pandemic. The amended fiscal rules suggest that government debt should be falling, and the 'current' budget should be in balance, both by the third year of the OBR's forecast (i.e. 2024/25). The current budget excludes capital spending which is to be capped at three per cent of GDP on average over the three-year forecast. The welfare cap continues. However, given the frequency with which fiscal rules have been interpreted and changed, it is unlikely that the markets (or indeed anyone) will take them overly seriously.

Earlier in 2021, the chancellor announced a series of tax rises. These included the freezing of the personal income tax allowance and upper-rate threshold; a new health and social care levy of 1.25 per cent on employers, employees and the self-employed, and increases to the main rate of corporation tax to 25 per cent. The tax rises will, according to the OBR, 'raise the tax burden from 33.5 per cent of GDP recorded before the pandemic in 2019-20 to 36.2 per cent of GDP by 2026-27 – its highest level since late in Clement Attlee's post-war Labour Government in the early 1950s'.[11]

The Conservatives' successful appeal to Brexit supporters in traditionally Labour seats in the 2019 general election means that a renewed 2010-style austerity is not politically possible. Further, a decade of squeezed expenditure leaves little room for further cuts. Even areas of 'protected' expenditure during austerity, notably health and social care, are stretched because of rising demand caused by the aging population and the effects of the pandemic in causing a huge backlog in elective surgery.

Consequently, these were the areas most favoured in the Spending Review, and the health and social care levy (in reality, a rise in national insurance contributions) represents a form of quasi-hypothecation echoing a similar move by Gordon Brown when the Blair government made a commitment to raise UK health spending to the European average. The revenue derived from the levy will have little to do with what is spent, and is essentially window dressing to make a tax rise more palatable to those on whom it falls. Nor, according to the assessment of most commentators, will the levy settle the social care question, as the demands of the NHS are likely to come before those of the care sector. Nonetheless, the Department of Health and Social Care will see expenditure grow at 4.1 per cent over the three-year spending period.

Whilst no department will experience a cut in overall funding over the Spending Review period, some, such as Education with an average increase in funding of two per cent annually, will experience relatively modest rises, which follow a decade of austerity. As Paul Johnson, the Director of the Institute for Fiscal Studies observed:[12]

> *'Over the whole period since 2010… health spending will have increased by over 40%, education spending by less than 3%. For the chancellor to have felt it appropriate to draw attention to the fact that per pupil spending in schools will have returned to 2010 levels by 2024 is perhaps a statement of a remarkable lack of priority afforded to the education system since 2010. A decade and a half with no growth in spending … is unprecedented. Spending per student in FE and sixth form colleges will remain below 2010 levels. This is not a set of priorities which looks consistent with a long term growth strategy. Or indeed levelling up.'*

The newly named Department for Levelling Up, Housing and Communities, fares rather better than education, with an average overall expenditure increase of 4.1 per cent over the three-year Spending Review period. The spending is predominantly for capital projects including housing, which has been allocated some £24 billion over the review period. Of this, £7.5 billion has been allocated to the Affordable Homes Programme – bringing the total budget for the programme to £12.99 billion over its lifetime (2021-26; for details see Commentary Chapter 4). Almost two-thirds of the funding is to be allocated to parts of England which are outside London, and the government claims that it will help to deliver 'up to' 180,000 homes. There is also a proportionately large increase in funding for the Rough Sleeping Initiative, which includes capital funding for the Rough Sleeper Accommodation Programme which aims to provide 6,000 housing units to provide longer-term accommodation for rough sleepers. There is also support (£5 billion, of which £3 billion falls within the Spending Review period) for the removal of dangerous cladding from buildings.

Local government has been allocated additional funding, which has also been distributed more equitably than previously. The Local Government Finance Settlement for 2022/23 suggests that core spending could rise by 4.1 per cent in real terms, but only if councils use their full powers to increase council tax (by two per cent per year without a referendum). The IFS calculates that the settlement will mean that core spending power in 2022/23 will be 2.1 per cent higher in real terms than it was in 2015/16, but 2.2 per cent lower in real terms on a per-capita basis.[13] It will also remain far lower than in 2010 when the Coalition government's austerity programme began.

The demand-led nature of social security expenditure means that it falls outside the DEL (departmental expenditure limit) system. The key decisions that the government made included the suspension of the pension 'triple lock' introduced by the Coalition in 2010, whereby state pensions are increased by the highest of 2.5 per cent, CPI inflation or average earnings. However, earnings rose by an unusually large amount due to factors related to the pandemic, such as people who had been on furlough returning to work.

Generally, benefits for 2022/23 were uprated by CPI inflation of 3.1 per cent, the rate of inflation in October 2021. Since then inflation has risen, implying a squeeze. In October, the government also went ahead with the removal of the temporary £20 weekly uplift to universal credit that was introduced during the first lockdown, despite much pressure from anti-poverty groups to maintain it. However, the chancellor also reduced the rate at which universal credit is withdrawn as income rises from 63p in the pound to 55p. There were also some increases in the work allowance which determines the amount claimants can earn before universal credit is reduced. The national living wage (the minimum wage for workers aged 23 and over) will rise by 6.6 per cent to £9.50 per hour in April 2022. However, local housing allowance rates will be frozen (see Commentary Chapter 6).

The devolved administrations have been allocated funding growing annually at between 2.2 per cent (Northern Ireland) and 2.6 per cent (Wales) in real terms over the Spending Review period.[14]

Conclusion

The UK's economic prospects are mired in 'radical uncertainty' due to the pandemic and Brexit, among other factors. In the coming year the biggest challenge is likely to be the squeeze on living standards caused by the upsurge in consumer price inflation, which seems likely to outweigh earnings and benefits increases. The (so far modest) rise in interest rates is unlikely to have very much impact on household finances, as most mortgagors are protected from short-term fluctuations. The biggest unknown in the coming year is the trajectory of the pandemic, and the extent to which it will disrupt the economy and, if more extensive lockdowns recur, whether the Treasury will be willing to finance the kind of support provided to workers and businesses in 2020/21.

However, it is certain that what has become known as the 'cost of living crisis' will be of central importance to the economy. The combination of tax and energy price rises will squeeze incomes, notwithstanding the chancellor's support measures designed to moderate price rises. A key factor will be whether the upsurge in inflation turns out to be a temporary blip or becomes embedded in expectations.

In the longer term the OBR has reduced the estimated 'scarring effect' of the pandemic on the economy from three to two per cent, so the effects of Brexit and other structural changes are likely to assume greater importance over time. These structural changes will be key to determining whether the prime minister's so far largely rhetorical aspiration for a high-productivity, high-wage economy is realised.

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Chapter 2

Dwellings, stock condition and households

John Perry

The pandemic has had a significant effect on the availability of new data on housing demand and supply, and indeed adds an extra degree of uncertainty to projections of population growth and contributory factors such as migration. As ever, this chapter covers a mixed bag of issues, this year summarising the current evidence and debates about:

- Slowing UK population growth.
- Migration trends and the effects of post-Brexit policy changes.
- New housing supply.
- The age of the UK housing stock and the challenge of making it energy efficient.
- The need for radical and urgent reform of leasehold.

UK population growth slows further

Population growth, an important component of household growth and hence of housing demand, continues to slow down. In mid-2020, the UK population stood at an estimated 67.1 million, an increase of just 0.4 per cent on the mid-2019 figure, the lowest annual growth rate for 15 years. Reduced numbers of births and reduced life expectancy are bringing the number of births and deaths almost into balance, meaning that net international migration is the main factor driving population growth, albeit that it is projected to fall slightly until 2026 then remain constant. Within the UK, population growth is concentrated in England with a slight decline forecast in Scotland.[1]

The Office for National Statistics (ONS) emphasises the uncertainty around these figures, commenting that 'there has probably never been a more difficult time to develop the assumptions for such long-term projections'.[2] In part this is because of the effects of the pandemic and confusing patterns of international migration (see below), but also because we are at our furthest point from the last full census (2011). Improved projections should be possible as 2021 census data become available during 2022 (except for Scotland, whose census is a year later).

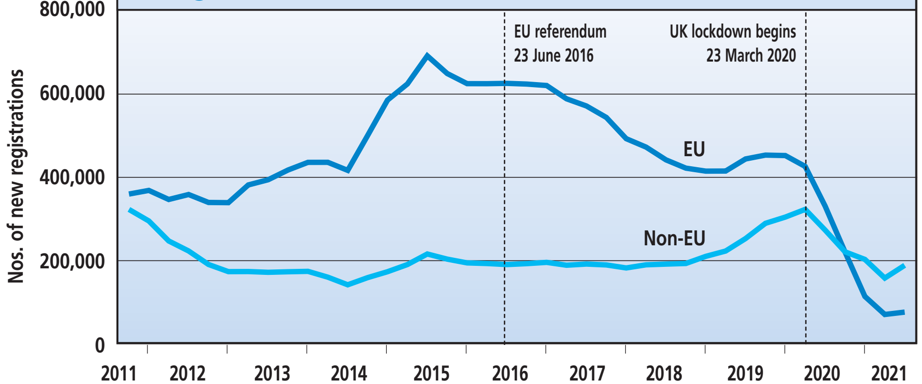
The Mayor of London has published specific data on population change in the capital during the pandemic.[3] They show that there was a short-term movement of young adults away from the centre related to the economic slow-down, now largely reversed, but leaving a more persistent trend for other age groups to move to surrounding regions. International migration flows fell but appear to have partly recovered.

Current and future trends in migration

Covid-19 clearly has short-term and possibly long-term implications for international study and work patterns, with continued global uncertainty about travel. These effects have overlaid other, longer-term trends, notably those set in hand by Brexit.

Determining the short-term effects of the pandemic on migration has been hindered by the absence of some vital data sources, such as the International Passenger Survey which was suspended from March 2020 to January 2021. Notwithstanding the difficulties, latest estimates indicate a substantial decline in net international migration in 2020, with an estimated 34,000 more people immigrating than emigrating, an 88 per cent fall compared with the 2019 figure of 271,000. Particularly notable is the changing flow of EU migration, with 94,000 more EU nationals estimated to have left the UK than to have arrived. ONS comment that 'Although there is no evidence of an exodus from the UK in 2020, global travel restrictions meant the movement of people was limited, with all data sources suggesting migration fell to the lowest level seen for many years'.[4]

Figure 2.2.1 **National Insurance numbers: new registrations to foreign nationals, 2011-21**



Source: DWP data on NiNo registrations to foreign nationals.

Current evidence suggests that the steady decline in EU nationals working in the UK continued during the pandemic. After a sharp fall in numbers of EU nationals in the UK workforce by September 2020 compared with six months earlier, numbers stabilised. However, numbers of other foreign nationals continued to increase, so that the overall number of non-UK workers actually increased slightly in the year to September 2021.[5] Somewhat conflicting evidence is provided by registrations of new national insurance numbers (see Figure 2.2.1), which continue to show very low levels of non-UK registrations, albeit with a slight uptick in the latest quarterly figures (June 2021).

Uncertainty about future migration patterns seems likely to continue during 2022, not least because of the continuing effects on the economy of the pandemic and of the UK's exit from the EU (see Commentary Chapter 1). New migration from Europe (except for Ireland) is now subject to broadly the same rules as apply to the rest of the world, including the points-based visa system for foreign workers. In the first six months after EU 'free movement' ended-January to June 2021-just over 15,000 EU citizens made work visa applications, representing only 14 per cent of total applicants. Work visas issued to non-EU citizens fell by 40 per cent from 2019 to 2020, after years of growth. Overall applications for work visas remained lower than pre-pandemic levels in the first half of 2021– except for those from skilled workers, which continued their upward trend.[6]

Pointing in the opposite direction is the increase in emigration from Hong Kong, with 57,000 migrants using the new British National (Overseas) visa route to enter the UK in the year ending September 2021, although this was below the projections noted in the 2021 *Review*. A survey suggests that of 2.9 million people in Hong Kong who are eligible for this route, some 186,000 were planning to come to the UK and a further 932,000 were considering applying, although there is considerable caution about how many of the latter will actually migrate.[7] New Hong Kong migrants appear to be trying to access the private rented sector, encountering problems if they do not yet have jobs. Many have been asked to pay 12 months' rent in advance, while others have not been able to rent at all due to confusion amongst agents and landlords about their legal status.[8]

With the government's Nationality and Borders Bill passing through parliament, its 'hostile environment' towards immigration is intensifying. While the current focus is on deterring asylum seekers (numbers of whom have increased slightly but are still well below the levels of the 2000s), the publicity given to the bill and a general toughening of procedures may have a wider deterrent effect. It is notable, for example, that numbers denied entry at the UK border are at their highest for several years and for the first time more than half are EU citizens and two-thirds of these are from Romania.[9]

Housing need and supply

The 2021 edition of the *Review* carried extensive commentary on housing need and supply, based on new evidence relating to Wales, Scotland and Northern Ireland, in particular. In the absence of new projections of household formation or wider housing need, this chapter simply records the latest data on new housing supply. While data are available for 2020/21 for England (see below), new data are not yet available for Wales. For Scotland, the data for 2020/21 are incomplete, but already show that supply was affected by the pandemic. In Northern Ireland, new build completions peaked in 2018/19, then fell slightly in 2019/20 and by 12 per cent in 2020/21, although only to the same level as they were at four years earlier.

Table 2.2.1 **Net additions to housing supply in England 2014/15-2020/21**

	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
New build completions	**155,080**	**163,940**	**183,570**	**195,390**	**214,410**	**219,120**	**194,060**
+ Net conversions	**4,950**	**4,760**	**5,680**	**4,550**	**5,160**	**4,340**	**3,870**
+ Net change of use	**20,650**	**30,600**	**37,190**	**29,730**	**29,300**	**26,710**	**23,790**
+ Net other gains	**630**	**780**	**720**	**680**	**970**	**860**	**530**
– Demolitions	**10,610**	**10,420**	**9,820**	**8,060**	**7,960**	**8,330**	**5,760**
= Net additional dwellings	**170,690**	**189,650**	**217,350**	**222,280**	**241,880**	**242,700**	**216,490**
Quarterly new build figures	**124,640**	**139,710**	**147,520**	**160,910**	**169,060**	**175,330**	**155,950**

Sources: DLUHC Housing supply: net additional dwellings, England: 2020/21; DLUHC Live Table 213 Quarterly new build completions (not seasonally adjusted). Note: Totals are affected by rounding.

Housing supply in England had been increasing steadily and in 2019/20 reached 242,700 additional dwellings, but output in 2020/21 was clearly affected by the pandemic. Table 2.2.1 shows net additions, with the new build completions regularly exceeding those reported in DLUHC's quarterly construction statistics (included for reference at the bottom of the table). Although some recovery can be expected in 2021/22, supply would have to grow considerably to meet the government's current target of providing 300,000 homes a year by the mid-2020s.

The UK's ageing housing stock and tackling energy efficiency

Largely due to the legacy of dwellings built during the industrial revolution, the UK has the oldest housing stock in Europe and quite possibly in the world. One in five homes were built over a century ago, presenting a huge challenge in making them healthy, safe and energy efficient. Wales has the oldest, and poorest, housing stock in the UK (31 per cent is pre-1919); Northern Ireland has the newest stock and the one least likely to contain health and safety hazards. London has the highest proportion of older homes in England (30 per cent). Outside London, the three Northern regions have a high proportion of pre-1919 dwellings (22.3 per cent) compared with the English average (20.1 per cent); the North West, in particular, has the highest proportion (24 per cent) of any region apart from London.[10]

Table 2.2.2 **Age of UK housing stock**

Dwelling numbers (thousands)

Dwelling age	England	Scotland	Wales	Northern Ireland	UK	Percentages
Pre-1919	5,139	469	441	82	6,131	22
1919-1944	2,590	281	143	68	3,082	11
1945-1964	4,164	530	235	126	5,055	18
1965-1980	4,684	529	261	189	5,663	20
Post-1981	6,968	667	358	315	8,308	29
Total	23,545	2,476	1,438	780	28,239	100

Source: Valuation Office Agency for England & Wales (2021); Scotland (2018) and Northern Ireland (2016) House Condition Surveys.
Note: Data should be used with caution as they combine different dates and sources. For England & Wales, data shown as post-1981 are post-1982.

The age of a property is the most significant factor in determining its energy efficiency, ahead of fuel type and property type, according to new analysis from the Office for National Statistics.[11] Almost all homes built since 2012 in England and Wales have a high energy efficiency rating (EPC band C or above), compared with just 12 per cent of those built before 1900 in England, and eight per cent of homes built before 1900 in Wales.

The UK government has set a goal for fuel-poor homes (households where the cost of heating is high relative to income) in England to reach EPC C or higher by 2030 (where reasonable), contributing to the UK-wide net zero 2050 target. At present, 42 per cent of homes are rated EPC C or higher. The Welsh Government is currently consulting on plans to bring homes rated F or G to band D, and homes rated D or E to band C; with its older housing stock, only 37 per cent of homes in Wales meet EPC C. In Scotland, the government will require all homes to meet EPC C by 2033, with the PRS having to meet the target by 2028; 45 per cent of homes meet the target at present. Northern Ireland does not yet have a target for reaching EPC C but half its stock is already at that level.

The zero-carbon challenge was described comprehensively in Contemporary Issues Chapter 3 in the 2021 *Review*. Regrettably, little has changed in the past year to signify that progress is being made at the required pace to achieve either long-term or short-term targets. The ONS survey cited above includes the worrying finding that fewer than a fifth of people in Great Britain (19%) were considering improving their home's energy efficiency, the biggest reason being that they already thought it was sufficiently efficient, closely followed by the cost and not being the home's owner. A survey by Nesta found a higher level of interest, but still only one-third of households. They also found widespread lack of awareness of the high levels of emissions produced by gas heating systems.[12]

In England, the government has allocated £4 billion of funding for decarbonisation of housing from 2022-25, but this is much less than the £9.2 billion promised in the Conservative election manifesto. It is also a fraction of the government's estimate that £35-65 billion of investment is needed by 2035 (an estimate already criticised as being too low). The Scottish Government has allocated £1.8 billion over five years against a total decarbonisation cost of £33 billion (which includes non-domestic buildings). In Wales, where the total retrofit bill is estimated at £15 billion, only small pilot schemes are so far being funded. The picture is similar in Northern Ireland, where achieving EPC C is estimated to cost £2.4 billion.

Lack of clear strategies and insufficient financial incentives are key problems, not least because governments continue to focus their priorities on changing heating systems without giving equal priority to improving the energy efficiency of the fabric, crucial to ensure that renewable heating sources provide comfortable homes. The House of Commons Business, Energy and Industrial Strategy Select Committee says that it is critical that government policies and strategies for the two are interlinked. Without a clear plan, it says, the government will not meet its net-zero target. It stresses the urgency of the task, calling for such a plan to be published by September 2022.

In England, the government might have been expected to tackle decarbonisation of older housing in its levelling-up strategy. Brian Robson called for such an approach in the *Review's* Autumn Briefing Paper, and the *Northern Housing Monitor* says that 270,000 homes in the three Northern regions will need to be retrofitted each year to 2035 (one every two minutes), at a cost estimated at £143 billion. However, in its Levelling Up white paper the need to reach net zero received scant attention, with the 'green industrial revolution and transition to net zero' close to the bottom of its 16 priorities. Asking 'Must we choose between levelling-up and net zero?', Henrietta Moore argued that 'without tax reform, the cost of funding net-zero will fall disproportionately on the shoulders of those least able to afford it but most likely to suffer the consequences of a rapidly degrading environment'.[13]

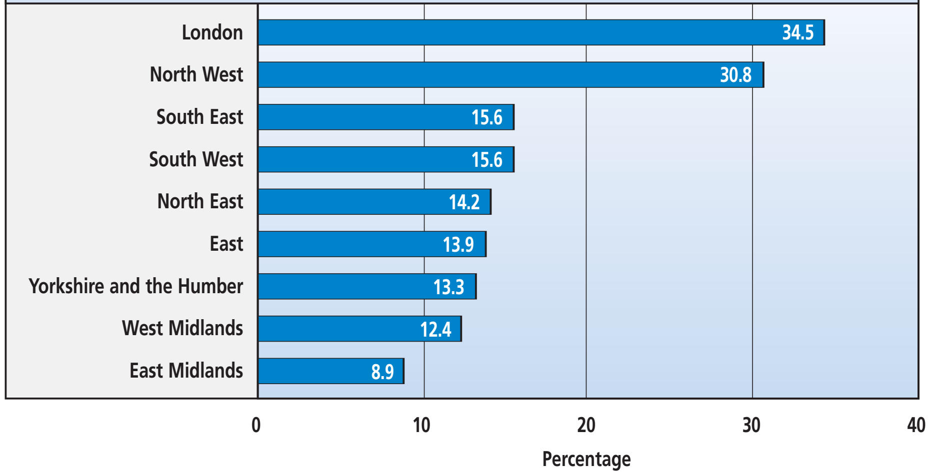
Across the UK, reviews are taking place of the quality standards for the existing housing stock, likely to embrace tougher energy-efficiency requirements. In England, the Decent Homes Standard (DHS) is being reviewed this year. The Welsh Housing Quality Standard is also being updated and Scotland is reviewing its current Tolerable Standard. In Northern Ireland there is a broad commitment to a review with higher energy-efficiency standards proposed for the PRS. With the Northern regions of England having the highest proportion of dwellings that fail to meet the DHS, the Levelling Up white paper proposes that the updated standard will apply to all rented property, and that numbers of non-decent homes will be cut by half by 2030. However, it does not indicate how this will be achieved given the severe cutbacks suffered by local authority environmental health services, which struggle to enforce current standards let alone tougher ones.

The UK government's levelling-up agenda will fail if too little action is taken to ensure that the six million UK homes that are over a century old meet modern requirements. Some 95 per cent of them are privately owned, in many cases by private landlords or low-income homeowners. Previous large-scale programmes such as slum clearance in the 1960s and housing renewal in the 1970s and 1980s directed considerable public resources to this older housing stock, but they were replaced in the 2000s by much more selective initiatives such as the housing market renewal programme. Then in 2010 even these came to a halt, leading to a decade of inaction. The now-aborted Green Homes Grant in 2020 marked a restart for various initiatives to address energy inefficiency in older homes, but the remaining incentives fall well short of what is required. Without significant extra funding, government moves to update standards and set new energy-efficiency targets will have little impact on the one in five UK homes built before 1919.

Leasehold – in need of radical and urgent reform?

Leasehold tenure in England and Wales has a long history. In the nineteenth century, long leaseholds were used to create building leases which enabled the landowner to retain ownership of the land, while allowing building to take place. Later it began to be used to tackle more intractable problems, such as creating interlocking obligations in blocks of flats between different flat owners. In specialist housing provision, such as for older people or homeownership schemes such as shared ownership, there is a need for the provider to retain an interest in the property and the lease proved to be an attractive device. It is of widespread application and is well-known to lawyers. It is basically a contract which also creates a property right, tradeable on the open market. Its uneven distribution across England is shown in Figure 2.2.2.

Figure 2.2.2 Proportion of housing stock owned on a leasehold basis by region in England, 2019



Source: DLUHC Leasehold dwellings, 2019 to 2020.

Problems arose when nineteenth-century building leases ran out, for example in Birmingham and Notting Hill in London, where slum landlords bought up the short 'ends' of long leases. Governments tackled this by enabling long leaseholders to buy an extension to their lease (or the superior freehold interest), although the results of these changes created new problems. In addition, complexities exist in practice with buildings having a mix of tenures, and with the freeholder employing third-party managing agents. Complaints about management have given rise to leaseholders being able to set up their own management companies under 'right to manage' laws, but these can lead to complex problems around responsibilities and rights.

A further problem has occurred by a slight of hand. Housing policy has lumped long leaseholds into a category called 'homeownership' – but lawyers will say there is no such thing as homeownership, but rather that there is a relationship that is inherent in the lease between landlord and tenant. Shared owners are particularly hard-hit by this because the lease restricts their rights and they find out that, rather than being owners, they have in some important respects the same rights as assured tenants. If they fail to pay the rental element, the provider can seek possession and, in legal principle, they will also lose their capital stake as well.

More egregious problems have emerged over the payment of rent by the long leaseholder to the landlord. These ground rents can be sold on to others as products in their own right, which deliver an income stream. Some building companies have included multiplier clauses in leases enabling them to raise the rent, even extending these to house sales where such arrangements were not normally required. Leaseholders unused to appreciating the finer detail in their leases were sold these products and found that their homes were unsaleable because of built-in increases in annual rent payments. The government's Leasehold Reform (Ground Rent) Bill should stop this practice in the future, but it leaves unaddressed the question of existing leases. Some companies have said that they will vary their leases, but this is a voluntary matter.

The most significant and heart-rending issues have emerged as a result of the cladding scandal that followed the Grenfell Tower fire. The landlord normally retains the obligation to maintain the structure and exterior of the property and charges each leaseholder a proportion of repair costs. There are controls in place to ensure that these costs are both fair and reasonable. However, leaseholders have been charged for 'waking watches' to prevent fire and have found their properties unsellable where their buildings have been found to have problematic cladding. Indeed, the costs are such that some leaseholders have been made bankrupt (which may give rise to a right of their landlord to forfeit the lease). This is despite the original problems being caused by the developer of the building and, as has become clear, the government's own lax regulatory standards in the cladding market and subsequent inaction. Vociferous pressure groups representing leaseholders have been pressing the government for action.

The policy response has been (at best) haphazard, faltering and shifting.

One significant problem was a consolidated advice note, issued by the government in January 2020, which required all buildings to be checked and for dangerous materials to be removed. The assessment process led to the inclusion of many more buildings in the problematic category and requiring an ‘EWS1’ (external wall safety) form in order for them to become mortgageable and sellable. Another problem has been that the government has never ascertained how many properties are affected (nor do they know with any certainty how many leasehold properties there are).

It often appears that something is being done – and is presented as such – but the detail tells a different story. The government is, for example, making a technical change to allow developers to be sued for much longer periods than previously (up to 30 years). However, making a claim of this sort is not easy (and will be costly for those not entitled to legal aid); and, in any event, many developers have become insolvent (and designedly so, shortly after selling the buildings). There will be a requirement that the freeholder will comply with building safety duties and will make applications for grant funding or seek third-party funding, but this does not stop the freeholder from billing leaseholders for works if they are unsuccessful in obtaining funding.

The UK government set up a grant fund to assist with cladding remediation costs for buildings over 18 metres high (originally with an inadequate £1 billion, subsequently enhanced by a further £3.5 billion). A fund was also set up to provide loans for buildings between 11-18 metres. The latter was widely pilloried as being inadequate; and the grant process was slow, with only £209 million allocated to high-rise blocks (according to *Inside Housing*), and difficulties in making applications.

In an announcement on 14 February 2022, the secretary of state, Michael Gove, sought to draw a line under the problematic government grant and loan scheme for cladding remediation by announcing a kind of ‘polluter pays’ approach. This would leave in place the government grant scheme for cladding work on buildings higher than 18 metres, but extend it to cover cladding work on buildings between 11-18 metres by raising a further £4 billion from developers, manufacturers and contractors. It would also prevent leaseholders in buildings taller than 11 metres from being charged for remedial cladding work.

There is considerable detail still to emerge and, while the principle is important, the legality of the government’s approach (essentially using other levers and disincentives) has been questioned; the amendments to the Building Safety Bill are headscratchingly complicated, which suggests that there will also be room for developers to manoeuvre. Further, there are exclusions from support (including buy-to-let landlords, buildings less than 11m, and non-cladding remediation) and suggestions that there are further risks for councils and housing associations in the detail.

Costs of dealing with non-cladding risks, such as the lack of proper compartmentation and firebreaks, could still fall to leaseholders, although there will be limits to the costs that can be imposed and arrangements to spread out the payments so they are more readily afforded. It remains to be seen if this produces solutions that cover all of the problematic buildings where leaseholders are unable to sell their properties.

All of this demonstrates the fragility of the concept of leasehold. Originally designed to escape the mess of feudalism, its widespread use has generated significant problems which law reformers have been seeking to resolve since the 1960s. What we see at the moment – and it is in a highly unstable political environment – is the Building Safety Bill moving through its parliamentary stages with amendments being made as it goes. The goal of reformers since the 1990s has been to develop a new form of tenure, called Commonhold. That has not been taken up on any scale, partly because of its complexity and partly its novelty. The issues are the subject of further consideration and development, and likely to form the basis for the next set of reforms. The Welsh Government is considering its own reform programme though it is focused on housing as property law has not been devolved.

There is no escaping the fact that leasehold in England and Wales remains a mess. The government has committed to ‘comprehensive reform’, but a bill to achieve this is not expected until the third session of the current parliament.

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Chapter 3
Private housing

Peter Williams

Boom but no bust?

The private housing market has received much media attention during 2021, because of both the continued price boom and the on-going cladding and fire safety scandal that dominates the lives of many of those living in flats. We discuss the latter in Commentary Chapter 2. Here our focus is upon the housing market itself, both rental and owned, with renting discussed in detail in Contemporary Issues Chapter 2.

Last year we reflected on the difficulties of forecasting outcomes given the pandemic. Although in 2021 the market remained open (with lessons having been learned), it was far from a 'normal' year with uncertainty abounding (see Commentary Chapter 1 on economic prospects) alongside evolving policy changes. The market proved far more buoyant than had been forecast in late 2020, and indeed by mid-2021 price expectations for the year were revised upwards by a significant margin, for example, by Savills from four per cent to nine per cent. The Scottish Fiscal Commission in its 2021 *Economic and Fiscal Forecasts* commented:[1]

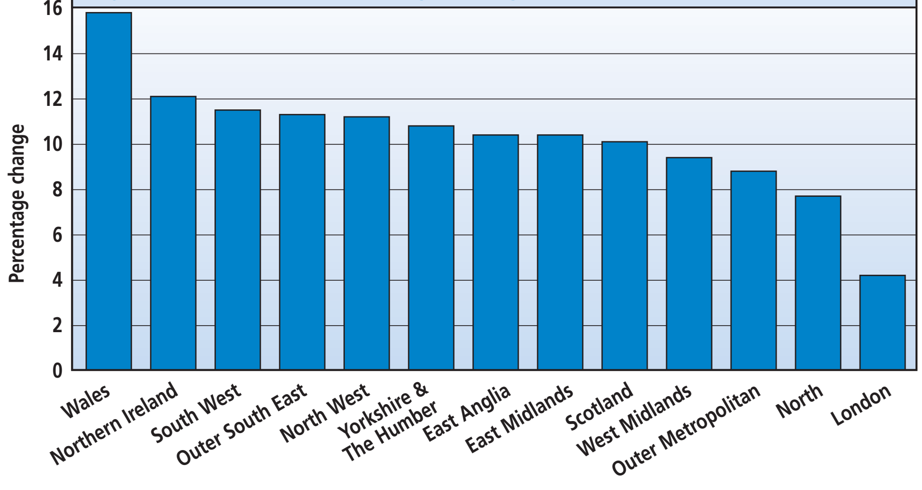
> *'Because the price growth in 2020-21 was far larger than we have seen in recent years, it's difficult to judge whether this is a permanent rise in the average house price, or simply driven by changes in the housing market because of the pandemic. This is the most significant source of uncertainty in our [general] forecast.'*

What is also striking in that report is how this strong house-price effect impacts on other aspects of the Scottish forecast. Depending upon the index used, 2021 ended with UK house prices up by over ten per cent on an annual basis – with Nationwide noting it was the largest annual increase since 2006.[2] Later we return to the 2022 outlook.

Prices, transactions, mortgages and rents

Figure 2.3.1 shows Nationwide's national/regional indices for the fourth quarter of 2021 with the Welsh market performing very strongly – prices up on an annual basis by nearly 16 per cent – followed by Northern Ireland at 12 per cent. Nationwide noted that this was the first time Wales had topped their index in 48 years. London, by contrast, had the weakest market. As we go on to argue, these figures partly reflect the reworking of the housing market that has been underway throughout the pandemic, as well as the impact of the transaction tax holidays across the UK.

Figure 2.3.1 **Annual percentage change in house prices, Q4 2021**



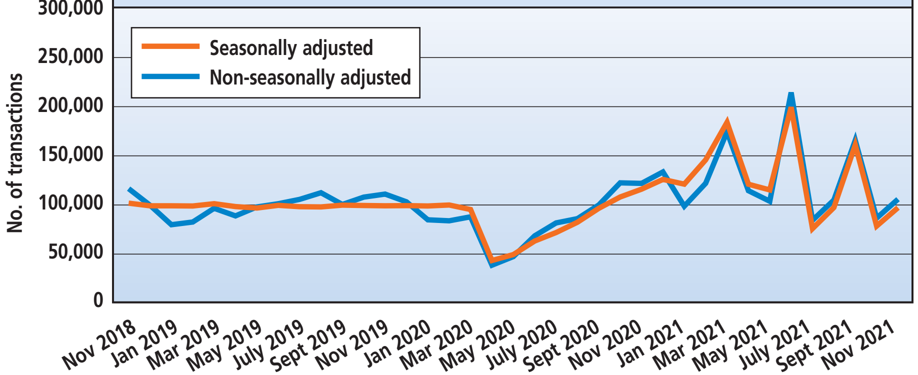
Source: Nationwide Building Society.

Transactions

Figure 2.3.2 shows both seasonally and non-seasonally adjusted transactions data for the UK over the three years to November 2021. Transactions in 2021 have been on something of a roller coaster with peaks and troughs reflecting the phasing of and changes to the transaction tax regime in different countries, though it should be clear that it is the position in England which is driving the numbers overall. Data are provisional given the backlog to be processed, but there is clear evidence of transactions being brought forward to beat the ending of the tax holidays in September. Unsurprisingly in October 2021 residential sales halved but this was followed by a slight bounce back in November.

Transactions in 2021 were at their highest since 2007 with roughly one in 16 privately owned homes changing hands.3 As Bob Pannell notes, existing homeowners moving home were big users of the tax holiday scheme with some 489,000 moving in the year to September with a mortgage (plus of course there would have been cash buyers).[4] Buy to let landlords were also active in this period buying more than 110,000 homes, notably in the most pressured areas of Southern England.

Figure 2.3.2 **Seasonally and non-seasonally adjusted UK residential property transactions, 2018-2021**



Source: HMRC.

Mortgages

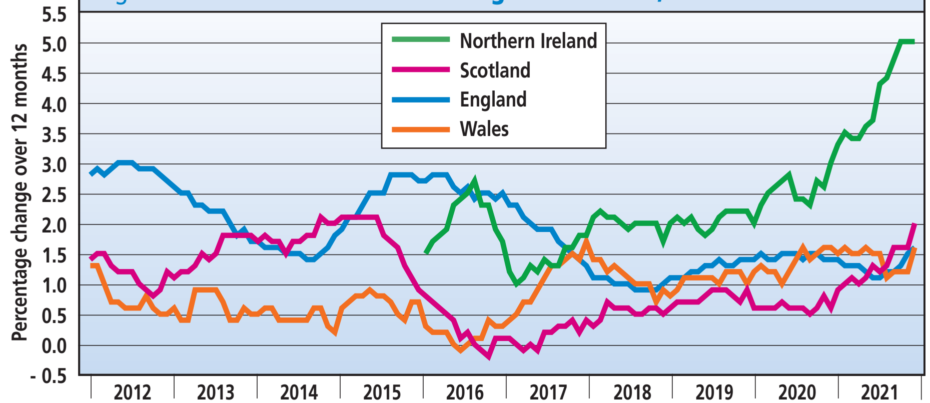
2021 saw the mortgage market growing with gross advances estimated by UK Finance at £316 billion, the highest nominal level since the peak year of 2007 (£363 billion); however, the 2021 figure was still some £200 billion below the 2007 value in real terms. Mortgage approvals followed the same pattern as transactions but were trending downwards towards the end of the year. Mortgage rates fell during the year, driven by competition and the continued low base-rate. For example, the charge on a variable rate 90 per cent loan-to-value (LTV) loan fell from an average quoted rate of 3.63 per cent in January to 2.02 per cent in November; while 95 per cent LTV loans became markedly more competitive dropping from 4.16 per cent on a two-year fixed rate to 2.91 per cent in the same period, according to the Bank of England (BoE) database. There was then a slight uptick in December following the BoE rate rise (more within the lower LTV bands), though it is important to note that around three-quarters of borrowers are on fixed-rate mortgages. Such was the demand for mortgages (as well as the challenges of remote working and Covid-19) that some lenders struggled to maintain service levels. The number of mortgage products increased sharply in 2021 to over 5,000 in December thus recovering the ground lost after the market contraction in 2020, not least at 95 per cent LTV where the government's short-term mortgage guarantee scheme has also had an impact.

Private rents

As Figure 2.3.3 details, the ONS experimental index suggests that private rents in Northern Ireland have been rising fastest over the last 12 months and in something of a contrast to flatter trends in England and Wales, at least until recently. Scotland's rents have also been increasing more quickly and in 2021 rose slightly faster than in England after a longer-term slowdown in rental growth. However, industry commentary elsewhere from various sources[5] would give a somewhat more qualified view, noting that at a UK level rental growth in the third quarter was strong – running at 4.6 per cent (6.0 per cent if London at 1.6 per cent were to be excluded). Paragon noted the reduction in buy to let mortgages and the overall shrinkage in the PRS stock – down from 20.3 per cent in 2016/17 to 18.7 per cent in 2019/20 in England, although with uncertainty about the data.[6] Hamptons highlighted a sustained though slowing exit by landlords, a view backed by a Centre for Housing Policy report on the lower end of the English PRS.[7] This highlighted the many and varied reasons for landlord exits from this market segment while suggesting that in fact only a small minority will choose to do so.

All this indicates how varied the PRS is by type of home, tenant, area and landlord motivation and all arguing for a far more sophisticated understanding of this diverse and changing market. The apparent contraction may reflect policies in

Figure 2.3.3 **Index of Private Housing Rental Prices, 2012-2021**

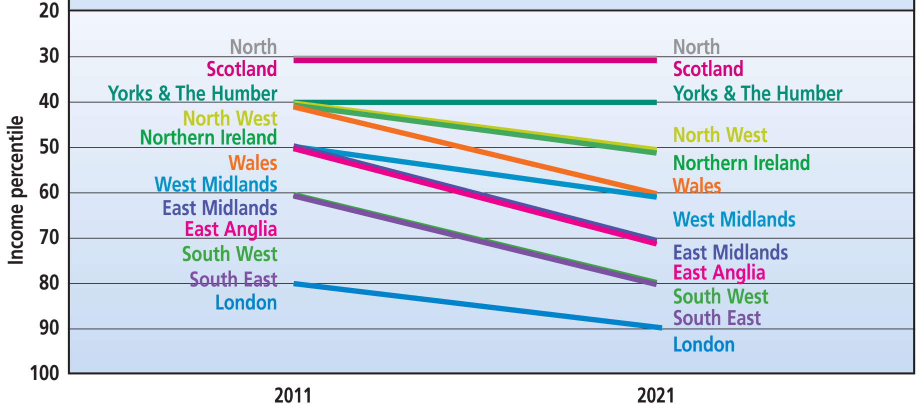


Source: ONS Index of Private Housing Rental different parts of the UK where efforts are being made to improve the quality and performance of the sector. Despite this there is some evidence that an increasing number of middle-age and older households are opting to rent rather than own.[8] With tight supply and strong demand, rental markets including that of inner London are bouncing back – a view supported by the RICS in its November release.[9] It predicted a four per cent rise in rents over the next twelve months with this trend being sustained in the medium term.

Affordability

The *UK Housing Review's* annual Affordability Index (Compendium Table 45a) shows the long-term trends by region and country (since 1994), the deterioration in affordability in the run up to the 2007/08 crisis and subsequent improvements before the market strengthened again in recent years. Nationwide Building Society's recent report on affordability and its Q4 house price index highlight the gaps in affordability by country and region, with worsening conditions in most parts of the UK.[10] Figure 2.3.4 looks at where on the income spectrum the typical buyer of a home at the average price for first-time buyers (FTBs) in each country/region would have been in 2011 compared with 2021.[11] In East Anglia and the East Midlands, the typical buyer has moved up from the 50th income

Figure 2.3.4 **Income percentile of typical buyer by country/region 2011 and 2021**



Source: Nationwide Building Society.

percentile to the 70th since 2011 and in London, the South West and South East into the 80th income percentile, up from the 60th ten years previously. Scotland and the North remain at the same level but Northern Ireland and Wales both show a deterioration. Little wonder that both income multiples and deposits for FTBs have been rising.

However, looked at on a mortgage-cost-to-income basis (Table 45b in the Compendium), we can see that the ratios have generally improved over the decade or more since the global financial crisis – even in London. Thomas refers to this as the mortgage-affordability paradox:[12] that alongside a record national high in terms of the house-price-earnings ratio (in June 2021 at 8.8) we then have these relatively low cost-to-income ratios – a product of falling interest rates – which in turn have helped fuel record house prices.

First-time buyers

Yorkshire BS recently estimated[13] the number of FTB house-purchase loans for the full year 2021 at 408,379, up from 303,000 in 2020 – a 35 per cent increase and topping the 2006 figure of 400,900 (but well below the 531,800 in 2002). Given the affordability challenges highlighted above this would seem to be a product of both the greater availability and reduced cost of higher LTV loans through the year, together with the transaction tax holidays as well as accumulated savings during the pandemic lockdown. In addition, as the Yorkshire release reminds us, some 60 per cent of FTBs are in the top 40 per cent of the income distribution, where the improvement in household finances was strongest. And there is the Bank of Mum and Dad (BOMAD) with Savills suggesting that in 2021 there will be a record 'payout' of £10 billion of gifts and loans supporting almost half of FTB transactions.[14]

The changing geography of demand and the structure of homeownership

Housing markets across the UK are undergoing something of a reset as a consequence of the on-going pandemic and the related reworking of the labour market, including the relationship between home and work. The initial 'race for space' focused on moves out of smaller, more centrally located homes in urban centres, often flats, with households relocating to outer suburbs or indeed much further away. With the restructuring of the working week around no or few days in the office some households found it possible to buy bigger and better and further away at no extra cost other than a longer, more expensive and less frequent commute. As the economist Andrew Oswald comments in the latest *FT Economists* survey:[15] 'The search by well-off people for rural properties (with plenty of land) is likely to become intense. Pandemics make humans buy space.'

Evidence is still fragmentary and the process is still unfolding. Anecdotally there is some evidence of a 'return to the city' as some employers and employees rethink the arrangements. The FT survey reports Hamptons suggesting that 2021 will mark the largest out-migration from London for at least 20 years. Their research indicates that some 113,000 homes were bought outside the capital by London residents – a 62 per cent rise on 2020 – spending some £55 billion in the process. It indicates that 57 per cent of these buyers were existing owners moving out of the capital while a further 24 per cent were FTBs – making up some 38 per cent of all London FTBs. Overall, the movers sold London property worth around £34 billion and traded an estimated 239,000 bedrooms in London for 275,000 bedrooms elsewhere!

Of course, this has consequences and, for example, the surge in prices in Wales must partly be a product of such moves, but the same story is repeated in smaller cities, towns and villages across the UK as households migrate, putting further pressure on local markets and people. Some migrants will also retain their London (or other city) property as a rental (and as a safeguard for the future), thus shrinking the supply of cheaper homes for purchase in the capital or elsewhere.

Reflecting on the market more generally, Compendium Table 30a highlights the steady rise in outright homeownership in England over the decades since 1990. However, Hamptons suggest this is likely to start falling, as older outright owners die and are replaced by mortgaged younger owners.[16] This is significant because the scale of outright ownership does cushion the housing market to some extent, whether in terms of BOMAD support, remortgaging or reducing the impact of rate rises. If households carry mortgages further into later life – which they will, given older age of entry and longer mortgage terms – the market becomes more constrained and may put the current level of homeownership under more pressure. Much turns on the inheritance process and who will benefit from it.

The changing shape of the PRS

We have already noted the shrinkage of the PRS since 2016/17 in England, with a similar trend in Scotland, and according to a range of official sources the number of households in the sector was down a further 2.6 per cent in GB over the twelve months from March 2020,[17] though as noted earlier the latest figures should be treated with caution. Alongside tenants taking advantage of the tax holiday to buy their own homes, there were also moves out of the PRS by young adults who could move back to the parental home and more space. At the same time there was evidence of a reduction in turnover because of greater uncertainty, resulting in some households choosing to hold off decisions about buying and/or moving; many landlords chose to reduce rents in order to help tenants and reduce instability. Some landlords also took full advantage of the transaction tax holidays to buy more homes as noted above and to refocus their portfolios on single family dwellings.[18] So, as this suggests, a number of contradictory trends were evident.

At the same time the still nascent build to rent (BTR) sector has continued to gather momentum. A second report on who lives in build to rent in London highlighted the similarities and differences between it and mainstream PRS – more sharers and more 25-34 year olds in BTR and more middle-income earners – though for much else the two have much in common.[19] The British Property Federation (BPF) 3rd Quarter 2020 survey highlighted continued growth with 205,525 build to rent homes in the UK of which 63,950 are complete, 42,032 under construction and 99,543 at planning stage. London dominates with a total of 88,893 units of all categories. However, as is clear from the data, most homes are still not complete and of course the market context has been changing.

Little wonder that the BTR industry has been calling for the government to exclude it from the residential developer property tax proposals published in September 2021.[20] The government has exempted registered non-profit providers from this tax and clarified that where BTR was developed and held by the same company no tax would be payable. However, as the BPF argues, this would leave quite a lot of the BTR sector still in scope.[21]

Policy interventions and the Bank of England's FPC recommendations

Extensive mention has already been made of the changes to transaction taxes across the UK. The Office of Tax Simplification undertook a review of both inheritance tax and capital gains tax in relation to private residences in 2020/21,[22] but in the end the chancellor accepted only relatively minor adjustments to the two regimes,[23] although the changes will have significant implications for landlords,[24] reducing incentives to take on that role.

The Bacon Review into self-build housing[25] was published in 2021 and resulted in the government moving ahead with the introduction of its new Help to Build equity-loan scheme. Modelled on the outgoing Help to Buy scheme, it provides equity loans for up to 20 per cent (up to 40 per cent in London) of the total estimated cost of the new home (which cannot be more than £600,000 including the cost of the land and no more than £400,000 on the building cost). £150 million has been set aside for the scheme to deliver up to 30-40,000 homes each year. It is hoped this will trigger the creation of a strong self-build sector as seen in other parts of the UK, for example Scotland, as well as elsewhere in Europe, making an important contribution to housing supply.

Over a year ago the BoE announced a review of its Financial Policy Committee's (FPC) macro-prudential controls on mortgage lending, introduced in 2014. The report and its conclusions were issued in December 2021.[26] Noting the contraction in the proportion of younger households who own their own home, down from around two-thirds of 25-34 year-olds in 1991 to around two-fifths now, the report examines the causes of this decline and possible explanations.

Perhaps unsurprisingly the Bank argues that the controls – the affordability test (a three per cent rate increase within five years) and the flow limit – have had only a marginal impact on access. Instead, it argues that the main driver of the fall has been rising house prices relative to incomes, and the need for ever-bigger deposits. This thorough report does accept that the controls have had some impact and that these have been most significant in the most pressured markets. The BoE recommends that it drops its affordability test but keeps the flow limit (limiting loans with a loan-to-income ratio above 4.5 to no more than 15 per cent of the book), alongside the existing FCA mortgage conduct of business regulations around affordability. Decisions about these recommendations will be taken during 2022 but if implemented they would seem likely to trigger increased demand and further house-price rises.

Where next?

As might be expected we go into 2022 with a range of views as to how the market might perform. Many analysts assume there will be a flattening in price rises as the impact of the tax holidays fades away.[27] The latest (December 2021) HM Treasury comparison of independent forecasts for the UK economy[28] gives a Q4 2021 to Q4 2022 house-price forecast from some 12 organisations. The range is from +5.6 per cent to -0.6 per cent with a median of +2 per cent. The OBR's own forecast is 1.3 per cent. This highlights both agreement that house-price inflation will come down, and wide disagreement as to where it might settle. Across lenders, estate agents and property websites the spectrum of house-price forecasts is of increases from around 2-5 per cent by December 2022 but with considerable variations by area and market. Considerable uncertainty evidently still exists.

Expectations for transactions are also lower, probably around 1.2 million compared to 1.5 million in 2021. In passing we should note how wrong the forecasts for 2021 proved to be – as can be seen from the 2021 *Review* (p.64) industry expectations were for 855,000 transactions in 2021 with declines also in gross and net mortgage lending. The reality was very different, so any figures should be treated with caution. If more property is released onto the market in 2022 by existing owners, then this will increase downward pressure on prices but much will turn on how the pandemic progresses, the degree of consumer confidence and the scale of any continued appetite to adjust living spaces triggered by Covid-19 (but also downsizing baby-boomers). Alongside these factors is the forward trajectory for interest rates and wages – a cocktail of factors which may take the market in largely unanticipated directions.

Similar debates surround rents and the private rented sector. Different agencies anticipate stronger or weaker growth in rents, partly dependent on their view of the likelihood of supply tightening if more landlords exit the sector. 2022 will see the publication of the government's white paper on the PRS in England, the so-called Renters' Reform Bill. This could usher in important legislation to remove 'no fault' section 21 evictions from the Housing Act 1988 and replacing them with a more comprehensive section 8. It may also bring in lifetime tenant deposits aimed at reducing the cost of moving between rental properties, and finally make the database of rogue landlords and letting agents more accessible and transparent. The new regime would come into force in 2023 or later. This plus new requirements on energy efficiency, changes in corporation tax for companies and in some areas increased regulation will reduce profits and increase costs. All this will lead some landlords to consider their future. However, the PRS continues to offer attractive returns compared to most other assets and the scale of transactions activity by landlords noted earlier suggests there is still a considerable appetite to invest in the sector.

Notes and references

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23 See www.gov.uk/government/publications/chancellor-responds-to-ots-reports-on-inheritance-tax-and-capital-gains-tax

24 See www.nrla.org.uk/research/special-reports/LSE-report-taxation; the report usefully covers the latest changes and also those over recent years.

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Chapter 4
Housing expenditure plans

John Perry

Table 2.4.1 **Summary of planned government support for affordable and private market new build investment in England, 2021/22-2024/25**

Programme	Period	Grant (£m)	Loan (£m)	Guarantee (£m)	Notes
Programmes aimed primarily at delivering new housing at social rent, Affordable Rent or for low-cost homeownership					
Affordable Homes Programme 2021/22-2024/25	2021/22 onwards	10,280	–	–	New AHP announced in March 2020 Budget; total funding for the AHP 2016-23 and AHP 2021-26 programme is £10,280 billion between 2021-25, with a further £2.74 billion planned in 2025-26.
Affordable Homes Guarantee Scheme	2020 onwards	–	–	3,000	Announced in Spring Statement 2019, the scheme is now operational and issued its first guarantees in November 2021.
Care and Support Specialised Housing Fund	2021/22	71	–	–	Delivery of supported housing for older people and disabled adults on behalf of the Department of Health and Social Care; funding is for 2021/22 only.
Removal of HRA borrowing caps	2018/19-2023/24	–	4,560	–	Spending forecast from OBR Economic and Fiscal Outlook 2018, confirmed by OBR in December 2021.
Sub-total: social rent, Affordable Rent and low-cost homeownership		**10,351**	**4,560**	**3,000**	**Sub-total = £17,911 million (44% of total)**
Support for housebuilding and house purchase in the private market					
Land and Infrastructure	2021/22-2024/25	4,870	2,200	–	Increased package of grant and loan funding announced in SR2021 to build homes and infrastructure; includes Brownfield Land Release Fund and loan funding for SMEs and Modern Methods of Construction. Figures reflect the SR2020 settlement: funding for SR2021 will be announced in due course.
New Fund for Housing	2022/23-2024/25	1,800	–	–	Announced in SR2021: includes £300 million grant funding to local authorities to unlock smaller brownfield sites and £1.5 billion to regenerate underused land and deliver transport links and community facilities.
Help to Buy Equity Loans	2021/22-2024/25	–	5,900	–	Equity loan support of up to 20% for first-time buyers (in London up to 40%); ends in 2022/23. Figures for 2021/22 and 2022/23 from OBR.
Help to Buy ISA	2015/2016 onwards	950	–	–	Government house-purchase bonus of up to £3,000 per Help to Buy ISA held by FTBs. Figures from OBR. This fund is not included in DLUHC budgets.
Lifetime ISA	2017/18 onwards	2,300	–	–	Potential FTBs aged 18-40 can pay in £4,000 per year and receive 25% bonus. Figures from OBR. This fund is not included in DLUHC budgets.
ENABLE Build	2019/20 onwards	–	–	1,000	A scheme to support lenders to SME housebuilders, operated by the British Business Bank.
Financial guarantees for housebuilding	2018/19 onwards	–	–	4,000	Government allocated up to £8 billion in guarantee capacity at Autumn Budget 2017. £3 billion has been allocated to the Affordable Homes Guarantee Scheme (see above). £1 billion has been allocated to the ENABLE Build scheme (see above). The remaining £4 billion is not yet allocated but DLUHC continues to consider proposals which may utilise this capacity.
Sub-total: private market		**9,920**	**8,100**	**5,000**	**Sub-total = £23,020 million (56% of total)**
Overall total		**20,271**	**12,660**	**8,000**	**Overall total = £40,931 million**

Source: Compiled from the Spending Reviews 2020 and 2021 and other official sources, in consultation with DLUHC and OBR. Includes all programmes with spending in the period 2021/22-2024/25, omitting pre-2021/22 spending where it is possible to identify it separately.

The pandemic has not only disrupted government plans for affordable housing investment but has also made the task of reporting on them more complicated: older programmes have been allowed to run on because of delays in completing them, while new programmes have simultaneously begun in England, Scotland and Wales. This chapter of the *Review* therefore reports on overlapping programmes. It examines:

- how the pandemic affected social housing investment across the UK
- how government support for social housing investment compares with support for the private market
- performance in the previous Shared Ownership and Affordable Homes Programme in England and prospects for the new programme
- output from other sources of investment in England
- expectations and performance from social housing investment programmes in Scotland, Wales and Northern Ireland.

The pandemic delays affordable housing investment across the UK

The 2020 edition of the *Review* gave a preliminary report on the effects of the pandemic on delivery of affordable housing, with evidence of the fall in output across the UK in the first half of 2020/21. A year later, we can confirm the impact of the pandemic in 2020/21 although it has varied considerably across the four countries.

In England, overall affordable completions fell from 58,900 units in 2019/20 to 52,100 in 2020/21, or by 12 per cent. Although full figures are not yet available for the first half of 2021/22, grant-funded completions are one-third higher than in the first half of the previous year, although starts are slightly lower. In Scotland, output from the Affordable Housing Supply Programme fell from 9,296 to 6,477 units over the two financial years, a rather bigger fall of 30 per cent. However, the first half of 2021/22 showed a strong recovery, with completions almost 170 per cent higher than in the first half of the previous year, although starts were more subdued.

Paradoxically, the equivalent programme in Wales delivered a record 3,603 completions in 2020/21, an increase of 22 per cent on the previous year, enabling the Welsh Government to claim that its five-year target had been achieved (albeit that the target includes Help to Buy). In Northern Ireland, affordable completions fell by 20 per cent, but in the same year there was the highest number of new starts for a decade. Output in the first half of this year has, however, fallen sharply.

The details for each of the four countries are given in the respective sections of this chapter. In this edition of the *Review*, prospects for affordable supply across the UK are examined in a separate chapter (Contemporary Issues Chapter 3), so the current chapter will be shorter than in previous editions.

Comparisons of government support for affordable and for private market housing

For the first time in the 2020 edition of the *Review*, this chapter showed the whole picture of housing investment across the four UK administrations and how in each case it was split between support for affordable housing delivery and for the private market. As well as direct investment, the latter includes market incentives such as Help to Buy. In 2020, only 25 per cent of support for investment in England was directed towards affordable housing, although the 2021 assessment put the proportion at a much more favourable 46 per cent. In Scotland, over the five years 2016/17-2020/21 assistance for affordable housing formed 85 per cent of the total. In Wales, the proportion aimed at affordable housing was 74 per cent and in Northern Ireland a full 100 per cent.

This chapter reassesses the proportions, although using different timeframes and slightly varying definitions. Table 2.4.1, for England, shows all forms of government support for new housing investment for the four years from 2021/22 to 2024/25. As in previous versions, the table excludes support for investment in the existing stock, such as Disabled Facilities Grants or expenditure on building safety or decarbonisation. How has the balance changed? With additional support for private market housing of £1.8 billion over 2022/23-2024/25 being the only significant addition made in the Spending Review (SR2021), the balance of support has shifted slightly in favour of the private market (56 per cent) compared with affordable housing (44 per cent). As we shall see, England continues to be out-of-step with the rest of the UK in the high proportion of investment support directed at the private market, because in the other administrations it is typically only ten per cent or less.

Affordable housing investment in England

The government's main support for affordable housing is through the various editions of the Affordable Homes Programme. The new AHP 2021-26 began in April 2021, but it overlaps with the Shared Ownership and Affordable Homes Programme (SOAHP) 2016-21, as the latter was extended to take account of construction delays during the pandemic. The England section of this chapter focuses on progress made under the SOAHP as it comes to an end and on early data on take-up of the new AHP. As Table 2.4.1 shows, there are some other forms of support for affordable housing investment, the most important of which are referred to later.

Shared Ownership and Affordable Homes Programme 2016-21

When the SOAHP began in 2016, it was heralded as marking 'a decisive shift' towards low-cost homeownership. However, as further tranches were added to the programme, the emphasis changed, first towards more homes for Affordable Rent and then (in 2017) towards more provision for social rented homes. After the various additions, the final SOAHP had committed approximately £8.8 billion in total investment by March 2021, almost equally split between Homes England (HE) with £4.2 billion and the GLA with an estimated £4.6 billion, the latter including some funding carried forward by the GLA from earlier programmes. (There remained some £0.7 billion unallocated by both agencies at the programme's original end-date, which is the unspent amount said to have been transferred to the AHP 2021-26).

The updated target for the SOAHP was to deliver 250,000 completed homes across England. Table 2.4.2 summarises the allocations made by March 2021 (HE) and December 2021 (GLA), showing that the total number of homes for which funding was committed by those two dates was 235,466, although the extension to the programme may of course still allow the original target to be met.

Table 2.4.2 **Shared Ownership and Affordable Homes Programme 2016-21: allocated funding and number of homes by region**

Region	Funding (£ million)	Affordable Homeownership homes		Affordable Rent homes		Social Rent homes		Total homes		
		grant funded	nil grant	grant funded	nil grant	grant funded	nil grant	grant funded	nil grant	all
London	**4,600.0**	**29,228**	**6,336**	**1,930**	**4,958**	**36,203**	**6,931**	**68,412**	**22,273**	**90,685**
East Midlands	367.3	3,251	799	4,707	1,937	1,550	18	9,508	2,754	12,262
East of England	406.1	5,194	3,519	2,595	7,896	2,002	5	9,791	11,420	21,211
North East	287.3	2,457	279	5,263	981	122	10	7,842	1,270	9,112
North West	887.1	9,385	602	12,829	1,689	1,626	166	23,840	2,457	26,297
South East	822.1	8,868	5,457	2,776	10,407	5,083	191	16,727	16,055	32,782
South West	506.0	5,225	337	3,684	3,391	2,755	232	11,664	3,960	15,624
West Midlands	534.3	4,271	396	8,096	1,404	1,706	40	14,073	1,840	15,913
Yorkshire and The Humber	398.9	3,623	307	5,959	1,123	553	15	10,135	1,445	11,580
Rest of England	**4,209.1**	**42,274**	**11,696**	**45,909**	**28,828**	**15,397**	**677**	**103,580**	**41,201**	**144,781**
Total	**8,809.1**	**71,502**	**18,032**	**47,839**	**33,786**	**51,600**	**7,608**	**171,992**	**63,474**	**235,466**

Source: Data supplied by Homes England (for March 2021) and GLA (for December 2021).

Note: 1. The funding total for the GLA (£4.6 billion) is the author's estimate for March 2021 based on committed expenditure of £4.3 billion to September 2020 and a total programme allocation of £4.82 billion.
2. The total homes figures include some GLA schemes where tenure is not yet specified so these are not included in the preceding columns.
3. In London, social rent includes London Affordable Rent; affordable homeownership includes London Living Rent.

The target for Homes England's £4.2 billion share of the SOAHP was to 'start' 130,000 affordable homes by March 2022. Table 2.4.2 shows (outside London) that the HE had allocated all of its programme share by March 2021; it was committed to building 144,781 new homes, suggesting its target should easily be met. However, a recent letter from HE to the Public Accounts Committee indicates that the allocated total has fallen slightly to 142,551 due to market conditions and the pandemic.[1] Of this, the largest proportion (47 per cent) will be for Affordable Rent, one-third for shared ownership and a tenth for social rented homes.

The GLA's equivalent of the SOAHP is its programme Homes for Londoners 2016-23, with a target to 'start' at least 116,000 'affordable' homes of all kinds in the period from April 2015 to March 2023 (the end date was put back in response to delays caused by the pandemic). Committed funding had reached an estimated £4.6 billion by March 2021 and by December over 90,000 homes were in the pipeline (see Table 2.4.2).

In October 2021, London's Deputy Mayor reported that the 116,000 target was on track and that the intention was to 'over-programme' to ensure the target is met.[2] By the previous March the programme had achieved 72,278 starts, of which homeownership accounted for 49 per cent, Affordable Rent for 21 per cent and social rent (including London Affordable Rent) for 28 per cent. By September 2021 there had been only a further 1,673 starts, meaning that in the remaining 18 months of the programme some 42,000 new starts must be made to achieve the March 2023 target.

Table 2.4.3 shows the average grant funding per home for the SOAHP. These data were last shown in the same table in the 2020 *Review*, since when the grant levels approved by Homes England have increased slightly (by four per cent on average, with the biggest increase being for social rent). The grant levels under the GLA programme remain at the fixed levels described in the 2019 *Review*. For social rent/London Affordable Rent units, for example, they range from £60,000 to £100,000 (the latter only for London boroughs, stated to be an incentive for early delivery, but likely also to be a recognition that councils have less scope than housing associations to cross-subsidise between tenures).

Table 2.4.3 **Shared Ownership and Affordable Homes Programme 2016-21: average grant funding by tenure**

Average funding (£ per unit)

Region	Affordable homeownership	Affordable Rent	Social rent	Average for all programmes
London		**See text**		
East Midlands	32,050	38,252	46,050	36,293
East of England	32,736	37,323	64,390	39,736
North East	36,263	35,866	52,850	36,231
North West	32,008	38,117	55,409	36,620
South East	80,304	38,238	56,643	39,189
South West	33,443	36,174	64,151	38,103
West Midlands	30,721	38,808	50,267	37,399
Yorkshire and The Humber	33,919	38,485	58,701	37,519
Average (excluding London)	**33,018**	**37,818**	**57,580**	**37,497**

Source: Homes England SOAHP summary data for March 2021.
Note: Excludes nil grant units and units funded through HE strategic partnerships.

Average funding per home under Homes England strategic partnerships is £45,113, while for the rest of the HE programme it is £22,367. This probably reflects the fact that, under the partnerships, 23 per cent of homes delivered are for social rent, whereas for non-partnership schemes the proportion is just six per cent.

Affordable Homes Programme 2021-26

The new Affordable Homes Programme 2021-26 was originally worth £11.5 billion in new funding starting from April 2021, split between the GLA (£4 billion for investment in London) and Homes England (£7.39 billion for the rest of England). This represented a dramatic shift from the funding split under the SOAHP. The government's target for the new programme is to achieve 180,000 starts by 2026 (with completions continuing until 2028). Since the original announcement, DLUHC reports that funding has increased, so that £10.28 billion is allocated for the period 2021/22-2024/25, with a further £2.74 billion planned in 2025/26.

Homes England aims to deliver up to 130,000 affordable homes by March 2026, of which approximately half will be for rent and half for low-cost homeownership. While building for social rent is included, grant for it will only be available in areas of 'high affordability challenge', or elsewhere if the grant requested is not higher than it would be for Affordable Rent. This means that the programme continues to be less useful to northern areas of England, despite the government's professed 'levelling up' agenda. The housing minister has promised that it will deliver 'roughly 32,000 social rent homes outside of London',[3] double the amount provided by Homes England under the SOAHP, but still well below estimated requirements (see Contemporary Issues Chapter 3).

So far, HE has allocated almost £5.2 billion of funding to 31 strategic partnerships covering 35 different providers, of which four are for-profit providers and the remainder housing associations, with no local authorities included even though they were eligible. This initial round should provide 'nearly 90,000' homes. The average grant is expected to be much higher than under the SOAHP, at about £64,000 per unit.

In London, the Mayor expects the new allocation to fund 35,000 starts, a considerable reduction on previous levels. Of the available funding, so far £3.46 billion has been committed to deliver 29,456 homes. There were 53 partners in the programme by September 2021, a mix of associations, local authorities and for-profit providers. Significantly, more than 40 per cent of the homes (some 12,000) will be built by councils.

There are other key differences in London. One is that fixed grant levels have been dropped in favour of negotiated ones. Another is the aim that at least half of the programme will deliver homes at social rents and under the allocations so far the figure is 57 per cent. The previous London Affordable Rent has been discontinued, following criticisms noted in the *Review* that it had led to rents considerably higher than social rents. The rest of the programme will support low-cost homeownership, whether via the London Living Rent model or the government's new model for shared ownership.

Under the new AHP, whether delivered via the GLA or Homes England, most rented homes developed by housing associations and for-profit providers are subject to the new right to shared ownership (RTSO), allowing eligible tenants to purchase them.

Other sources of affordable housing investment in England

Grant funding remains a relatively small factor in driving housing association investment, with the Regulator for Social Housing projecting it to provide only six per cent of overall development funding in 2022 (see Figure 2.4.2 in the 2021 *Review*: the RSH's assessment has not been updated recently).[4] Homes England grant meets a higher level (13 per cent) of average scheme costs (land and building works) outside London for schemes that are not within its strategic partnerships. Contemporary Issues Chapter 3 discusses in the detail the pressures on and the market volatility of the various other ways in which providers fund their investment. Apart from grant, incentives are also provided by:

- The Affordable Homes Guarantee Scheme (AHGS 2020) which began in 2020 and will provide £3 billion of guarantees to support delivery of 17,000 new homes, potentially alongside grant from the AHP. Subject to demand and to government agreement, the AHGS 2020 could expand to as much as £6 billion.
- Developer contributions (under 'section 106') which provided over 24,000 affordable homes without grant in 2020/21, 47 per cent of total output.
- Direct investment by local authorities in new and existing stock, which is an important contributor to affordable homes investment. By 2019/20 it had exceeded £6 billion but it fell back slightly to £5.9 billion in 2020/21 (see Compendium Table 64). This includes some non-HRA capital spending and also spending by the GLA (which is nine per cent of the total).
- Ability to raise rents: from April 2020, social landlords have been able to make annual rent increases of up to CPI +1%, after a four-year period of rent reductions.

For more details on the output of the various programmes, see the comments at the start of this chapter, the details in Compendium Tables 20a and 20b, and Figure 1.3.3 and related discussion in Contemporary Issues Chapter 3.

Impacts of Affordable Rents in England on stock, rents and lettings

The Affordable Rent levels for new dwellings that result from the current SOAHP are set out in Table 2.4.4. In London, the average rent for 'other' Affordable Rent dwellings is £192 per week, or 55 per cent of average market rents. In the rest of England, the average AR is £142 per week, or 76 per cent of average market rents, with AR being closest to market rents in Northern regions.

Table 2.4.4 **Shared Ownership and Affordable Homes Programme 2016-21: proposed Affordable Rents compared with market rents**

Region	Average weekly rent (£)	Average rent as a % of market rent
London	**192**	**55%**
East Midlands	121	77%
East of England	152	73%
North East	107	80%
North West	117	78%
South East	176	76%
South West	139	76%
West Midlands	125	78%
Yorkshire and The Humber	125	80%
Average (excluding London)	**142**	**76%**

Source: Data supplied by Homes England (for March 2021) and GLA (for December 2021).

The stock of dwellings let at higher, Affordable Rents by housing associations had grown to 281,594 by March 2021 as a result of recent investment programmes, whether through new build or by the conversion of social rent lettings to AR so as to compensate for lower grant levels. Local authorities still have relatively few (30,222) AR lettings. For comparison with new build rents, average gross rents for housing association AR lettings are now £133 per week across England (£197 per week in London alone); for local authority AR lettings in England gross weekly rents are £128 (in London alone, £185).[5]

Scotland's affordable housing investment

Scotland's strong emphasis on support for affordable housing continues, with a commitment to deliver 110,000 homes over the decade from 2021/22, with at least 70 per cent being for social rent. December's draft Scottish Budget brings the proposed total investment in the Affordable Housing Supply Programme (AHSP) to £3.62 billion over five years (see Table 2.4.5). Allocated spending in 2021/22 is £831 million with the same amount planned for 2022/23, although a 'targeted review' of capital spending is promised in early 2022. Both CIH Scotland and the Scottish Federation of Housing Associations responded to the Scottish Budget by saying that additional funding will be needed in future years if the 110,000 target is to be met.

Table 2.4.5 **Budget for Scottish Government Affordable Housing Supply Programme 2021/22-2025/26**

Spending category	2021/22 £m	2022/23 £m	2023/24 £m	2024/25 £m	2025/26 £m	Total £m
AHSP – DEL (spending on investment projects and capital grants)	675.37	605.15	559.35	555.30	563.30	2,958.47
Transfer of Management of Development Funding (TMDF)	92.25	92.25	92.25	92.25	92.25	461.23
AHSP – Financial Transactions	64.00	134.00	–	–	–	198.00
TOTAL AHSP	**831.62**	**831.40**	**651.60**	**647.55**	**655.55**	**3,617.70**

Source: Scottish Government.
Note: Totals may be affected slightly by rounding. DEL = Departmental Expenditure Limit.

The target of completing 110,000 units, set in September, is slightly bigger than the previous one of delivering 50,000 affordable dwellings over the five years to 2020/21, which required investment of approximately £3.5 billion. As pointed out in the 2021 edition of the *Review*, achieving this target was rendered impossible by the pandemic. Table 2.4.6 shows that 41,364 units were actually delivered by the end of March 2021, with other completions from the 'old' programme overlapping into the current year.

Table 2.4.6 Scottish Government Affordable Housing Supply Programme: completions 2016-2020

Type of AHSP activity		Total (five years 2016/17-2020/21)	2021/22 (half-year April-September)
RENT			
Social rent			
Housing association rent	New build	16,328	1,643
	Rehab	1,525	4
Council house rent	New build	6,517	803
	Rehab	465	19
HA/Council	Off the shelf	3,147	34
Home Owner Support Fund (rent)	Off the shelf	172	0
Total Social Rent		**28,154**	**2,503**
Affordable rent			
Other affordable rent	New build	4,260	355
	Off the shelf	592	104
	Rehab	127	1
Total Affordable Rent		**4,979**	**460**
AFFORDABLE HOMEOWNERSHIP			
New supply – shared equity and shared ownership	New build	837	83
	Off the shelf	5	0
	Rehab	0	0
Council shared equity	New build	32	0
Other affordable homeownership	New build	75	81
	Off the shelf	0	0
	Rehab	187	0
Open Market Shared Equity (OMSE)	Off the shelf	7,095	562
New Supply Shared Equity (Developers)	New build	0	0
Home Owner Support Fund (Shared Equity)	Off the shelf	0	0
Total Affordable Homeownership		**8,231**	**726**
TOTAL AFFORDABLE HOUSING SUPPLY		**41,364**	**3,689**

Source: Scottish Government Affordable Housing Supply Programme summary tables.

Completions in the first half of 2021/22, also shown in the table, exceed those for the same period in 2020/21, for obvious reasons, but they are also well above the output in the first half of 2019/20 before the pandemic began. However, recent levels of starts, especially for the quarter July-September 2021, are below those for the equivalent periods in 2018 and 2019.

Reaching an annual completion rate of 11,000 units in the new AHSP therefore remains a formidable target, some 1,500 units above the recent peak year of delivery (2018/19). Grant benchmarks were raised in October to levels recommended by a working group from the sector: those for council social rent increased by 25-46 per cent (depending on geography) and for housing association social rent by 11-17 per cent. As examples, this puts the benchmark grant in cities at £71,500 per unit for councils and £78,000 for associations. The bigger increase for councils goes some way to closing the gap with the benchmark for associations. Higher benchmarks clearly aid scheme feasibility but must be paid for from a funding programme which stays at the same level as the previous year.

The AHSP is made up of a variety of different grant mechanisms and loan and equity funding, including smaller programmes and initiatives such as the Local Affordable Rented Housing Trust, the Places for People MMR Fund and the Rural and Islands Housing Funds. Affordable housing is also supported through developer contributions (principally 'section 75' contributions). A recent report indicated that these were worth £310 million in 2019/20 and allow of the order of 3,000 additional affordable homes to be built annually.[6] However, Scotland does not have a dataset to identify the additional output resulting from contributions (as exists in both England and Wales).

New figures for the *Review* from the Scottish Government enable a comparison to be made of its support for affordable housing with that for the private market. As Table 2.4.7 shows, of the £929.6 million budgeted spend in 2021/22, 89 per cent will go to affordable housing, rising to 90 per cent in 2022/23. The proportions directed to affordable housing are slightly higher than the 85 per cent figure reported in the 2020 *Review*, for the five years up to 2020/21.

Table 2.4.7 **Summary of budgeted support for affordable housing and the private market in Scotland, 2021-23**

	2021/22	2022/23
Affordable Housing Supply Programme (details in Table 2.4.5)	**831.6**	**831.4**
Support programmes for private market supply		
Help to Buy	24.0	–
First Home Fund	60.0	–
Housing Infrastructure Fund	12.0	–
Self-Build Fund	2.0	–
Total – Private market support programmes	**98.0**	**92.0**
TOTAL	**929.6**	**923.4**

Source: Scottish Government.
Note: Details of private market support in 2022/23 were not available at the time of writing.

The Scottish Housing Regulator (SHR) continues to affirm that social-sector finances are strong, while expressing concerns about the effects of the pandemic and of the investment requirements in the existing stock to meet decarbonisation and building safety requirements.[7] Previously the SHR has given warnings about rent increases that exceed inflation, but social landlords planned to raise rents by an average of just 1.2 per cent in 2021, a record low in recent years, which is probably a recognition of tenants' tighter finances, post-pandemic.[8] While such realism is understandable, it puts further pressure on social landlords' accounts.

The Scottish Housing Quality Standard (SHQS) remains the basic standard for the social rented stock. Compliance with the SHQS fell to 91 per cent in 2020/21, with around 15,500 fewer homes meeting the standard than in 2019/20. The SHR says that the fall is likely to be the result of the slowing of landlords' investment programmes in the pandemic. The Scottish House Condition Survey (SHCS) typically reports much lower levels of compliance with the SHQS (see Compendium Table 26c). However, the figures are not directly comparable and SHCS data for 2020 or 2021 are not yet available.

The Energy Efficiency Standard in Social Housing (EESSH) sets a minimum energy-efficiency rating according to property and fuel type. Social landlords had until December 2020 to meet the first milestone for the EESSH. Landlord reports to the SHR indicate that 89 per cent of homes within the scope of the standard now meet it, a slight improvement on the previous year. A new standard (EESSH2) now requires all social housing to meet, or be treated as meeting, EPC Band B, or to be as energy efficient as practically possible by the end of December 2032 (within the limits of cost, technology and necessary consent). EESSH2 is due to be reviewed in 2023; a recent report from the Zero Emissions Social Housing Task Force (ZEST) has recommended reviewing it earlier.

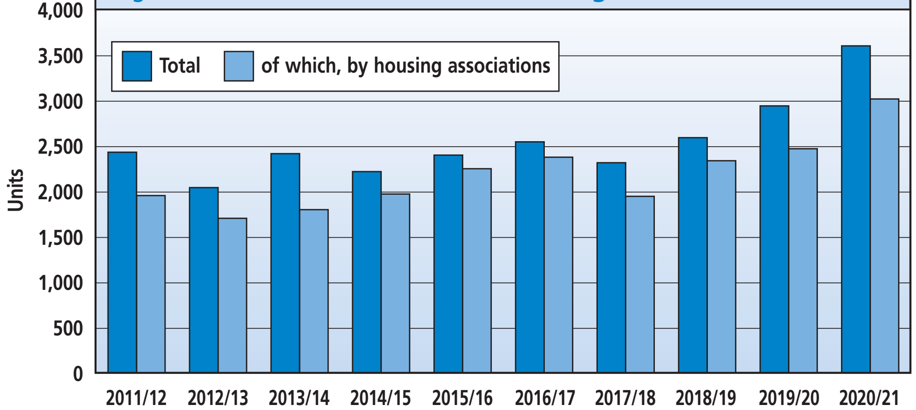
Affordable housing investment in Wales

Wales has a new Programme for Government 2021 to 2026, updated in December to reflect the Co-operation Agreement reached with Plaid Cymru, which has a strong emphasis on housing issues. While apparently repeating an earlier target to build 20,000 affordable homes over five years, the new aim is that these should be 'new low carbon social homes for rent'. It was announced in July 2021 that the target will include social rent, intermediate rent, shared ownership and acquisitions. This indicates a shift in priorities towards more social rent provision and less of a focus, in terms of targets, on supporting homeownership. Under the previous programme, which ended in March 2021, the aim was that 'affordable' provision by social landlords would account for 67.5 per cent or 13,500 of the 20,000 homes target.

The Welsh Government had promised affordable housing investment of £1.7 billion over the previous five-year assembly term. Of this, about half was allocated to social housing grant, for which the final Budget allocation in 2020/21 was £223.2 million. The previous 20,000 target was in fact exceeded, once other affordable housing apart from that provided directly by social landlords is taken into account, with the five-year total reaching 23,061 units. However, this total includes (as planned) a substantial contribution of 8,875 purchases under Help to Buy and a small number (187) via the 'Rent to Own – Wales' scheme which is delivered by HAs but for statistical reasons is not included in their 'affordable' provision. Overall, the 3,603 additional units delivered during the programme's final year, 2020/21, represented an increase of 22 per cent on the previous year and was the highest figure since data were first collected in 2007/08 (see Figure 2.4.1).

To assess the programme's contribution to providing the lowest cost, social rented homes, requires analysis of the detailed figures. Total 'affordable' provision by HAs over the five years was 12,149 units, to which local authorities added a further 1,482, giving a total of 13,631, which meant that the original target of 13,500 traditional 'affordable' homes was met. However, 21 per cent of the units built by HAs were for intermediate rent, shared equity or shared ownership. HAs therefore delivered just 9,589 social rent units which, with the 1,482 council homes for social rent, gives a total of 11,071 social rent units provided over the five years. In the last year of the programme a record 2,940 social rented homes were built, including a significantly increased output (497 homes) from local authorities with four (Cardiff, Flintshire, Swansea and Isle of Anglesey) accounting for almost all of this total.

Figure 2.4.1 **Additional affordable housing in Wales to 2020/21**



Source: Affordable Housing Provision data collection, Welsh Government.

The 2021 *Review* summarised (in Commentary Chapter 2) new evidence on housing need in Wales, which projected a requirement for around 3,700-4,000 affordable units annually to 2023/24. The new 2021-26 programme should therefore deliver this requirement. The allocation for grant in the programme's first year (2021/22) reached £250 million, and in its draft Budget published in December the Welsh Government promised to spend £310 million in grant in 2022/23, and further amounts of £330 million in 2023/24 and £325 million in 2024/25. While the 'low carbon' objective implies some increase in costs, the substantial increments in grant funding suggest that a real shift towards more social rented provision is planned, although funding will still cover intermediate rent and shared ownership. Landlords will also welcome the certainty of moving to a longer-term programme instead of the previous yearly allocations.

The Programme for Government and subsequent draft Budget do appear to reflect the aims of the Welsh Government's Independent Review of Affordable Housing Supply (IRAHS) in 2019 to set 'even more stretching targets in the future, in response to a range of housing needs'. Its recommendations on investment included developing a five-year Affordable Housing Supply Partnerships model which combines grant funding certainty and flexibility whilst testing the value for money of grant funding. It recommended the consolidation of the different funding streams which support housing investment, and this has been partially done. A policy on rents is in place for the five-year period from April 2020, proscribing rent increases above CPI + one per cent, with the proviso that CPI must fall within a certain range.

Progress has also been made towards setting more ambitious housing standards. Standards for new affordable housing were set out in August 2021 and a new version of the Welsh Housing Quality Standard (WHQS) applicable to existing social housing stock, is currently being developed. Both focus strongly on affordable warmth and decarbonisation where new homes will target EPC band A and will be built without using fossil-fuel boilers. The 2022 Budget includes £1.8 billion over three years to create 'a greener Wales', part of which is £580 million of capital investment to 2024/25 to support the decarbonisation of existing social housing stock. This includes funding for the Optimised Retrofit Programme (£50 million announced to date). However, stark analysis for the Future Generations Commissioner indicated that £15 billion (of which social housing's share is £5.5 billion) would be needed to retrofit the Welsh housing stock over this decade.[9]

Several separate funding streams remain. £35 million will be spent over the next three years on the Welsh government's Land for Housing scheme, which helps housing associations buy land. A total of £375 million in capital and £6.5 million in revenue has been allocated to building safety, which will partly benefit social landlords.

Stock-retaining councils receive revenue funding (the Major Repairs Allowance) to assist towards the costs of meeting the WHQS; housing associations formed through stock transfers from councils get dowry gap funding to underpin their investment generally. The IRAHS recommended that stock-retaining councils and housing associations should demonstrate an accelerated programme of decarbonisation of existing homes in return for an ongoing commitment to Dowry and MRA. The draft Budget maintains funding for them at the same level for the coming three years as was made available in 2021/22, ie. £108 million each year to cover both support funds.

Table 2.4.8 repeats the assessment of the breakdown of investment support by the Welsh Government which first appeared in this chapter in the 2020 *Review*. The new table is based on the three-year allocations in the Welsh Government's draft Budget. The previous assessment showed a split between social sector support and private market support of 74:26. As can be seen, the new Budget shifts this markedly in favour of the social sector, which now accounts for 90 per cent of investment support, in part because of the imminent closure of Help to Buy Wales.

Affordable housing investment in Northern Ireland

Northern Ireland's Social Housing Development Programme (SHDP) is a rolling, three-year programme to which £435 million was allocated over the period 2019/20-2021/22. Targets under the programme are based on starts, currently aimed at 1,900 annually but beforehand set at lower levels. In the last decade, there were only two years when the relevant targets for starts were unmet. Delivery fell a little short in 2018/19, but in 2019/20 development was hit by the pandemic and as a result starts fell to just 761. In 2020/21 output recovered and there were 2,403 starts, the highest since 2010/11. This means that over the three years to 2020/21 starts averaged 1,650, still somewhat below target, although meeting the rather lower targets set in the 2016-21 Programme for Government's Outcomes Delivery Plan.

Table 2.4.8 **Summary of planned government support for affordable and private market housing investment in Wales, 2022/23-2024/25**

Programme	Grant/loan amounts (£m 2022/23	Grant/loan amounts (£m) 2023/24	Grant/loan amounts (£m) 2024/25	Notes
Programmes aimed primarily at delivering housing at social rent, plus some low-cost homeownership				
Social Housing Grant	310	330	325	Includes Social Housing Grant plus several other smaller items
Major Repairs Allowance & Dowry Funding	108	108	108	Support for investment in existing stock
Integrated Care Fund	63	62	62	Funding to integrate health, housing and social services
Land and Buildings Development Fund for Housing	10	10	15	Loan funding for land acquisition
Social housing exemplar sites	10	10	10	Purchase of land for development
Housing Finance Grant	13	13	13	Revenue support for HA capital investment
Sub-total: social housing	**514**	**533**	**533**	**Sub-total=£1,580 million (90%)**
Programmes aimed primarily at supporting the private housing market				
Market housing and other schemes including Empty Homes Scheme	10	25	25	Equity loan scheme for house purchase
Homebuy	2	2	4	
Regeneration	20	40	40	Aimed at regeneration generally so only part directed to housing
Sub-total: private market support	**32**	**67**	**69**	**Sub-total=£168 million (10%)**
Total support for housing capital investment	**546**	**600**	**602**	**Total = £1,748 Million (100%)**

Source: Welsh Government Draft Budget December 2021.

To aid comparison with the rest of the UK, Table 2.4.9 shows *completions* through the SHDP over 5½ years to the second quarter of 2021/22: 7,506 units were completed (including purchases) over five years, with an additional 293 in the first half of the current year. As noted previously in the *Review*, the total is helped considerably by 'off-the-shelf' and other purchases, which accounted for almost 20 per cent of completions between 2016/17 and 2020/21. The low level of completions in the current year is of concern, however, especially as the source statistics also show that there have been only 116 *starts* in the six months to September 2021 (although the majority of starts normally take place in the final quarter of each financial year).

Table 2.4.9 **Northern Ireland Social Housing Development Programme - completions 2016-21**

Type of provision	Total – five years 2016/17 – 2020/21	2021/22 (Apr-Sept)
New build	**5,566**	**226**
Off-the-shelf	**885**	**42**
Existing satisfactory purchase	**589**	**7**
Rehabilitation	**160**	**11**
Re-improvement	**306**	**7**
Totals	**7,506**	**293**

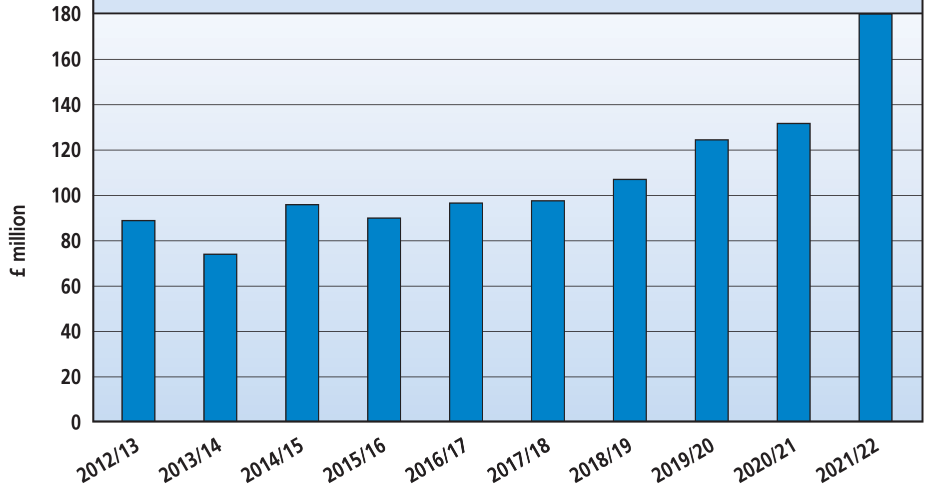
Source: Department for Communities, Northern Ireland Housing Bulletin July-September 2021 Table 1.4.

Figure 2.4.2 shows that the capital finance available for housing within the Northern Ireland Budget has steadily increased, reaching £179.6 million in 2021/22 (net of receipts). The gross capital budget for this year is £241 million, which comprises:

- £178 million (74 per cent) for the SHDP (including £16.6 million for shared housing)
- £1 million for intermediate housing for sale (Co-Ownership)
- £3.5 million for housing-led regeneration (under the Building Successful Communities housing-led regeneration pilot)
- £52.6 million in other NIHE budgets for planned maintenance, adaptations, etc.
- £5.8 million on other miscellaneous housing work.

Unlike England, Scotland and Wales, therefore, 100 per cent of Northern Ireland's housing capital investment is for affordable provision, although some of the items above clearly relate to investment in the existing stock.

Figure 2.4.2 **Net housing capital investment in Northern Ireland, 2012-22**



Source: Department for Communities. Note: Net capital is budgeted expenditure minus receipts. It excludes Financial Transactions Capital (FTC) funding allocated by the UK Government. FTC can be used as loans or equity investment for capital projects delivered by private sector bodies.

A further £36.25 million in Financial Transactions Capital (FTC) was allocated to Co-Ownership in 2021/22 as part of a four-year funding programme totalling £158 million. A further £8 million is to be awarded in March 2022 to pilot an over-55s shared ownership product, and Northern Ireland is also actively looking at options for an intermediate rent product, also likely to be funded through FTCs.

The Department for Communities (DfC) has published a new, 15-year draft Housing Supply Strategy 2022-2037, which sets the aim of delivering 'upwards of 100,000 homes over its lifetime'. One-third of these will be social, implying an ongoing target of delivering over 2,000 social units annually. This is certainly ambitious given recent performance which has delivered three-quarters of that target. The minister also aims to deliver 'a significant number' of intermediate homes. The rather general components of the strategy, which is out for consultation, will need to be strengthened and made more specific when the proposed Action Plans are prepared. As the *Reviews'* Autumn Briefing Paper pointed out, constraints such as land availability in areas of high housing demand, a lack of sewerage infrastructure and skills shortages all remain a barrier to increasing supply.

An early test will be the coming Northern Ireland Budget, to be set early in 2022, which follows the award of a three-year spending allocation in the UK's October Spending Review; this represented a modest increase in resources and offered a degree of certainty for future years. Northern Ireland does however face assembly elections in May 2022, delayed from last year, which could lead to further changes in spending priorities.

Another issue raised regularly in the *Review* is the future of the Northern Ireland Housing Executive itself. As reported previously, funding problems have constrained the NIHE's ability to meet required investment in its stock of 85,000 dwellings, estimated in 2018 to be £7.1 billion over 30 years. For some time, the Housing Executive had not been allowed to raise rents to provide more income; a rent increase of 2.75 per cent took effect in April 2021, but a new freeze begins in April 2022. However, the Housing Executive had a £16 million late allocation to its 2021/22 capital budget for work on its stock.

Nevertheless, the NIHE warns that without a more significant increase in resources it will have to start de-investing in its stock, which could lead to the eventual loss of 43,000 homes. In June, the communities minister confirmed that the NIHE can afford only about half the total investment required.[10] She agreed that the 2018 backlog figure 'will be much higher when you start to look at all the issues in the round', because apart from further deterioration and inflation since then, the stock requires major investment if decarbonisation targets are to be met (see below).

However, there is continuing uncertainty as to how to proceed. The minister herself said in March that while the NIHE's position 'can no longer be ignored' she also wanted to look at options that include retaining the Executive's current status, rather than pursuing the community mutual option for its landlord function, as floated as recently as a year ago (see this chapter of the 2021 *Review*). The new housing supply strategy calls for the Executive to become a 'sustainable social landlord' but without setting out how this will be achieved. Clearly, there are political obstacles to radical change, but in the meantime the stock problem is only getting worse. At the time of writing, the minister's commitment to return to the NI Executive with a plan before the end of the financial year appears to be on track.

Finally, as in the rest of the UK, the decarbonisation of the existing housing stock presents a new challenge to add to those just described. A study this year put the costs for the social sector of achieving EPC band B at £1 billion, with a much higher cost to achieve band B.[11] The Department of Finance has issued its Path to Net Zero which promises that the Northern Ireland Executive will 'ensure substantially enhanced levels of tailored support' for retrofit and embark on a significant pilot domestic retrofit scheme in 2022. However, the report also acknowledges that spending needs to run at three times current levels if targets are to be achieved, putting further pressure on social housing investment resources with, as yet, no clear indication of how these will be provided.

Notes and references

1 Letter from Homes England to the Public Accounts Committee, 20 December 2021.

2 See minutes of GLA Housing Committee, 19 October 2021 (www.london.gov.uk/about-us/londonassembly/meetings/ieListDocuments.aspx?CId=302&MId=7042&Ver=4).

3 See www.insidehousing.co.uk/news/news/next-affordable-homes-programme-will-deliver-32000-social-rent-homes-minister-confirms-69573

4 Regulator of Social Housing (2020) *Sector Risk Profile 2019*, updated in March 2020. London: RSH.

5 Data from RSH returns for 2020/21 (see www.gov.uk/government/organisations/regulator-of-social-housing/about/statistics).

6 Blanc, F. *et al* (2021) *The Value, Incidence and Impact of Developer Contributions in Scotland*. Edinburgh: Scottish Government.

7 See www.housingregulator.gov.scot/landlord-performance/the-risks-we-will-focus-on/the-risks-we-will-focus-on-november-2021#

8 See www.housingregulator.gov.scot/publications/ian-brennan-sfha-finance-conference-16-november-2021#

9 See www.futuregenerations.wales/wp-content/uploads/2021/07/ENG-Exec-Summary-Financing-the-decarbonisation-of-housing-in-Wales.pdf

10 See the debate in the Northern Ireland Assembly, 28 June 2021 (www.theyworkforyou.com/ni/?id=2021-06-28.10.1).

11 Building Research Establishment Ltd (2021) *Cost of carbon savings in Northern Ireland's housing stock*. Belfast: NIHE.

Chapter 5
Homelessness

Lynne McMordie

Introduction

The pandemic prompted swift and radical shifts in responses to homelessness across the UK. Two years on from the initial action, highly significant positive impacts have emerged, but the limitations of the various responses are also becoming clear. This chapter reviews:

- the main outcomes of Covid-19 responses on homelessness
- the limitations of Covid-19 responses on homelessness
- trends in statutory homelessness 'acceptances'
- trends in temporary accommodation placements
- trends and statistical projections of 'core homelessness'.

While in previous editions of the *Review* this chapter has also considered the latest evidence on social housing lettings, delays in official data this year (due to the pandemic) mean that this is not possible, as the relevant Compendium Tables cannot yet be updated. It is planned to cover the issues in the *Review's* Autumn Briefing Paper 2022.

The positive impacts of Covid-19 responses on homelessness

The Covid-19 pandemic prompted a radical and rapid shift in responses to some of the most extreme forms of homelessness across all four UK nations, involving sweeping changes to policy, legislation and funding. While tackling rough sleeping was already a high priority pre-pandemic, the public health emergency sharpened and accelerated this focus.

From the initial stages of the pandemic, responses diverged. In England, under the 'Everyone In' initiative, the government instructed local authorities to move all those sleeping rough or in communal shelters into a safe place, ideally self-contained accommodation, with initial government advice to local authorities to suspend the usual legal tests under homelessness legislation. Similarly, the Welsh Government made clear that all people sleeping rough should be accommodated, with subsequent guidance clarifying that – for the duration of the pandemic – people sleeping rough should be considered 'vulnerable' and therefore 'in priority need' and legally entitled to accommodation.[1] In Northern Ireland, under 'Everyone In' the Executive approved a range of emergency measures including the sourcing of additional temporary accommodation and adaption of existing hostel provision to adher to social distancing policies.[2] Unlike the rest of the UK the majority of those sleeping rough in Scotland already had legal entitlements to accommodation following the abolition of the priority need criterion in 2012. Here, initial responses also focused on accommodating rough sleepers (albeit numbers were comparatively smaller), into hotel or other more self-contained options, as well as on rapidly decanting 'shared-air' night shelter accommodation. Policy statements and guidance were accompanied by additional funding in all UK countries.

The pandemic-related homelessness responses of the four UK countries have shown four positive impacts. First, in terms of infection control and the prevention of deaths, a University College London study estimated the impacts of preventative measures targeting rough sleeping in England, including provision of specialist hotel accommodation and infection control measures in homeless settings like hostels. The authors estimate that these measures avoided 21,092 infections, 1,164 hospital admissions including 338 intensive care admissions and 266 deaths among this cohort in England alone.[3]

Second, responses were a key driver of 2020/21 reductions in rough sleeping. In England, over 37,000 people were logged as having been helped by Everyone In up to January 2021.[4] According to local authority counts and estimates the number of rough sleepers was 37 per cent lower in Autumn 2020 than at the same time the previous year, with numbers thought to have fallen further by January 2021 (the data are unverified). In Scotland, statutory data recording people's experiences of rough sleeping prior to presentation indicate a fall year-on-year in the region of ten to 16 per cent, with a recent study suggesting that pandemic-related measures particularly reduced rough sleeping in Edinburgh and Glasgow, where it is highly concentrated.[5] Point-in-time rough sleeper counts and estimates conducted in Northern Ireland in 2020 point to a fall by half on the preceding year.[6] The statistical picture is unclear in Wales, with the 2020 count having been suspended.

Third, responses have also reduced the numbers staying in dormitory-style night shelter accommodation, the decanting of which was an early priority across all four countries. Communal night shelter provision is, however, re-emerging in England to some extent, perhaps unsurprisingly so in the absence of government guidance to the contrary. Scotland's only night shelters have now closed and look unlikely to reopen. The route map which charted their closure was developed and published by the Everyone Home Collective, a group of 35 third-sector and academic organisations formed during the pandemic, and the route map's ambition is now a firm commitment by the Scottish Government.[7]

Finally, pandemic-related responses have improved joint-working practices across the public sector and its partners, with better collaboration with primary care and public health professionals a particular success.[8] Concerns are growing, however, about the comprehensiveness and sustainability of these gains, with reports in England and Wales suggesting that they may be falling off as we emerge from the pandemic. The Scottish Government is now consulting on plans to take forward recommendations from the Scottish Prevention Review Group,[9] including a new duty on health partners to co-operate with planning responses for homeless applicants who have health and social care needs.

More broadly, the public health emergency responses interacted with legislative changes already established or in train in Great Britain, generating greater momentum for change. In Scotland, for example, the emergency response brought an abrupt end to Glasgow City Council's longstanding failure to meet its statutory duty to offer temporary accommodation to all those entitled to it. In Wales, a clear majority of local authorities now believe that the removal of the priority need test from the Welsh homelessness legislation would be beneficial,[10] after it was effectively suspended for those at risk of sleeping rough during the pandemic. Emergency responses have also marked a decisive shift away from localism in England and the impact it had on homelessness throughout the 2010s.[11]

The limitations of Covid-19 responses on homelessness

Despite positive impacts, the limitations of the various emergency responses are also becoming clear. First, concerns have emerged about the quality of some emergency accommodation and of the support provided. Serious concerns were voiced at early stages in Scotland about the wellbeing of those accommodated in some hotel provision in Glasgow, with a combination of factors, including a lack of initial support, leaving people at risk of harm. Similarly, several reports evaluating the Everyone In programme in England have highlighted groups for whom the response has worked less well, including those with long histories of sleeping rough and with especially complex needs.[12] In particular, women and young people reportedly avoided – or were exposed to risks within – hotel accommodation, including exploitation, criminality and/or substance abuse.[13]

Second, initial responses across the UK explicitly included those sleeping rough and with no recourse to public funds (NRPF) or with limited access to benefits. Several reports have linked this to positive outcomes for such people, many of whom – after legal advice – were found to have some recourse to statutory support after all. In England, the Ncube case clarified that local authorities retain the power to accommodate those with NRPF during a public health emergency,[14] but in practice ambiguous government messaging has resulted in highly varied responses. The government's 2024 ambition to end rough sleeping in England will be unattainable without a means to address street homelessness among this group, as the Kerslake Commission recognised in recommending that funding be made available to prevent them falling into destitution.

The picture is clearer in Wales and Northern Ireland where there has been a more consistent commitment during the pandemic to meeting the costs of temporary accommodation for those at risk of rough sleeping and with NRPF. In Scotland, such commitments are firmer still, with the Scottish Government having published an anti-destitution strategy focused on those with NRPF,[15] including plans to strengthen statutory support for families and for adults with care needs, as well as work with the third sector to improve the non-statutory safety net.

Third, concerns have emerged regarding move-on accommodation for those assisted under Everyone In. In England, government estimates suggest that move-on rates may be as high as 70 per cent, although only partial data are available. Concerns have been raised that, for several groups, accessing move-on accommodation has been particularly challenging, not least for those with more complex needs. The Rough Sleeping Accommodation Programme (RSAP) –

a capital and revenue funding programme – has been established with the explicit intention to support up to 6,000 rough sleepers. It has a presumption in favour of self-contained accommodation, with tenancies intended to be temporary (a maximum two-year period in most cases).[16] The temporary nature of RSAP accommodation has been criticised by the Kerslake Commission and others, who have called for more flexibility.

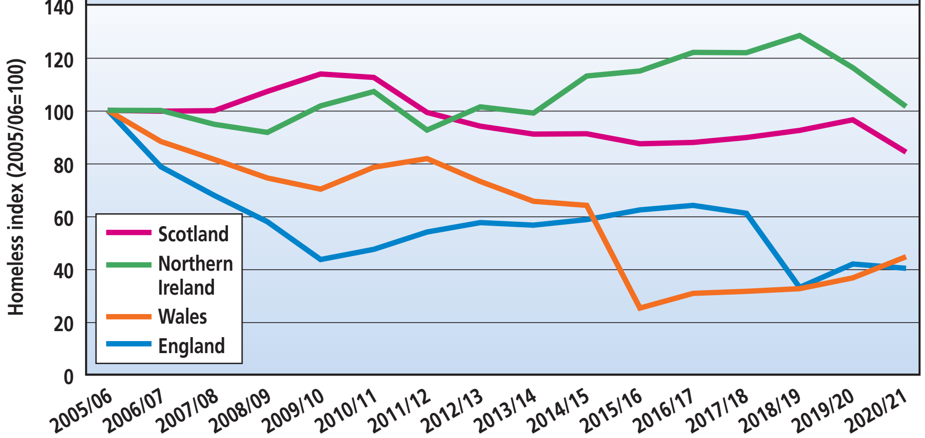
In Wales, a similar capital and revenue fund has been made available to support the development of longer-term housing solutions which account for the needs 'of every person currently residing in a form of temporary accommodation in Wales, those who continue to present to local authority homelessness departments and the anticipated increase in homelessness as lockdown measures are eased'.[17] In both England and Wales there are challenges in effectively delivering capital spend at the speed required by such programmes, together with concerns about the sustainability of revenue funding. Plans for move-on are less clear in Northern Ireland, with some reporting challenges in preventing people returning to the streets.[18] The legal position in Scotland, where almost all those experiencing homelessness are entitled to temporary and settled accommodation, alongside a well-advanced policy commitment to rapid rehousing, has meant there is no need for bespoke programmes like those in England and Wales.

Statutory homelessness trends

It is increasingly difficult to compare homelessness trends across the UK, or even within countries, although in addition to the *Review's* comparisons, the ONS has now made available an interactive tool for comparing UK homelessness statistics.[19]

Figure 2.5.1 shows the pattern of homelessness across the four countries, focusing on rates of 'acceptances', which – although differently defined in each country – essentially refer to those owed the main rehousing duty by local authorities under homelessness legislation. In 2020/21 there is an overall downward trend in acceptances in most countries, with acceptances falling back four per cent in England and 13 per cent in both Scotland and Northern Ireland. Wales is the exception, with acceptances increasing by 22 per cent.

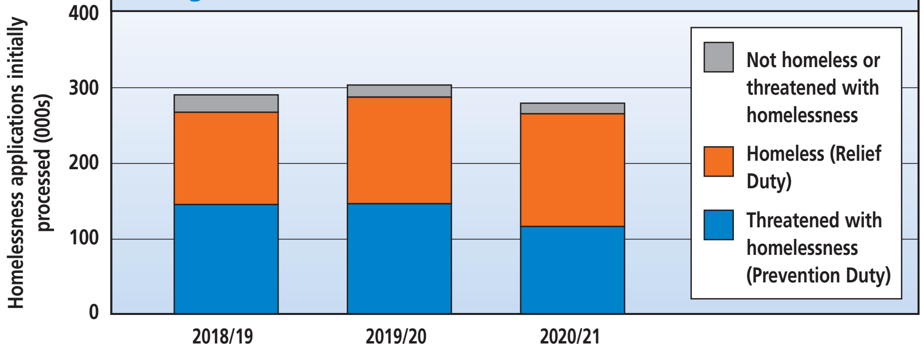
Figure 2.5.1 **Homelessness acceptances, 2005-2021**



Source: Compendium Tables 89 and 102, using source data for financial rather than calendar years.
Note: See notes to respective tables for further details.

The overall downward trend in homelessness acceptances in England has been accompanied by a 20 per cent fall in those owed the prevention duty (see Figure 2.5.2). Despite the overall upward trend in Wales, a similar reduction in households owed the prevention duty can be seen, with a fall of 27 per cent on the previous year to the lowest level recorded since new legislation was introduced.

Figure 2.5.2 **Initial decisions on eligible homelessness applications in England, 2018-2021**



Source: DLUHC Homelessness Statistics and The Homelessness Monitor: England 2022.

Looking more closely at England and Scotland, overall downward trends reflected significant changes in the profile of homeless applicants, including shifts in household type. In England, there was a drop in family homelessness: the number of couples with children fell by 33 per cent and single parents by 19 per cent. Single-adult applications, by contrast, slightly increased – by three per cent. Similarly in Scotland, the number of households with children plummeted by 30 per cent, while single-adult household numbers declined only slightly during the initial pandemic lockdown. These trends are consistent with evictions moratoria which meant that fewer renters approached local authorities for help, benefitting families in particular. On the flip side, single-person households are more likely to be accommodated informally by family or friends, with the pressures on such sofa-surfing and other informal living arrangements mounting during the pandemic.

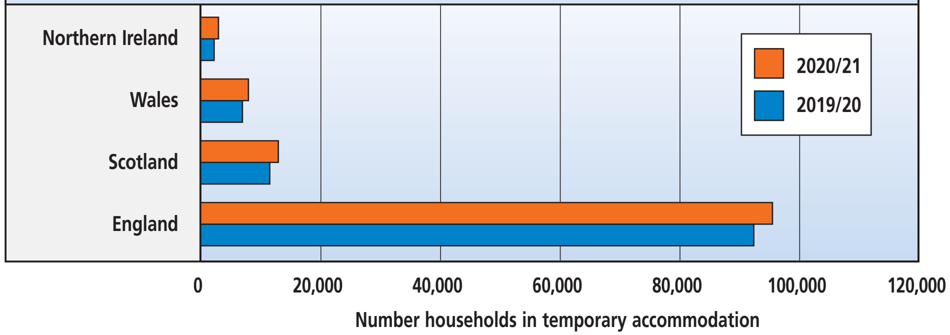
Substantial changes to 'immediate reasons for homelessness' in 2020/21 in England and Scotland reflect these same pandemic-related drivers. In England, family/friend exclusions were up by 17 per cent. These were more than counterbalanced by the substantially reduced numbers of private renters (down 37 per cent) and social renters (down 31 per cent) whose tenancy had ended and resulted in homelessness. In Scotland, likewise, the number of households presenting as homeless due to the loss of rental tenancies also fell, by 57 per cent in 2020/21 compared to the previous year. On the other hand, presentations resulting from non-violent disputes within households increased, again in line with trends in England.

Temporary accommodation use

While homeless acceptances fell back in most UK countries, temporary accommodation (TA) placements increased, linked with the various emergency housing programmes for those at risk of sleeping rough during the pandemic.

Figure 2.5.3 shows the pattern of TA placements across the UK. In England, placements rose three per cent in the year to March 2021, at over 95,000 households. It is not clear what proportion of those accommodated under the Everyone In programme is included in these figures. This increase continues a decade-long trend, which has seen overall placement levels almost double

Figure 2.5.3 **Temporary accommodation placements, 2019-2021**



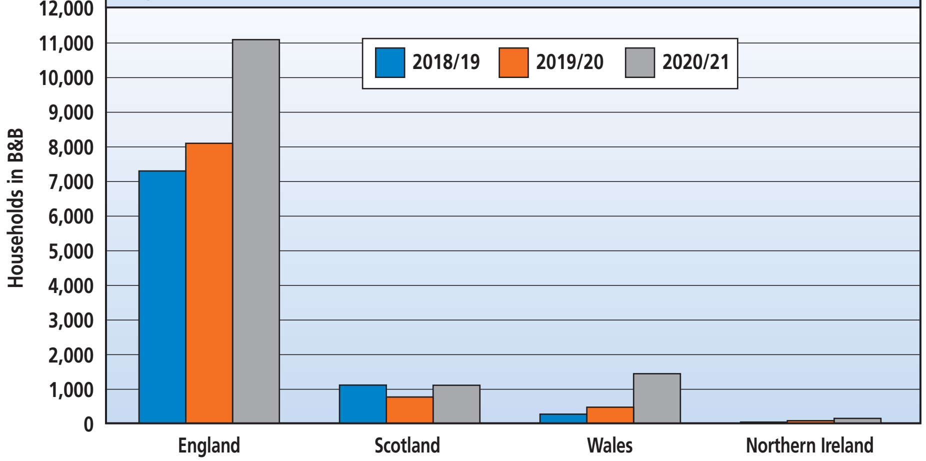
Source: Compendium Tables 90 and 102.
Note: Figures are for end March each year, other than Northern Ireland, which are for end of January.

compared to their 2010 low of just over 50,000. In Wales, the years preceding the Covid-19 pandemic saw TA placements on a similar upward trend, rising by 24 per cent between 2016 and 2020. The first pandemic year occasioned a sharp increase, with 8,120 placements in 2020/21, some 14 per cent more than the year before.

In Scotland, prior to Covid-19, TA placements had been running at largely stable levels of 10-11,000 for the decade to 2019, following dramatic increases in the 2000s linked to the phasing out of the priority need criterion. However, the year 2020/21 saw overall TA numbers grow by some 12 per cent. Rates of temporary accommodation use in Northern Ireland have, pre-Covid, oscillated within a narrow band for over a decade. But 2020 saw a 30 per cent increase in use in January to December against the same period in 2019, with this upward shift described as 'directly related to... increasing [demand] since lockdown arrangements were implemented'.[20]

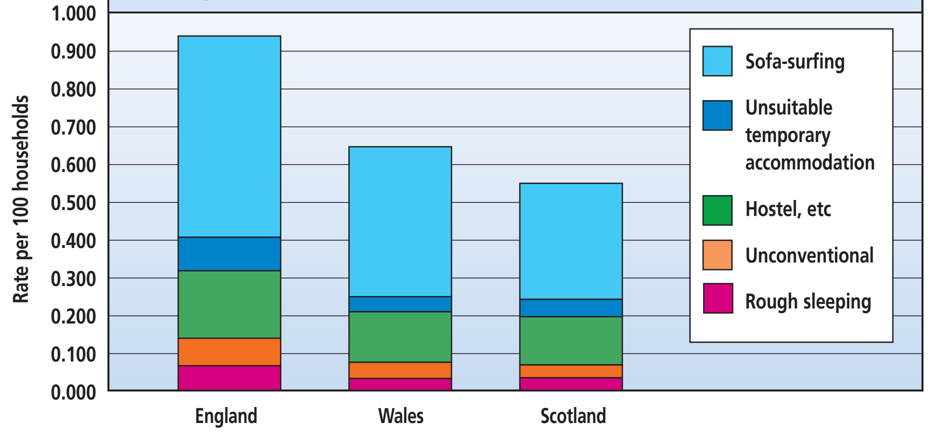
The increased demand for temporary accommodation prompted by the pandemic, alongside reductions in capacity because of necessary restrictions on 'shared-air' facilities, added to already acute pressures on TA across the UK. This is manifest in use of bed and breakfast hotels growing in England by 37 per cent over 2020/21, and soaring by 196 per cent in Wales, to stand at almost triple their number a year earlier (see Figure 2.5.4).

Figure 2.5.4 **Bed and breakfast placements, 2018-2021**



Source: Compendium Table 90 and Northern Ireland Homelessness Bulletin Table 3.5.

Figure 2.5.5 **Comparison of core homelessness rates across Great Britain, 2018/19**



Source: The Homelessness Monitor: Wales 2021.

Core homelessness

In research undertaken for Crisis, Heriot-Watt University has developed the concept of 'core homelessness', focused on those experiencing the most acute forms of homelessness.[21] This includes people sleeping rough, but also those staying in places not intended as residential accommodation (e.g. cars, tents, boats, sheds, etc.), living in homeless hostels, refuges and shelters, placed in unsuitable temporary accommodation (e.g. B&B hotels, out-of-area placements, etc.) and sofa-surfing (i.e., staying with non-family, on a short-term basis, in overcrowded conditions). Based on a triangulation of multiple survey and administrative data sources, measurements of core homelessness are less dependent on policy and legal arrangements than officially sourced statistics, and thus provide an especially valuable vehicle for comparing trends over time within and between GB countries.

England has markedly higher core homelessness rates, at 0.94 per cent compared with 0.65 per cent in Wales and 0.55 per cent in Scotland (see Figure 2.5.5).

This reflects the different housing market supply-demand positions in the GB countries, but also to some extent the implementation of different policy approaches over time. While in general the components show a similar ranking across the three countries, Wales appears to have substantially higher levels of sofa surfing than Scotland, but slightly lower levels of unsuitable temporary accommodation, while being well below English levels on all components.

Before the Covid-19 pandemic, core homelessness numbers were on a gradually rising trajectory in England, with overall numbers rising by 14 per cent between 2012 and 2019. The central estimate of core homeless numbers in England in 2020 was 203,400, down somewhat from 213,200 in 2019. This reduction of around 10,000 in 2020 was thought primarily attributable to the Everyone In initiative, with clear reductions in rough sleeping (down 33 per cent) and sofa surfing (down 11 per cent), offset somewhat by an increase in hostels, etc., because of hotels being used as part of the pandemic response.

Estimates are not yet available for Scotland and Wales for 2020, but figures for 2019 stood at 14,250 and 8,980 households respectively. In Scotland and Wales, the overall picture was largely one of stability rather than a clear up or down trajectory, although in both cases an argument might be made for a very slight upward trend overall between 2012 and 2019.

Another factor feeding the level of core homelessness is its prevalence among European nationals living in the UK. Recent research showed they are almost twice as likely to experience the worst forms of homelessness as the general adult population.[22] Around 22,000 EEA national households were experiencing core homelessness in Great Britain at a point in time in the period preceding the Covid pandemic. This was about nine per cent of total core homelessness. Additional factors affecting European nationals include tighter restrictions on their ability to claim benefits and housing assistance, post-Brexit.

An integral part of the research on core homelessness is the deployment of a forecasting model to examine future scenarios for its evolution and the potential impact of different policy options.[23] Baseline forecasts in England show most elements of core homelessness and the overall total remaining significantly above 2020 and pre-Covid-19 levels in the early 2020s, with overall core homelessness in 2024 one-third higher than 2019 levels, and further increases in core homelessness predicted in the longer term, particularly in London. The research shows that a comprehensive programme of measures would be capable of halting this upward trend and reducing core homelessness by 30 per cent in 2031 and 34 per cent in 2041 (comparing the projected effects with what core homelessness would be without any change in policies). In the medium term, the most effective policies for reducing core homelessness would be:

- rehousing quotas for core homeless households
- large increases in social security levels and associated measures to reduce destitution
- local housing allowance (LHA) raised to the level of median actual rents and maintained at that level
- stronger homelessness prevention measures.

In the longer term, the largest projected reduction would come from raising LHA, rehousing quotas, consistent large-scale application of Housing First (accompanied by appropriate rehabilitation provision and a reduction of traditional hostel accommodation), the social security measures, and to a more moderate degree maximised prevention and raising of total and social housing supply.

In Scotland and Wales, it is predicted that the economic aftermath of Covid-19 risks a noticeable rise in core homelessness. However, a range of short-term measures have been alleviating this and may continue to do so, given stated government intentions in both countries. This would include the continuance of the special provision of hotel-type accommodation, the use of social rehousing quotas, maximising prevention, and some welfare-enhancement measures. In Scotland and Wales, in the longer term, the largest projected reduction in core homelessness – in addition to the short-term measures detailed above – would come from raising the LHA rate to eliminate gaps in support with private rents, and from consistent, maximal application of Housing First and a reduction of traditional hostel accommodation. While targeted social housing supply increase in Scotland and Wales (above current commitments) would have beneficial long-term effects, their role may be mainly to support and reinforce the above measures.

Source material

Some material and data used in this chapter are taken from the 2021 and 2022 editions of the *Homelessness Monitor: England* and from the 2021 editions of the *Homelessness Monitor: Scotland*, and *Homelessness Monitor: Wales* published by Crisis with support from JRF (for this and other editions covering all UK countries, see www.crisis.org.uk/pages/homelessnessmonitor.html). Many thanks to Beth Watts, Suzanne Fitzpatrick, Gillian Young, Glen Bramley and Hal Pawson for allowing their work to be used in preparing the chapter.

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Chapter 6
Help with housing costs

Janice Blenkinsopp and Sam Lister

Introduction

The UK government's strategy to bolster household incomes due to the economic shock induced by Covid-19, from the first national lockdown in March 2020 to the end of September 2021, centred on the Coronavirus Job Retention Scheme (or 'furlough' scheme) for employees, the Self-Employment Income Support Scheme ('self-employed' scheme) for established solo traders and an enhanced social security safety net.

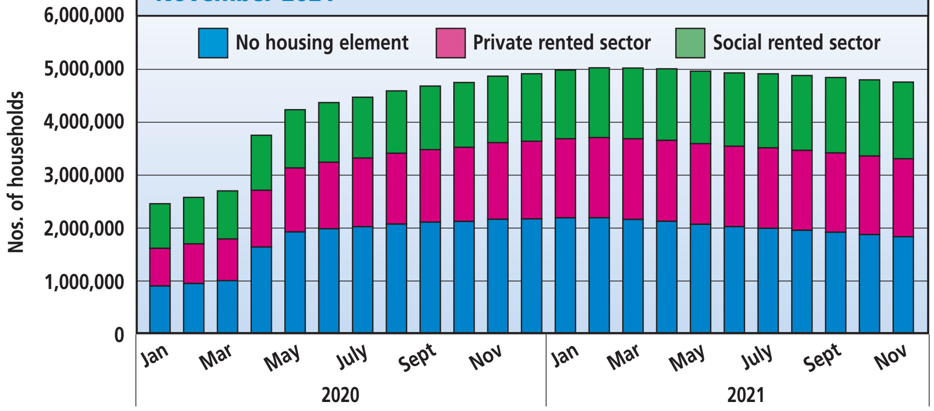
From the start of the pandemic, the *Review* has tracked government amelioration measures to help households cover their housing costs. Some of the issues addressed were the increasing numbers of universal credit (UC) claims during year one of the pandemic; the impact of the furlough and self-employed schemes; the uplift in UC and working tax credit by £20 per week; the effects of cuts to local housing allowance (LHA) and its restoration to the 30th percentile; the end of the four-year benefit freeze, and the stay in evictions and repossessions while the pandemic continued.

This chapter revisits the third strand of assistance to households, the social security measures. It explores temporary adjustments to UC and the LHA and how they have interacted with the benefit cap. It also looks at equivalent support for mortgage costs. It then considers how the ending of these measures alongside rising inflation, including increases in fuel prices and in social rents, may impact on rates of poverty and housing-related debt.

Trends in claims for universal credit

Along with the furlough and the self-employed scheme, UC was a key tool to protect incomes of employees or ex-employees during the pandemic. Figure 2.6.1 illustrates how the number of households claiming UC increased exponentially in the first weeks of the pandemic and thereafter increased steadily to peak at over five million in February 2021. This increase included households who were not claiming means-tested benefits immediately prior to the pandemic as well as households who were claiming housing benefit (HB) and other legacy benefits that transitioned to UC following a change in circumstances. Many of the new claims were without housing costs, perhaps reflecting numbers of younger claimants losing their work in sectors such as hospitality, many of whom may have still been living at home.

Figure 2.6.1 **Households claiming universal credit, February 2020-November 2021**



Source: DWP Universal Credit – household statistics (excluding small number unknown), Stat-Xplore.

Since Spring 2021, the number of households claiming UC has fallen back. The weekly level of new UC claims has also fallen below the level seen in the year prior to the pandemic. Nonetheless, almost 4.8 million households were still claiming UC in November 2021, almost double pre-pandemic levels.

Support for mortgage interest payments

The UC housing element does not extend to mortgage costs. Instead, a separate system of interest-bearing loans, known as support for mortgage interest (SMI), is available for homeowners that claim UC but only if they have been in continuous receipt of UC and classed as 'out of work' for nine months. The UK-wide Covid-19 mortgage payment deferrals scheme, which ran from March 2020 until July 2021, therefore offered a lifeline for many homeowners. Over its 16 months of operation, lenders arranged three million mortgage payment deferrals.[1] By way of comparison, less than 1,860 UC claimants were in receipt of SMI in February 2021, just 550 more than in February 2020.[2]

Why is SMI so little used? Some of those in mortgage difficulties will have preferred not to have a loan secured against their home; some will have been excluded because they still have earned income even if it fell substantially due to the pandemic. Lenders called unsuccessfully for the scheme to be made more generous in the pandemic, with a reduced waiting period and loans being available to those with reduced incomes, not just to those with no earnings.[3] It is worth noting that before it became a loan scheme in April 2018, SMI was supporting 116,000 households who were receiving a relevant means-tested benefit, meaning that numbers supported have fallen considerably.

Although there has been some increase in the numbers in receipt of SMI since February, the prospect of a large increase in homeowners resorting to SMI or experiencing repossession in 2022 seems slight. Lenders are continuing to provide support tailored to the specific circumstances of borrowers. UK Finance figures for the last quarter of 2021 also show that both the numbers of possessions and the numbers of mortgages in arrears of 2.5 per cent or more of the outstanding balance have declined since the furlough scheme ended.[4]

The temporary £20 uplift in universal credit

In March 2020, the UC standard allowance and the basic element of working tax credits were temporarily raised by £20 per week. The minimum income floor for self-employed people claiming UC was also suspended. According to the Legatum Institute, these three changes insulated over 600,000 people from poverty.[5] This insulating effect would have been greater still if the £20 uplift had been applied to 'legacy benefits', such as HB, that continue to be claimed by two million people.

MPs, anti-poverty groups and think tanks called for the £20 uplift to be made permanent,[6] which would cost around £6 billion per year.[7] In spite of these endeavours, the uplift was withdrawn at the start of October 2021. Shortly afterwards, however, the 2021 Autumn Budget announced two changes to ease the loss of the £20 uplift and strengthen work incentives. First, the UC work allowance, which is the amount claimants with dependent children or disability can earn before their UC starts to be reduced, was increased by £500 a year. Second, the UC taper, which is the rate at which earnings in excess of the work allowance are reduced, has been lowered from £0.63 to £0.55 in the pound. The OBR expect these two measures to cost £2.2 billion in 2022/23, rising to £3 billion by 2026/27.[8]

The Treasury estimates that 1.9 million working households will benefit from these changes, gaining on average £1,000 per year. Alternative estimates suggest that 1.3 million working households, mainly families, will be better off than they would have been if the £20 uplift had been retained. Up to a further 1 million working households, again mainly families, will benefit from the UC adjustments but will be worse off than they if the £20 uplift had been retained. However, some 2.6 million out-of-work households will feel the full effect of the removal of the £20 uplift which, combined with a failure to fully uprate in previous years, has seen UC and legacy benefit payments fall to their lowest level in real terms since 1991.[9]

Private rented sector claimants: LHA falls short again

As examined in recent editions of the *Review*, the local housing allowance has been on quite a journey from its inception until it landed, we thought finally, at the 30th percentile of each broad rental market area (BRMA) in April 2020, as the pandemic began. In many BRMAs, especially in London and the South East, this saw LHA rates increasing by 20 per cent or more, which in the most extreme cases equated to over £50 per week for a one-bedroom flat.

Restoring the LHA rates to the 30th percentile increased the number of properties available to households claiming UC or HB, especially in London and other pressured housing market areas. It also eased affordability pressures for private renters already in receipt of UC or HB when the pandemic started. On the other hand, for private renters that claimed UC for the first time during the pandemic, many of whom were living in properties with rents above the 30th percentile rent, restrictions on the level of UC support available for housing costs were an unwelcome surprise.

It had been hoped that the restoration of the LHA to the 30th percentile rent would be permanent. However, the 2020 rates were frozen during 2021/22 and then refrozen at the 'elevated cash rate' in 2022/23, so that once again the link between LHA rates and actual local rents has been broken. Although rents have grown only slowly over the past decade (see Compendium Table 53), the proportion of private renters claiming HB/UC nationally has risen above 30 per cent so that many claimants already have rent shortfalls. Analysis has shown that

4.2 million private tenants (33 per cent) are now in poverty, driven partly by high housing costs and low incomes.[10]

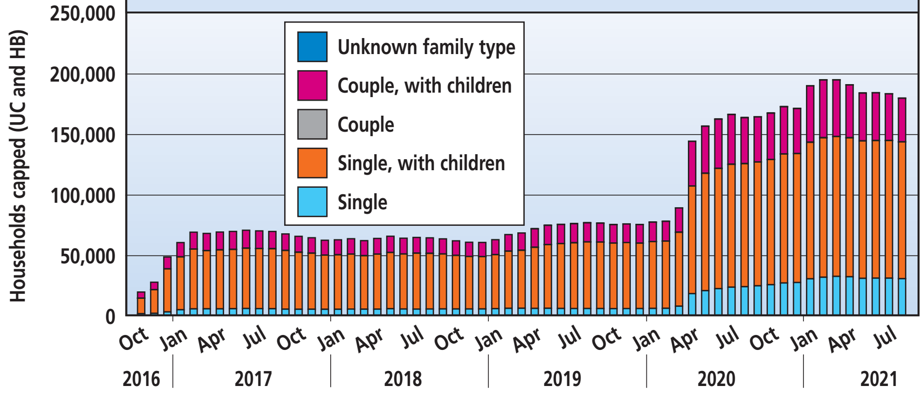
With some 1,500,000 households in the private rented sector still claiming UC in Autumn 2021, more than double pre-pandemic numbers, the re-freezing of the LHA has renewed concerns that growing numbers of private renters will accrue arrears that put them at risk of homelessness. In response, the Department for Levelling Up, Housing and Communities (DLUHC) announced a £65 million support package to be administered by English local authorities to help low-income earners in rent arrears. The Welsh and Scottish Governments have also introduced tenant grants to alleviate the risk of eviction and homelessness. However, there are concerns that the funds available in all three countries may be insufficient to meet demand.

Effects of the benefit cap

Whilst UC was temporarily enhanced, there was no commensurate increase in the benefit cap. Consequently, as claims grew during the pandemic, so did the numbers affected, although the number started to fall slightly from the spring of 2021 and level off in the summer. Figure 2.6.2 shows that the number UC and HB capped households increased markedly from nearly 89,000 in March 2020, at the start of the pandemic. The peak was reached in March 2021 when 194,000 households were capped, shortly after the nine-month 'grace period' ended for many. Numbers capped fell very slightly to 179,000 households by August 2021, but this figure is still almost 100,000 above the pre-pandemic level. A further fall in the numbers affected by the cap was anticipated from October 2021 onward when the £20 uplift was ended.

Both before and during the pandemic, the majority of households affected by the benefit cap were living in London and the South East. In particular, 113,013 single parents with child dependant(s) had their benefit income restricted in August 2021 (the latest figures available), some 63 per cent of all households affected. However, as can be seen from Table 2.6.1, by far the greatest number of households capped were in the 'up to £25' band. A total of 63,228 households are in this band and therefore very likely to fall back under the cap in following months due to the loss of the £20 uplift.

Figure 2.6.2 **Numbers of UC and HB claimant households capped, 2016-2021**



Source: Department for Work and Pensions StatXplore.

Table 2.6.1 **Households capped in August 2021 by household type and amount capped**

Amount of benefit capped

	Family type					
	Single, no child dependent	Single with child dependant(s)	Couple, no dependant	Couple with child dependant(s)	Unknown or missing family type	Total
Up to £25	15,203	37,700	59	10,234	32	63,228
£25 to £50	7,578	28,931	32	7,483	25	44,048
£50 to £75	3,039	17,434	12	5,756	17	26,246
£75 to £100	3,729	11,824	6	4,221	9	19,783
£100 to £150	344	10,873	–	4,827	13	16,061
£150 to £200	67	4,102	–	2,051	8	6,227
£200 to £250	22	1,309	–	819	–	2,160
£250 to £300	15	498	–	339	8	866
£300 to £350	7	211	–	122	–	341
£350 to £400	–	80	–	73	–	161
£400 and above	11	51	–	31	–	110
Total	30,015	113,013	109	35,956	112	179,231

Source: DWP StatXplore.

Inflationary pressures affecting all claimants

The major issue for claimants in any tenure in 2022/23 is that their benefits have only been increased by the CPI rate prevailing in September (3.1 per cent). In fact, as benefit increases were limited to one per cent during 2014/15 and 2015/16 and then frozen over the four-year period from 2016-2019, benefits had already fallen well behind rises in living costs. Inflation reached 5.4 per cent in January 2022, the highest rate in the past 30 years, and is expected by the Bank of England to reach seven per cent by April 2022. This would see nine million households in receipt of income-related benefits incur an average real-terms cut of £500 per year.[11] A 'double whammy' is set for claimants who are also working as they are expected to be hit by a rise of 1.25 per cent in the national insurance rate for the social care levy.

The high inflation rate means everyday essentials and services will cost more and, in some cases, substantially more because of pressures elsewhere, notably because high energy costs are leading to increased electricity and gas bills. A coming uplift in the energy price cap is expected to increase the typical annual energy bill by some £690 to almost £2,000 from April 2022. Rising energy prices disproportionately affect low-income households, largely because energy bills typically account for a higher proportion of their disposable income. Such households will find it hard to heat their home and those reliant on benefits will have to find these extra costs from their already depleting income. Despite this, the government's mitigation package contains few measures to specifically target low-income households.

Higher energy costs will also not be felt equally by residents across different tenures. Those with more energy-efficient homes will be affected less than those living in homes where energy efficiency is poor. JRF examined the drivers of poverty within individual tenures in England, looking specifically at energy efficiency by sector.[12] Although higher poverty rates are found in the social rented sector, tenants are more likely to live in energy-efficient homes than private tenants or owner-occupiers: 56 per cent of social rented tenants in England live in a property in EPC bands A-C and only three per cent of properties are rated E or below. The private rented sector had only 29 per cent of properties rated in the A-C bracket and 19 per cent in E or below. Owner-occupiers faired worst, with 27 per cent of properties rated A-C and 22 per cent rated E or below.

The consequences for numbers living in poverty who also live in energy-inefficient housing (i.e. in a house with a rating of EPC band D or lower) are considerable. Whereas there are 2.2 million social renters in those circumstances, there are 6.8 million people living in poverty in private homes with low energy efficiency, of whom the majority are owner-occupiers. Altogether, in England alone, nine million poor people live in energy-inefficient homes and must therefore be particularly vulnerable to inflated energy prices. Already, before the increases, 39.1 per cent of owner-occupiers and 37.6 per cent of private renters were living in fuel poverty, along with 23.2 per cent of social tenants.

Rent rises: an extra pressure for social rented tenants

Thus far we have analysed some of the pressures likely to be felt across all tenures, especially those with mortgages or renting privately. Here we will discuss the impending rent rises from April 2022 for those in the social rented sector.

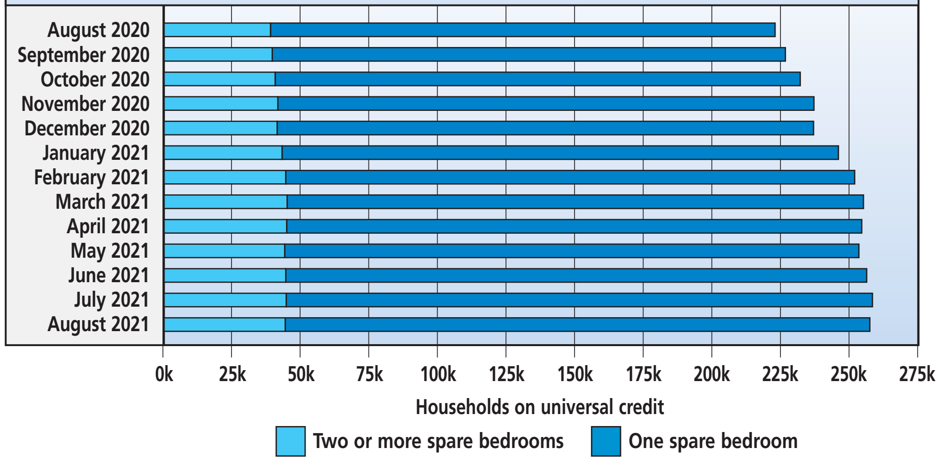
Up to 2020, social landlords in England were required to reduce their rents by one per cent for four years up 2020 (see Figure 1.3.2 on page 36). Rent setting in England changed from April 2020 meaning, for the following five years, that social landlords can set their social rented, general needs rents in line with CPI+1 per cent, based on the CPI rate for the previous September. For the year beginning April 2022, this means a potential rise in rent across the sector of 4.1 per cent. Wales also has a CPI+1 per cent cap for general needs housing; Scotland has no government-led rent setting policy, and in Northern Ireland housing associations are free to decide their rent levels while the Housing Executive's rents are effectively decided politically.

As discussed in Contemporary Issues Chapter 3, providers across the UK are facing rising costs for construction and maintenance work, while also facing huge demands to tackle building safety and decarbonisation in their housing stock. The outcome is that most landlords in England and Wales are expected to increase rents by the full 4.1 per cent in April, despite calls from the Resolution Foundation and others to avoid rent rises given the current and worsening 'cost of living crunch'.[13] In Scotland, calls by the Scottish Housing Regulator to limit rent rises due to the worsening 'cost of living' crisis appear to have been heeded, with below inflation rent uplifts or rent freezes for 2022/23 being commonplace. In Northern Ireland, the minster for communities has confirmed that NIHE rents for 2022/23 will be frozen, again leaving housing associations free to decide their own rent levels.

As rents rise, more claimants will fall within the benefits cap – increasing the sum that they are required to find out of their other income. Although some may secure a discretionary housing payment (DHP), others would have to devote an increasing proportion of their UC standard allowance to rent payments, increasing their exposure to potentially severe poverty.

A further consideration is that social rent claimants already affected by the 'bedroom tax' will have to cover a further 14 or 25 per cent of the increase from their UC standard allowance when rents go up. Figure 2.6.3 shows, in the year to August 2021, the total number of social rented tenants claiming UC who had a deduction from their housing costs for under-occupying by one or more bedrooms.

Figure 2.6.3 **Numbers of UC claimants in the social sector affected by spare room deductions, GB 2020-21**



Source: DWP StatXplore. Note: The overall total of households with a spare room deduction is far higher than shown as housing benefit cases are not included.

The numbers experiencing a reduction arising from under-occupation rose to 256,791, mirroring the rise in the numbers of social renters claiming UC over this 12-month period. Of these claimants, 44,147 claimants had a 25 per cent deduction for two or more spare bedrooms. As an example of what that may mean for households paying the average capped rent for a three-bedroom property in 2022/23, if the full rent increase is applied in April their bedroom tax would increase by £1.70 per week meaning a total of £43 per week would be deducted for under-occupation alone.[14] Not all households will be affected: in Scotland and Northern Ireland 'bedroom tax' is almost fully mitigated, while in England and Wales tenants have access to DHPs to help mitigate these extra costs.

Help for low-income households: more, and more, discretion

Available evidence suggests that rent arrears among low-income households have increased during the 23 months of the pandemic. So, what extra help will be available for households requiring support in this coming year? As has been the case since 2010, there is an increasing reliance on discretionary payments to target those most in need – and in the coming year these have been bolstered by a new £500 million household support fund for vulnerable renters across the UK. This is on top of DHPs and, in England, increased homelessness prevention grant.

These funds, and comparable discretionary funds available elsewhere in the UK, have been welcomed. However, they make the benefit system more complex, something that UC was originally designed to overcome. Arrangements for allocating discretionary funds and differences in the way local authorities manage them have also led to something of a postcode lottery. In addition, the level of funding available to local authorities appears to be well short of what is required, with the JRF suggesting that the DHP budget for England should exceed £400,000.

Along with other commentators, the Institute of Fiscal Studies has called on the government to be bolder in their approach to this looming crisis and at the very least increase benefits in line with actual inflation in April 2022 to mitigate some of the extra costs.[15] Conservative MPs have urged the government to delay the national insurance rate rise to help working, low-income households, whilst Labour has urged the government to suspend VAT on fuel. CIH and other bodies are calling for the £20 UC uplift during the pandemic to be reinstated.

So far, these calls for more drastic action have fallen on deaf ears. The Resolution Foundation has commented that the pandemic shows that far more than modest improvements to the low rates of benefits are needed when shocks such as Covid-19 hit, commenting that 'we had to invent [a] national wage insurance scheme in real-time in the eye of the storm'.[16] The government proved it could be done through the furlough scheme, even if it was costly and imperfect. Will they act decisively again in the eye of another rapidly brewing storm, or will we instead see many more households plunge into poverty?

Notes and references

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2 DWP (2022) Support for Mortgage Interest Statistics, Stat-Xplore (see https://stat-xplore.dwp.gov.uk/webapi/jsf/dataCatalogueExplorer.xhtml).

3 See www.ukfinance.org.uk/press/press-releases/lenders-call-government-review-financial-support-struggling-homeowners

4 UK Finance (2022) *Arrears and possessions – February 2022* (see www.ukfinance.org.uk/data-and-research/data/mortgages/arrears-and-possessions).

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12 JRF (2022) *op.cit*.

13 Heath, L. (2021) 'Social tenants face average rent hikes of £202 next year amid "cost of living crunch", thinktank warns', in *Inside Housing*, December 22 (see www.insidehousing.co.uk/news/news/social-tenants-face-average-rent-hikes-of-202-next-year-amid-cost-of-living-crunch-thinktank-warns-73802).

14 Calculated using the government's capped rental figures for a three-bedroom general needs property in England in 2021/22, adding 4.1 per cent for the 2022/23 rent increase, then deducting 25 per cent for those with two or more spare bedrooms.

15 Johnson, P. (2022) 'We let our guard down on inflation and now we must parry the blows', in *The Times*, January 17 (see https://ifs.org.uk/publications/15910).

16 Brewer, M., Handscomb, K., Kelly, G., Smith, J. & Try, L. (2022) *Social Insecurity: Assessing trends in social security to prepare for the decade of change ahead.* London: Resolution Foundation.

Section 3 Compendium

Economic prospects and public expenditure

Table 1 **Key economic trends**

	1970	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Gross Domestic Product																							
£ billion (current prices)	**56.1**	**115.0**	**259.7**	**414.4**	**669.9**	**853.2**	**1,098.5**	**1,399.7**	**1,476.7**	**1,552.5**	**1,598.8**	**1,557.1**	**1,612.2**	**1,669.5**	**1,721.4**	**1,793.2**	**1,876.2**	**1,935.2**	**2,016.6**	**2,097.1**	**2,174.4**	**2,255.3**	**2,152.6**
£ billion (real terms)	**714.0**	**789.0**	**881.1**	**989.8**	**1,220.8**	**1,322.8**	**1,578.1**	**1,802.4**	**1,851.0**	**1,894.7**	**1,889.4**	**1,811.7**	**1,849.2**	**1,872.8**	**1,899.6**	**1,976.8**	**2,035.9**	**2,089.3**	**2,136.6**	**2,182.2**	**2,218.2**	**2,255.3**	**2,043.4**
% annual real growth	**2.9**	**2.1**	**2.4**	**2.4**	**0.0**	**2.5**	**3.5**	**3.0**	**2.7**	**2.4**	**-0.3**	**-4.1**	**2.1**	**1.3**	**1.5**	**1.9**	**3.0**	**2.6**	**2.3**	**2.1**	**1.7**	**1.7**	**-9.4**
Unemployment																							
000s	**–**	**1,174**	**1,833**	**3,151**	**2,053**	**2,436**	**1,587**	**1,464**	**1,671**	**1,655**	**1,786**	**2,403**	**2,497**	**2,594**	**2,572**	**2,474**	**2,026**	**1,781**	**1,633**	**1,476**	**1,380**	**1,306**	**1,550**
%	**–**	**4.5**	**6.8**	**11.4**	**7.1**	**8.6**	**5.4**	**4.8**	**5.4**	**5.3**	**5.7**	**7.6**	**7.9**	**8.1**	**8.0**	**7.6**	**6.2**	**5.4**	**4.9**	**4.4**	**4.1**	**3.8**	**4.5**
Inflation %																							
RPI	**6.4**	**24.2**	**18.0**	**6.1**	**9.5**	**3.5**	**3.0**	**2.8**	**3.2**	**4.3**	**4.0**	**-0.5**	**4.6**	**5.2**	**3.2**	**3.0**	**2.4**	**1.0**	**1.8**	**3.6**	**3.3**	**2.6**	**1.5**
CPI	**–**	**–**	**–**	**–**	**7.0**	**2.6**	**0.8**	**2.1**	**2.3**	**2.3**	**3.6**	**2.2**	**3.3**	**4.5**	**2.8**	**2.6**	**1.5**	**0.0**	**0.7**	**2.7**	**2.5**	**1.8**	**0.9**
CPIH	**–**	**–**	**–**	**–**	**7.0**	**2.6**	**0.8**	**2.1**	**2.3**	**2.3**	**3.6**	**2.2**	**3.3**	**4.5**	**2.6**	**2.3**	**1.5**	**0.4**	**1.0**	**2.6**	**2.3**	**1.7**	**1.0**
Interest rates %	**–**	**11.5**	**16.3**	**12.1**	**14.6**	**6.6**	**6.0**	**4.6**	**4.6**	**5.5**	**4.7**	**0.6**	**0.5**	**0.5**	**0.5**	**0.5**	**0.5**	**0.5**	**0.4**	**0.3**	**0.6**	**0.8**	**0.2**

Sources: ONS UK National Accounts, ONS Labour Market Overview and Bank of England.

Notes: 1. Gross Domestic Product is shown at current (YBHA) and real prices (ABM chained volume series 2018 based). Both measures were substantially revised in 2019 following changes in methodology.

2. Unemployment figures are based on the International Labour Organisation (ILO) definition and are seasonally adjusted for adults aged 16 and over. They differ from the claimant unemployment figures reported in versions of this table published prior to 2019.

3. Inflation is the General Retail Price Index (CZBH), the Consumer Price Index (D7G7) and from 2006 the Consumer Prices Index including 'Housing costs of owner-occupiers' (L55O).

4. Interest rates are average BoE bank rate for the year to December.

Table 2a **Average male and female earnings in the United Kingdom**

	1970	1975	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
£ per week																				
All full-time	–	–	–	171.0	263.1	336.3	425.1	516.4	598.6	602.9	607.8	620.2	620.8	627.0	644.9	661.1	685.2	703.4	708.1	727.2
All full-time men	30.0	60.8	124.5	192.4	295.6	374.6	471.7	568.0	653.6	658.4	660.7	677.0	674.0	680.3	699.3	715.9	742.8	760.0	754.6	781.4
All full-time women	16.3	37.4	78.8	126.4	201.5	269.8	344.7	435.6	513.3	515.5	525.1	533.0	539.3	546.2	562.3	577.7	598.1	620.2	640.1	649.0
All part-time	–	–	–	–	–	–	130.5	167.0	197.3	197.3	197.7	201.7	203.5	203.9	215.2	219.7	226.5	237.5	247.4	255.8
All part-time men	–	–	–	–	–	–	133.1	181.1	206.7	207.0	203.0	201.7	200.5	199.9	217.1	219.4	229.0	235.1	246.4	257.4
All part-time women	–	–	–	–	–	–	129.9	163.3	194.4	194.1	196.0	201.7	204.5	205.3	214.6	219.9	225.5	238.3	247.7	255.2
All full and part-time	–	–	–	–	–	–	354.5	422.8	487.6	487.2	491.3	501.3	501.5	507.2	525.0	537.9	555.0	571.7	575.8	595.9
All full and part-time men	–	–	–	–	–	–	445.9	524.9	595.6	595.8	596.9	611.6	606.1	612.6	632.7	646.9	667.3	683.8	678.2	703.9
All full and part-time women	–	–	–	–	–	–	255.1	319.5	377.1	375.3	382.4	389.8	395.0	400.6	415.4	426.6	440.3	459.9	474.2	487.9
Percentages																				
All full-time women as a percentage of full-time men	54.3	61.5	63.3	65.7	68.2	72.0	73.1	76.7	78.5	78.3	79.5	78.7	80.0	80.3	80.4	80.7	80.5	81.6	84.8	83.1

Sources: ONS New Earnings Surveys, Annual Survey of Hours and Earnings.

Notes:
1. The earnings estimates are inclusive of overtime and are based on the earnings in pounds for employees who are on adult rates of pay and whose pay was not affected by absence.
2. There were changes of methodology in 2004, 2006 and 2011, which all slightly reduced average earnings figures compared to the previous years.
3. Figures to 1995 are from the New Earnings Survey, and for Great Britain only. Figures from 2000 are from the Annual Survey of Hours and Earnings, and are for the UK.
4. Great Britain figures for male and female manual earnings for the years to 2002 can be found in previous editions of the *Review*. Data for those income groups were discontinued in 2003.
5. These figures include employees that were furloughed during the Covid-19 pandemic. The underlying wage growth rate for 2020 and 2021 should be treated with caution.

Table 2b **Median weekly male and female earnings in the United Kingdom**

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
£ per week												
All full-time	**498.5**	**498.3**	**506.1**	**517.4**	**518.3**	**527.1**	**538.6**	**550.0**	**568.3**	**585.2**	**585.7**	**610.7**
All full-time men	**537.6**	**538.2**	**546.0**	**556.2**	**558.6**	**567.2**	**577.5**	**590.9**	**608.2**	**629.2**	**617.5**	**651.6**
All full-time women	**439.0**	**440.0**	**448.9**	**458.9**	**461.5**	**470.2**	**480.5**	**493.2**	**509.0**	**527.9**	**543.5**	**558.1**
All part-time	**153.7**	**153.0**	**155.2**	**159.8**	**161.0**	**166.5**	**177.1**	**182.0**	**187.3**	**196.9**	**202.4**	**215.3**
All part-time men	**141.9**	**142.5**	**145.8**	**149.4**	**151.4**	**155.5**	**166.8**	**171.6**	**176.8**	**184.2**	**191.6**	**207.2**
All part-time women	**157.3**	**156.6**	**158.7**	**164.0**	**166.0**	**171.2**	**181.2**	**186.4**	**189.9**	**201.5**	**206.9**	**219.3**
All full and part-time	**403.8**	**400.0**	**405.8**	**415.3**	**417.9**	**425.1**	**438.4**	**448.5**	**460.0**	**479.1**	**479.1**	**504.4**
All full and part-time men	**496.5**	**493.0**	**498.1**	**507.8**	**507.4**	**517.5**	**530.4**	**540.6**	**554.6**	**574.9**	**568.4**	**594.1**
All full and part-time women	**315.8**	**313.2**	**319.7**	**327.2**	**330.4**	**337.1**	**349.1**	**358.3**	**369.9**	**388.1**	**400.1**	**420.1**
Percentages												
All full-time women as a percentage of full-time men	**81.7**	**81.8**	**82.2**	**82.5**	**82.6**	**82.9**	**83.2**	**83.5**	**83.7**	**83.9**	**88.0**	**85.7**

Sources and notes: see Table 2a.

Table 3a **Household disposable income, consumer spending and savings**

	1970	1975	1980	1985	1990	1995	2000	2005
£ billion								
Gross household disposable income[1]	**35.3**	**76.8**	**170.4**	**268.7**	**429.1**	**585.5**	**749.9**	**914.1**
– Consumer spending[2]	**33.2**	**70.6**	**153.5**	**249.5**	**404.6**	**531.7**	**709.9**	**873.5**
= Savings	**2.1**	**6.2**	**16.9**	**19.2**	**24.5**	**53.8**	**39.9**	**40.6**
Savings ratio (%)[3]	**5.8**	**8.1**	**9.9**	**7.1**	**5.7**	**9.2**	**5.3**	**4.4**
Composite Price Index	**73.1**	**134.8**	**263.7**	**373.2**	**497.5**	**588.2**	**671.8**	**757.3**
£ billion (2020 prices)								
Gross household disposable income	**557.7**	**658.6**	**747.1**	**832.7**	**997.3**	**1,151.2**	**1,290.8**	**1,395.8**
– Consumer spending	**525.2**	**605.5**	**673.1**	**773.2**	**940.4**	**1,045.4**	**1,222.1**	**1,333.8**
= Savings	**32.5**	**53.1**	**74.1**	**59.5**	**56.9**	**105.8**	**68.7**	**62.0**
Increases over previous years:[4]								
Household disposable income								
% (Cash)	**–**	**23.6**	**24.4**	**11.5**	**11.9**	**7.3**	**5.6**	**4.4**
% (Constant prices)[5]	**–**	**3.6**	**2.7**	**2.3**	**4.0**	**3.1**	**2.4**	**1.6**
Consumer spending								
% (Cash)	**–**	**22.5**	**23.5**	**12.5**	**12.4**	**6.3**	**6.7**	**4.6**
% (Constant prices)[3]	**–**	**3.1**	**2.2**	**3.0**	**4.3**	**2.2**	**3.4**	**1.8**

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
£ billion															
Gross household disposable income[1]	**956.5**	**1,009.8**	**1,046.6**	**1,070.2**	**1,093.5**	**1,114.2**	**1,162.3**	**1,206.2**	**1,247.8**	**1,322.1**	**1,347.6**	**1,376.2**	**1,441.2**	**1,486.7**	**1,500.2**
– Consumer spending[2]	**910.7**	**954.4**	**983.5**	**956.3**	**984.4**	**1,021.1**	**1,058.5**	**1,109.5**	**1,153.4**	**1,187.2**	**1,248.1**	**1,287.3**	**1,335.2**	**1,367.9**	**1,231.6**
= Savings	**45.8**	**55.5**	**63.1**	**113.9**	**109.1**	**93.1**	**103.8**	**96.7**	**94.4**	**134.9**	**99.5**	**89.0**	**106.0**	**118.9**	**268.6**
Savings ratio (%)[3]	**4.8**	**5.5**	**6.0**	**10.6**	**10.0**	**8.4**	**8.9**	**8.0**	**7.6**	**10.2**	**7.4**	**6.5**	**7.4**	**8.0**	**17.9**
Composite Price Index	**781.5**	**815.0**	**847.5**	**843.0**	**881.9**	**927.8**	**957.6**	**986.7**	**1,010.0**	**1,020.0**	**1,037.7**	**1,074.9**	**1,110.8**	**1,139.3**	**1,156.4**
£ billion (2020 prices)															
Gross household disposable income	**1,415.3**	**1,432.9**	**1,428.0**	**1,468.0**	**1,433.9**	**1,388.7**	**1,403.5**	**1,413.6**	**1,428.7**	**1,498.9**	**1,501.8**	**1,480.6**	**1,500.3**	**1,509.0**	**1,500.2**
– Consumer spending	**1,347.6**	**1,354.1**	**1,342.0**	**1,311.8**	**1,290.7**	**1,272.7**	**1,278.2**	**1,300.4**	**1,320.5**	**1,346.0**	**1,390.9**	**1,384.9**	**1,390.0**	**1,388.4**	**1,231.6**
= Savings	**67.8**	**78.7**	**86.1**	**156.2**	**143.1**	**116.0**	**125.3**	**113.3**	**108.1**	**153.0**	**110.9**	**95.7**	**110.3**	**120.6**	**268.6**
Increases over previous years:[4]															
Household disposable income															
% (Cash)	**4.6**	**5.6**	**3.6**	**2.3**	**2.2**	**1.9**	**4.3**	**3.8**	**3.4**	**6.0**	**1.9**	**2.1**	**4.7**	**3.2**	**0.9**
% (Constant prices)[5]	**1.4**	**1.2**	**- 0.3**	**2.8**	**- 2.3**	**- 3.1**	**1.1**	**0.7**	**1.1**	**4.9**	**0.2**	**- 1.4**	**1.3**	**0.6**	**- 0.6**
Consumer spending															
% (Cash)	**4.3**	**4.8**	**3.1**	**- 2.8**	**2.9**	**3.7**	**3.7**	**4.8**	**3.9**	**2.9**	**5.1**	**3.1**	**3.7**	**2.4**	**- 10.0**
% (Constant prices)[3]	**1.0**	**0.5**	**- 0.9**	**- 2.2**	**- 1.6**	**- 1.4**	**0.4**	**1.7**	**1.6**	**1.9**	**3.3**	**- 0.4**	**0.4**	**- 0.1**	**- 11.3**

Sources: ONS, UK National Accounts, UK Economic Accounts, plus Inflation and Price Indices.

Notes: 1. Gross household disposable income (GDHI) figures are seasonally adjusted (RPHQ). It is the amount of money that all individuals in the household sector have available for spending or saving after all taxes, social contributions and benefits have been taken into account. The household sector includes all individuals, including people living in institutions and the self-employed but it excludes non-profit bodies such as charities.

2. Gross household consumer expenditure figures are seasonally adjusted (ABJQ) and were substantially revised in 2018 as part of the modified GDP methodology.

3. The 'savings ratio' is the ratio of savings to household disposable income.

4. For the years to 2005 the increases are the average annual increase over the previous five years.

5. Constant prices calculated based on the Composite Price Index (January 1974 = 100).

Table 3b **Gross disposable household income at constant prices**

£ per head of population at 2019/20 prices

	1997	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
North East	**14,184**	**15,071**	**16,046**	**16,229**	**16,118**	**16,168**	**16,427**	**16,124**	**15,954**	**16,252**	**16,322**	**16,630**	**17,088**	**16,810**	**16,701**	**16,899**	**17,096**
Yorkshire & The Humber	**14,748**	**16,012**	**16,888**	**17,032**	**17,152**	**17,046**	**17,025**	**16,515**	**16,436**	**16,548**	**16,722**	**17,079**	**17,711**	**17,316**	**17,314**	**17,758**	**17,959**
North West	**14,941**	**16,125**	**17,262**	**17,390**	**17,495**	**17,454**	**17,593**	**17,132**	**16,926**	**17,098**	**17,330**	**17,688**	**18,379**	**17,999**	**17,994**	**18,385**	**18,601**
West Midlands	**15,057**	**16,262**	**17,016**	**17,193**	**17,098**	**17,218**	**17,142**	**16,722**	**16,580**	**16,661**	**16,933**	**17,416**	**18,144**	**17,959**	**17,691**	**18,132**	**18,350**
East Midlands	**15,047**	**16,078**	**17,377**	**17,491**	**17,889**	**17,770**	**17,568**	**16,992**	**16,965**	**17,162**	**17,390**	**17,801**	**18,507**	**18,026**	**18,027**	**18,383**	**18,635**
East	**17,358**	**18,713**	**19,965**	**20,063**	**20,222**	**20,501**	**20,467**	**19,895**	**19,629**	**19,911**	**20,277**	**20,784**	**21,781**	**21,581**	**21,551**	**22,135**	**22,392**
London	**20,025**	**22,757**	**25,345**	**25,851**	**26,787**	**27,100**	**26,240**	**25,515**	**24,786**	**25,732**	**26,691**	**27,634**	**29,308**	**29,084**	**28,597**	**29,557**	**30,256**
South East	**19,733**	**21,122**	**22,248**	**22,682**	**22,975**	**23,019**	**22,842**	**22,092**	**21,847**	**22,149**	**22,638**	**23,073**	**24,251**	**23,965**	**23,849**	**24,369**	**24,715**
South West	**16,987**	**18,017**	**19,138**	**19,627**	**19,670**	**19,922**	**19,504**	**19,239**	**19,130**	**19,161**	**19,507**	**20,040**	**20,787**	**20,463**	**20,332**	**20,937**	**21,222**
England	**16,873**	**18,328**	**19,642**	**19,922**	**20,184**	**20,295**	**20,107**	**19,573**	**19,331**	**19,643**	**20,057**	**20,579**	**21,544**	**21,250**	**21,103**	**21,652**	**21,978**
Wales	**14,400**	**15,475**	**16,688**	**16,810**	**16,737**	**17,077**	**16,631**	**16,301**	**16,225**	**16,369**	**16,377**	**16,735**	**17,117**	**16,742**	**16,763**	**17,255**	**17,263**
Scotland	**14,905**	**16,202**	**17,960**	**18,297**	**18,651**	**19,063**	**18,779**	**18,389**	**18,347**	**18,495**	**18,815**	**19,144**	**19,567**	**19,170**	**18,985**	**19,305**	**19,649**
Northern Ireland	**13,299**	**14,062**	**16,148**	**16,479**	**16,303**	**16,298**	**16,047**	**15,720**	**15,751**	**15,680**	**16,056**	**16,457**	**16,882**	**16,702**	**16,728**	**17,056**	**17,331**
United Kingdom	**16,477**	**17,882**	**19,254**	**19,534**	**19,775**	**19,918**	**19,708**	**19,204**	**18,995**	**19,276**	**19,662**	**20,158**	**21,037**	**20,736**	**20,600**	**21,121**	**21,433**

Source: ONS Regional gross disposable household income.

Notes:
1. Gross disposable household income estimates relate to totals for all individuals within the household sector for a region and not to the average for each household.
2. The household sector includes all individuals, including people living in institutions and the self-employed but now excludes non-profit bodies such as charities.
3. 2019 estimates are provisional.

Table 4 **Measures of employment and unemployment in the UK**

Thousands

		1979	1984	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
	Employees	**23,092**	**21,000**	**22,783**	**21,863**	**23,977**	**24,997**	**25,195**	**25,345**	**25,574**	**25,092**	**25,017**	**25,118**	**25,213**	**25,514**	**25,960**	**26,504**	**26,771**	**27,065**	**27,494**	**27,652**	**27,770**
+	Self-employed	**1,833**	**2,695**	**3,542**	**3,549**	**3,254**	**3,644**	**3,749**	**3,822**	**3,846**	**3,870**	**3,990**	**4,058**	**4,224**	**4,262**	**4,558**	**4,575**	**4,772**	**4,798**	**4,780**	**4,968**	**4,614**
+	Training programmes	**–**	**309**	**459**	**273**	**143**	**113**	**98**	**109**	**108**	**107**	**128**	**100**	**150**	**158**	**121**	**104**	**82**	**78**	**49**	**51**	**45**
+	Unpaid family workers	**–**	**–**	**–**	**133**	**109**	**96**	**96**	**101**	**101**	**88**	**94**	**103**	**108**	**110**	**116**	**102**	**118**	**116**	**115**	**128**	**101**
=	Total in employment	**25,195**	**24,285**	**26,871**	**25,818**	**27,484**	**28,850**	**29,138**	**29,378**	**29,628**	**29,156**	**29,228**	**29,378**	**29,697**	**30,043**	**30,754**	**31,285**	**31,744**	**32,057**	**32,439**	**32,799**	**32,529**
	of which																					
	Full-time	**–**	**19,019**	**20,930**	**19,460**	**20,517**	**21,556**	**21,740**	**21,930**	**22,084**	**21,496**	**21,300**	**21,422**	**21,547**	**21,897**	**22,469**	**22,884**	**23,208**	**23,536**	**23,886**	**24,212**	**24,291**
	Part-time	**–**	**4,985**	**5,854**	**6,359**	**6,967**	**7,293**	**7,398**	**7,448**	**7,545**	**7,660**	**7,928**	**7,956**	**8,150**	**8,147**	**8,285**	**8,400**	**8,536**	**8,521**	**8,552**	**8,587**	**8,238**
	Workers with second jobs	**–**	**702**	**1,079**	**1,282**	**1,177**	**1,060**	**1,056**	**1,102**	**1,125**	**1,140**	**1,111**	**1,143**	**1,133**	**1,143**	**1,198**	**1,180**	**1,132**	**1,126**	**1,124**	**1,138**	**1,114**
+	ILO unemployed	**1,432**	**3,241**	**2,053**	**2,436**	**1,587**	**1,464**	**1,671**	**1,655**	**1,786**	**2,403**	**2,497**	**2,594**	**2,572**	**2,474**	**2,026**	**1,781**	**1,633**	**1,476**	**1,380**	**1,306**	**1,550**
=	Total economically active	**26,627**	**27,526**	**28,924**	**28,254**	**29,070**	**30,314**	**30,809**	**31,033**	**31,415**	**31,559**	**31,726**	**31,971**	**32,268**	**32,517**	**32,779**	**33,065**	**33,377**	**33,533**	**33,819**	**34,104**	**34,079**
	Economically inactive	**8,311**	**8,655**	**7,899**	**8,686**	**8,694**	**9,047**	**8,987**	**9,157**	**9,138**	**9,271**	**9,446**	**9,452**	**9,208**	**9,089**	**9,024**	**8,996**	**8,898**	**8,827**	**8,694**	**8,566**	**8,635**
	Claimant unemployed	**1,064**	**2,888**	**1,648**	**2,290**	**1,088**	**862**	**945**	**865**	**906**	**1,528**	**1,496**	**1,534**	**1,586**	**1,421**	**1,036**	**798**	**773**	**795**	**901**	**1,132**	**2,242**

Sources: Office For National Statistics, Labour market statistics time series and Labour Force Survey.

Notes:
1. Claimant unemployment refers to the number of people aged 18 and over that claim unemployment related benefits. The figures are seasonally adjusted (BCJD) and adjusted for the second quarter of the year.
2. Since 2015, the claimant count has been reclassified as 'experimental' as it includes a proportion of universal credit claimants who are in low-paid work but are required to be actively seeking work.
3. All other figures are from the Labour Force Survey for all those aged 16 and over; except the economically inactive aged 16 to 64. For the years to 1990 they are for the April of the year; from 1993 they are for the second quarter of the year, seasonally adjusted.
4. The LFS definitions of unemployment and inactivity apply for 1979. Thereafter the ILO definition (based on a four-week instead of a one-week job search period) applies.

Table 5 **Regional claimant unemployment rates at first quarter in year**

Percentages

Region	1970	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
North East	–	3.7	6.9	15.4	9.1	11.0	6.5	3.6	3.8	4.1	3.7	6.0	6.8	6.6	7.5	7.0	5.5	3.7	3.9	4.0	4.3	5.1	5.2	8.3
Yorkshire & The Humber	2.7	2.2	3.9	11.2	6.2	8.3	4.6	2.7	3.2	3.2	2.8	4.9	5.8	5.4	6.1	5.7	4.5	3.2	2.6	2.6	2.8	3.3	3.6	7.0
North West	–	3.0	4.9	12.6	7.0	8.4	4.3	2.7	3.2	3.2	2.9	4.8	5.5	5.0	5.7	5.4	4.0	2.8	2.7	2.4	2.9	3.5	6.9	6.2
West Midlands	1.8	2.0	3.9	12.1	5.4	8.0	4.1	3.1	3.7	3.8	3.3	5.5	6.4	5.7	6.0	5.4	4.2	2.9	2.6	2.7	2.9	3.6	4.1	7.8
East Midlands	2.1	1.9	3.2	9.3	4.6	7.3	3.4	2.3	2.7	2.7	2.3	4.3	4.9	4.2	4.8	4.4	3.3	2.2	1.8	1.8	2.0	2.4	2.9	5.9
East	–	1.6	2.5	7.5	2.9	6.4	2.6	2.0	2.1	2.2	1.8	3.5	4.0	3.6	3.9	3.6	2.6	1.6	1.4	1.5	1.6	2.1	2.5	5.7
London	–	1.4	2.5	8.2	4.4	9.1	3.9	3.3	3.4	3.2	2.5	3.6	4.4	4.2	4.4	3.9	2.9	2.1	1.8	1.9	2.0	2.4	2.7	7.3
South East	–	1.4	2.1	6.7	2.4	5.8	2.0	1.5	1.8	1.7	1.4	2.8	3.4	2.8	3.0	2.8	2.0	1.3	1.1	1.2	1.4	1.8	2.2	5.4
South West	2.7	2.4	3.5	8.5	3.6	6.7	2.7	1.5	1.6	1.7	1.3	2.9	3.2	2.9	3.2	2.9	2.1	1.4	1.3	1.4	1.5	2.0	2.2	5.1
England	–	2.1	3.5	9.7	4.8	7.7	3.6	2.5	2.8	2.7	2.3	4.0	4.7	4.3	4.6	4.2	3.2	2.2	2.0	2.0	2.2	2.7	3.0	6.6
Wales	3.9	3.0	5.1	13.0	6.3	8.2	4.5	2.7	3.0	2.9	2.6	4.8	5.4	4.9	5.5	5.4	4.1	3.1	2.8	2.6	2.6	3.2	3.5	6.6
Scotland	3.8	2.9	5.7	12.0	8.0	7.8	4.7	3.1	3.1	2.9	2.4	4.0	5.0	5.0	5.1	5.0	3.7	2.8	2.6	2.7	2.9	3.5	3.6	6.6
Great Britain	2.4	2.2	3.8	10.1	5.1	7.8	3.7	2.5	2.8	2.8	2.3	4.1	4.7	4.4	4.7	4.4	3.3	2.3	2.1	2.1	2.3	2.8	3.1	6.6
Northern Ireland	6.5	4.6	8.0	15.3	13.0	11.6	5.5	3.3	3.2	2.9	2.6	4.7	6.1	6.5	6.9	7.2	6.4	5.2	4.2	3.5	3.1	3.1	3.1	5.8
United Kingdom	–	2.2	3.9	10.2	5.3	7.9	3.7	2.6	2.8	2.8	2.3	4.1	4.8	4.4	4.8	4.4	3.3	2.4	2.1	2.1	2.3	2.8	3.1	6.5

Source: Office for National Statistics, claimant count and vacancies dataset.

Notes: 1. Figures are seasonally adjusted. Figures from 1997 are affected by the introduction of the jobseeker's allowance and from 2013 by universal credit.

2. Figures for government office regions are unavailable for the years prior to 1975, except where they coincide with standard regions.

3. ONS caution that whilst the claimant count unemployment series does not provide a wholly reliable representation of the UK labour market (see table 4 notes), it provides a useful indication of variations in unemployment between areas and over time.

Table 6 **Personal housing wealth, borrowing and net equity**

£ billion

		1970	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
	Net equity	35.7	101.9	253.5	414.2	832.6	690.5	1,232.2	2,560.3	2,802.4	3,046.9	2,470.7	2,666.5	2,724.0	2,717.0	2,804.2	3,061.1	3,415.0	3,781.6	4,062.4
+	House loans	11.5	25.2	52.4	127.4	294.1	386.1	525.1	943.7	1,052.3	1,156.5	1,186.0	1,192.5	1,199.0	1,202.7	1,225.2	1,236.7	1,255.9	1,288.4	1,324.1
=	Gross assets	47.2	127.1	305.9	541.6	1,126.7	1,076.6	1,757.3	3,504.0	3,854.7	4,203.4	3,656.7	3,859.0	3,923.0	3,919.7	4,029.4	4,297.8	4,670.9	5,070.0	5,386.5
	Index of growth of gross assets	100.0	269.3	648.1	1,147.5	2,387.1	2,280.9	3,723.1	7,423.7	8,166.7	8,905.5	7,747.2	8,175.8	8,311.5	8,304.4	8,536.8	9,105.6	9,896.0	10,741.5	11,412.0
	Deflator for gross domestic capital formation (YBFU)	100.0	191.7	378.6	523.8	761.9	808.3	882.1	979.8	1,019.0	1,046.4	1,085.7	1,101.2	1,092.9	1,110.7	1,136.9	1,159.5	1,176.2	1,190.5	1,209.5
	Index of real growth of gross assets	100.0	140.5	171.2	219.1	313.3	282.2	422.1	757.7	801.4	851.1	713.6	742.4	760.5	747.7	750.9	785.3	841.4	902.3	943.5

Sources: ONS UK National Accounts, Bank of England Statistics.

Notes: The personal sector includes non-corporate private landlords. Net equity is the unencumbered value of household housing wealth. House loans secured on dwellings excludes loans to housing associations. There are two breaks in the series of data for the value of private residential dwellings following changes in accounting conventions. A revised series (CGRI) ran from 1987. Data from the old series (ALLN) has been used for earlier years, with minor adjustments to avoid a discontinuity with the new series. A further methodological revision was made in 2017, and this provides a new series of data back to 1995. A further minor adjustment has been made to the earlier figures, again to avoid a discontinuity with the latest data series, which is the sum of the value of household dwellings and land assets (E46V & E44N).

Table 7 **Equity withdrawal**

£ million

		1975	1980	1985	1990	1995	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
	Net mortgage lending	3,613	7,368	19,034	33,287	14,373	38,862	51,701	96,059	99,306	99,704	86,891	107,333	104,049	35,338	9,013	6,493	6,901	10,368	13,089	23,680	35,451	40,502	46,287	44,674
+	Private housing grants	78	159	697	519	564	403	376	351	337	326	340	381	311	319	297	229	105	75	82	71	70	77	90	106
-	Domestic capital formation	2,725	6,115	9,683	15,398	19,544	31,612	32,832	38,956	43,701	50,368	54,099	55,735	58,145	52,018	39,294	42,267	44,522	45,533	50,827	54,545	58,084	60,904	69,191	77,449
-	Council house sales	132	800	1,477	2,894	1,270	2,132	2,179	3,047	4,032	3,706	2,593	2,210	1,932	616	544	561	875	768	1,245	1,436	1,382	1,595	1,649	1,500
=	Equity withdrawal	834	612	8,571	14,045	- 5,193	5,521	17,066	54,407	51,910	45,956	30,539	49,769	44,283	- 16,977	- 30,528	- 36,106	- 38,391	- 35,858	- 38,901	- 32,230	- 23,945	- 21,920	- 24,463	- 34,169
	Consumer spending (£ billion)	71	153	250	405	532	710	736	762	797	835	875	912	955	984	959	986	1,023	1,060	1,111	1,155	1,189	1,253	1,300	1,357
	Equity withdrawal as % of consumer spending	1.18	0.40	3.43	3.47	- 0.98	0.78	2.32	7.14	6.51	5.50	3.49	5.46	4.64	- 1.72	- 3.18	- 3.66	- 3.75	- 3.38	- 3.50	- 2.79	- 2.01	- 1.75	- 1.88	- 2.52

Sources: Mortgage lending – Bank of England (see Table 42); Private housing grants – see Table 28; Domestic capital formation – National Accounts (GFCF:L5ZQ from 1988); Council house sales – UK Local Government Housing Revenue Account Data (figures are for financial years); Consumer Spending - Quarterly National Accounts (ABJQ).

Notes: 1. The private housing grants figures from 2003 are for financial years.
2. Net mortgage lending is for the personal sector only and excludes lending to housing associations.
3. Negative equity withdrawal figures indicate that net borrowing is less than capital formation.

Table 8 **Gross fixed capital formation in housing as a percentage of Gross Domestic Product**

Percentages

	1970	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Average 2005-20
Belgium	–	–	–	–	–	–	5.1	5.7	6.2	6.3	6.5	6.1	6.1	5.8	5.9	5.7	5.9	5.7	5.7	5.7	5.9	6.2	6.1	6.0
Denmark	7.9	6.6	5.1	4.2	3.6	3.8	4.7	6.0	6.8	6.5	5.4	4.2	3.7	4.3	4.1	3.7	3.9	4.0	4.2	4.6	4.8	4.9	5.3	4.8
France	7.2	7.4	8.4	6.2	6.1	5.3	5.3	6.1	6.5	6.7	6.8	6.3	6.3	6.4	6.2	6.1	6.0	5.9	6.0	6.3	6.4	6.4	6.0	6.3
Germany	6.8	5.9	6.9	5.7	6.0	7.6	6.7	5.0	5.2	5.2	5.1	5.2	5.2	5.6	5.9	5.9	5.9	5.8	6.0	6.0	6.3	6.6	7.2	5.8
Greece	12.0	12.4	17.8	10.3	12.0	8.3	9.0	8.8	10.0	10.8	8.1	6.5	5.2	4.9	3.3	2.3	1.1	0.8	0.7	0.6	0.7	0.7	0.9	4.1
Ireland	3.7	5.3	5.9	4.6	4.3	5.2	8.1	13.0	13.5	11.1	8.3	4.7	3.0	2.0	1.5	1.6	1.8	1.5	1.8	2.1	2.3	2.3	2.1	4.5
Italy	7.7	6.9	6.1	5.5	4.7	5.1	4.8	5.5	5.7	5.8	5.8	5.5	5.5	5.2	4.9	4.7	4.3	4.1	4.1	4.0	4.1	4.1	4.1	4.8
Netherlands	6.7	6.0	7.0	5.4	5.5	5.3	5.6	5.9	6.2	6.2	6.2	5.6	4.7	4.2	3.5	3.0	3.1	3.5	4.1	4.5	4.9	5.1	5.3	4.8
Norway	5.9	6.4	6.0	4.7	3.4	3.1	3.2	4.3	4.3	4.6	3.9	3.9	3.8	4.3	4.7	5.0	5.0	5.3	5.9	6.1	5.4	5.5	5.6	4.8
Spain	5.4	6.0	5.3	4.1	4.9	6.0	8.7	11.3	11.8	11.4	10.0	7.7	6.6	5.4	4.6	3.9	4.2	4.0	4.4	4.8	5.4	5.7	5.5	6.7
Sweden	5.7	4.1	4.8	4.2	5.6	1.8	2.3	3.7	4.1	4.4	3.9	3.3	3.7	4.0	3.5	3.6	4.2	4.7	5.3	5.7	5.2	4.7	5.0	4.3
United Kingdom	3.6	4.4	3.7	3.4	3.7	3.1	3.0	4.1	4.1	4.0	3.7	3.1	3.2	3.2	3.1	3.3	3.4	3.4	3.5	3.8	4.0	4.0	3.7	3.6
Euro area	–	–	–	–	–	–	6.1	6.4	6.7	6.7	6.4	5.8	5.5	5.4	5.2	5.0	5.0	4.8	5.0	5.2	5.4	5.6	5.7	5.6
Australia	4.7	5.5	6.4	5.4	5.2	5.0	4.9	6.1	5.7	5.6	5.3	5.4	5.3	4.8	4.7	4.9	5.5	6.0	6.0	5.9	5.7	5.1	–	5.5
Canada	5.2	6.5	5.8	5.3	6.2	4.5	4.4	6.4	6.6	7.1	6.7	6.6	6.9	6.7	7.1	6.9	6.9	7.4	7.8	7.9	7.6	7.4	8.6	7.2
Japan	7.0	7.6	6.6	4.7	5.7	5.1	4.2	4.6	4.6	4.2	4.2	3.6	3.4	3.7	3.7	4.1	4.0	3.9	4.0	4.0	3.8	3.9	–	4.0
New Zealand	–	6.8	3.7	4.3	4.5	5.4	4.6	6.5	6.4	6.3	5.1	4.6	4.5	4.4	5.3	5.9	6.5	6.9	7.5	7.2	7.4	7.4	–	6.1
USA	4.1	3.9	4.5	4.6	4.0	4.2	4.7	6.6	6.1	4.8	3.5	2.7	2.5	2.4	2.6	3.0	3.2	3.4	3.7	3.9	3.8	3.7	–	3.7

Sources: OECD Aggregate National Accounts (statistics database): Gross domestic product (GDP), gross fixed capital formation (GCCF) and share of GCCF on dwellings.

Notes: 1. Figures revised from 2001 onwards to reflect changes in OECD reference year to 2015.
2. Averages based on years from 2001 to latest available year where 2020 figure is unavailable.
3. Euro area figures prior to 2015 relate to the 17 countries: Austria, Belgium, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Latvia, Lithuania, The Netherlands, Portugal, Slovak Republic, Slovenia and Spain. From 2015 the list was expanded to 19 by the inclusion of Cyprus and Malta.
4. Following the UK's withdrawal from the EU in 2020, the OECD has excluded the UK from the Euro area time series data from 2005 onwards, resulting in some discontinuity with pre-2005 figures.

Table 9 **Growth of real Gross Domestic Product**

Average annual percentage changes from previous period

																							Projection	
	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Belgium	- 1.4	4.3	0.8	3.1	2.4	3.7	2.3	2.6	3.7	0.4	- 2.0	2.9	1.7	0.7	0.5	1.6	2.0	1.3	1.6	1.8	1.8	- 6.3	4.7	3.5
Denmark	–	–	–	–	–	3.7	2.3	3.9	0.9	- 0.5	- 4.9	1.9	1.3	0.2	0.9	1.6	2.3	3.2	2.8	2.2	2.8	- 2.7	2.8	2.9
France	- 0.3	1.6	1.9	3.2	2.2	3.9	1.7	2.4	2.4	0.3	- 2.9	1.9	2.2	0.3	0.6	1.0	1.1	1.1	2.3	1.9	1.8	- 7.9	5.8	4.0
Germany	- 1.3	1.0	2.0	3.4	2.0	2.9	0.7	3.8	3.0	1.0	- 5.7	4.2	3.9	0.4	0.4	2.2	1.5	2.2	2.6	1.3	0.6	- 4.8	3.3	4.4
Ireland	3.7	0.7	2.6	4.8	9.6	9.4	5.7	5.0	5.3	- 4.5	- 5.1	1.8	1.1	- 0.1	1.3	8.7	25.2	2.0	8.9	9.0	4.9	5.9	4.2	5.1
Italy	- 2.7	4.1	2.6	2.9	2.9	3.8	0.8	1.8	1.5	- 1.0	- 5.3	1.7	0.7	- 3.0	- 1.8	0.0	0.8	1.3	1.7	0.9	0.3	- 8.9	4.5	4.4
Netherlands	- 0.1	0.9	2.6	3.1	3.1	4.2	2.1	3.5	3.8	2.2	- 3.7	1.3	1.6	- 1.0	- 0.1	1.4	2.0	2.2	2.9	2.4	2.0	- 3.8	2.7	3.7
Norway	–	–	–	–	–	3.2	2.6	2.4	3.0	0.5	- 1.7	0.7	1.0	2.7	1.0	2.0	2.0	1.1	2.3	1.1	0.9	- 0.8	3.4	3.7
Spain	0.6	1.3	2.6	4.5	2.8	5.2	3.7	4.1	3.6	0.9	- 3.8	0.2	- 0.8	- 3.0	- 1.4	1.4	3.8	3.0	3.0	2.4	2.0	- 10.8	5.9	6.3
Sweden	2.7	1.7	1.9	2.5	4.2	4.8	2.9	4.7	3.4	- 0.5	- 4.3	6.0	3.2	- 0.6	1.2	2.7	4.5	2.1	2.6	2.0	2.0	- 2.8	3.9	3.4
United Kingdom	- 0.7	- 2.2	3.8	3.3	3.0	3.4	3.2	2.7	2.4	- 0.3	- 4.1	2.1	1.3	1.4	2.2	2.9	2.4	1.7	1.7	1.3	1.4	- 9.8	7.2	5.5
Euro area	–	–	1.4	3.3	2.5	3.8	1.7	3.2	3.0	0.4	- 4.5	2.1	1.7	- 0.9	- 0.2	1.4	2.0	1.9	2.6	1.9	1.3	- 6.5	3.9	4.4
Australia	–	–	–	–	–	–	2.8	3.8	3.7	1.9	2.1	2.5	3.9	2.6	2.5	2.2	2.8	2.3	2.9	2.2	- 0.3	- 2.5	5.1	3.4
Canada	–	–	–	–	–	5.2	3.2	2.6	2.1	1.0	- 2.9	3.1	3.1	1.8	2.3	2.9	0.7	1.0	3.0	2.4	1.9	- 5.3	6.1	3.8
Japan	2.9	3.6	5.0	4.9	2.0	2.8	1.7	1.4	1.7	- 1.1	- 5.4	4.2	- 0.1	1.5	2.0	0.4	1.2	0.5	2.2	0.3	0.3	–	2.6	2.0
New Zealand	–	–	–	–	–	2.3	3.3	2.5	3.8	- 1.7	2.1	0.9	2.7	2.6	2.1	3.7	4.4	3.8	4.4	4.1	2.0	- 1.1	3.5	3.8
USA	- 1.3	- 0.5	3.2	3.3	2.5	4.1	3.5	2.9	1.9	- 0.1	- 2.5	2.6	1.6	2.2	1.8	2.5	3.1	1.7	2.3	3.0	2.2	- 3.5	6.9	3.6

Source: OECD National Accounts at a Glance and Economic Outlook.

Notes: 1. The figures for 1975 to 2005 are the annual average percentage changes over the previous five years.

2. See Table 8 for definition of Euro Area. Euro area figures are not available for years before 1985.

3. The 2015 Ireland figure reflects the increase in inward investment as a result of the relocation of multinational corporate activity.

Table 10 **General Government Financial Balances as a percentage of Gross Domestic Product**

Surpluses (+) or Deficits (-)

																							Difference	Projection	
	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2020 and EMU Criterion	2021	2022
Belgium	- 5.3	- 9.3	- 10.2	- 6.7	- 4.4	- 0.1	- 2.8	0.2	0.1	- 1.1	- 5.4	- 4.1	- 4.3	- 4.3	- 3.1	- 3.1	- 2.4	- 2.4	- 0.7	- 0.8	- 1.9	- 9.4	- 6.4	- 7.2	- 4.0
Denmark	-	-	-	-	- 3.6	1.9	5.0	5.0	5.0	3.2	- 2.8	- 2.7	- 2.1	- 3.5	- 1.2	1.1	- 1.3	- 0.1	1.8	0.7	3.8	- 1.1	1.9	- 2.8	- 0.9
France	- 2.4	0.0	- 3.0	- 1.8	- 5.1	- 1.3	- 3.4	- 2.4	- 2.6	- 3.3	- 7.2	- 6.9	- 5.2	- 5.0	- 4.1	- 3.9	- 3.6	- 3.6	- 3.0	- 2.3	- 3.1	- 9.3	- 6.3	- 8.4	- 4.8
Germany	- 5.6	- 2.9	- 1.1	- 2.0	- 9.4	0.9	- 3.4	- 1.7	0.3	- 0.1	- 3.2	- 4.4	- 0.9	0.0	0.0	0.6	1.0	1.2	1.4	1.8	1.5	- 4.2	- 1.2	- 4.5	- 1.6
Ireland	- 11.1	- 12.1	- 10.3	- 2.8	- 2.1	4.9	1.6	2.8	0.3	- 7.0	- 13.8	- 32.1	- 12.9	- 8.1	- 6.2	- 3.5	- 1.9	- 0.7	- 0.3	0.1	0.5	- 5.0	- 2.0	- 4.8	- 2.8
Italy	- 12.9	- 8.6	- 12.7	- 11.4	- 7.2	- 2.4	- 4.1	- 3.6	- 1.3	- 2.6	- 5.1	- 4.2	- 3.6	- 2.9	- 2.9	- 3.0	- 2.6	- 2.4	- 2.4	- 2.2	- 1.6	- 9.5	- 6.5	- 11.4	- 6.4
Netherlands	- 2.8	- 3.9	- 4.1	- 5.7	- 8.7	1.2	- 0.4	0.1	- 0.1	0.2	- 5.1	- 5.2	- 4.4	- 3.9	- 3.0	- 2.3	- 2.1	0.0	1.3	1.4	1.8	- 4.3	- 1.3	- 6.1	- 2.5
Norway	–	–	–	–	3.2	15.1	14.8	17.9	17.1	18.6	10.2	10.9	13.3	13.8	10.7	8.6	6.0	4.1	5.0	7.9	6.6	- 3.4	- 0.4	- 1.1	0.3
Spain	- 0.5	- 2.2	- 5.5	- 4.1	- 7.0	- 1.1	1.2	2.1	1.9	- 4.6	- 11.3	- 9.5	- 9.7	- 10.7	- 7.0	- 5.9	- 5.2	- 4.3	- 3.0	- 2.5	- 2.9	- 11.0	- 8.0	- 8.6	- 5.4
Sweden	2.8	- 4.0	- 3.9	3.4	- 7.0	3.2	1.8	2.2	3.3	1.9	- 0.7	0.0	- 0.2	- 1.0	- 1.4	- 1.5	0.0	1.0	1.4	0.8	0.6	- 3.1	- 0.1	- 3.3	- 1.6
United Kingdom	- 4.5	- 3.4	- 2.9	- 1.8	- 5.1	1.4	- 3.0	- 2.9	- 2.7	- 5.2	- 10.4	- 9.3	- 7.4	- 8.1	- 5.5	- 5.5	- 4.6	- 3.3	- 2.4	- 2.2	- 2.4	- 12.4	- 9.4	- 9.1	- 6.4
Euro area	–	–	–	- 4.6	- 7.4	- 0.5	- 2.6	- 1.5	- 0.7	- 2.2	- 6.2	- 6.3	- 4.2	- 3.7	- 4.1	- 2.7	- 2.1	- 1.2	- 0.7	- 0.1	- 0.2	- 6.9	- 3.9	- 6.9	- 3.7
Australia	–	–	–	–	- 1.7	1.0	2.3	2.6	2.1	0.0	- 4.2	- 4.2	- 3.8	- 3.0	- 2.0	- 1.8	- 1.1	- 1.7	- 0.8	- 0.1	- 0.5	- 12.3	- 9.3	- 6.6	- 5.2
Canada	–	–	–	–	- 5.5	2.6	1.6	1.8	1.8	0.2	- 3.9	- 4.7	- 3.3	- 2.5	- 1.5	0.2	- 0.1	- 0.5	- 0.1	0.3	0.5	- 10.7	- 7.7	- 6.0	- 1.5
Japan	- 2.8	- 4.4	- 0.6	2.1	- 4.3	- 7.4	- 4.4	- 3.0	- 2.8	- 4.1	- 9.8	- 9.1	- 9.1	- 8.3	- 7.6	- 5.6	- 3.7	- 3.6	- 3.1	- 2.5	- 2.9	- 10.1	- 7.1	- 6.7	- 4.0
New Zealand	–	–	–	–	2.4	1.7	4.6	5.4	4.5	0.6	- 2.7	- 6.8	- 4.0	- 2.1	- 0.6	0.3	0.4	1.2	1.6	0.7	- 0.3	- 5.3	- 2.3	- 4.2	- 2.9
USA	- 4.1	- 1.3	- 5.0	- 4.2	- 4.7	0.3	- 4.5	- 3.4	- 4.1	- 7.5	- 13.3	- 12.6	- 11.1	- 9.4	- 6.0	- 5.4	- 4.7	- 5.4	- 4.3	- 6.3	- 6.7	- 15.8	- 12.8	- 15.9	- 9.4

Source: OECD Economic Outlook: Government net lending as a % of GDP (indicator).

Notes: 1. The EMU Convergence Criterion is for annual General Government Financial Deficits of no more than 3 per cent of Gross Domestic Product.

2. The Euro area data are for 17 countries to 2015 and thereafter 19 countries (see table 8 notes).

Table 11 **Office for Budget Responsibility October 2021 Economic Outlook**

Percentage change on a year earlier (unless otherwise stated)

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
			Outturn					Forecasts			
Gross Domestic Product at constant prices	**2.0**	**1.6**	**1.3**	**1.4**	**- 9.8**	**6.5**	**6.0**	**2.1**	**1.3**	**1.6**	**1.7**
Expenditure components of GDP											
Domestic Demand	**2.2**	**1.2**	**1.3**	**1.6**	**- 10.5**	**7.3**	**8.3**	**1.7**	**1.2**	**1.7**	**1.8**
Household consumption[1]	**2.9**	**1.8**	**1.6**	**1.1**	**- 10.9**	**4.7**	**9.8**	**1.3**	**1.7**	**1.3**	**1.0**
General government consumption	**0.8**	**- 0.1**	**0.4**	**4.0**	**- 6.5**	**14.7**	**2.0**	**1.5**	**1.2**	**1.7**	**2.1**
Fixed Investment	**1.8**	**3.3**	**- 0.2**	**1.5**	**- 8.8**	**5.7**	**8.9**	**3.3**	**- 0.7**	**3.2**	**3.9**
Business	**- 0.5**	**1.8**	**- 1.5**	**1.1**	**- 10.2**	**- 2.4**	**15.7**	**4.7**	**- 0.8**	**4.8**	**5.8**
General government	**1.3**	**1.7**	**1.3**	**4.0**	**3.5**	**14.7**	**- 2.1**	**6.5**	**- 1.0**	**1.1**	**1.8**
Private dwellings	**7.6**	**8.1**	**6.5**	**1.2**	**- 13.1**	**16.3**	**4.6**	**- 1.4**	**- 0.5**	**1.4**	**1.5**
Exports of goods and services	**2.3**	**- 0.5**	**1.2**	**2.7**	**- 15.8**	**- 0.1**	**7.3**	**1.7**	**0.2**	**- 0.4**	**- 0.4**
Imports of goods and services	**4.8**	**5.7**	**2.0**	**2.7**	**- 17.8**	**2.7**	**15.7**	**0.5**	**0.0**	**0.1**	**0.1**
Inflation											
CPI (Consumer Price Index)	**1.1**	**2.8**	**2.5**	**1.8**	**0.9**	**2.3**	**4.0**	**2.6**	**2.1**	**2.0**	**2.0**
RPI (Retail Price Index)	**2.1**	**3.7**	**3.3**	**2.6**	**1.5**	**3.6**	**5.0**	**3.4**	**2.8**	**2.8**	**2.9**
GDP deflator at market prices	**2.2**	**1.9**	**2.2**	**2.1**	**5.8**	**0.4**	**2.2**	**2.3**	**1.9**	**1.9**	**2.1**
Labour market											
Employment (millions)	**31.7**	**32.1**	**32.4**	**32.8**	**32.5**	**32.2**	**32.6**	**33.0**	**33.2**	**33.3**	**33.4**
Wages and salaries	**4.0**	**4.0**	**4.8**	**3.7**	**1.5**	**5.2**	**4.6**	**3.7**	**2.2**	**3.0**	**3.6**
Average earnings[2]	**2.9**	**2.7**	**3.3**	**3.0**	**1.2**	**5.0**	**3.9**	**3.0**	**2.2**	**2.9**	**3.5**
LFS unemployment (percentage)	**4.9**	**4.4**	**4.1**	**3.8**	**4.6**	**4.9**	**4.8**	**4.3**	**4.2**	**4.2**	**4.2**
Household sector											
Real household disposable income	**0.2**	**- 0.2**	**2.4**	**1.8**	**- 0.6**	**1.1**	**0.3**	**1.5**	**1.1**	**1.4**	**1.3**
Savings ratio (level, percentage)	**7.1**	**4.5**	**5.8**	**6.5**	**15.7**	**13.4**	**5.2**	**5.4**	**4.7**	**4.8**	**5.2**
House prices	**7.0**	**4.6**	**3.2**	**1.0**	**3.0**	**8.6**	**3.2**	**0.9**	**1.9**	**2.9**	**3.5**
Fiscal aggregates (Percentage of GDP)[3]											
Public sector net borrowing	**2.3**	**1.9**	**1.8**	**2.6**	**15.2**	**7.9**	**3.3**	**2.4**	**1.7**	**1.7**	**1.5**
Public sector net debt	**85.3**	**85.0**	**80.6**	**84.4**	**84.2**	**96.6**	**98.2**	**97.9**	**97.8**	**94.7**	**90.5**
General government net borrowing[4]	**2.4**	**2.0**	**1.8**	**2.8**	**2.8**	**15.4**	**8.1**	**3.3**	**2.3**	**1.8**	**1.8**
General government gross debt[4]	**86.5**	**85.6**	**84.1**	**84.4**	**103.8**	**100.9**	**98.7**	**98.2**	**97.6**	**96.4**	**95.1**

Source: OBR Economic and Fiscal Outlook Report, Fiscal Sustainability Report and supplementary tables.

Notes:
1. Includes households and non-profit institutions serving households.
2. Wages and salaries divided by employees.
3. Fiscal aggregates are for the financial year (i.e. 2016 is 2016/17).
4. General government borrowing and debt measures on a Maastricht basis.
5. Claimant count is no longer reported or projected by OBR and so is omitted from this table.

Table 12a **Total Managed Expenditure (TME) in the UK**

£ billion

		Outturn																Plans	Forecasts			
		2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26
	Departmental Expenditure Limits	320.5	335.4	330.0	347.2	372.7	367.3	355.6	349.5	350.1	356.2	353.9	361.1	371.4	383.7	415.7	569.5	537.2	553.0	573.1	595.9	621.0
+	Annually Managed Expenditure	244.8	256.1	298.1	338.3	348.2	375.4	389.6	401.6	416.7	428.8	439.5	452.7	465.5	470.9	470.3	524.9	516.0	439.4	456.9	472.6	490.6
=	Total Managed Expenditure	565.3	591.5	628.1	685.5	721.0	742.7	745.2	760.2	766.8	785.0	793.5	813.9	836.9	854.6	886.0	1,094.4	1,053.3	992.3	1,030.1	1,068.7	1,111.5
	Gross Domestic Product (GDP)	1,393.0	1,470.7	1,546.1	1,589.3	1,548.5	1,606.0	1,660.1	1,711.8	1,780.3	1,863.0	1,919.6	1,994.7	2,068.8	2,141.8	2,218.4	2,112.0	2,264.5	2,374.9	2,459.2	2,551.7	2,651.9
	Total Managed Expenditure as a percentage of GDP	40.6	40.2	40.6	43.1	46.6	46.2	44.9	44.4	43.1	42.1	41.3	40.8	40.5	39.9	39.9	51.8	46.5	41.8	41.9	41.8	41.9

Source: HM Treasury Budget Report, HM Treasury Public Expenditure Statistical Analyses, HM Treasury Public Sector Finances Bulletin and OBR Economic and Fiscal Outlook March 2021.

Notes: 1. Caution should be used in comparing the 2021/22 plans and forecasts with outturn figures as the former are subject to sizeable revisions.
2. The forecasts should be treated with caution due to insufficient certainty around the likely impact of Covid-19 and Brexit on the economy and UK public sector finances.
3. Outturn TME for years from 2014/15 include ONS classification changes (e.g. student loans, pensions) that are not included for earlier years.

Table 12b **General government receipts in the UK**

£ billion

		Outturn															Forecast					
		2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26
	Income tax (gross)	136.1	146.5	157.1	150.8	147.1	153.2	152.7	152.3	157.6	163.6	168.9	177.2	180.6	192.5	193.6	194.8	198.2	208.7	220.0	233.2	248.2
	Income tax (net of tax credits)	130.5	143.4	147.4	147.8	141.9	147.7	152.7	149.0	–	–	–	–	–	–	–	–	–	–	–	–	–
+	National insurance contributions	85.6	90.9	95.4	96.6	96.6	97.7	101.6	104.5	107.3	110.3	114.1	126.2	131.5	137.3	145.0	119.9	127.9	145.6	149.7	155.1	159.2
+	Value Added Tax	73.3	78.9	80.9	75.8	73.5	86.3	98.1	100.7	106.5	111.2	116.6	121.8	125.4	133.1	133.8	119.9	127.9	145.6	149.7	155.1	159.2
+	Corporation tax	46.0	46.3	47.1	38.1	40.0	43.9	41.7	40.7	40.6	44.1	44.6	53.4	55.3	56.6	48.4	45.5	40.3	48.8	71.3	81.7	85.3
+	Excise duties	44.7	44.3	46.5	46.7	50.6	51.8	52.8	52.3	52.9	52.8	53.3	53.7	54.6	55.9	55.6	55.6	56.6	59.6	60.9	62.1	62.1
+	Council tax and business rates	40.7	43.2	44.9	47.3	48.7	49.3	50.9	52.6	55.6	55.7	57.8	59.6	62.3	65.4	67.3	56.2	63.7	72.8	76.4	78.6	80.6
+	Stamp duty, etc [1]	7.5	9.6	10.0	4.8	4.9	6.0	6.1	6.9	9.4	10.9	11.3	12.4	13.6	12.9	12.5	9.6	12.3	14.5	15.1	16.2	17.3
+	Other taxes and royalties	38.0	40.8	44.7	47.4	40.0	50.3	53.2	56.0	59.4	64.2	68.1	72.3	75.8	82.4	87.3	84.6	87.7	91.7	96.7	101.0	105.6
+	Interest, surplus and other adjustments	49.2	50.9	55.9	60.1	61.2	63.7	65.9	68.9	72.1	75.5	77.7	79.9	79.4	76.8	84.7	100.2	104.8	98.2	104.9	111.2	120.3
=	Current receipts[2]	521.0	551.5	582.4	567.6	562.6	602.2	623.0	634.8	661.3	688.2	712.3	756.6	778.6	812.9	828.2	786.3	819.3	885.4	944.7	994.2	1,037.8

Source: As Table 12a.

Notes: 1. Stamp duty includes the Stamp Duty Land Tax (SDLT), the Land and Buildings Transaction Tax (LBTT) that replaced SDLT in Scotland from April 2015 and the Land Transaction Tax (LTT) that replaced SDLT in Wales from April 2018.
2. Current receipts (and consequently related measures) include windfall tax receipts and associated spending.

Table 12c **Public sector budgets and borrowing in the UK**

£ billion

	Outturn																Forecasts				
	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26
Current receipts[1]	521.0	551.5	582.4	567.6	562.6	602.2	623.0	634.8	661.3	688.2	712.3	756.6	778.6	812.9	828.2	786.3	819.3	885.4	944.7	994.2	1,037.8
– Current expenditure	508.3	532.4	565.9	600.4	634.8	662.7	671.4	683.0	693.6	704.0	714.8	725.2	742.2	761.1	791.5	987.2	934.5	866.3	898.2	933.1	971.7
– Depreciation	31.9	33.8	36.0	39.3	41.1	41.6	42.9	44.0	45.2	46.3	47.2	48.7	49.4	49.8	51.3	52.3	56.6	59.1	61.7	64.4	67.0
= Current budget surplus (deficit)	- 19.2	- 14.7	- 19.5	- 72.1	- 113.3	- 102.1	- 91.3	- 92.2	- 77.5	- 62.1	- 49.7	- 17.3	- 13.0	1.9	- 14.7	- 253.2	- 171.8	- 40.0	- 15.2	- 3.2	- 0.9
Gross capital investment[2]	57.4	59.6	62.9	86.0	86.9	81.0	74.8	78.4	74.6	82.5	80.0	88.6	94.7	93.4	94.5	107.2	118.8	126.1	131.8	135.6	139.8
– Depreciation	31.9	33.8	36.0	39.3	41.1	41.6	42.9	44.0	45.2	46.3	47.2	48.7	49.4	49.8	51.3	52.3	56.6	59.1	61.7	64.4	67.0
= Net capital investment	25.5	25.8	26.9	46.6	45.8	39.4	31.9	34.4	29.4	36.2	32.8	39.9	45.3	43.6	43.2	54.9	62.2	67.0	70.1	71.2	72.8
Public Sector Net Borrowing	44.2	39.9	45.0	117.3	157.7	139.9	121.6	124.9	104.9	96.4	80.7	54.0	53.7	38.2	57.2	299.2	233.9	106.9	85.3	74.4	73.7
Public Sector Net Debt	474.4	509.5	543.5	755.6	995.3	1,138.6	1,235.0	1,341.3	1,441.1	1,526.1	1,574.6	1,692.3	1,742.0	1,765.4	1,797.7	2,137.4	2,502.9	2,630.6	2,747.2	2,761.1	2,804.3
Gross Domestic Product	1,393.0	1,470.7	1,546.1	1,589.3	1,548.5	1,606.0	1,660.1	1,711.8	1,780.3	1,863.0	1,919.6	1,994.7	2,068.8	2,141.8	2,218.4	2,112.0	2,264.5	2,373.9	2,458.4	2,556.6	2,652.7
Borrowing and Debt as a percentage of GDP																					
Public Sector Net Borrowing	3.1	2.7	2.9	7.5	10.1	8.6	7.3	7.2	5.8	5.1	4.2	2.7	2.6	1.8	2.6	14.3	10.3	4.5	3.5	2.9	2.8
Public Sector Net Debt[3]	32.6	33.4	34.2	48.7	62.6	69.2	72.8	76.2	78.0	80.2	79.8	82.5	82.1	80.4	84.4	97.4	107.4	109.0	109.7	106.2	103.8
General Government Net Borrowing[4]	3.0	2.6	2.9	6.8	10.0	8.8	7.5	7.3	5.7	5.0	4.3	2.8	2.6	1.8	2.8	14.5	10.6	4.5	3.5	3.1	3.1
General Government Gross Debt[4]	39.0	39.9	40.7	52.2	69.0	74.7	80.7	82.6	84.2	85.5	85.2	85.3	84.7	84.2	84.4	106.1	107.2	107.8	109.3	110.0	110.4

Sources: As Table 12a.

Notes:
1. Current receipts (and consequently related measures) include windfall tax receipts and associated spending.
2. Gross capital investment is net of asset sales.
3. Public Sector Net Debt is reported as a percentage of GDP at the end of the financial year and not for the financial year.
4. General Government Net Borrowing and Gross Debt are on a Maastricht Treaty basis.
5. Forecast years from 2020/21 are consistent with the OBR Economic and Fiscal Outlook published March 2021.
6. Outturn fiscal data consistent with the ONS/HM Treasury Public Sector Finances UK Statistical Bulletin published July 2021.

Table 13 **Government expenditure and borrowing in cash and real terms, and as a percentage of Gross Domestic Product**

£ billion

	1970/71	1975/76	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24 Forecasts	2024/25	2025/26
Public expenditure																								
Public sector current expenditure	17.1	43.9	96.8	150.5	209.8	294.5	361.8	508.3	662.7	671.4	683.0	693.6	704.0	714.8	725.2	742.2	761.1	791.5	987.2	934.5	866.3	898.2	933.1	971.7
+ Depreciation	2.2	5.5	12.1	14.4	22.2	22.3	25.1	31.9	41.6	42.9	44.0	45.2	46.3	47.2	48.7	49.4	49.8	51.3	52.3	56.6	59.1	61.7	64.4	67.0
+ Public Sector Net Investment	3.5	6.8	5.8	6.3	4.7	6.0	3.8	25.5	39.4	31.9	34.4	29.4	36.2	32.8	39.9	45.3	43.6	43.2	54.9	62.2	67.0	70.1	71.2	72.8
= Total Managed Expenditure (TME)	22.9	56.1	114.7	171.3	236.8	322.7	390.7	565.7	743.7	746.2	761.4	768.2	786.5	794.7	813.9	836.9	854.6	886.0	1,094.4	1,053.3	992.3	1,030.1	1,068.7	1,111.5
Public expenditure at 2020/21 prices																								
Public sector current expenditure	242.5	326.9	358.8	402.3	410.6	496.6	568.5	714.1	828.6	826.9	824.4	822.3	823.2	829.1	821.0	825.5	827.4	841.5	987.2	949.8	881.7	896.1	911.8	929.6
+ Depreciation	31.3	40.7	44.7	38.4	43.5	37.5	39.5	44.8	52.0	52.8	53.1	53.6	54.1	54.8	55.2	54.9	54.2	54.6	52.3	57.5	60.2	61.6	62.9	64.1
+ Public Sector Net Investment	50.0	50.3	21.5	17.0	9.2	10.1	5.9	35.9	49.3	39.3	41.5	34.8	42.3	38.0	45.2	50.4	47.4	45.9	54.9	63.2	68.1	70.0	69.6	69.6
= Total Managed Expenditure (TME)	323.8	417.8	425.1	457.7	463.4	544.2	614.0	794.8	929.8	919.0	919.1	910.7	919.6	921.9	921.3	930.8	928.9	942.0	1,094.4	1,070.5	1,010.0	1,027.6	1,044.3	1,063.4
Public sector borrowing																								
Public Sector Net Borrowing (PSNB)	- 0.3	7.7	11.5	9.0	6.2	35.3	- 15.8	44.2	139.9	121.6	124.9	104.9	96.4	80.7	54.0	53.7	38.2	57.2	299.2	233.9	106.9	85.3	74.4	73.7
Gross Domestic Product (GDP)																								
Cash GDP	57.7	120.7	267.2	423.6	678.5	863.5	1,107.9	1,393.0	1,606.0	1,660.1	1,711.8	1,780.3	1,863.0	1,919.6	1,994.7	2,068.8	2,141.8	2,218.4	2,112.0	2,264.5	2,373.9	2,458.4	2,556.6	2,652.7
GDP at 2020/21 prices	816.7	899.3	989.8	1,132.0	1,327.9	1,455.9	1,741.1	1,957.1	2,007.9	2,044.5	2,066.2	2,110.5	2,178.4	2,226.8	2,258.1	2,300.8	2,328.2	2,358.7	2,112.0	2,301.6	2,416.2	2,452.5	2,498.4	2,538.0
GDP deflator index	7.1	13.4	27.0	37.4	51.1	59.3	63.6	71.2	80.0	81.2	82.8	84.4	85.5	86.2	88.3	89.9	92.0	94.1	100.0	98.4	98.2	100.2	102.3	104.5
Public spending measures as a percent of GDP																								
Total Managed Expenditure	39.6	46.4	42.9	40.4	34.9	37.4	35.3	39.9	45.8	44.7	44.2	42.5	42.0	41.0	40.4	40.2	39.5	39.8	52.2	46.5	41.8	41.9	41.9	41.9
Public Sector Net Borrowing	- 0.6	6.3	4.3	2.1	0.9	4.1	- 1.4	3.1	8.6	7.3	7.2	5.8	5.1	4.2	2.7	2.6	1.8	2.6	14.3	10.3	4.5	3.5	2.9	2.8
Public Sector Net Debt	–	49.4	40.4	37.1	21.7	36.1	27.2	32.6	69.2	72.8	76.2	78.0	80.2	79.8	82.5	82.1	80.4	84.4	97.4	107.4	109.0	109.7	106.2	103.8
General Government Gross Debt	–	54.3	47.2	42.3	27.8	43.7	34.8	39.0	74.7	80.7	82.6	84.2	85.5	85.2	85.3	84.7	84.2	84.4	106.1	107.2	107.8	109.3	110.0	110.4

Sources: HM Treasury Public Expenditure Statistical Analyses (and previous editions), ONS Public Sector Finances Statistical Bulletin and OBR Databank and Economic and Fiscal Outlook March 2021.

Notes:
1. Public Sector Net Borrowing excludes the costs associated with public sector banks.
2. Current expenditure excludes adjustments for the Royal Mail pension fund and the Bank of England Asset Purchase Facility.
3. 2020/21 prices are calculated using the GDP deflator.
4. Forecast years from 2021/22 are consistent with the OBR Economic and Fiscal Outlook published March 2021.

Table 14 **Public sector gross capital expenditure in the UK**

£ million (2020/21 prices)

		1970/71	1975/76	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22 plans
	Central government	21,883	18,935	15,767	17,416	22,235	17,069	5,675	29,431	32,545	33,415	49,733	52,139	57,111	47,650	54,319	46,020	48,389	51,120	50,430	56,005	60,805	61,967	76,044	83,885
+	Local government	27,994	29,790	14,896	12,448	11,439	12,235	17,609	19,259	18,532	20,407	25,119	24,022	22,885	23,374	21,535	19,435	19,875	20,431	18,746	20,965	19,745	21,181	19,435	–
=	General government	49,877	48,725	30,663	29,864	33,675	29,303	23,284	26,126	51,076	53,822	74,851	76,161	80,003	70,193	77,225	67,173	67,559	71,552	69,176	76,970	80,550	83,148	95,479	83,885
+	Public corporations	25,137	34,150	25,829	14,436	9,217	9,870	5,543	6,868	7,424	8,314	12,705	11,651	11,247	8,711	8,767	8,425	9,914	20,207	19,465	17,716	12,876	11,331	11,705	11,287
=	Total public sector gross capital expenditure	75,014	82,874	56,491	44,301	42,892	39,173	28,828	55,558	58,500	62,136	87,557	87,813	91,249	78,904	85,992	75,598	77,472	91,801	88,641	94,686	93,426	94,479	107,184	95,172
–	Depreciation	29,211	37,803	40,502	32,221	26,950	21,877	19,917	22,609	23,188	23,473	24,764	25,461	39,307	40,341	40,769	41,381	42,136	47,556	48,729	49,380	49,844	51,322	52,326	56,616
=	Total public sector net investment	45,803	45,072	15,989	12,079	15,942	17,296	8,911	32,949	35,312	38,663	59,991	62,352	51,942	38,563	45,223	34,217	35,336	44,245	39,912	45,306	43,582	43,157	54,858	38,556
	Total public sector gross capital expenditure as a % of TME	23.5	20.0	13.5	10.0	9.6	7.5	5.4	7.5	7.8	8.0	10.8	10.3	10.3	9.0	9.7	9.4	10.1	9.3	8.1	8.8	9.3	9.2	10.3	8.9
	Total public sector gross capital expenditure as a % of GDP	10.4	9.3	5.7	3.9	3.3	2.7	1.7	2.8	2.9	3.0	4.4	4.5	4.6	3.9	4.2	3.7	4.0	4.1	3.9	4.1	4.0	4.0	5.1	4.1

Sources: HM Treasury, Public Expenditure Statistical Analyses, Cm 9648, 2021 and earlier editions.

Notes: 1. Capital expenditure is shown on current sectoral definitions over the whole time series, to remove the effect of major classification changes. As a consequence, investment by public corporations excludes investments by the various industries that have been privatised over the years. Gross investment is shown net of asset sales, other than council house sales. Net investment is net of depreciation. Council HRA capital expenditure is included within the public corporations sector.

2. Total public sector gross capital expenditure figures may not precisely match the sum of general government and public corporation figures for some years because of accounting adjustments.

3. Figures for public corporations up to 2012/13 exclude housing associations, then from 2013/14 to 2017/18 they are included. From 2018/19 English, Weslsh and Scottish associations are excluded again following their declassification as 'public corporations' (at different dates). Northern Ireland associations were reclassified as private sector from mid-2020/21 and will be excluded from 2021/22.

Table 15a **Total expenditure on services by function**

£ billion

	1987/88	1991/92	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
	cash basis			accruals basis																				
1. General public services	25.0	26.9	36.3	46.1	44.0	43.9	47.6	52.4	56.2	59.1	62.6	66.8	62.9	76.0	76.8	73.1	75.4	74.4	75.3	78.5	83.4	79.8	80.8	70.3
of which: public and common services	3.4	5.7	6.1	7.9	9.2	9.8	10.9	12.1	12.8	12.7	12.5	14.0	13.8	12.8	11.5	11.2	11.2	11.5	14.3	12.5	12.5	12.8	14.5	17.5
of which: international services	1.9	2.9	3.4	4.2	4.3	4.5	5.1	5.5	6.2	6.3	6.7	6.4	7.1	7.8	7.7	7.7	9.8	10.5	7.2	10.8	10.4	11.9	11.7	11.3
of which: public sector debt interest	19.7	18.3	26.8	34.0	30.5	29.6	31.6	34.8	37.2	40.1	43.4	46.4	42.0	55.4	57.6	54.2	54.4	52.4	53.8	55.2	60.5	55.1	54.7	41.5
2. Defence	19.1	23.2	22.5	25.7	25.4	27.0	28.8	29.8	31.0	32.2	33.7	36.8	37.7	39.3	38.7	36.3	36.4	36.7	36.6	37.1	38.7	40.2	42.2	44.6
3. Public order and safety	8.1	13.2	16.0	20.4	23.1	24.4	26.4	28.5	29.3	30.4	31.7	33.7	34.1	33.1	32.1	31.3	29.6	30.2	30.2	30.1	31.5	32.4	34.5	38.6
4. Economic affairs	19.0	21.4	23.6	23.8	27.7	30.7	33.1	33.6	35.3	37.5	37.4	49.7	48.7	40.0	37.8	36.7	40.9	41.1	47.0	49.2	53.2	60.7	66.7	189.0
of which: enterprise and economic development	6.5	5.4	4.5	4.9	5.1	5.9	6.0	6.5	6.4	6.3	7.1	16.2	12.2	4.9	4.8	5.0	6.7	6.6	7.5	8.3	10.0	13.2	17.2	127.3
of which: science and technology	1.0	1.3	1.2	1.4	1.7	2.1	2.3	2.5	3.0	2.9	3.3	3.2	3.6	3.4	3.6	3.3	4.2	4.4	4.7	4.5	5.0	6.4	6.8	7.6
of which: employment policies	3.0	2.7	3.1	3.8	3.3	3.0	3.2	3.2	3.3	3.3	2.1	3.5	4.1	4.7	3.2	2.9	3.8	2.9	2.4	2.4	2.6	2.7	2.3	2.6
of which: agriculture, fisheries and forestry	2.2	2.8	3.9	4.7	6.3	4.9	5.3	5.4	5.6	5.1	4.3	5.8	5.8	5.5	5.8	5.3	5.4	5.2	4.5	5.2	5.2	5.7	5.8	6.4
of which: transport	6.4	9.2	10.9	9.0	11.3	14.8	16.3	16.0	17.0	19.9	20.6	21.0	23.0	21.5	20.4	20.2	20.8	22.0	27.9	28.8	30.3	32.7	34.6	45.1
5. Environment protection	2.4	3.4	4.1	5.1	5.4	6.0	6.2	7.0	8.5	9.4	9.6	9.2	10.4	10.9	10.5	10.7	11.2	11.6	11.6	11.0	11.8	11.0	11.8	12.6
6. HOUSING AND COMMUNITY AMENITIES	4.6	6.8	6.0	5.5	6.2	5.4	6.7	8.0	10.7	11.5	13.0	15.3	16.3	13.3	10.2	10.0	9.9	10.3	9.8	10.3	11.4	12.0	14.2	13.9
7. Health	20.3	30.9	41.4	54.2	59.8	66.2	74.9	82.9	89.8	94.7	101.1	108.7	116.9	119.9	121.3	124.3	129.4	134.1	138.5	142.6	147.3	152.9	164.1	219.4
8. Recreation, culture and religion	3.5	5.0	5.5	7.8	8.6	9.3	9.7	10.0	10.8	11.4	11.9	12.4	13.2	13.0	12.5	12.7	11.6	12.4	11.4	11.6	11.5	11.4	11.9	12.3
9. Education	21.2	31.3	37.0	45.9	51.2	54.7	61.0	65.1	69.8	73.0	78.7	83.0	88.5	91.5	86.5	84.1	84.7	85.1	84.9	84.9	86.1	88.1	90.6	96.1
10. Social protection	55.1	80.2	107.6	128.5	137.4	145.3	155.6	164.1	171.0	177.0	188.6	203.4	223.0	230.4	244.8	253.4	254.2	261.1	264.9	265.4	268.7	274.8	275.8	297.2
EU transactions	- 1.6	- 4.1	- 4.1	- 2.6	- 4.8	- 1.9	- 2.1	- 0.9	- 0.6	- 1.8	- 1.5	- 2.9	0.9	5.9	4.3	6.7	7.2	6.2	7.7	4.7	5.4	7.9	5.8	5.8
Total expenditure on services	176.8	238.2	295.9	360.4	384.0	411.0	447.9	480.5	511.8	534.4	566.8	616.1	652.6	673.3	675.5	679.3	690.5	703.2	717.9	725.5	748.8	771.2	798.6	999.7
Accounting adjustments	6.5	16.0	23.5	30.1	32.9	40.0	45.4	52.6	54.0	57.6	62.0	70.4	69.2	70.4	70.7	82.1	77.7	83.3	76.8	88.4	88.1	83.4	87.4	94.6
Total Managed Expenditure (TME)	183.3	254.2	319.4	390.5	416.9	451.0	493.2	533.1	565.7	592.0	628.8	686.4	721.7	743.7	746.2	761.4	768.2	786.5	794.7	813.9	836.9	854.6	886.0	1,094.4

Source: HM Treasury, Public Expenditure Statistical Analyses, Cm 9648, 2021, Table 4.2 (and previous editions).

Notes: 1. TME excludes the temporary effects of banks being classified to the public sector.

2. From 2011/12 the 'grant-equivalent element of student loans' was removed from Education, leading to a discontinuity in the figures.

3. Many of the economic categories and functions reflect higher Covid-19 related spend.

Table 15b **Total outturn expenditure on services by function in real terms**

£ billion (2020/21 prices)

	1987/88	1991/92	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
		cash basis											accruals basis											
1. General public services	55.4	45.5	55.9	72.4	68.2	66.5	70.6	75.6	78.9	80.7	83.2	86.3	80.0	95.0	94.6	88.2	89.3	87.0	87.3	88.8	92.8	86.7	85.9	70.3
of which: public and common services	7.5	9.6	9.4	12.4	14.2	14.8	16.2	17.4	18.0	17.3	16.6	18.1	17.6	16.0	14.2	13.5	13.3	13.4	16.6	14.1	13.9	13.9	15.4	17.5
of which: international services	4.2	4.9	5.2	6.6	6.7	6.8	7.6	7.9	8.7	8.6	8.9	8.3	9.0	9.8	9.5	9.3	11.6	12.3	8.4	12.2	11.6	12.9	12.5	11.3
of which: public sector debt interest	43.7	30.9	41.3	53.4	47.3	44.8	46.8	50.2	52.2	54.7	57.7	60.0	53.4	69.2	71.0	65.4	64.5	61.3	62.4	62.5	67.3	59.9	58.1	41.5
2. Defence	42.3	39.2	34.7	40.4	39.3	40.9	42.7	43.0	43.5	44.0	44.8	47.6	48.0	49.1	47.7	43.8	43.2	42.9	42.5	42.0	43.0	43.7	44.9	44.6
3. Public order and safety	18.0	22.3	24.7	32.1	35.8	37.0	39.1	41.1	41.2	41.5	42.1	43.6	43.4	41.4	39.5	37.8	35.1	35.3	35.0	34.0	35.0	35.2	36.7	38.6
4. Economic affairs	42.1	36.2	36.4	37.4	42.9	46.5	49.1	48.4	49.6	51.2	49.7	64.3	62.0	50.0	46.6	44.3	48.5	48.1	54.5	55.7	59.1	66.0	70.9	189.0
of which: enterprise and economic development	14.4	9.1	6.9	7.7	7.9	8.9	8.9	9.4	9.0	8.6	9.4	21.0	15.5	6.1	5.9	6.0	7.9	7.7	8.7	9.3	11.1	14.3	18.3	127.3
of which: science and technology	2.2	2.2	1.9	2.2	2.6	3.2	3.4	3.6	4.2	4.0	4.4	4.1	4.6	4.3	4.4	4.0	5.0	5.1	5.5	5.1	5.6	7.0	7.2	7.6
of which: employment policies	6.7	4.6	4.8	6.0	5.1	4.5	4.7	4.6	4.6	4.5	2.8	4.5	5.2	5.9	3.9	3.5	4.5	3.4	2.8	2.7	2.9	2.9	2.4	2.6
of which: agriculture, fisheries and forestry	4.9	4.7	6.0	7.4	9.8	7.4	7.9	7.8	7.9	7.0	5.7	7.5	7.4	6.9	7.1	6.4	6.4	6.1	5.2	5.9	5.8	6.2	6.2	6.4
of which: transport	14.2	15.5	16.8	14.1	17.5	22.4	24.2	23.1	23.9	27.2	27.4	27.2	29.3	26.9	25.1	24.4	24.7	25.7	32.4	32.6	33.7	35.5	36.8	45.1
5. Environment protection	5.3	5.7	6.3	8.0	8.4	9.1	9.2	10.1	11.9	12.8	12.8	11.9	13.2	13.6	12.9	12.9	13.3	13.6	13.5	12.5	13.1	12.0	12.6	12.6
6. HOUSING AND COMMUNITY AMENITIES	10.2	11.5	9.3	8.6	9.6	8.2	9.9	11.5	15.0	15.7	17.3	19.8	20.8	16.6	12.6	12.1	11.7	12.0	11.4	11.7	12.6	13.1	15.1	13.9
7. Health	45.0	52.2	63.8	85.2	92.6	100.3	111.1	119.5	126.1	129.4	134.3	140.6	148.8	149.9	149.4	150.0	153.4	156.8	160.6	161.4	163.9	166.2	174.5	219.4
8. Recreation, culture and religion	7.8	8.4	8.5	12.3	13.3	14.1	14.4	14.4	15.2	15.6	15.8	16.0	16.8	16.3	15.4	15.3	13.8	14.5	13.2	13.1	12.8	12.4	12.7	12.3
9. Education	47.0	52.9	57.1	72.1	79.3	82.9	90.5	93.9	98.0	99.7	104.6	107.4	112.7	114.4	106.5	101.5	100.4	99.5	98.5	96.1	95.7	95.7	96.3	96.1
10. Social protection	122.2	135.5	165.9	201.9	212.8	220.1	230.7	236.6	240.2	241.8	250.6	263.1	283.9	288.0	301.5	305.8	301.3	305.3	307.3	300.4	298.9	298.7	293.2	297.2
EU transactions	- 3.5	- 6.9	- 6.3	- 4.1	- 7.4	- 2.9	- 3.1	- 1.3	- 0.8	- 2.5	- 2.0	- 3.8	1.1	7.4	5.3	8.1	8.5	7.2	8.9	5.3	6.0	8.5	6.2	5.8
Total expenditure on services	392.0	402.5	456.3	566.3	594.7	622.6	664.2	692.8	718.9	729.9	753.0	796.8	830.8	841.7	831.9	819.8	818.5	822.3	832.7	821.1	832.9	838.3	849.0	999.7
Accounting adjustments	14.4	27.0	36.3	47.6	51.8	61.8	67.9	76.4	75.8	78.7	82.4	91.0	88.1	88.1	87.1	99.1	92.2	97.4	89.1	100.1	98.0	90.6	92.9	94.6
Total Managed Expenditure (TME)	406.4	429.5	492.6	613.8	646.5	684.4	732.1	769.2	794.7	808.6	835.4	887.8	918.8	929.8	919.0	918.9	910.7	919.7	921.8	921.2	930.9	928.9	941.8	1,094.4

Source: See Table 15a.

Notes: 1. Real terms figures are adjusted to 2020/21 prices using GDP deflators from the ONS, June 2021.

2. ONS advise that due to difficulties involved in calculating GDP as a result of the Covid-19 pandemic, the GDP deflator remains subject to revision.

Table 16 **Departmental Expenditure Limits (DEL) and Total Managed Expenditure (TME)**

£ million

			Outturn															Plans
Department[1]	2002/03	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13[2]	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Total DEL by departmental group[2]																		
Health[3]	58,821	76,672	80,625	87,574	92,301	99,781	103,360	102,844	105,222	109,775	113,345	117,245	120,584	125,156	130,300	140,498	192,287	185,045
Education	13,330	18,692	46,148	50,128	52,160	56,693	57,476	55,214	54,279	63,302	64,593	64,563	64,975	65,277	66,659	68,371	72,981	77,022
Defence	29,317	29,843	30,713	33,163	34,328	36,734	37,355	37,157	34,259	34,540	34,368	35,099	35,280	36,605	38,026	39,833	42,355	45,776
Business, Energy & Industrial Strategy[4]	–	–	–	–	–	–	–	–	–	11,623	11,439	12,348	12,357	11,907	11,892	13,735	46,292	25,085
Business, Innovation and Skills	14,302	16,699	16,608	17,977	18,462	20,323	19,113	17,346	16,667	–	–	–	–	–	–	–	–	–
Energy and Climate Change	–	1,925	2,374	2,158	1,954	3,025	3,164	2602	3,159	–	–	–	–	–	–	–	–	–
MHCLG – Local Government[5]	37,598	46,560	22,763	22,782	29,609	27,064	24,335	25,380	23,189	16,481	13,657	10,758	8,229	6,714	4,834	8,572	21,271	17,471
MHCLG – Housing and Communities	4,662	8,968	8,928	10,239	11,251	13,291	10,258	5,483	3,767	5,687	6,383	6,022	7,585	9,025	9,757	10,729	11,812	11,784
Transport	9,643	11,354	13,103	12,838	12,687	13,905	12,474	12,366	12,157	12,231	11,914	7,914	7,004	8,284	10,753	18,345	33,439	28,829
Home Office	7,847	9,087	9,100	9,533	9,845	10,267	13,032	12,653	11,746	11,311	11,683	10,986	11,222	11,237	11,667	12,288	15,347	14,207
International Development[6]	3,434	4,488	4,863	5,186	5,617	6,587	7,467	7,813	7,758	10,020	9,650	9,250	–	–	–	–	–	–
Justice	8,234	8,352	8,428	9,272	9,533	9,511	9,253	8,928	8,477	7,935	7,588	7,160	7,332	7,549	7,941	8,324	9,685	10,402
Work and Pensions	7,211	8,158	7,813	7,945	7,775	13,715	9,358	7,749	7,667	7,661	7,300	6,556	6,371	6,433	6,094	5,776	6,944	9,684
Chancellor's Departments[7]	4,053	4,621	4,740	4,486	4,413	4,320	3,956	3,894	3,456	3,373	3,584	2,990	4,037	4,064	4,344	4,785	5,366	6,630
Cabinet Office[8]	1,251	1,583	1,769	1,967	2,168	2,416	2,457	2,448	2,509	2,333	2,703	2,812	3,128	3,517	3,471	4,068	4,611	5,198
Environment, Food and Rural Affairs	2,516	2,785	2,843	2,913	2,828	2,952	2,737	2,368	2276	2,236	2,353	2,134	2,206	2,285	2,488	2,762	5,348	5,687
Foreign, Commonwealth & Development Office	1,513	1,840	1,850	1,963	2,173	2,223	2,253	2,167	2,026	2,115	1,870	1,893	11,986	12,072	12,673	12,583	12,585	9,155
Small and Independent Bodies	672	778	682	725	1,700	1,689	1,647	1,699	1464	1,395	1,298	1,366	1,514	1,817	1,658	1,933	2,460	2,917
Culture, Media and Sport	1,187	1,442	1,643	1,933	2,326	1,976	2,055	2,721	2,402	1,260	1,671	1,611	1,682	1,786	1,890	2,150	3,887	2,830
Law Officers' Departments	518	656	698	716	720	709	672	613	592	578	551	548	537	569	563	618	619	732
International Trade	–	–	–	–	–	–	–	–	–	206	279	341	345	391	420	485	527	665
Scotland[9]	17,929	22,465	24,505	26,475	27,234	28,413	28,495	27,549	27,910	28,349	28,912	28,730	29,346	30,341	31,126	32,881	44,075	41,883
Wales	9,654	11,903	12,684	13,417	14,237	15,004	15,133	14,618	14,609	15,034	15,255	14,358	14,521	15,115	15,344	14,221	20,975	18,847
Northern Ireland	7,467	8,524	9,006	9,753	10,201	10,579	10,798	10,441	10,433	10,655	10,766	10,667	10,890	11,226	11,778	12,707	16,602	15,639
Departmental Expenditure Limits	241,159	297,396	311,885	333,142	353,523	381,179	375,377	364,054	356,028	358,104	361,170	355,351	361,132	371,371	383,678	415,666	569,469	537,202
Annually Managed Expenditure	179,883	226,610	238,160	249,795	280,729	331,742	342,524	351,050	375,965	375,709	389,275	438,144	452,726	465,531	470,887	470,302	524,917	516,049
of which social security benefits	110,300	115,800	119,200	125,900	146,343	159,165	169,286	175,481	183,088	179,599	184,185	187,687	189,298	192,728	199,381	208,789	229,535	237,844
Total Managed Expenditure[10]	421,042	524,006	550,045	582,937	634,252	672,491	707,118	715,104	731,993	733,813	750,445	793,495	813,858	836,902	854,565	885,967	1,094,386	1,053,251

Source: HM Treasury, Public Expenditure Statistical Analyses, Cm 9648, 2021.

Notes:
1. Figures are the sum of resource and net capital DEL for each department. They are net of depreciation and do not include local authority self-financed expenditure.
2. Total DEL for 2012/13 is adjusted by -£868 million for a 'Budget Exchange' carried forward from 2011/12.
3. Provision for personal social services (health) switches from the Health line to the MHCLG Local Government line from 2011/12.
4. The Department for Business, Innovation & Skills and the Department of Energy & Climate Change merged in 2016 to form the Department for Business, Energy & Industry Strategy; some functions were transferred to other departments.
5. MHCLG Local Government figures from 2013/14 reflect adjustment to local government funding to the localisation of business rates and council tax benefit.
6. International Development expenditure was absorbed into expenditure for the Foreign, Commonwealth & Development Office from 2016.
7. The Chancellor's Department line includes the DEL for HM Revenue and Customs plus HM Treasury, to permit comparisons over time.
8. The Cabinet line includes the DEL for the Cabinet Office and the Single Intelligence Account to permit comparisons over time.
9. The Scottish Government's DEL has been adjusted to reflect the devolution of taxes in accord with the method detailed in the Scottish Government's fiscal framework agreement.
10. TME excludes the temporary effects of banks brought into the public sector.

Section 3 Compendium

Dwellings, stock condition and households

Table 17a **Dwellings by tenure in England, Wales, Scotland, Northern Ireland and the United Kingdom**

Thousands

	1971	1976	1981	1986	1991	1996	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
England																										
Owner-occupiers	8,503	9,570	10,773	12,015	13,230	13,842	14,735	14,846	14,752	14,986	15,100	15,052	15,093	15,067	14,968	14,895	14,827	14,754	14,685	14,674	14,684	14,801	15,050	15,311	15,544	15,739
+ Privately rented	3,122	2,332	2,044	1,953	1,767	2,073	2,133	2,197	2,549	2,578	2,720	2,987	3,182	3,443	3,705	3,912	4,105	4,286	4,465	4,623	4,773	4,832	4,798	4,773	4,762	4,799
+ Housing association		281	410	475	608	942	1,424	1,492	1,651	1,702	1,802	1,865	1,951	2,056	2,128	2,180	2,255	2,304	2,331	2,343	2,387	2,430	2,444	2,452	2,479	2,505
+ Local authority	4,586	4,985	4,798	4,439	3,899	3,470	2,812	2,818	2,561	2,418	2,248	2,169	2,062	1,944	1,894	1,852	1,789	1,768	1,755	1,733	1,698	1,669	1,658	1,635	1,629	1,615
= All dwellings	16,211	17,168	18,025	18,882	19,671	20,468	21,207	21,337	21,513	21,684	21,870	22,073	22,288	22,511	22,694	22,839	22,976	23,111	23,236	23,372	23,543	23,733	23,950	24,172	24,414	24,658
Wales																										
Owner-occupiers	540	631	680	761	837	878	941	957	966	980	990	998	1002	1001	989	984	981	977	979	982	981	982	988	994	996	1,003
+ Privately rented	151	131	105	98	97	104	90	89	97	103	108	113	122	135	157	170	180	189	192	195	201	206	205	204	207	205
+ Housing association			24	25	28	45	55	57	57	64	65	66	67	89	107	110	134	135	135	135	136	137	139	140	141	143
+ Local authority	276	284	290	254	222	207	188	183	176	162	158	156	154	132	113	111	89	88	88	88	88	87	87	87	87	87
= All dwellings	967	1,046	1,099	1,138	1,184	1,233	1,275	1,285	1,296	1,307	1,319	1,331	1,343	1,355	1,366	1,375	1,384	1,389	1,394	1,400	1,406	1,413	1,419	1,426	1,432	1,438
Scotland																										
Owner-occupiers	569	645	718	850	1,088	1,293	1,439	1,477	1,505	1,513	1,536	1,559	1,562	1,592	1,590	1,584	1,580	1,545	1,537	1,545	1,552	1,558	1,578	1,619	1,635	1,651
+ Privately rented	305	234	191	161	126	155	181	179	188	213	225	234	259	259	285	303	320	366	389	394	402	414	413	389	389	389
+ Housing association			36	47	65	91	139	143	238	251	251	251	261	269	268	272	275	277	277	277	278	278	279	282	287	291
+ Local authority	948	1,042	1,027	974	845	692	553	531	416	389	374	362	346	330	326	323	320	319	318	318	317	317	315	314	316	317
= All dwellings	1,822	1,921	1,970	2,032	2,124	2,230	2,312	2,329	2,347	2,367	2,387	2,406	2,428	2,451	2,469	2,482	2,495	2,508	2,521	2,534	2,549	2,567	2,585	2,605	2,626	2,648
Northern Ireland																										
Owner-occupiers	–	245	271	323	376	409	488	481	491	501	505	508	523	524	517	521	512	514	510	513	504	510	514	521	524	531
+ Privately rented	–	59	38	22	20	22	37	47	54	61	68	76	69	83	97	106	121	121	130	130	151	152	154	153	154	151
+ Housing association	–	–	3	6	10	14	19	20	21	22	22	23	24	26	28	29	30	31	32	33	30	30	30	31	37	42
+ NIHE	–	177	190	184	167	152	129	120	113	100	102	99	97	97	96	96	95	93	92	91	86	85	85	85	84	84
= All dwellings	–	481	501	536	573	597	674	668	679	684	698	706	713	730	737	752	759	759	763	767	771	777	783	790	799	808
United Kingdom																										
Owner-occupiers	–	11,091	12,442	13,949	15,531	16,422	17,603	17,761	17,714	17,980	18,131	18,117	18,180	18,184	18,064	17,984	17,900	17,790	17,711	17,714	17,722	17,851	18,131	18,445	18,699	18,924
+ Privately rented	–	3,037	2,378	2,234	2,010	2,354	2,441	2,512	2,888	2,955	3,121	3,410	3,632	3,920	4,244	4,491	4,726	4,962	5,176	5,342	5,526	5,605	5,570	5,520	5,512	5,544
+ Housing association			473	553	711	1,092	1,637	1,712	1,967	2,039	2,140	2,205	2,303	2,440	2,531	2,591	2,694	2,747	2,775	2,788	2,831	2,875	2,892	2,906	2,943	2,981
+ Local authority	–	6,488	6,305	5,851	5,133	4,521	3,682	3,652	3,266	3,069	2,882	2,786	2,659	2,503	2,429	2,382	2,293	2,268	2,253	2,230	2,189	2,158	2,145	2,122	2,116	2,104
= All dwellings	–	20,616	21,595	22,588	23,552	24,528	25,468	25,637	25,835	26,043	26,274	26,518	26,774	27,047	27,268	27,448	27,613	27,767	27,915	28,073	28,268	28,488	28,737	28,993	29,271	29,552

Source and Notes: See Table 17b.

Table 17b **Dwellings by tenure in England, Wales, Scotland, Northern Ireland and the United Kingdom**

Percentages

	1971	1976	1981	1986	1991	1996	2001	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
England																							
Owner-occupiers	52.5	55.7	59.8	63.6	67.3	67.6	69.5	69.0	68.2	67.7	66.9	66.0	65.2	64.5	63.8	63.2	62.8	62.4	62.4	62.8	63.3	63.7	63.8
+ Privately rented	19.3	13.6	11.3	10.3	9.0	10.1	10.1	12.4	13.5	14.3	15.3	16.3	17.1	17.9	18.5	19.2	19.8	20.3	20.4	20.0	19.7	19.5	19.5
+ Housing association	0.0	1.6	2.3	2.5	3.1	4.6	6.7	8.2	8.4	8.8	9.1	9.4	9.5	9.8	10.0	10.0	10.0	10.1	10.2	10.2	10.1	10.2	10.2
+ Local authority	28.3	29.0	26.6	23.5	19.8	17.0	13.3	10.3	9.8	9.3	8.6	8.3	8.1	7.8	7.7	7.6	7.4	7.2	7.0	6.9	6.8	6.7	6.6
= All dwellings	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Wales																							
Owner-occupiers	55.8	60.3	61.9	66.9	70.7	71.2	73.8	75.1	75.0	74.6	73.9	72.4	71.6	70.9	70.3	70.3	70.1	69.8	69.5	69.6	69.7	69.6	69.8
+ Privately rented	15.6	12.5	9.6	8.6	8.2	8.4	7.1	8.2	8.5	9.1	10.0	11.5	12.4	13.0	13.6	13.8	13.9	14.3	14.6	14.5	14.3	14.4	14.3
+ Housing association			2.2	2.2	2.4	3.6	4.3	4.9	5.0	5.0	6.6	7.8	8.0	9.7	9.7	9.7	9.6	9.7	9.7	9.8	9.8	9.9	9.9
+ Local authority	28.5	27.2	26.4	22.3	18.8	16.8	14.7	12.0	11.7	11.5	9.7	8.3	8.1	6.4	6.3	6.3	6.3	6.3	6.2	6.1	6.1	6.1	6.1
= All dwellings	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Scotland																							
Owner-occupiers	31.2	33.6	36.4	41.8	51.2	58.0	62.2	64.4	64.8	64.3	65.0	64.4	63.8	63.3	61.6	61.0	61.0	60.9	60.7	61.1	62.1	62.2	62.3
+ Privately rented	16.7	12.2	9.7	7.9	5.9	7.0	7.8	9.4	9.7	10.7	10.6	11.5	12.2	12.8	14.6	15.4	15.6	15.8	16.1	16.0	14.9	14.8	14.7
+ Housing association	0.0	0.0	1.8	2.3	3.1	4.1	6.0	10.5	10.4	10.7	11.0	10.9	11.0	11.0	11.0	11.0	10.9	10.9	10.8	10.8	10.8	10.9	11.0
+ Local authority	52.0	54.2	52.1	47.9	39.8	31.0	23.9	15.7	15.0	14.2	13.5	13.2	13.0	12.8	12.7	12.6	12.5	12.4	12.3	12.2	12.1	12.0	12.0
= All dwellings	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Northern Ireland																							
Owner-occupiers	–	50.9	54.1	60.3	65.6	68.5	72.4	72.3	72.0	73.4	71.8	70.1	69.3	67.5	67.7	66.8	66.9	65.4	65.6	65.6	65.9	65.6	65.7
+ Privately rented	–	12.3	7.6	4.1	3.5	3.7	5.5	9.7	10.8	9.7	11.4	13.2	14.1	15.9	15.9	17.0	16.9	19.6	19.6	19.7	19.4	19.3	18.7
+ Housing association	–	36.8	0.6	1.1	1.7	2.3	2.8	3.2	3.3	3.4	3.6	3.8	3.9	4.0	4.1	4.2	4.3	3.9	3.8	3.8	4.0	4.6	5.3
+ NIHE	–		37.9	34.3	29.1	25.5	19.1	14.6	14.0	13.6	13.3	13.0	12.8	12.5	12.3	12.1	11.9	11.1	11.0	10.9	10.7	10.5	10.3
= All dwellings	–	100.0	100.2	99.8	100.0	100.0	99.9	99.9	100.0	100.0	100.0	100.1	100.0	99.9	100.0	100.1	100.0	100.0	100.0	100.0	100.0	100.0	100.0
United Kingdom																							
Owner-occupiers	–	53.8	57.6	61.8	65.9	67.0	69.1	69.0	68.3	67.9	67.2	66.2	65.5	64.8	64.1	63.4	63.1	62.7	62.7	63.1	63.6	63.9	64.0
+ Privately rented	–	14.7	11.0	9.9	8.5	9.6	9.6	11.9	12.9	13.6	14.5	15.6	16.4	17.1	17.9	18.5	19.0	19.5	19.7	19.4	19.0	18.8	18.8
+ Housing association	–		2.2	2.4	3.0	4.5	6.4	8.1	8.3	8.6	9.0	9.3	9.4	9.8	9.9	9.9	9.9	10.0	10.1	10.1	10.0	10.1	10.1
Local authority	–	31.5	29.2	25.9	21.8	18.4	14.5	11.0	10.5	9.9	9.3	8.9	8.7	8.3	8.2	8.1	7.9	7.7	7.6	7.5	7.3	7.2	7.1
= All dwellings	–	100.0	100.0	100.0	99.3	99.4	99.6	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Sources: DLUHC (and predecessors) Live Tables, Housing Statistics (various editions), Scottish Government, Welsh Government, ONS UK dwelling stock by tenure and Family Resources Survey.

Notes: 1. For years up to 1990, all figures are for the December of the year shown. For England and Wales, from 1991, figures are those for March of the year shown. For Scotland, from 1991 to 2000, figures are those from December of the previous year and from 2001 onwards are for March of the year shown. For Northern Ireland, figures from 1991 to 2001 are for the December of the previous year and figures from 2002 are for March of the year shown.

2. 1991 figures for Northern Ireland are not available, so 1992 figures have been substituted. From 2015, Northern Ireland figures are based on three-year rolling rolling tenure averages (percent), applied to the stock count. NIHE is the Northern Ireland Housing Executive.

3. Owner-occupation includes shared ownership and long leasehold dwellings. Private renting includes renting with a job or business. Local authority includes other public sector such as new town and Scottish Homes dwellings.

4. Figures for 1971 and 1976 for the UK and Wales combine housing association and private rented dwellings because tenure-specific figures are not available for those years.

5. Historic figures for England and Wales were revised (in 2010/11) to reflect new DCLG methodology for determining the split between owner-occupied and privately rented dwellings.

6. Figures for 2019 and 2020 for Scotland are provisional estimates and are based on those for 2018 plus new provision.

Table 18 **Gross fixed capital formation in dwellings in the UK**

£ million

		1970	1975	1980	1985	1990	1995	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
	Private sector	1,069	2,725	6,115	9,683	16,867	18,860	31,128	32,330	38,084	43,062	49,683	53,041	54,818	56,237	51,437	38,997	41,999	44,154	45,151	50,672	54,816	58,680	63,330	72,337	80,662	82,628	74,930
+	Public sector	801	1,957	2,559	2,536	4,181	2,804	1,421	2,387	2,837	3,509	3,235	3,574	4,048	3,897	6,536	8,845	8,600	8,081	7,454	7,035	8,300	8,130	8,362	8,464	4,618	4,679	4,514
=	Whole economy	1,870	4,682	8,674	12,219	21,048	21,664	32,549	34,717	40,921	46,571	52,918	56,615	58,866	60,134	57,973	47,842	50,599	52,235	52,605	57,707	63,116	66,810	71,692	80,801	85,280	87,307	79,444
	Gross Domestic Product (£ billion)	56.1	115.0	259.7	414.4	668.9	850.2	1,095.9	1,138.4	1,187.7	1,256.2	1,317.5	1,393.0	1,470.7	1,546.1	1,589.3	1,548.5	1,606.0	1,660.1	1,711.8	1,780.3	1,863.0	1,919.6	1,994.7	2,068.8	2,141.8	2,217.8	2,112.0
	Gross fixed capital formation in dwellings as a percentage of Gross Domestic Product	3.3	4.1	3.3	2.9	3.1	2.5	3.0	3.1	3.5	3.8	4.1	4.1	4.1	4.0	3.7	3.1	3.2	3.2	3.1	3.3	3.4	3.4	3.5	3.8	4.0	3.9	3.8

Sources: ONS UK National Accounts, Economic & Labour Market Review, UK Economic Accounts.

Notes: All figures at current market prices; figures from 1997 reflect the switch from the 2003 to the 2007 Standard Industrial Classification.

Table 19a **Housing starts in England**

		1970/71	1975/76	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
	Local authorities	100,710	110,335	27,870	18,100	5,400	510	210	250	200	180	310	320	1,670	1,450	1,610	2,200	1,890	1,490	1,530	1,720	2,550	1,620	2,030
+	New towns	9,070	14,968	5,540	530	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+	Government departments	2,460	654	220	170	100	10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
=	Total public sector	112,240	125,957	33,630	18,800	5,500	520	210	250	200	180	310	320	1,670	1,450	1,610	2,200	1,890	1,490	1,530	1,720	2,550	1,620	2,030
+	Housing associations	8,110	18,770	13,150	10,390	14,180	24,320	13,990	22,800	20,770	24,100	22,130	21,470	24,770	22,100	19,930	25,860	26,960	24,790	26,150	26,750	28,750	26,240	27,240
+	Private sector	148,320	129,780	84,120	144,330	108,950	108,150	126,290	160,320	149,350	146,160	65,560	73,770	84,710	87,300	81,980	107,340	114,550	117,460	132,600	135,350	135,260	117,780	110,480
=	All dwellings	268,670	274,507	130,900	186,410	128,630	132,990	140,490	183,370	170,320	170,440	88,000	95,560	111,150	110,820	103,520	135,410	143,390	143,740	160,280	163,800	166,560	145,650	139,750

Sources: ONS UK house building statistics using data sourced from the producers of the statistics in each country: DLUHC Live Tables on housing supply; and for 2020/21 Welsh Government, Scottish Government, and NI Department for Communities.

Notes: 1. Figures in Tables 19a-19l may not total precisely because of rounding by ONS and by DLUHC.

2. Figures from 1989/99 were revised by MHCLG (now DLUHC) in 2018 and by ONS in 2019 and 2021, so do not correspond with UKHR tables in previous editions. ONS refinements have also affected figures for other parts of Table 19.

3. Figures from October 2005 to March 2007 exclude a small number of starts and completions that were inspected by independent inspectors. These cases are included in the 2007/8 figures. The 1985/86 total includes 13,000 starts with an unknown tenure.

4. A small amount of missing data for England has been imputed. A proportion of housing association starts and completions in England and Wales may be misreported as private enterprise.

5. The collection of data for 2019/20 and 2020/21 has been affected by the pandemic. These figures are therefore provisional and subject to revision.

Table 19b **Housing completions in England**

		1970/71	1975/76	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
	Local authorities	118,942	103,408	67,342	22,509	12,818	760	180	300	250	220	490	370	1,140	1,960	1,360	910	1,360	1,900	1,830	2,020	2,590	1,810	1,650
+	New towns	9,245	11,487	6,973	703	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+	Government departments	1,993	1,435	525	98	142	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
=	Total public sector	130,180	116,330	74,840	23,310	12,960	760	180	300	250	220	490	370	1,140	1,960	1,360	910	1,360	1,900	1,830	2,020	2,590	1,810	1,650
+	Housing associations	8,180	13,650	19,300	11,370	14,580	30,230	16,430	18,160	21,750	23,220	26,690	26,520	23,550	27,460	22,060	21,790	27,020	26,470	25,230	27,170	28,190	32,330	26,010
+	Private sector	153,440	131,480	110,230	135,450	132,500	123,620	116,640	144,940	145,680	147,170	113,800	93,030	83,180	89,120	84,550	89,630	96,270	111,350	120,450	131,730	138,720	141,110	128,290
=	All dwellings	291,800	261,460	204,370	170,130	160,040	154,610	133,250	163,400	167,680	170,610	140,980	119,920	107,870	118,510	107,980	112,330	124,640	139,710	147,520	160,900	169,500	175,250	155,950

Table 19c **Housing starts in Wales**

	1970/71	1975/76	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Local authorities	4,851	8,291	2,347	767	280	60	120	–	10	–	10	–	20	–	–	–	–	–	–	–	–	–	–
+ New towns	155	705	96	121	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	24	74	7	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total public sector	5,030	8,870	1,910	860	280	60	120	–	10	–	10	–	20	–	–	–	–	–	–	–	–	–	–
+ Housing associations	110	130	390	490	2,310	2,380	930	360	390	470	440	910	780	–	–	–	–	–	–	–	–	–	–
+ Private sector	8,610	7,730	4,570	6,960	7,270	6,450	8,310	8,610	8,730	9,730	4,460	4,390	5,000	–	–	–	–	–	–	–	–	–	–
= All dwellings	13,750	16,730	6,870	8,310	9,860	8,890	9,360	8,970	9,140	10,200	4,910	5,300	5,800	4,970	5,290	5,790	6,960	6,710	6,870	6,040	5,970	6,220	4,310

Source: See Table 19a.
Notes: 1. Neither the ONS or Welsh Government publish housing starts by tenure figures from 2011/12.
2. The completions data for Wales do not include private approved inspector data, resulting in some undercount in the number of dwellings started.

Table 19d **Housing completions in Wales**

	1970/71	1975/76	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Local authorities	6,511	7,331	3,489	997	470	160	50	20	–	10	–	–	–	–	–	10	–	–	–	80	60	60	90
+ New towns	173	635	209	81	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	66	94	2	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total public sector	6,750	8,080	3,810	800	470	160	50	20	–	10	–	–	–	–	–	10	–	–	–	80	60	60	90
+ Housing associations	70	260	930	660	1,720	2,130	900	350	350	340	690	880	990	830	740	670	840	1,250	1,240	1,120	1,230	1,210	1,130
+ Private sector	8,650	8,310	5,500	6,730	8,090	6,880	7,390	7,880	8,990	8,320	6,430	5,290	4,510	4,750	4,710	5,160	5,330	5,650	5,590	5,470	4,490	4,770	3,400
= All dwellings	15,470	16,650	10,240	8,190	10,280	9,170	8,340	8,250	9,330	8,660	7,120	6,170	5,510	5,580	5,450	5,840	6,170	6,900	6,830	6,660	5,780	6,040	4,620

Table 19e **Housing starts in Scotland**

		1970/71	1975/76	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
	Local authorities	25,717	14,934	4,280	2,021	1,220	440	90	6	30	430	250	540	1,440	790	1,220	980	1,260	1,550	1,240	1,300	1,830	2,250	1,140
+	New towns	2,014	3,683	1,155	190	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+	Government departments	289	493	5	59	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
=	Total public sector	28,020	19,110	4,950	2,180	1,220	440	90	6	30	430	250	540	1,440	790	1,220	980	1,260	1,550	1,240	1,300	1,830	2,250	1,140
+	Housing associations	350	590	1,340	1,400	3,260	5,110	4,610	5,120	5,560	5,780	5,520	5,060	3,370	2,590	1,630	2,880	2,630	2,910	4,950	4,710	4,440	5,090	4,080
+	Private sector	8,140	11,970	9,590	14,220	16,850	17,913	17,614	21,233	22,820	20,110	13,510	9,520	8,680	10,480	10,680	11,840	12,790	13,590	13,270	13,560	16,140	16,970	–
=	All dwellings	36,510	31,670	15,880	17,800	21,330	23,470	22,310	26,359	28,400	26,320	19,270	15,120	13,490	13,870	13,520	15,690	16,680	18,040	19,460	19,570	22,420	25,290	–

Source: See Table 19a.

Notes: 1. Housing association figures are for approvals rather than the date construction started prior to 2009 but new build starts are recorded from 2009 quarter 4.

2. Local authority and housing association figures are based solely on units part funded by the Scottish Government. They exclude the small numbers of affordable homes delivered without such assistance, such as units delivered through Section 75 developer contributions and other funding resources.

3. Private sector data for starts and completions for the whole of 2020/21 are not yet available.

4. Private sector starts and completions for 2019/20 are provisional. They include estimates for some local authority areas where the pandemic continues to cause reporting problems.

Table 19f **Housing completions in Scotland**

		1970/71	1975/76	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
	Local authorities	31,568	19,152	6,169	2,612	1,630	720	110	–	10	30	340	410	610	1,110	960	1,140	1,120	1,100	1,020	1,370	1,390	1,470	1,420
+	New towns	2,790	3,636	1,288	201	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
+	Government departments	302	402	33	17	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
=	Total public sector	34,660	23,190	7,740	2,510	1,630	720	110	–	10	30	340	410	610	1,110	960	1,140	1,120	1,100	1,020	1,370	1,390	1,470	1,420
+	Housing associations	240	770	1,290	1,090	2,350	4,780	3,800	4,698	3,230	4,100	4,580	5,580	5,110	4,780	3,240	2,910	3,060	2,320	2,750	3,170	4,090	4,200	2,360
+	Private sector	8,220	10,370	11,730	14,310	15,330	19,200	18,200	20,260	21,040	21,660	16,110	11,140	10,710	10,180	9,890	11,090	12,560	13,430	13,430	13,030	15,710	16,340	–
=	All dwellings	43,120	34,330	20,760	17,910	19,310	24,700	22,110	24,960	24,280	25,790	21,020	17,130	16,440	16,070	14,100	15,140	16,740	16,850	17,200	17,570	21,190	22,010	–

Table 19g **Housing starts in Great Britain**

	1970/71	1975/76	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Local authorities	131,278	133,560	34,497	20,888	6,900	1,010	420	256	240	610	570	860	3,130	2,240	2,830	3,180	3,150	3,040	2,770	3,020	4,380	3,870	3,170
+ New towns	11,239	19,356	6,791	841	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	2,773	1,221	232	231	100	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total public sector	145,290	153,937	40,490	21,840	7,000	1,020	420	256	240	610	570	860	3,130	2,240	2,830	3,180	3,150	3,040	2,770	3,020	4,380	3,870	3,170
+ Housing associations	8,570	19,490	14,880	12,280	19,750	31,810	19,530	28,280	26,720	30,350	28,090	27,440	28,920	24,690	21,560	28,740	29,590	27,700	31,100	31,460	33,190	31,330	31,320
+ Private sector	165,070	149,480	98,280	165,510	133,070	132,513	152,214	190,163	180,900	176,000	83,530	87,680	98,390	97,780	92,660	119,180	127,340	131,050	145,870	148,910	151,400	134,750	–
= All dwellings	318,930	322,907	153,650	212,520	159,820	165,350	172,160	218,699	207,860	206,960	112,180	115,980	130,440	129,660	122,330	156,890	167,030	168,490	186,610	189,410	194,950	177,160	–

Notes: 1. Provider-type figures from 2011 do not sum to 'all dwellings' total starts as data for Wales are not split by 'provider type' – see Table 19c.
2. GB and UK statistics are created by aggregating data from the individual countries and could not be fully updated for 2020/21 at the time these tables were revised - see Table 19e for further information.

Table 19h **Housing completions in Great Britain**

	1970/71	1975/76	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Local authorities	157,021	129,891	77,000	26,118	14,918	1,640	340	320	260	260	830	780	1,750	3,070	2,320	2,060	2,480	3,000	2,850	3,470	4,040	3,340	3,160
+ New towns	12,208	15,758	8,470	985	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	2,361	1,931	560	117	142	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total public sector	171,590	147,600	86,390	26,620	15,060	1,640	340	320	260	260	830	780	1,750	3,070	2,320	2,060	2,480	3,000	2,850	3,470	4,040	3,340	3,160
+ Housing associations	8,490	14,680	21,520	13,120	18,650	37,140	21,130	23,208	25,330	27,660	31,960	32,980	29,650	33,070	26,040	25,370	30,920	30,040	29,220	31,460	33,510	37,740	29,500
+ Private sector	170,310	150,160	127,460	156,490	155,920	149,700	142,230	173,080	175,710	177,150	136,340	109,460	98,400	104,050	99,150	105,880	114,160	130,430	139,470	150,230	158,920	162,220	–
= All dwellings	350,390	312,440	235,370	196,230	189,630	188,480	163,700	196,610	201,290	205,060	169,120	143,220	129,820	140,160	127,530	133,310	147,550	163,460	171,550	185,130	196,470	203,300	–

Table 19i **Housing starts in Northern Ireland**

	1970/71	1975/76	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Northern Ireland Housing Executive	7,828	6,131	2,899	2,349	1,060	750	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	92	129	11	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total public sector	7,920	6,260	2,910	2,350	1,060	750	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Housing associations	30	–	110	370	730	750	890	950	750	430	1,030	600	1,120	1,440	940	900	730	1,300	1,000	790	980	810	690
+ Private sector	4,080	3,930	3,340	7,200	5,540	8,390	10,420	14,640	14,290	11,710	5,920	7,560	6,650	5,010	3,900	4,400	5,260	5,720	6,730	6,730	7,440	6,270	5,770
= All dwellings	12,030	10,190	6,360	9,920	7,330	9,890	11,330	15,590	15,040	12,130	6,950	8,150	7,780	6,460	4,840	5,310	5,990	7,020	7,720	7,520	8,420	7,090	6,460

Sources: See Table 19a
Note: Figures from 2011 onwards have been substantially revised following a change in the method for accounting for late reporting of completions.

Table 19j **Housing completions in Northern Ireland**

	1970/71	1975/76	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Northern Ireland Housing Executive	7,694	4,887	2,504	3,238	1,305	1,360	50	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	86	203	56	2	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total public sector	7,780	5,090	2,560	3,240	1,320	1,360	50	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Housing associations	20	60	330	630	550	1,040	1,110	950	750	430	1,030	600	740	890	1,450	1,110	960	760	1,100	1,210	940	710	650
+ Private sector	4,040	3,780	3,570	5,940	5,710	6,850	10,510	12,760	12,850	10,140	8,960	6,960	5,480	4,830	4,070	4,200	4,540	5,050	5,360	5,890	6,870	6,600	5,790
= All dwellings	11,830	8,920	3,780	60	5,090	9,250	11,670	13,710	13,930	10,800	9,430	8,020	6,210	5,720	5,530	5,320	5,500	5,810	6,460	7,100	7,810	7,310	6,450

Sources: See Table 19a
Note: Figures from 2011 onwards have been substantially revised following a change in the method for accounting for late reporting of completions.

Table 19k **Housing starts in the United Kingdom**

	1970/71	1975/76	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Local authorities	139,106	139,691	37,396	23,237	7,960	1,760	440	260	240	610	570	860	3,130	2,240	2,830	3,180	3,150	3,040	2,770	3,020	4,380	3,870	3,170
+ New towns	11,239	19,356	6,791	841	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	2,865	1,350	243	232	100	10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total public sector	153,210	160,197	43,400	24,190	8,060	1,770	440	260	240	610	570	860	3130	2,240	2,830	3,180	3,150	3,040	2,770	3,020	4,380	3,870	3,170
+ Housing associations	8,600	19,490	14,990	12,650	20,480	32,560	20,420	29,220	27,470	30,780	29,120	28,040	30,040	26,130	22,500	29,640	30,320	29,000	32,100	32,250	34,170	32,140	32,010
+ Private sector	169,150	153,410	101,620	172,710	138,610	140,910	162,630	204,800	195,190	187,710	89,450	95,240	105,040	102,790	96,560	123,580	132,600	136,770	152,600	155,640	158,840	141,020	–
= All dwellings[1]	330,960	333,097	160,010	222,440	167,150	175,240	183,490	234,270	222,900	219,090	119,150	124,130	138,220	136,120	127,170	162,200	173,020	175,510	194,330	196,920	203,370	184,250	–

Notes: 1. Provider–type figures from 2011 do not add to 'all dwellings' totals as provider type no longer reported for Welsh starts – see Table 19c.
2. Figures for private sector starts and completions in Scotland for 2020/21 were not available when this table was updated.

Table 19l **Housing completions in the United Kingdom**

	1970/71	1975/76	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Local authorities	164,715	134,778	79,504	29,356	16,223	3,000	390	320	260	250	830	790	1,750	3,070	2,320	2,060	2,480	3,000	2,850	3,470	4,040	3,340	3,160
+ New towns	12,208	15,758	8,470	985	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	2,447	2,134	616	119	157	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total public sector	179,370	152,690	88,950	29,860	16,380	3,000	390	320	260	250	830	790	1,750	3,070	2,320	2,060	2,480	3,000	2,850	3,470	4,040	3,340	3,160
+ Housing associations	8,510	14,740	21,850	13,750	19,200	38,180	22,240	24,160	26,410	28,320	32,430	34,030	30,390	33,960	27,500	26,480	31,890	30,800	30,330	32,670	34,440	38,450	30,150
+ Private sector	174,350	153,940	131,030	162,430	161,630	156,550	152,740	185,840	188,560	187,290	145,300	116,420	103,880	108,870	103,220	110,080	118,700	135,480	144,830	156,110	165,790	168,820	–
= All dwellings	362,230	321,370	241,830	206,040	197,210	197,730	175,370	210,320	215,220	215,860	178,570	151,230	136,030	145,870	133,060	138,630	153,060	169,270	178,020	192,230	204,270	210,610	–

Table 20a **Affordable housing completions in England by tenure**

	1991/92	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Social rent	**25,705**	**56,949**	**27,087**	**23,633**	**39,562**	**37,677**	**17,580**	**10,924**	**9,331**	**6,798**	**5,814**	**6,742**	**6,337**	**6,735**	**5,955**
of which PRP and HE/GLA grant-funded	**18,592**	**56,192**	**26,141**	**20,718**	**34,892**	**31,413**	**13,065**	**5,958**	**3,654**	**745**	**242**	**365**	**267**	**667**	**1,315**
of which LA, and HE/GLA grant-funded	**7,113**	**757**	**179**	**299**	**2,265**	**2,044**	**233**	**202**	**446**	**117**	**59**	**124**	**84**	**159**	**177**
of which LA other funding	–	–	–	–	**273**	**430**	**315**	**384**	**740**	**1,404**	**1,333**	**1,101**	**1,412**	**1,337**	**1,104**
of which section 106, nil grant	–	–	**750**	**2,554**	**1,902**	**2,601**	**3,040**	**3,333**	**3,118**	**3,164**	**2,754**	**3,918**	**3,621**	**3,848**	**2,829**
of which other funded	–	–	**17**	**62**	**230**	**1,189**	**927**	**1,047**	**1,373**	**1,368**	**1,426**	**1,234**	**953**	**724**	**530**
Affordable Rent	–	–	–	–	–	**1,146**	**7,181**	**19,966**	**40,860**	**16,549**	**24,454**	**26,922**	**28,938**	**28,239**	**23,715**
of which PRP, and HE/GLA grant-funded	–	–	–	–	–	**1,105**	**5,496**	**15,165**	**27,907**	**5,344**	**8,417**	**12,142**	**10,160**	**8,524**	**7,277**
of which LA, and HE/GLA grant-funded	–	–	–	–	–	–	**131**	**743**	**3,373**	**991**	**1,424**	**2,108**	**1,759**	**798**	**905**
of which LA other funding	–	–	–	–	–	–	**31**	**64**	**88**	**617**	**1,122**	**1,041**	**1,560**	**2,625**	**2,520**
of which section 106, nil grant	–	–	–	–	–	**41**	**1,519**	**3,698**	**5,603**	**3,529**	**8,064**	**9,947**	**12,545**	**13,656**	**10,296**
of which other funded	–	–	–	–	–	–	**4**	**296**	**3,889**	**6,068**	**5,427**	**1,684**	**2,914**	**2,634**	**2,717**
Intermediate rent	–	–	–	**1,675**	**4,523**	**2,055**	**1,340**	**1,294**	**1,105**	**1,697**	**938**	**791**	**1,383**	**1,762**	**2,062**
London Affordable Rent	–	–	–	–	–	–	–	–	–	–	–	**103**	**1,002**	**1,797**	**2,102**
Affordable homeownership	**3,969**	**17,581**	**6,072**	**20,687**	**17,004**	**17,468**	**16,976**	**10,940**	**3,535**	**3,486**	**1,968**	**1,459**	**2,460**	**2,108**	**1,141**
of which PRP, and HE/GLA funded	**3,969**	**17,581**	**4,635**	**15,782**	**14,435**	**14,681**	**13,600**	**5,885**	**861**	**22**	–	–	–	–	–
of which section 106, nil grant	–	–	**451**	**3,809**	**1,589**	**1,799**	**2,749**	**4,040**	**2,149**	**2,864**	**1,095**	**1,151**	**1,195**	**1,077**	**1,023**
of which other funded	–	–	**986**	**1,096**	**980**	**988**	**627**	**1,015**	**525**	**600**	**873**	**308**	**1,265**	**1,031**	**118**
Shared Ownership	–	–	–	–	–	–	–	–	**11,128**	**4,084**	**9,021**	**11,048**	**17,022**	**18,216**	**17,097**
of which PRP, and HE/GLA grant-funded	–	–	–	–	–	–	–	–	**6,839**	**1,162**	**2,151**	**3,097**	**5,398**	**6,865**	**6,928**
of which section 106, nil grant	–	–	–	–	–	–	–	–	**3,461**	**1,828**	**5,606**	**7,010**	**8,983**	**9,308**	**8,104**
of which other funded	–	–	–	–	–	–	–	–	**828**	**1,094**	**1,264**	**941**	**2,641**	**2,043**	**2,065**
Unknown tenure	–	–	–	–	–	–	–	–	–	–	–	**4**	**33**	**43**	**28**
All affordable	**29,674**	**74,530**	**33,159**	**45,995**	**61,089**	**58,346**	**43,077**	**43,124**	**65,959**	**32,614**	**42,195**	**47,069**	**57,175**	**58,900**	**52,100**

Source: Department of Levelling Up, Housing and Communities, Affordable housing supply statistics.

Notes: 1. Affordable housing is the sum of social rent, Affordable Rent, intermediate rent (including London Living Rent from 2017/18), affordable homeownership, shared ownership and London Affordable Rent.

2. Section 106 (S106) nil grant completions are excluded from the Homes England or GLA new build figures elsewhere in the table.

3. Shared ownership completions prior to 2014/15 are counted as affordable homeownership. Figures for 2014/15 and 2015/16 are based on Homes England and GLA figures alone. Figures from 2016/17 also include units funded by local authorities or other means.

4. Other funded includes units wholly or part funded by local authorities, the Empty Homes Community Fund, the Department of Health's Extra Care Fund or other government funding streams. It also includes units funded solely by the provider. The 2020/21 figure also includes a small proportion of social rent and Affordable Rent units funded by Homes England that had yet to be transferred to a local authority or a private registered provider.

5. PRP means private registered provider and includes housing associations and for-profit providers; HE is Homes England, GLA is Greater London Authority; section 106 refers to developer contributions to affordable housing.

Table 20b **Affordable housing completions by English region**

		1991/92	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
North East	All affordable	**1,260**	**2,523**	**723**	**1,021**	**2,425**	**1,726**	**1,846**	**2,752**	**3,157**	**1,475**	**2,444**	**2,100**	**2,994**	**2,593**	**1,751**
	of which rent	**1,138**	**1,789**	**584**	**780**	**1,956**	**1,260**	**1,165**	**2,452**	**2,727**	**1,325**	**2,131**	**1,663**	**2,087**	**1,730**	**1,183**
Yorkshire & The Humber	All affordable	**2,710**	**5,323**	**2,031**	**1,889**	**4,387**	**4,488**	**2,673**	**2,827**	**3,776**	**2,638**	**2,993**	**2,949**	**3,996**	**3,663**	**3,497**
	of which rent	**2,578**	**3,866**	**1,806**	**1,283**	**3,038**	**3,271**	**1,544**	**2,323**	**3,381**	**2,441**	**2,694**	**2,634**	**3,084**	**2,528**	**2,412**
North West	All affordable	**3,603**	**8,538**	**3,607**	**2,923**	**5,433**	**6,004**	**4,758**	**4,777**	**7,479**	**3,775**	**5,188**	**5,896**	**5,683**	**5,850**	**5,383**
	of which rent	**3,227**	**6,226**	**2,982**	**1,676**	**3,851**	**3,841**	**2,938**	**3,880**	**6,342**	**3,039**	**3,829**	**4,412**	**3,433**	**3,539**	**3,312**
East Midlands	All affordable	**1,729**	**4,999**	**2,262**	**3,004**	**4,821**	**3,070**	**3,140**	**2,940**	**4,337**	**2,899**	**3,695**	**3,985**	**4,804**	**4,494**	**3,833**
	of which rent	**1,587**	**3,860**	**1,851**	**1,596**	**3,524**	**2,077**	**1,756**	**2,255**	**3,551**	**2,297**	**2,784**	**3,058**	**3,375**	**3,134**	**2,447**
West Midlands	All affordable	**3,277**	**6,965**	**2,998**	**4,169**	**6,025**	**4,005**	**4,394**	**4,489**	**6,796**	**3,260**	**4,727**	**5,946**	**6,224**	**5,591**	**5,789**
	of which rent	**2,889**	**4,948**	**2,662**	**2,221**	**4,411**	**2,657**	**2,657**	**3,436**	**5,789**	**2,653**	**3,952**	**4,889**	**4,672**	**3,861**	**3,943**
East	All affordable	**2,726**	**7,782**	**3,721**	**5,669**	**7,002**	**5,676**	**4,505**	**3,887**	**5,651**	**3,292**	**4,681**	**5,753**	**6,831**	**7,774**	**6,635**
	of which rent	**2,517**	**6,427**	**3,273**	**3,045**	**5,031**	**4,039**	**2,615**	**2,838**	**4,383**	**2,633**	**3,513**	**4,472**	**4,633**	**5,222**	**4,081**
London	All affordable	**5,926**	**17,148**	**8,273**	**11,504**	**14,621**	**17,451**	**8,907**	**9,403**	**18,120**	**5,789**	**7,018**	**7,135**	**9,205**	**10,897**	**10,587**
	of which rent	**4,325**	**12,830**	**6,084**	**6,221**	**10,853**	**12,617**	**5,927**	**6,492**	**12,866**	**4,016**	**4,450**	**4,400**	**5,677**	**7,228**	**5,586**
South East	All affordable	**5,167**	**13,008**	**5,978**	**10,115**	**9,278**	**9,653**	**7,424**	**6,789**	**9,863**	**5,463**	**6,783**	**8,143**	**10,426**	**11,354**	**9,440**
	of which rent	**4,512**	**10,325**	**4,791**	**4,958**	**6,360**	**6,841**	**4,442**	**4,611**	**6,992**	**3,714**	**4,637**	**5,421**	**6,223**	**6,726**	**5,479**
South West	All affordable	**3,276**	**8,244**	**3,566**	**4,551**	**7,097**	**6,273**	**5,430**	**5,260**	**6,780**	**4,023**	**4,666**	**5,162**	**7,012**	**6,684**	**5,185**
	of which rent	**2,932**	**6,678**	**3,054**	**2,865**	**5,061**	**4,275**	**3,057**	**3,897**	**5,265**	**2,926**	**3,216**	**3,609**	**4,486**	**4,582**	**3,329**
England	All affordable	**29,674**	**74,530**	**33,159**	**45,995**	**61,089**	**58,346**	**43,077**	**43,124**	**65,959**	**32,614**	**42,195**	**47,069**	**57,175**	**58,900**	**52,100**
	of which rent	**25,705**	**56,949**	**27,087**	**24,645**	**44,085**	**40,878**	**26,101**	**32,184**	**51,296**	**25,044**	**31,206**	**34,558**	**37,670**	**38,550**	**31,772**

Source: See Table 20a.

Notes: See Table 20a. England totals for 2005/06 do not match regional totals as there were 1,150 affordable completions without a regional designation.

Table 20c **Affordable housing completions in Wales**

	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Local authorities	**42**	**38**	**1**	**89**	**50**	**68**	**34**	**53**	**69**	**121**	**266**	**205**	**393**	**497**
Registered Social Landlords	**1,263**	**2,050**	**2,172**	**2,261**	**1,954**	**1,704**	**1,799**	**1,971**	**2,250**	**2,377**	**1,946**	**2,338**	**2,470**	**3,018**
Of which:														
Social rented	**747**	**1,394**	**1,913**	**1,817**	**1,260**	**1,144**	**1,166**	**1,205**	**1,601**	**1,775**	**1,546**	**1,955**	**1,870**	**2,443**
Intermediate rented	**126**	**288**	**112**	**95**	**494**	**416**	**460**	**631**	**451**	**436**	**236**	**223**	**392**	**380**
Affordable homeownership	**390**	**368**	**147**	**349**	**200**	**144**	**173**	**135**	**198**	**166**	**164**	**160**	**208**	**195**
Other providers	**387**	**455**	**197**	**136**	**428**	**270**	**583**	**194**	**81**	**84**	**104**	**49**	**79**	**88**
All affordable	**1,692**	**2,543**	**2,370**	**2,486**	**2,432**	**2,042**	**2,416**	**2,218**	**2,400**	**2,546**	**2,316**	**2,592**	**2,942**	**3,603**
Of which delivered:														
With capital grant funding	**–**	**–**	**1,817**	**2,127**	**1,548**	**1,274**	**1,357**	**1,539**	**1,765**	**1,809**	**1,243**	**1,903**	**1,811**	**2,530**
Without capital funding	**–**	**–**	**553**	**359**	**884**	**768**	**1,059**	**679**	**635**	**737**	**1,073**	**689**	**1,131**	**1,073**
Of which delivered with capital grant funding (%)	**–**	**–**	**76.7**	**85.6**	**63.7**	**62.4**	**56.2**	**69.4**	**73.5**	**71.1**	**53.7**	**73.4**	**61.6**	**70.2**
Of which delivered through planning obligations (%)	**22.6**	**30.4**	**23.6**	**28.6**	**25.7**	**23.8**	**15.9**	**35.9**	**29.4**	**36.6**	**33.4**	**23.3**	**24.7**	**25.5**

Source: Welsh Government affordable housing statistics collected via annual returns from Welsh social landlords.

Notes: 1. Figures refer to newly constructed completions and other acquired dwellings that are available for occupation.
2. Capital grant funding includes Social Housing Grant, Recycled Social Housing Grant or Strategic Capital Investment Fund. Complete data were not collected prior to 2009/10.
3. Affordable homes delivered under planning obligations refer to units secured by the 22 Welsh local authorities and the three national park authorities.

Table 20d **Affordable housing completions in Scotland**

	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Social rent	**4,201**	**5,017**	**3,318**	**4,226**	**4,662**	**5,465**	**5,836**	**5,652**	**4,274**	**4,368**	**4,376**	**3,853**	**4,606**	**5,294**	**6,594**	**6,962**	**4,698**
Of which:																	
Local authority	**–**	**–**	**–**	**–**	**–**	**41**	**669**	**948**	**1,116**	**1,324**	**1,255**	**1,349**	**1,529**	**1,589**	**2,240**	**2,294**	**1,784**
Housing association	**4,201**	**5,017**	**3,318**	**4,065**	**4,429**	**5,121**	**4,799**	**4,382**	**2,870**	**2,816**	**2,929**	**2,424**	**3,012**	**3,666**	**4,322**	**4,640**	**2,906**
Other	**–**	**–**	**–**	**161**	**233**	**303**	**368**	**322**	**288**	**228**	**192**	**80**	**65**	**39**	**32**	**28**	**8**
Mid-market and other affordable rent	**–**	**55**	**32**	**16**	**7**	**59**	**58**	**73**	**416**	**921**	**1,077**	**984**	**972**	**1,149**	**977**	**967**	**914**
Affordable homeownership	**2,137**	**816**	**1,482**	**1,428**	**1,552**	**2,568**	**1,337**	**1,157**	**1,319**	**1,727**	**1,616**	**1,675**	**1,866**	**2,135**	**1,998**	**1,367**	**865**
Of which:																	
HA new supply shared equity	**504**	**367**	**497**	**602**	**833**	**935**	**533**	**646**	**484**	**333**	**256**	**196**	**183**	**165**	**162**	**201**	**131**
Other new supply shared equity	**–**	**–**	**–**	**–**	**–**	**–**	**91**	**105**	**82**	**15**	**8**	**1**	**–**	**–**	**25**	**7**	**0**
Open market shared equity	**–**	**–**	**573**	**654**	**512**	**1,459**	**579**	**186**	**533**	**1,051**	**1,030**	**1,456**	**1,653**	**1,766**	**1,797**	**1,145**	**734**
Other affordable homeownership	**1,633**	**449**	**412**	**172**	**207**	**174**	**134**	**220**	**220**	**328**	**322**	**22**	**30**	**204**	**14**	**14**	**0**
All affordable	**6,338**	**5,888**	**4,832**	**5,670**	**6,221**	**8,092**	**7,231**	**6,882**	**6,009**	**7,016**	**7,069**	**6,512**	**7,444**	**8,578**	**9,569**	**9,296**	**6,477**
Of which:																	
New build (%)	**83.9**	**86.7**	**74.9**	**74.2**	**76.1**	**70.3**	**81.5**	**87.3**	**81.1**	**70.7**	**76.3**	**67.8**	**62.3**	**62.5**	**71.8**	**72.9**	**67.9**
Off-the-shelf (%)	**0.8**	**5.4**	**16.0**	**18.9**	**17.0**	**24.2**	**14.4**	**7.8**	**14.0**	**19.2**	**20.5**	**25.2**	**29.7**	**26.4**	**24.9**	**23.5**	**30.4**
Rehabilitated units (%)	**15.3**	**8.0**	**9.0**	**6.9**	**6.9**	**5.5**	**4.1**	**4.9**	**4.8**	**10.1**	**3.2**	**7.0**	**8.0**	**11.0**	**3.3**	**3.6**	**1.7**

Source: Scottish Government - Affordable housing supply tables.

Notes: 1. The figures reported in this table do not record the numbers of properties built by or for local authorities without input from the Scottish Government's Affordable Housing Supply Programme.

2. Other affordable rent includes dwellings funded through Rural Empty Property Grants, Special Needs Capital Grant, Rural Homes for Rent, National Housing Trust and the Empty Homes Loan Fund.

3. Other new supply shared equity units have mostly been delivered by private developers. However this category also includes 37 units delivered by local authorities in 2018/19.

4. Other affordable homeownership is mainly comprised of units funded via the Partnership Support for Regeneration (PSR) and its predecessor GRO Grant.

5. Other social rent includes the Home Owners' Support Fund (formerly the Mortgage to Rent scheme) other than 33 households that switched to a shared equity product, which are counted as 'other affordable homeownership'.

Table 20e **Affordable housing completions in Northern Ireland**

	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Social housing	–	–	–	**1,409**	**1,310**	**1,254**	**1,967**	**1,658**	**1,209**	**1,387**	**1,507**	**1,682**	**1,626**	**1,304**
Of which:														
Self-contained	–	–	–	**1,371**	**1,290**	**1,190**	**1,881**	**1,533**	**1,145**	**1,351**	**1,453**	**1,665**	**1,611**	**1,283**
New build	–	–	–	**947**	**874**	**925**	**1,411**	**1,143**	**800**	**951**	**1,146**	**1,245**	**1,088**	**1,097**
Off-the-shelf	–	–	–	**320**	**250**	**185**	**324**	**133**	**160**	**202**	**159**	**225**	**181**	**118**
Existing satisfactory purchase	–	–	–	**66**	**79**	**28**	**102**	**190**	**100**	**136**	**129**	**167**	**114**	**40**
Rehabilitation	–	–	–	**14**	**81**	**49**	**44**	**54**	**50**	**41**	**19**	**16**	**48**	**28**
Re-improvement	–	–	–	**24**	**6**	**3**	**0**	**13**	**35**	**21**	**0**	**12**	**180**	**0**
Shared	–	–	–	**38**	**20**	**64**	**86**	**125**	**64**	**36**	**54**	**17**	**15**	**21**
Co-Ownership Housing Scheme	**935**	**325**	**461**	**492**	**643**	**957**	**1,223**	**1,140**	**728**	**699**	**803**	**1,152**	**1,102**	**1,242**
Total	–	–	–	**1,901**	**1,953**	**2,211**	**3,190**	**2,798**	**1,937**	**2,086**	**2,310**	**2,834**	**2,728**	**2,546**

Source: NI Department for Communities, Northern Ireland Housing Statistics.

Notes: 1. Housing association completions are recorded when a housing association confirms the completion of the construction, renovation or purchase of a unit for social housing.

2. Co-ownership figures are based on 'applications completed'. Up to 2009/10 these were based on contractual completions. From 2010/11 onwards the count is based on contracts signed by March 31 each year.

3. Shared accommodation entails a degree of sharing of facilities, such as kitchens, bathrooms and living rooms by households. It is mainly occupied by single persons and may include an element of support and/or additional communal facilities.

Table 20f **Affordable housing delivered in the UK**

	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
All affordable homes delivered	**66,180**	**70,720**	**72,710**	**69,610**	**53,340**	**55,750**	**78,040**	**43,460**	**54,270**	**60,270**	**72,170**	**73,870**	**64,730**
Of which:													
Social rent (%)	**58**	**60**	**67**	**66**	**46**	**33**	**21**	**31**	**25**	**25**	**23**	**24**	**23**
Other rent (%)	**4**	**4**	**6**	**5**	**18**	**41**	**56**	**45**	**49**	**48**	**45**	**45**	**45**
Affordable homeownership (%)	**38**	**36**	**27**	**29**	**37**	**26**	**23**	**24**	**25**	**26**	**32**	**31**	**32**
All	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
Affordable homes delivered per 10,000 population													
UK	**10.4**	**11.0**	**11.6**	**11.0**	**8.4**	**8.7**	**12.1**	**6.7**	**8.3**	**9.1**	**10.9**	**11.1**	**9.6**
England	**10.8**	**11.2**	**11.6**	**11.0**	**8.1**	**8.0**	**12.1**	**6.0**	**7.6**	**8.5**	**10.2**	**10.5**	**9.2**
Wales	**8.4**	**7.8**	**8.2**	**7.9**	**6.6**	**7.8**	**7.2**	**7.7**	**8.2**	**7.4**	**8.3**	**9.3**	**11.4**
Scotland	**12.0**	**15.5**	**13.7**	**13.0**	**11.3**	**13.2**	**13.2**	**12.1**	**13.8**	**15.8**	**17.6**	**17.0**	**11.8**
Northern Ireland	**9.5**	**11.0**	**10.5**	**10.8**	**12.1**	**17.4**	**15.2**	**10.5**	**11.2**	**12.3**	**15.1**	**14.4**	**13.4**

Source: ONS population estimates and Tables 20a-e.

Notes: 1. Affordable housing is the sum of social rent, Affordable Rent, intermediate rent (including London Living Rent from 2017/18), affordable homeownership, shared ownership and London Affordable Rent.
2. As affordable housing supply figures for the four countries are not produced exactly on a like-for-like basis, they should be considered indicative rather than precise.
3. Social rented includes homes owned by local authorities, housing associations (or their equivalent) and the Northern Ireland Housing Executive and let at social rents.
4. Other rent includes dwellings in England, Scotland and Wales which have a rent set below market rent such as Affordable, mid-market and Living Rent, but above social rent levels.
5. UK figures are rounded.

Table 21 **Right to buy**

	Total sales 1980/1 to 1989/90	Total sales 1990/91 to 1999/2000	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	Cumulative total 1980/81 to 2019/20
Local authorities																								
England	960,808	450,323	52,380	51,968	63,394	69,577	49,983	26,654	17,756	12,212	2,886	2,340	2,753	2,613	5,941	11,261	12,235	12,220	13,433	12,750	10,926	10,599	6,994	1,855,011
Wales	76,173	29,468	3,475	3,448	4,913	6,811	3,974	1,787	1,250	821	158	139	103	82	94	156	176	177	141	111	154	n/a	37	133,611
Scotland	146,355	165,361	13,308	13,529	17,375	13,586	11,197	9,402	7,359	5,970	2,966	1,637	1,473	1,125	1,020	1,292	1,552	1,735	2,994	1,715	65	–	–	421,016
Great Britain	1,183,336	645,152	69,163	68,945	85,682	89,974	65,154	37,843	26,365	19,003	6,010	4,116	4,329	3,820	7,055	12,709	13,963	14,132	16,568	14,576	11,145	–	–	2,399,039
New towns																								
England	9,750	569	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	10,319
Wales	2,875	141		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	3,016
Scotland	50,066	21,851	217	138	76	44	31	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	72,428
Great Britain	62,691	22,561	217	138	76	44	31	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	85,763
Housing associations																								
England	19,850	26,534	7,098	8,224	10,473	14,525	8,665	6,356	4,835	3,150	996	804	956	1,106	2,458	4,421	4,215	3,977	4,667	4,223	3,776	4,689	2,325	145,998
Wales	783	910	85	68	79	96	181	78	71	52	51	35	69	89	76	97	110	182	133	125	288	n/a	18	3,658
Scotland	2,760	4,301	1,002	975	1,532	3,192	2,385	1,942	1,707	1,602	1,073	541	550	407	352	234	286	380	504	–	–	–	–	25,725
Great Britain	23,393	31,745	8,185	9,267	12,084	17,813	11,231	8,376	6,613	4,804	2,120	1,380	1,575	1,602	2,886	4,752	4,611	4,539	5,304	4,348	4,064	–	–	170,692
Totals																								
England	990,408	477,426	59,478	60,192	73,867	84,102	58,648	33,010	22,591	15,362	3,882	3,144	3,709	3,719	8,399	15,682	16,450	16,197	18,100	16,973	14,702	15,288	9,319	2,011,328
Wales	79,831	30,519	3,560	3,516	4,992	6,907	4,155	1,865	1,321	873	209	174	172	171	170	253	286	359	274	236	442	n/a	55	140,285
Scotland	199,181	191,513	14,527	14,642	18,983	16,822	13,613	11,349	9,066	7,572	4,039	2,178	2,023	1,532	1,372	1,526	1,838	2,115	3,498	1,715	65	–	–	519,169
Great Britain	1,269,420	699,458	77,565	78,350	97,842	107,831	76,416	46,224	32,978	23,807	8,130	5,496	5,904	5,422	9,941	17,461	18,574	18,671	21,872	18,924	15,209	–	–	2,655,494
NI Housing Executive	43,552	41,434	5,555	5,011	6,054	5,652	3,053	2,522	2,201	808	54	272	249	236	290	549	471	387	402	436	448	448	240	120,084

Source: Pre-1996/97: DoE/DCLG Housing Statistics; from 1996/97: DLUHC (and predecessors)) Live Table 678, Welsh Government, Scottish Government, and the Northern Ireland Housing Executive.

Notes:
1. All figures are for financial years DLUHC have also revised the method used to attribute historical sales data. Figures presented in this table therefore differ from those reported in previous *Reviews*.
2. Following methodological changes, DLUHC no longer report on housing association sales prior to 1996/97. Estimates for such sales should therefore be treated with caution as they have been derived from earlier versions of the *Review*.
2. New Town figures for Scotland include Scottish Homes sales, which were previously included under housing association sales. New Town figures are not reported separately from local authority figures after 1996.
3. Non-stock-transfer housing association sales in Scotland from 2013/14 onwards are not published. Scottish RTB figures for 2019/20 and 2020/21 have yet to be published but numbers are likely to be minimal.
3. The RTB scheme in Scotland was closed to new applicants on 31st July 2016 and in Wales on 26 January 2019.
4. A similar 'house sales scheme' applies in Northern Ireland to the NIHE but regular statistics are not produced. This table therefore includes figures supplied by NIHE.

Table 22 **Changes in the stock of dwellings by tenure, region and country**

Country/region	Stock of dwellings (000s) 1991 Owner-occupied	Private rented	Social sector	Total	2020 Owner-occupied	Private rented	Social sector	Total	Percentage change in stock 1991-2020 Owner-occupied	Private rented	Social sector	Total
North East	**646**	**59**	**367**	**1,072**	**775**	**203**	**267**	**1,246**	**20**	**244**	**- 27**	**16**
North West	**1,898**	**189**	**706**	**2,792**	**2,200**	**556**	**422**	**2,461**	**16**	**194**	**- 40**	**- 12**
Yorkshire & The Humber	**1,326**	**170**	**525**	**2,021**	**1,557**	**482**	**578**	**3,334**	**17**	**184**	**10**	**65**
West Midlands	**1,399**	**143**	**537**	**2,079**	**1,414**	**391**	**319**	**2,124**	**1**	**173**	**- 41**	**2**
East Midlands	**1,158**	**134**	**342**	**1,634**	**1,625**	**451**	**460**	**2,537**	**40**	**237**	**35**	**55**
East	**1,498**	**191**	**404**	**2,093**	**1,820**	**497**	**416**	**2,733**	**21**	**160**	**3**	**31**
London	**1,691**	**369**	**851**	**2,912**	**1,799**	**1,042**	**793**	**3,634**	**6**	**182**	**- 7**	**25**
South East	**2,336**	**299**	**464**	**3,099**	**2,785**	**670**	**530**	**3,985**	**19**	**124**	**14**	**29**
South West	**1,446**	**212**	**310**	**1,968**	**1,764**	**506**	**334**	**2,604**	**22**	**139**	**8**	**32**
England	**13,230**	**1,767**	**4,674**	**19,671**	**15,739**	**4,799**	**4,120**	**24,658**	**19**	**172**	**- 12**	**25**
+ Wales	**837**	**97**	**250**	**1,184**	**1,003**	**205**	**230**	**1,438**	**20**	**111**	**- 8**	**21**
+ Scotland	**1,101**	**153**	**891**	**2,145**	**1,651**	**389**	**608**	**2,648**	**50**	**154**	**- 32**	**23**
= Great Britain	**15,168**	**2,017**	**5,815**	**23,000**	**18,393**	**5,393**	**4,958**	**28,744**	**21**	**167**	**- 15**	**25**
+ Northern Ireland	**348**	**20**	**169**	**537**	**531**	**151**	**126**	**808**	**53**	**655**	**- 25**	**50**
= United Kingdom	**15,516**	**2,037**	**5,984**	**23,537**	**18,924**	**5,544**	**5,084**	**29,552**	**22**	**172**	**- 15**	**26**

Sources: DLUHC Housing Statistics, Scottish Government, Welsh Government, Northern Ireland Executive and Table 17.

Notes:
1. Social sector comprises local authority, housing association, new town and Northern Ireland Housing Executive dwellings.
2. Estimates for England (Live Table 104) and English regions (Live Table 109) are not strictly comparable. In particular, social rented figures for England are for self-contained units only whereas the regional figures include bedspaces in non-self-contained dwellings.
3. The 2020 figures are provisional and subject to revision as new data become available, including vacancy data used by DLUHC to estimate private rental stock.

Table 23 **English housing conditions: the Decent Homes Standard**

	Decent Homes (Unfitness-based)								Decent Homes (HHSRS-based)											
Tenure	1996		2001		2004		2006		2006		2010		2014		2018		2019		2020	
	Decent	Non-decent	Decent	Non-decent	Decent	Non-decent	Decent	Non-decent	Decent	Non-decent	Decent	Non-decent	Decent	Non-decent	Decent	Non-decent	Decent	Non-decent	Decent	Non-decent
Number of dwellings (000s)																				
Social sector																				
Local authority	1,600	1,869	1,637	1,174	1,519	816	1,391	695	1,415	671	1,411	390	1,403	276	1,396	212	1,386	215	1,325	218
Housing association	493	448	952	472	1,228	437	1,414	436	1,387	463	1,649	368	2,057	302	2,188	278	2,207	289	2,119	299
All social sector	2,092	2,318	2,589	1,647	2,748	1,252	2,805	1,131	2,801	1,135	3,061	759	3,461	578	3,583	490	3,593	504	3,444	517
Private sector																				
Owner-occupied	8,391	5,535	10,483	4,316	11,213	4,066	11,738	3,704	10,126	5,316	11,060	3,800	12,009	2,748	12,653	2,641	13,068	2,549	12,869	2,457
Private rented	752	1,246	1,072	1,101	1,340	994	1,556	1,055	1,392	1,219	2,327	1,379	3,265	1,311	3,623	1,182	3,605	1,095	3,239	1,008
All private sector	9,144	6,781	11,554	5,416	12,553	5,060	13,294	4,759	11,518	6,535	13,388	5,179	15,273	4,059	16,276	3,823	16,673	3,644	16,108	3,465
All tenures	11,236	9,099	14,143	7,063	15,301	6,312	16,099	5,890	14,319	7,670	16,449	5,937	18,734	4,637	19,859	4,313	20,266	4,148	19,552	3,982
Percentage of dwellings within group																				
Social sector																				
Local authority	46	54	58	42	65	35	67	33	68	32	78	22	84	16	87	13	87	13	86	14
Housing association	52	48	67	33	74	26	76	24	75	25	82	18	87	13	89	11	88	12	88	12
All social sector	47	53	61	39	69	31	71	29	71	29	80	20	86	14	88	12	88	12	87	13
Private sector																				
Owner-occupied	60	40	71	29	73	27	76	24	66	34	74	26	81	19	83	17	84	16	84	16
Private rented	38	62	49	51	57	43	60	40	53	47	63	37	71	29	75	25	77	23	79	21
All private sector	57	43	68	32	71	29	74	26	64	36	72	28	79	21	81	19	82	18	83	17
All tenures	55	45	67	33	71	29	73	27	65	35	73	27	80	20	82	18	83	17	84	16

Source: Department of Levelling Up, Housing and Communities (and predecessor departments) English House Condition Survey and from 2008 English Housing Survey (EHS).

Notes: 1. Decent homes are those that meet the fitness standard; are in a reasonable state of repair; have reasonably modern facilities and services and provide a reasonable degree of thermal comfort.

2. In 2006 the Housing Health and Safety Rating System replaced the fitness standard as one of components of the Decent Homes standard. Data for both definitions are provided for 2006.

3. Data for 2006 & 2008 are based on the SAP05 measure of energy efficiency, 2010 and 2012 are based on SAP09 whilst data after 2012 are based on SAP12.

4. Housing association and local authority estimates prior to 2008 are not wholly reliable as large numbers of HA tenants reported that they are LA tenants. Figures from 2008 include an adjustment for this.

5. Figures for 2009, 2012, 2016 and other years can be found in previous versions of this table.

6.Figures for 2020 should be treated with caution. The sample excludes vacant dwellings and figures partly extrapolated from EHS trends as the pandemic precluded a full internal inspection.

Table 24a **English housing conditions: average energy efficiency (SAP) ratings**

Rating out of 100

Tenure	1996	2001	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Private sector																		
Owner-occupied	**43.9**	**45.0**	**48.1**	**48.9**	**50.3**	**51.5**	**53.0**	**54.3**	**55.6**	**57.3**	**58.5**	**59.7**	**60.5**	**60.7**	**60.9**	**62.1**	**63.9**	**65.5**
Private rented	**40.4**	**42.8**	**46.4**	**47.1**	**49.1**	**50.4**	**52.1**	**53.9**	**55.2**	**57.2**	**58.4**	**59.7**	**60.2**	**60.3**	**60.8**	**62.3**	**64.1**	**64.7**
All private sector	**43.5**	**44.7**	**47.9**	**48.6**	**50.1**	**51.3**	**52.8**	**54.2**	**55.5**	**57.3**	**58.5**	**59.7**	**60.4**	**60.6**	**60.9**	**62.2**	**63.9**	**65.3**
Social sector																		
Local authority	–	–	–	–	–	**57.9**	**59.4**	**60.8**	**62.3**	**64.1**	**64.9**	**65.6**	**66.2**	**65.9**	**66.4**	**67.6**	**68.3**	**69.1**
Housing association	–	–	–	–	–	**60.3**	**61.9**	**63.4**	**64.2**	**65.2**	**66.2**	**67.1**	**67.7**	**68.2**	**68.5**	**68.9**	**69.7**	**70.2**
All social sector	**48.6**	**51.4**	**56.3**	**57.3**	**58.1**	**59.1**	**60.7**	**62.1**	**63.3**	**64.7**	**65.6**	**66.4**	**67.0**	**67.3**	**67.7**	**68.4**	**69.1**	**69.8**
All tenures	**44.5**	**46.0**	**49.4**	**50.2**	**51.5**	**52.7**	**54.1**	**55.6**	**56.9**	**58.6**	**59.7**	**60.9**	**61.5**	**61.7**	**62.0**	**63.2**	**64.8**	**66.1**

Sources: DLUHC (and predecessor) English Housing Survey Headline Reports and equivalent previous editions.

Notes:
1. SAP ratings are energy cost ratings determined by the government's Standard Assessment Procedure. It is an index based on calculated annual space and water heating costs for a standard heating regime expressed on a scale of 1 (highly inefficient) to 100 (highly efficient).
2. All figures are based on the SAP 2012 energy efficiency rating.
3. Separate housing association and local authority estimates are not available prior to 2008.
4. Enhancements to SAP modelling partly account for the rise in average SAP ratings between 2017 and 2019.
5. Figures for 2020 should be treated with caution. The sample excludes vacant dwellings and figures partly extrapolated from EHS trends as the pandemic precluded a full internal inspection.

Table 24b **English housing conditions: Energy Performance Certificate (EPC) Bands**

Percentage of all dwellings in each band

Bands	1996	2001	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Band A/B (81-100)	–	–	–	–	–	**0**	**0**	**0.1**	**0.2**	**0.6**	**1.1**	**1.3**	**1.2**	**1.3**	**1.3**	**1.3**	**2.0**	**2.9**
Band C (69-80)	**2.0**	**3.1**	**4.6**	**4.6**	**4.9**	**8.6**	**9.0**	**11.7**	**14.6**	**17.6**	**22.0**	**24.9**	**27.2**	**28.4**	**28.8**	**33.0**	**38.3**	**43.2**
Band D (55-68)	**21.8**	**26.4**	**34.3**	**32.7**	**36.2**	**42.5**	**42.3**	**46.9**	**49.2**	**51.2**	**51.1**	**51.1**	**50.3**	**49.7**	**50.5**	**49.3**	**46.9**	**43.4**
Band E (39-54)	**47.4**	**46.9**	**42.4**	**45.8**	**43.6**	**34.8**	**36.6**	**31.7**	**28.4**	**24.5**	**19.4**	**17.1**	**16.6**	**15.8**	**14.4**	**12.1**	**9.6**	**7.8**
Band F (21-38)	**23.4**	**19.5**	**15.5**	**14.0**	**12.7**	**11.6**	**9.7**	**7.5**	**6.0**	**4.8**	**4.9**	**4.3**	**3.7**	**3.6**	**3.8**	**3.4**	**2.5**	**2.2**
Band G (1-20)	**5.3**	**4.0**	**3.1**	**2.8**	**2.4**	**2.4**	**2.2**	**2.2**	**1.7**	**1.3**	**1.5**	**1.3**	**1.0**	**1.2**	**1.2**	**0.9**	**0.7**	**0.5**
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: DLUHC (and predecessor) English Housing Survey Headline Reports and equivalent previous editions.

Notes:
1. The EPC Bands are based on SAP 2012 ratings (shown in brackets). SAP is the Standard Assessment procedure for energy rating of dwellings.
2. The EPC bands range from 'G' (very poor) to 'A' (highly efficient).
3. Figures for 2020 should be treated with caution - see Table 24a for further details.

Table 25a **Welsh housing conditions: unfit dwellings**

Thousands

	Fit/unfit dwellings									Dwellings with/without HHSRS category 1 hazards			
	old				revised								
	1973	1976	1981	1986	1986	1993	1998	2004	2008	2008		2017/18	
										no	%	no	%
Fit or with no category 1 hazards	**837.3**	**917.8**	**936.0**	**949.0**	**821.7**	**980.5**	**1,059.1**	**1,151.4**	**1,216.3**	**1065.3**	**79**	**1,167.7**	**82**
Owner-occupied	–	–	–	–	–	–	–	–	–	**697.8**	**70**	**798.1**	**81**
Social-rented	–	–	–	–	–	–	–	–	–	**186.4**	**85**	**210.4**	**93**
Private Rented	–	–	–	–	–	–	–	–	–	**81.3**	**79**	**155.4**	**76**
Unfit or with category 1 hazards	**147.5**	**100.2**	**90.9**	**71.7**	**199.0**	**151.2**	**98.2**	**57.7**	**52.1**	**290.0**	**21**	**251.7**	**18**
Owner-occupied	–	–	–	–	–	–	–	–	–	**303.4**	**30**	**192.1**	**19**
Social-rented	–	–	–	–	–	–	–	–	–	**32.9**	**15**	**15.4**	**7**
Private Rented	–	–	–	–	–	–	–	–	–	**53.5**	**40**	**48.0**	**24**
Total	**984.8**	**1,018.0**	**1,026.9**	**1,020.7**	**1,020.7**	**1,131.7**	**1,157.3**	**1,209.1**	**1,268.4**	**1,355**	**100**	**1,419**	**100**
Percentage below standard	**15**	**10**	**9**	**7**	**20**	**13**	**9**	**5**	**4**		**21**		**18**

Source: Welsh Government - Living in Wales 2008; Housing Health and Safety Rating System; Statistics for Wales 2010; Welsh House Condition Survey, 2017-18.

Notes: 1. Unfitness was formally measured against eleven factors (disrepair, dampness, structural stability, food preparation, heating, lighting, WC, bath/shower/wash basin, ventilation, drainage, water supply. Before 1989 unfitness was judged in terms of the overall condition of the property. Post-1989 a dwelling is defined as unfit if it fails to meet a satisfactory standard for any individual factor. The change in definition significantly increased the number of dwellings defined as unfit.

3. The Housing Health and Safety Rating System (HHSRS) has replaced the fitness standard.

4. The HHSRS assesses 29 categories of housing hazard, each has a weighting which determines whether the property is rated as having category 1 (serious) or category 2 (other) hazards.

5. The HHSRS results are not strictly comparable as they are based on different measures of energy efficiency. The 2008 figures are based on the SAP 2005 measure whilst the 2017/18 figures are based on the more recent SAP 2012 measure.

Table 25b **Welsh housing conditions: stock condition and energy efficiency by tenure in 2008 and 2017/18**

Tenure	Unfit	Dwellings with HHSRS category 1 hazards			Average SAP 2005 Rating	Average SAP 2012 Rating
			Costs			
	Percentage 2008	Percentage 2008	Average (£) 2008	Total (£M) 2008	2008	2017/18
Owner-occupied	**3.5**	**30.3**	**1,200**	**1,150**	**49**	**60**
Social rented					**60**	**68**
Local authority	**2.9**	**18.5**	**300**	**50**	**58**	**–**
Housing association	**3.0**	**12.5**	**300**	**20**	**63**	**–**
Private rented	**11.3**	**39.7**	**2,500**	**280**	**46**	**60**
All tenures	**4.1**	**21.4**	**1,200**	**1,510**	**50**	**62**

Source: Welsh Government, Living in Wales 2008, Reports on HSSRS and Energy Efficiency of Dwellings in Wales.
Notes: 1. Figures are for occupied first homes only.
2. See Table 25a for a definition of the HHSRS.

Table 25c **Welsh housing conditions: Energy Performance Certificate (EPC) Bands**

Percentages

	2008 SAP 2012				2017/18 SAP 2012			
Bands	Owner-occupied	Private rented	Social sector	All	Owner-occupied	Private rented	Social sector	All
Band A-C (69-100)	**3.0**	**–**	**13.7**	**4.8**	**23.5**	**24.8**	**49.7**	**28.3**
Band D (55-68)	**39.3**	**33.2**	**55.1**	**41.6**	**52.5**	**53.9**	**46.4**	**51.6**
Band E (39-54)	**38.1**	**41.4**	**28.4**	**36.7**	**17.1**	**12.5**	**–**	**14.0**
Band F-G (1-38)	**19.5**	**22.9**	**–**	**16.9**	**6.9**	**8.8**	**–**	**6.0**
Total	**100**	**98**	**97**	**100**	**100**	**100**	**96**	**100**

Source: Welsh Government, Welsh Housing Conditions Survey 2017-18, Living in Wales Survey 2008.
Notes: 1. Data for 2008 and 2017/18 are based on Standard Assessment Procedure (SAP) 2012.
2. The survey data recorded no dwellings in EPC band A in 2008 or 2017/18, but administrative data shows some dwellings in this band.

Table 26a **Scottish dwellings below the tolerable standard**

	1996	2003	2005	2008	2010	2012	2013	2014	2015	2016	2017	2018	2019
Number of dwellings (000s)													
Private	**18**	**17**	**13**	**14**	**70**	**70**	**52**	**44**	**35**	**31**	**22**	**37**	**30**
Owner-occupied	–	–	–	–	–	–	–	–	–	–	–	**27**	**23**
Private rented	–	–	–	–	–	–	–	–	–	–	–	**10**	**9**
Social	**3**	**3**	**1**	**0**	**15**	**15**	**19**	**4**	**7**	**7**	**3**	**12**	**9**
All	**21**	**20**	**14**	**14**	**84**	**87**	**71**	**48**	**42**	**38**	**24**	**50**	**40**
Percentage of dwellings													
Private	**1.3**	**0.3**	**0.6**	**0.7**	**4.0**	**4.0**	**3.0**	**2.5**	**1.7**	**1.5**	**1.0**	**2.0**	**2.0**
Owner–occupied	–	–	–	–	–	–	–	–	–	–	–	**2.0**	**1.0**
Private rented	–	–	–	–	–	–	–	–	–	–	–	**4.0**	**3.0**
Social	**0.5**	**0.2**	**0.3**	**0.0**	**2.4**	**2.5**	**3.1**	**0.6**	**1.1**	**1.0**	**0.4**	**2.0**	**1.0**
All	**1.0**	**0.3**	**0.5**	**0.6**	**3.6**	**3.7**	**3.0**	**2.0**	**1.5**	**1.3**	**0.8**	**2.0**	**2.0**

Source: Scottish Government, Scottish House Condition Survey 2019 and SHCS time series data.

Notes: 1. The tolerable standard is a 'condemnatory' standard, which means it is not reasonable to expect people to live in a dwelling that falls below it.

2. The tolerable standard was amended by the Housing (Scotland) Act 2006 to include additional criteria, covering thermal performance and electrical safety. Following implementation of this amendment in April 2009, the 2010 survey reported a significant increase in the fail rate for the tolerable standard.

3. The incorporation of the House Condition Survey into the wider Scottish Household Survey in 2012 may have introduced some discontinuities in the survey method and thus the observed results over time.

4. Published figures from 2018 are rounded by the Scottish Government.

5. Tenure in the SHCS are based on the achieved sample of occupied dwellings in the physical survey and not the total Scottish Household Survey.

Table 26b **Scottish dwellings below the Scottish Housing Quality Standard**

		2003	2005	2008	2010	2012	2013	2014	2015	2016	2017	2018	2019
Number of dwellings (000s)													
Private	All	**1,146**	**1,193**	**1,104**	**1,057**	**957**	**891**	**870**	**876**	**860**	**759**	**786**	**812**
	Owner–occupied	–	–	–	–	–	–	–	–	–	**593**	**633**	**649**
	Private rented	–	–	–	–	–	–	–	–	–	**166**	**163**	**163**
Social	All	**433**	**424**	**377**	**381**	**311**	**264**	**280**	**230**	**237**	**234**	**231**	**258**
	Local authority	–	–	–	–	–	–	–	–	–	**159**	**167**	**172**
	Housing association	–	–	–	–	–	–	–	–	–	**75**	**64**	**86**
All		**1,606**	**1,639**	**1,514**	**1,438**	**1,289**	**1,180**	**1,150**	**1,106**	**1,097**	**993**	**1,017**	**1,070**
Percentage of dwellings													
Private	All	**73**	**73**	**67**	**61**	**55**	**51**	**49**	**47**	**47**	**41**	**43**	**44**
	Owner–occupied	–	–	–	–	–	–	–	–	–	**39**	**41**	**42**
	Private rented	–	–	–	–	–	–	–	–	–	**48**	**56**	**52**
Social	All	**72**	**70**	**63**	**60**	**52**	**43**	**45**	**39**	**38**	**37**	**35**	**41**
	Local authority	–	–	–	–	–	–	–	–	–	**42**	**41**	**47**
	Housing association	–	–	–	–	–	–	–	–	–	**30**	**26**	**32**
All		**72**	**72**	**65**	**61**	**54**	**49**	**48**	**45**	**45**	**40**	**35**	**41**

Source: Scottish Government, Scottish House Condition Survey 2019 and SHCS time series data.

Notes: 1. The 'All' category includes additional households living rent free that could not be assigned to a specific tenure.
2. Figures from 2014 onwards are not fully comparable to previous years due to minor methodological changes.

Table 26c **Dwellings failing the Scottish Housing Quality Standard**

Percentages

		2003	2005	2008	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
All tenures	SHQS Overall	**72**	**72**	**65**	**61**	**58**	**54**	**49**	**47**	**45**	**45**	**40**	**41**	**43**
	of which													
	Below tolerable standard	**0**	**0**	**1**	**4**	**3**	**4**	**3**	**2**	**2**	**2**	**1**	**2**	**2**
	Serious disrepair	**3**	**2**	**3**	**1**	**1**	**0**	**0**	**0**	**0**	*****	**0**	**0**	**0**
	Not energy-efficient	**62**	**56**	**51**	**49**	**46**	**42**	**36**	**35**	**34**	**33**	**30**	**30**	**32**
	Lacking modern facilities/services	**6**	**27**	**19**	**16**	**14**	**12**	**11**	**11**	**9**	**9**	**7**	**6**	**7**
	Not healthy, safe or secure	**27**	**23**	**21**	**17**	**17**	**16**	**14**	**14**	**13**	**12**	**10**	**13**	**12**
Private	SHQS Overall	**73**	**73**	**67**	**61**	**60**	**55**	**51**	**48**	**47**	**47**	**41**	**43**	**44**
	of which													
	Below tolerable standard	**0**	**1**	**1**	**4**	**4**	**4**	**3**	**2**	**2**	**2**	**1**	**2**	**2**
	Serious disrepair	**3**	**1**	**3**	**1**	**1**	*****	**0**	**0**	**0**	*****	**0**	*****	**0**
	Not energy-efficient	**64**	**59**	**55**	**51**	**49**	**43**	**39**	**37**	**36**	**35**	**31**	**31**	**32**
	Lacking modern facilities/services	**3**	**22**	**15**	**13**	**13**	**11**	**11**	**11**	**9**	**9**	**7**	**7**	**6**
	Not healthy, safe or secure	**26**	**24**	**21**	**17**	**17**	**17**	**14**	**14**	**14**	**14**	**11**	**14**	**13**
Social	SHQS Overall	**72**	**70**	**63**	**60**	**52**	**52**	**43**	**45**	**39**	**38**	**37**	**35**	**41**
	of which													
	Below tolerable standard	**0**	**0**	**0**	**2**	**1**	**3**	**3**	**1**	**1**	**1**	**0**	**2**	**1**
	Serious disrepair	**2**	**2**	**2**	*****	*****	*****	*****	*****	*****	*****	**0**	*****	*****
	Not energy-efficient	**57**	**48**	**41**	**44**	**37**	**39**	**28**	**30**	**27**	**26**	**26**	**26**	**31**
	Lacking modern facilities/services	**12**	**39**	**28**	**22**	**15**	**15**	**12**	**12**	**8**	**8**	**7**	**5**	**7**
	Not healthy, safe or secure	**28**	**21**	**20**	**16**	**15**	**13**	**13**	**14**	**10**	**9**	**7**	**9**	**9**

Source: Scottish Government, Scottish House Condition Survey 2019 and SHCS time series data.

Notes: 1. All housing includes dwellings occupied by households living rent free but where the tenure is unknown.
2. Figures from 2014 onwards are not fully comparable to previous years due to minor methodological differences in the survey.
3. The * means figures have been suppressed due to small sample sizes.

Table 26d **Scottish housing conditions: average energy efficiency (SAP) ratings**

Rating out of 100

Tenure of household	2005 SAP Methodology				2009 SAP Methodology					2012 SAP Methodology				
	2007	2008	2009	2010	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Private sector														
Owner-occupied	**55.8**	**56.1**	**55.9**	**60.4**	**58.6**	**60.0**	**60.7**	**61.9**	**62.8**	**61.7**	**62.5**	**63.3**	**63.8**	**64.0**
Private rented	**52.3**	**55.0**	**57.6**	**59.8**	**58.1**	**58.5**	**60.6**	**62.1**	**62.4**	**60.7**	**61.5**	**61.6**	**62.4**	**62.0**
All private sector	**55.4**	**56.0**	**56.1**	**60.3**	**58.5**	**59.8**	**60.7**	**61.9**	**62.8**	**61.6**	**62.4**	**63.0**	**63.5**	**63.7**
Social sector														
Local authority	**61.6**	**62.5**	**63.2**	**64.8**	**61.6**	**63.5**	**64.4**	**65.9**	**66.6**	**64.8**	**65.8**	**66.6**	**66.6**	**66.70**
Housing association	**63.6**	**64.6**	**65.9**	**67.6**	**66.1**	**66.1**	**67.1**	**69.4**	**69.2**	**69.2**	**69.9**	**69.7**	**70.3**	**71.00**
All social sector	**62.4**	**63.5**	**64.4**	**66.0**	**63.5**	**64.7**	**65.5**	**67.3**	**67.7**	**66.7**	**67.6**	**67.8**	**68.0**	**68.5**
All tenures	**57.3**	**58.0**	**58.2**	**61.8**	**59.9**	**60.9**	**61.8**	**63.2**	**64.1**	**62.8**	**63.7**	**64.3**	**64.7**	**64.9**

Source: Scottish Government, Scottish House Condition Surveys and SHCS time series data.
Notes: 1. SAP is the Standard Assessment Procedure for energy rating of dwellings. It is an index based on calculated annual space and water heating costs for a standard heating regime expressed on a scale of 1 (highly inefficient) to 100 (highly efficient). The SAP methodology changes periodically and the relevant one ('SAP 2005', '2009' and '2012') is shown above the years to which it applies.
2. Figures for the small number of households living rent-free are reflected in the all tenure figures.

Table 26e **Scottish housing conditions: Energy Performance Certificate (EPC) Bands**

Percentages

Bands	2008-2019												2016			2019			2019		
	SAP 2005		SAP 2009					SAP 2012					SAP 2012			SAP 2012			SAP 2012		
	2008	2010	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Owner-occupied	Private rented	Social sector	Owner-occupied	Private rented	Social sector	Owner-occupied	Private rented	Social sector
Band A/B (81-100)	**0**	**1**	**1**	**1**	**1**	**1**	**2**	**2**	**2**	**3**	**3**	**4**	**2**	**3**	**2**	**2**	**4**	**3**	**3**	**3**	**7**
Band C (69-80)	**14**	**32**	**23**	**26**	**29**	**36**	**39**	**34**	**37**	**40**	**40**	**41**	**32**	**34**	**50**	**35**	**40**	**51**	**39**	**37**	**49**
Band D (55-68)	**46**	**44**	**49**	**50**	**50**	**45**	**43**	**44**	**44**	**42**	**42**	**41**	**47**	**36**	**40**	**45**	**31**	**40**	**42**	**39**	**39**
Band E (39-54)	**31**	**19**	**21**	**18**	**16**	**15**	**13**	**15**	**13**	**11**	**11**	**10**	**15**	**19**	**6**	**13**	**16**	**5**	**12**	**10**	**5**
Band F (21-38)	**8**	**4**	**5**	**4**	**3**	**4**	**3**	**4**	**4**	**4**	**4**	**4**	**4**	**6**	**1**	**4**	**10**	**1**	**5**	**10**	**1**
Band G (1-20)	**2**	**1**	**1**	**1**	**1**	**0**	**0**	**1**	**1**	**1**			**1**	**1**	**–**						
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: Scottish Government, Scottish House Condition Surveys and SHCS time series data.
Notes: 1. The EPC Bands are based on SAP ratings (shown in brackets) and range from 'G' (very poor) to 'A' (highly efficient).
2. The SAP methodology changes periodically and the relevant one (SAP 2005, 2009 or 2012) is shown above the years to which it applies. Published figures from 2018 combine bands F and G
3. Tenure figures are only available from 2016; households living rent-free are included in the all tenure figures. Tenure figures for 2017 can be found in previous editions.

Table 27a **NI house condition survey: key indicators 1979 to 2016**

	1979		1984		1987		1991		1996		2001		2006		2009		2011		2016	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Unfit dwellings	**66,210**	**14.1**	**51,330**	**10.4**	**42,900**	**8.4**	**50,360**	**8.8**	**43,970**	**7.3**	**31,600**	**4.9**	**24,200**	**3.4**	**17,500**	**2.4**	**35,200**	**4.6**	**16,370**	**2.1**
Dwellings lacking one or more basic amenities	**84,130**	**17.8**	**45,130**	**9.2**	**28,330**	**5.5**	**19,100**	**3.3**	**17,600**	**2.9**	**15,660**	**2.4**	**17,100**	**2.4**	**10,540**	**1.4**	**37,150**	**4.9**	**–**	**–**

Sources: Northern Ireland House Executive NI House Condition Survey Reports and Northern Ireland Department for Communities NI Housing Statistics 2015-16 (and earlier volumes).

Notes: 1. Definitional and measurement revisions to the Fitness Standard mean that data from the 1991 and later house condition surveys are not directly comparable with those in the earlier surveys.
2. Fluctuations in the rate of unfitness are closely associated with the rate of empty homes.

Table 27b **NI house condition survey: dwellings without central heating**

	1991		2001		2006		2011		2016	
	Number	%	Number	%	Number	%	Number	%	Number	%
Dwelling type										
Terraced house	**47,610**	**23**	**10,450**	**5**	**1,840**	**1**	**1,090**	**1**	**–**	**0.7**
Bungalow	**–**	**–**	**7,740**	**5**	**2,950**	**2**	**2,540**	**2**	**–**	**0.8**
Semi-detached house	**19,330**	**14**	**3,850**	**3**	**1,800**	**1**	**1,430**	**1**	**–**	**0.4**
Detached house	**–**	**–**	**7,800**	**7**	**2,660**	**2**	**3,030**	**2**	**–**	**1.9**
Flats	**11,640**	**25**	**2,330**	**5**	**3,530**	**6**	**2,440**	**4**	**–**	**0.5**
Dwelling tenure										
Owner-occupied	**44,710**	**13**	**13,510**	**3**	**2,830**	**1**	**550**	**0**	**–**	**0.3**
Social rented							**–**	**<1**	**–**	**<1**
NIHE	**32,030**	**20**	**2,900**	**3**	**620**	**1**	**–**	**–**	**–**	**–**
Housing associations	**1,020**	**10**	**50**	**0**	**0**	**0**	**–**	**–**	**–**	**–**
Private rented and other	**15,120**	**53**	**5,020**	**10**	**770**	**1**	**1,060**	**1**	**–**	**0.3**
Vacant	**16,170**	**53**	**10,690**	**34**	**8,560**	**21**	**8,920**	**16**	**–**	**17.1**
All dwellings	**109,040**	**19**	**32,170**	**5**	**12,780**	**2**	**10,530**	**1**	**–**	**0.9**

Source: As Table 27a

Notes: 1. Percentage figures show percentage of all dwellings in each category that do not have central heating.
2. The sample size was not sufficiently large to report separate figures for NIHE and housing associations in 2011 and 2016.
3. The number of dwellings without central heating in 2016 was too low to estimate reliably.
4. Data for 1996 have been omitted; see earlier editions of the *Review* for these.

Table 27c **NI house condition survey: average energy efficiency (SAP) ratings**

Average SAP rating

	Pre-2005		SAP 2009				SAP 2012
	1991	1996	2001	2006	2009	2011	2016
Tenure							
Owner-occupied	**29**	**44**	**46.1**	**52.5**	**56.1**	**59.9**	**65.1**
Social rent							
NIHE	**26**	**39**	**56.6**	**62.2**	**63.4**	**67.8**	**72.6**
Housing associations	**35**	**41**	**66.0**	**68.2**			
Private rented	**8**	**27**	**42.8**	**53.0**	**55.3**	**59.2**	**65.3**
Tied and other	**–**	**44**					
Vacant	**–**	**–**	**–**	**–**	**–**	**–**	**51.8**
Dwelling type							
Bungalow	**–**	**–**	**42.1**	**47.5**	**51.9**	**53.8**	**61.6**
Terraced	**23**	**39**	**52.3**	**57.3**	**58.4**	**61.8**	**67.6**
Semi-detached	**32**	**45**	**46.8**	**53.8**	**57.7**	**60.6**	**66.2**
Detached	**28**	**43**	**42.7**	**51.4**	**54.6**	**57.5**	**63.9**
Flat	**37**	**36**	**61.7**	**64.1**	**65.0**	**69.2**	**76.8**
All dwellings	**27**	**41**	**47.8**	**53.9**	**56.7**	**59.6**	**65.8**

Source: As Table 27a.

Notes: The 2001-2011 figures are based on the SAP 2009 definition whilst the 2016 figures are based on the SAP 2012 definition. It is therefore not possible to directly compare the figures.

Table 28 **Private sector improvement and disabled facilities grants in Great Britain**

£ million

	1990	1995	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Improvement grants																							
England	**316.7**	**336.7**	**296.8**	**288.5**	**259.1**	**246.6**	**229.8**	**231.5**	**266.2**	**236.7**	**244.9**	**232.1**	**199.8**	**80.5**	**50.8**	**60.6**	**56.2**	**57.5**	**77.6**	**75.2**	**90.0**	**125.8**	**101.1**
Wales	**85.0**	**148.7**	**71.6**	**47.1**	**57.2**	**53.7**	**56.1**	**51.7**	**63.3**	**30.2**	**26.8**	**22.0**	**16.5**	**13.6**	**12.1**	**9.8**	**9.0**	**5.8**	**5.1**	**6.0**	**7.5**	–	–
Scotland	**117.2**	**78.5**	**34.3**	**40.5**	**35.2**	**36.5**	**40.3**	**56.3**	**51.7**	**43.8**	**47.8**	**42.9**	**13.2**	**10.8**	**8.4**	**8.6**	**7.3**	**8.7**	**9.1**	**7.9**	**6.8**	–	–
Total improvement grants (A)	**518.9**	**563.9**	**402.7**	**376.1**	**351.4**	**336.8**	**326.2**	**339.6**	**381.2**	**310.7**	**319.5**	**297.0**	**229.5**	**105.0**	**71.2**	**79.0**	**72.5**	**72.1**	**91.7**	**89.1**	**104.3**	–	–
Loans and other financial assistance																							
England	–	–	–	–	–	–	–	–	–	–	–	–	–	**38.8**	**20.2**	**19.6**	**15.8**	**15.6**	**14.4**	**11.5**	**9.4**	**11.5**	**6.9**
Wales	–	–	–	–	–	–	–	–	–	**0.1**	**0.3**	**0.3**	**1.3**	**2.1**	**1.5**	**1.6**	**2.3**	**3.3**	**2.7**	**2.6**	**2.2**	–	–
Scotland	–	–	–	–	–	–	–	–	–	–	–	–	**2.7**	**1.6**	**2.8**	**4.2**	**1.8**	**1.0**	**1.9**	**0.5**	**1.3**	–	–
Total loans, etc	–	–	–	–	–	–	–	–	–	–	–	–	–	**42.5**	**24.5**	**25.4**	**19.9**	**20.0**	**19.0**	**14.7**	**12.9**	–	–
Disabled facilities grants																							
England	**68.3**	**96.3**	**130.7**	**145.1**	**173.8**	**202.0**	**210.3**	**221.3**	**232.8**	**250.1**	**284.8**	**308.6**	**301.7**	–	–	–	–	–	–	–	–	–	–
Wales	**0.1**	**14.8**	**25.6**	**25.8**	**28.0**	**30.3**	**28.5**	**35.4**	**39.7**	**37.0**	**35.7**	**34.6**	**36.0**	**35.6**	**33.7**	**33.8**	**33.2**	**35.7**	**34.6**	**36.1**	**34.3**	–	–
Scotland	–	–	–	–	–	–	–	–	–	–	–	–	**22.4**	**24.1**	**24.1**	**23.8**	**22.3**	**23.1**	**22.8**	**21.9**	**21.8**	–	–
Total disabled facilities grants (B)	**68.4**	**111.1**	**156.3**	**170.9**	**201.8**	**232.3**	**238.8**	**256.7**	**272.5**	**287.1**	**320.5**	**343.2**	**360.1**	–	–	–	–	–	–	–	–	–	–
Total all grants (A+B)	**587.3**	**675.0**	**559.0**	**546.9**	**553.2**	**569.1**	**565.0**	**596.3**	**653.6**	**597.8**	**640.0**	**640.2**	**589.5**	–	–	–	–	–	–	–	–	–	–

Sources: DLUHC Local Authority Housing Statistics Open Dataset from 2011/12 to 2020/21, DCLG Live Tables 313 and 314 and Housing and Construction Statistics, Welsh Housing Statistics, and Scottish Government Housing Statistics Bulletins.

Notes:
1. Includes grants under 1985, 1989 and 1996 Acts for repairs and improvements. Includes disabled facilities grants under the 1989 and 1996 Acts for England and Wales.
2. Until 2009 the 1985 Act continued to operate in Scotland, and made no separate provision for disabled facilities grants. From 2003, figures are for financial years.
3. From 2010, Scotland figures refer to grants and other financial assistance made under the Scheme of Assistance established by the Housing (Scotland) Act 2006.
4. From 2011, DLUHC (and predecessors) no longer publishes data on disabled facilities grants.
5. English figures for private sector improvement grants plus loans and other forms of financial assistance are extracted from the Local Authority Housing Statistics open dataset from 2011/12 onwards, with any obvious reporting errors rectified. Figures for 2020/21 are provisional only.
6. Disabled facilities grant figures for Wales include both mandatory and discretionary grants from 2009/10.
7. Publication of statistics for Wales and Scotland has been affected by the decision to postpone or cancel local authority data collections during the Covid-19 pandemic.

Table 29a **Renovation grants paid to private owners under a range of Housing Acts in Great Britain**

Number of renovation grants

	1980-84	1985-89	1990-94	1995-2001	2001/02-2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21 provisional
North East	50,334	36,470	21,769	31,913	16,317	6,700	4,560	7,460	12,290	7,540	800	1,680	1,650	1,010	1,060	1,460	1,740	1,320	1,260	1,260
Yorkshire & Humberside	75,432	59,049	54,448	76,319	42,575	11,300	12,730	12,420	33,370	25,040	19,910	13,340	9,740	11,710	10,900	16,100	12,090	14,340	12,900	12,290
North West	110,879	94,227	57,402	168,469	95,882	23,970	26,650	36,840	13,770	33,410	13,810	14,330	6,970	3,600	1,660	2,460	3,350	4,450	4,310	3,550
East Midlands	73,191	55,214	45,153	59,527	29,905	4,830	6,250	5,500	7,700	5,250	2,070	1,460	830	610	650	1,090	1,460	1,270	1,690	1,290
West Midlands	58,696	55,073	52,251	89,344	30,904	19,020	16,310	21,050	17,610	15,830	4,450	4,390	4,410	4,590	3,200	3,580	1,260	2,280	4,730	2,490
East	32,743	30,071	25,861	67,129	28,480	4,260	4,770	6,180	5,470	7,000	3,530	1,490	1,640	1,400	1,360	1,560	1,670	1,680	3,010	2,600
London	103,152	89,877	43,298	90,285	39,770	7,990	10,840	7,650	9,330	7,920	7,550	3,380	2,870	3,430	4,440	2,350	3,270	2,760	3,250	1,260
South East	120,809	94,413	52,227	99,109	34,129	6,050	8,140	9,920	11,630	9,370	4,260	4,160	2,080	2,010	1,860	1,570	1,590	1,750	3,220	3,570
South West	71,131	47,774	45,341	69,302	30,638	12,960	10,680	11,350	15,910	13,140	9,230	5,510	2,490	1,590	1,000	1,100	1,090	1,290	2,420	2,170
England	696,367	562,168	437,081	751,397	348,590	97,080	100,910	118,370	127,080	124,500	65,610	49,740	32,680	29,950	26,130	31,270	27,520	31,140	36,790	30,480
Wales	82,732	95,181	95,083	90,280	44,541	10,481	8,144	7,278	6,932	8,199	9,437	9,755	8,549	6,716	5,693	5,531	5,599	6,909.00	–	–
Scotland	161,572	166,612	115,254	85,287	62,311	14,088	11,832	12,825	11,492	3,285	3,586	2,085	2,825	2,739	4,271	4,516	3,450	3,197	–	–
Great Britain	940,671	823,961	647,418	841,637	455,442	121,649	120,886	138,473	145,504	135,984	78,633	61,580	44,054	39,405	36,094	41,317	36,569	41,246	–	–

Sources: DLUHC (and predecessors) Local Authority Housing Statistics Open Dataset, Live table 314 and Housing and Construction Statistics, Welsh Government Stat Wales and Scottish Government Housing Statistical Bulletin tables.

Notes:
1. Renovation grants paid to owners of private properties in England and Wales under the Regulatory Reform Order 2002, Housing Grants, Construction and Regeneration Act 1996, Local Government & Housing Act 1989, Housing Act 1985 and earlier Acts. In Scotland under the Housing (Scotland) Act 1987 and Housing (Scotland) Act 2006.
2. Figures for the years before 1992 are only available for standard regions, not for government office regions. Regional figures prior to 1992 are therefore not directly comparable.
3. No new grants were made under the 1985 Act in England and Wales after June 1990; although payments continued for grants made before that date.
4. Renewal grants paid under the 1996 Act and the 2004 Reform Order include renovation grants, HMO grants, common parts grants and home repairs assistance grants.
5. England data from 2011/12 onwards report on the total number of private dwellings improved with all forms of assistance as opposed to the numbers of grants awarded.
6. Figures for Scotland prior to 2008 are for calendar years. Figures from 2010 refer to the number of non-disabled approved grants under the 'Scheme of Assistance' established by the Housing (Scotland) Act 2006.
7. Figures for 1995-2001 for England and Wales should be treated with caution as they are based on a combination of data reported on a financial and calendar year basis. Figures for 2020/21 are provisional.

Table 29b **Disabled facilities grants paid to private owners under the Housing Grants, Construction and Regeneration Act 1996, Regulatory Reform Order 2002, Housing (Scotland) Act 2006 and later Acts**

Number of disabled facilities grants

	1996/97-2000/01	2001/02	2002/03	2003/04	2004/04	2006/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19
North East	**7,338**	**1,867**	**2,366**	**2,150**	**2,260**	**2,230**	**2,790**	**3,020**	**3,350**	**3,390**	**3,460**	–	–	–	–	–	–	–	–
Yorkshire & Humberside	**10,747**	**2,516**	**2,773**	**4,430**	**3,350**	**3,520**	**3,530**	**3,720**	**4,520**	**8,600**	**4,510**	–	–	–	–	–	–	–	–
North West	**18,895**	**4,344**	**4,535**	**5,340**	**5,460**	**5,870**	**6,190**	**6,500**	**7,600**	**4,740**	**7,540**	–	–	–	–	–	–	–	–
East Midlands	**8,809**	**2,163**	**2,197**	**2,640**	**2,890**	**3,070**	**3,310**	**3,390**	**3,610**	**3,660**	**3,880**	–	–	–	–	–	–	–	–
West Midlands	**11,117**	**2,397**	**5,129**	**7,840**	**9,390**	**3,780**	**4,270**	**3,940**	**4,220**	**4,500**	**4,560**	–	–	–	–	–	–	–	–
East	**12,793**	**2,742**	**2,704**	**3,050**	**3,460**	**4,150**	**4,260**	**4,200**	**4,190**	**4,160**	**4,520**	–	–	–	–	–	–	–	–
London	**10,335**	**2,127**	**2,350**	**3,220**	**2,900**	**2,850**	**3,120**	**3,130**	**3,440**	**3,720**	**3,930**	–	–	–	–	–	–	–	–
South East	**17,811**	**3,693**	**4,253**	**4,580**	**5,020**	**5,450**	**5,610**	**5,840**	**6,070**	**6,690**	**6,710**	–	–	–	–	–	–	–	–
South West	**13,839**	**3,663**	**3,795**	**3,940**	**3,820**	**4,030**	**4,190**	**4,380**	**4,780**	**4,780**	**5,140**	–	–	–	–	–	–	–	–
England	**111,681**	**25,512**	**30,102**	**37,170**	**38,550**	**34,940**	**37,270**	**38,130**	**41,780**	**44,240**	**44,250**	–	–	–	–	–	–	–	–
Wales	**15,572**	**4,248**	**4,917**	**4,428**	**4,593**	**5,268**	**5,899**	**5,830**	**4,288**	**4,078**	**4,398**	**4,447**	**4,393**	**4,306**	**4,189**	**4,454**	**4,124**	**4,144**	**4,086**
Scotland	–	–	–	–	–	–	–	–	–	–	**6,144**	**7,125**	**7,902**	**6,735**	**6,487**	**6,482**	**5,967**	**5,599**	**5,458**
Great Britain	–	–	–	–	–	–	–	–	–	–	**54,792**	–	–	–	–	–	–	–	–

Source: See Table 29a

Notes: 1. Figures for England include both mandatory and discretionary grants, and are not available after 2010/11.

2. Figures for Wales refer completed mandatory grants only and include a small number of mandatory grants made to local authority and housing association tenants.

3. Figures for Scotland relate to grant approvals under the Scheme of Assistance framework established under the Housing (Scotland) Act 2006.

Table 30a **Households by tenure in the United Kingdom**

Percentages of households

	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20
All owned	**69**	**68**	**67**	**67**	**66**	**65**	**64**	**64**	**64**	**63**	**63**	**62**	**63**	**63**	**64**
Owned outright	**31**	**31**	**32**	**32**	**32**	**33**	**32**	**33**	**33**	**33**	**34**	**34**	**34**	**35**	**36**
Buying with a mortgage	**38**	**37**	**35**	**35**	**34**	**32**	**32**	**31**	**31**	**30**	**29**	**28**	**29**	**28**	**29**
Social rented sector	**19**	**18**	**18**	**18**	**18**	**18**	**18**	**18**	**18**	**18**	**18**	**17**	**17**	**17**	**17**
Private rented sector	**12**	**13**	**14**	**15**	**16**	**17**	**17**	**18**	**19**	**19**	**20**	**20**	**19**	**19**	**19**
All	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: DWP Family Resources Survey.

Notes: 1. Figures do not necessarily sum to 100 due to rounding. This is also the case for all owners. Data for 2019/20 were collected prior to the Covid-19 crisis.

Table 30b **Households by tenure and region/country in the UK in 2019/20**

Percentages of households

		All owners	Owned outright	Buying with a mortgage	Social rented sector	Private rented sector
Region	North East	**62**	**33**	**29**	**21**	**17**
	North West	**65**	**35**	**30**	**20**	**15**
	Yorkshire and The Humber	**63**	**33**	**29**	**18**	**19**
	East Midlands	**70**	**41**	**29**	**13**	**17**
	West Midlands	**65**	**38**	**27**	**20**	**16**
	East of England	**69**	**38**	**31**	**13**	**17**
	London	**48**	**24**	**24**	**22**	**30**
	Inner London	**33**	**15**	**18**	**31**	**36**
	Outer London	58	30	27	17	26
	South East	**70**	**37**	**33**	**13**	**17**
	South West	**68**	**40**	**28**	**11**	**21**
Country	England	**64**	**35**	**29**	**17**	**19**
	Wales	**66**	**37**	**29**	**15**	**19**
	Scotland	**63**	**36**	**28**	**22**	**15**
	Northern Ireland	**67**	**39**	**27**	**15**	**19**
	Great Britain	**64**	**35**	**29**	**17**	**19**

Source: DWP Family Resources Survey.

Table 30c **Property type by tenure in the United Kingdom, 2019/20**

Percentages of households

	Owner-occupiers			Social rented			Private rented			Total
	Owned outright	With mortgage	All owners	Local authority	Housing association	All social rented	Unfurnished	Furnished	All private rented	
Property type										
Houses:										
Detached	**37**	**27**	**32**	**1**	**2**	**1**	**9**	**5**	**9**	**23**
Semi-detached	**33**	**35**	**34**	**23**	**22**	**22**	**19**	**10**	**17**	**29**
Terraced	**22**	**29**	**25**	**33**	**30**	**31**	**35**	**22**	**33**	**28**
All houses	**91**	**92**	**91**	**56**	**54**	**55**	**64**	**37**	**59**	**79**
Flats:										
Purpose-built	**7**	**7**	**7**	**41**	**42**	**42**	**25**	**42**	**28**	**17**
Converted	**1**	**1**	**1**	**1**	**3**	**2**	**9**	**11**	**9**	**3**
All flats	**8**	**8**	**8**	**43**	**45**	**44**	**34**	**53**	**38**	**20**
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: DWP Family Resources Survey.

Notes: 1. Flats includes maisonettes. Figures do not total precisely due to rounding.

2. Some property types are omitted e.g. caravan, houseboat, other. These make up less than 0.5% of the total.

Table 30d **Length of residence by tenure in UK, 2019/20**

Percentages of households

	Owner-occupiers			Social rented	Private rented	All households
	Owned outright	With mortgage	All owners			
Length of residence						
Less than 12 months	**2**	**5**	**3**	**7**	**8**	**9**
1 year but less than 2 years	**2**	**8**	**5**	**7**	**9**	**10**
2 years but less than 3 years	**3**	**8**	**5**	**7**	**8**	**9**
3 years but less than 5 years	**5**	**14**	**9**	**12**	**14**	**16**
5 years but less than 10 years	**10**	**22**	**15**	**23**	**26**	**29**
10 years but less than 20 years	**19**	**28**	**23**	**23**	**25**	**26**
20 years or longer	**58**	**13**	**38**	**21**	**3**	**29**
Total	**100**	**100**	**100**	**100**	**100**	**100**

Source: DWP Family Resources Survey 2019/20

Notes: 1. Length of residence is for the household reference person. Figures may not sum due to rounding.

Table 31a **Tenure type by age of household representative, 2009/10 and 2019/20, United Kingdom**

Percentages

Ages	Owned outright	Buying with a mortgage	Social renting sector	Private renting sector	All
2009/10					
16-24	**1**	**12**	**24**	**63**	**100**
25-34	**3**	**44**	**17**	**36**	**100**
35-44	**9**	**57**	**17**	**17**	**100**
45-54	**21**	**53**	**16**	**11**	**100**
55-64	**51**	**27**	**15**	**6**	**100**
65+	**69**	**4**	**21**	**6**	**100**
All	**32**	**34**	**18**	**16**	**100**
2019/20					
16-24	**3**	**10**	**19**	**69**	**100**
25-34	**3**	**38**	**16**	**42**	**100**
35-44	**7**	**49**	**18**	**26**	**100**
45-54	**20**	**48**	**17**	**15**	**100**
55-64	**47**	**26**	**17**	**10**	**100**
65+	**74**	**3**	**17**	**5**	**100**
All	**36**	**29**	**17**	**19**	**100**

Source: DWP Family Resources Survey.

Note: 1. Figures have been rounded to the percentage point and may not sum precisely. Figures for other years can be found in earlier editions of the *Review*.

Table 31b **Tenure profile of household representatives by age in Great Britain**

Percentages

Item		Owner-occupiers		Rented					All tenures
		Owned outright	With mortgage	Local authority	Housing association	Private: Unfurnished	Private: Furnished	With job or business	
1980	Under 25	0	4	4	7	4	40	7	4
	25 - 29	1	13	7	11	5	24	11	8
	30 - 44	8	48	22	15	13	20	32	26
	45 - 64	40	33	36	20	27	10	43	34
	65 - 74	32	2	21	25	26	4	6	17
	75 or over	20	0	12	23	25	2	1	10
	All ages	100	100	100	100	100	100	100	100
2000	Under 25	0	2	7	7	12	29	–	4
	25 - 29	0	10	7	6	17	20	–	7
	30 - 44	6	48	26	29	36	34	–	31
	45 - 59	23	33	20	20	19	9	–	26
	60 - 69	30	6	13	11	6	3	–	14
	70 - 79	28	2	17	16	6	3	–	12
	80 or over	12	0	9	11	5	2	–	6
	All ages	100	100	100	100	100	100	–	100
2011	Under 25	0	1	4	6	9	22	–	3
	25 - 29	0	6	6	6	16	24	–	6
	30 - 44	5	44	26	28	41	35	–	28
	45 - 59	21	40	26	22	20	10	–	28
	60 - 64	17	5	6	7	4	1	–	9
	65 - 69	14	2	8	7	2	1	–	7
	70 - 79	26	2	14	12	4	3	–	12
	80 or over	17	0	10	11	4	3	–	8
	All ages	100	100	100	100	100	100	–	100
2019/20	Under 25	0	1	3	5	9	29	–	4
	25 - 29	1	7	5	8	15	21	–	6
	30 - 44	4	41	25	24	40	35	–	25
	45 - 59	21	43	29	26	23	10	–	29
	60 - 64	13	5	9	8	4	2	–	8
	65 - 69	14	2	9	7	3	1	–	7
	70 - 74	16	1	8	9	3	1	–	8
	75 or over	31	1	13	14	3	1	–	14
	All ages	100	100	100	100	100	100	–	100

Sources: ONS General Household Survey to 1990 and DWP Family Resources Survey from 1991 onwards.

Notes: 1. From 2000 onwards, figures for private unfurnished and furnished lettings include lettings with job or business.
2. Figures prior to 2000 refer to household head, which was replaced by household reference person in 2000.
3. Figures may not total precisely due to rounding.
4. Figures for years prior to 2019/20 can be found in previous editions of the *Review*.

Table 31c **Tenure profile of household representatives by sex and marital status in Great Britain**

Percentages

Year	Tenure	Sex & marital status												
		Men						Women						
		Married	Cohabiting	Single	Widowed	Divorced/ separated	All men	Married	Cohabiting	Single	Widowed	Divorced/ separated	All women	All household representatives
1980	Owned outright	**20**	**–**	**17**	**35**	**9**	**20**	**13**	**–**	**30**	**36**	**13**	**30**	**23**
	Owned with mortgage	**40**	**–**	**22**	**5**	**34**	**37**	**41**	**–**	**9**	**3**	**16**	**8**	**30**
	Local Authority	**31**	**–**	**25**	**45**	**36**	**31**	**32**	**–**	**30**	**46**	**58**	**44**	**34**
	Housing Association	**1**	**–**	**1**	**2**	**1**	**1**	**2**	**–**	**3**	**3**	**3**	**3**	**1**
	Private rented unfurnished	**4**	**–**	**11**	**9**	**9**	**5**	**2**	**–**	**12**	**11**	**6**	**10**	**6**
	Private rented furnished	**1**	**–**	**22**	**1**	**8**	**2**	**10**	**–**	**13**	**0**	**3**	**4**	**3**
	Rented with job	**3**	**–**	**3**	**2**	**3**	**3**	**2**	**–**	**3**	**0**	**1**	**1**	**3**
	Total	**100**	**–**	**100**	**100**	**100**	**100**	**100**	**–**	**100**	**100**	**100**	**100**	**100**
2000	Owned outright	**32**	**7**	**15**	**54**	**13**	**27**	**23**	**7**	**14**	**57**	**17**	**28**	**27**
	Owned with mortgage	**52**	**63**	**39**	**9**	**38**	**48**	**51**	**51**	**28**	**5**	**33**	**29**	**41**
	Local Authority	**8**	**10**	**16**	**23**	**22**	**11**	**15**	**19**	**27**	**23**	**28**	**23**	**16**
	Housing Association	**3**	**3**	**6**	**7**	**8**	**4**	**3**	**7**	**12**	**10**	**11**	**9**	**6**
	Private rented unfurnished	**4**	**12**	**11**	**5**	**12**	**6**	**6**	**10**	**11**	**4**	**10**	**8**	**7**
	Private rented furnished	**1**	**5**	**14**	**2**	**7**	**4**	**1**	**6**	**8**	**0**	**2**	**3**	**3**
	Rented with job	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
	Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
2011	Owned outright	**38**	**8**	**19**	**64**	**22**	**32**	**31**	**11**	**12**	**66**	**25**	**31**	**32**
	Owned with mortgage	**45**	**44**	**28**	**7**	**29**	**39**	**45**	**36**	**24**	**5**	**27**	**27**	**35**
	Local Authority	**4**	**9**	**12**	**12**	**16**	**7**	**8**	**14**	**17**	**12**	**17**	**13**	**10**
	Housing Association	**4**	**6**	**14**	**11**	**13**	**7**	**6**	**14**	**19**	**11**	**16**	**13**	**9**
	Private rented unfurnished	**7**	**29**	**20**	**6**	**15**	**12**	**9**	**21**	**20**	**4**	**13**	**12**	**12**
	Private rented furnished	**2**	**4**	**7**	**0**	**4**	**3**	**2**	**4**	**7**	**1**	**2**	**3**	**3**
	Rented with job	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
	Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
2019/20	Owned outright	**43**	**13**	**22**	**70**	**31**	**36**	**36**	**15**	**18**	**69**	**34**	**35**	**36**
	Owned with mortgage	**38**	**44**	**20**	**6**	**17**	**33**	**39**	**34**	**17**	**4**	**21**	**23**	**29**
	Local Authority	**4**	**5**	**10**	**12**	**13**	**6**	**6**	**10**	**16**	**10**	**16**	**12**	**8**
	Housing Association	**4**	**6**	**13**	**8**	**14**	**7**	**6**	**10**	**17**	**12**	**14**	**12**	**9**
	Private rented unfurnished	**10**	**27**	**22**	**3**	**20**	**15**	**12**	**26**	**23**	**5**	**14**	**15**	**15**
	Private rented furnished	**1**	**5**	**13**	**1**	**6**	**4**	**1**	**5**	**9**	**0**	**1**	**3**	**4**
	Rented with job	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Sources: ONS General Household Survey 1980 and 1990; ONS General Lifestyle Survey 2011 and DWP Family Resources Survey 2012 onwards.

Notes: 1. See Table 31b.

2. Figures from 2000 and onwards distinguish between married and cohabiting (for earlier years married includes cohabiting).

3. Divorce figures for 2019/20 include civil partnerships that have dissolved.

Table 31d **Tenure profile of household representatives by socio-economic group and economic activity status in Great Britain**

Percentages

	Owned outright	With mortgage	Local authority	Housing association	Private: Unfurnished	Private: Furnished	With job or business	All tenures
Socio-economic classification at 1980								
Professional	**3**	**8**	**0**	**4**	**0**	**9**	**8**	**4**
Employers/managers	**10**	**24**	**3**	**3**	**4**	**9**	**25**	**12**
Intermediate non-manual	**4**	**11**	**2**	**4**	**5**	**17**	**8**	**6**
Junior non-manual	**5**	**10**	**6**	**7**	**6**	**18**	**13**	**8**
Skilled manual	**15**	**34**	**27**	**19**	**17**	**21**	**23**	**25**
Semi-skilled manual	**6**	**8**	**14**	**8**	**9**	**10**	**21**	**10**
Unskilled manual	**2**	**1**	**5**	**3**	**3**	**5**	**0**	**3**
Economically inactive	**56**	**4**	**42**	**52**	**55**	**11**	**1**	**33**
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
Socio-economic classification at 2000								
Professional	**3**	**9**	**1**	**1**	**7**	**16**	**–**	**6**
Employers/managers	**8**	**26**	**2**	**3**	**12**	**15**	**–**	**15**
Intermediate non-manual	**5**	**15**	**3**	**6**	**11**	**13**	**–**	**10**
Junior non-manual	**4**	**10**	**7**	**8**	**11**	**13**	**–**	**8**
Skilled manual	**10**	**22**	**10**	**10**	**15**	**12**	**–**	**15**
Semi-skilled manual	**3**	**8**	**10**	**9**	**10**	**7**	**–**	**7**
Unskilled manual	**1**	**2**	**3**	**4**	**3**	**3**	**–**	**2**
Economically inactive	**67**	**8**	**65**	**59**	**32**	**22**	**–**	**38**
Total	**100**	**100**	**100**	**100**	**100**	**100**	**–**	**100**

contd...

Table 31d (continued)

Percentages

	Owned outright	With mortgage	Local authority	Housing association	Private: Unfurnished	Private: Furnished	With job or business	All tenures
Socio-economic classification at 2011								
Large employers and higher managerial	**2**	**6**	**0**	**1**	**2**	**1**	**–**	**3**
Higher professional	**5**	**17**	**2**	**1**	**9**	**14**	**–**	**9**
Lower managerial and professional	**10**	**32**	**5**	**9**	**19**	**18**	**–**	**18**
Intermediate	**4**	**8**	**5**	**5**	**9**	**11**	**–**	**7**
Small employers and own account	**6**	**9**	**3**	**2**	**8**	**7**	**–**	**7**
Lower supervisory and technical	**3**	**8**	**4**	**5**	**8**	**5**	**–**	**5**
Semi-routine	**4**	**7**	**10**	**9**	**10**	**4**	**–**	**7**
Routine	**3**	**6**	**10**	**9**	**9**	**6**	**–**	**6**
Never worked/long-term unemployed	**0**	**0**	**5**	**3**	**3**	**2**	**–**	**1**
Economically inactive	**63**	**6**	**57**	**56**	**22**	**32**	**–**	**37**
Total	**100**	**100**	**100**	**100**	**100**	**100**	**–**	**100**
Socio-economic classification at 2019/20								
Large employers and higher managerial	**2**	**7**	**0**	**0**	**2**	**4**	**–**	**3**
Higher professional	**5**	**19**	**1**	**2**	**9**	**16**	**–**	**10**
Lower managerial and professional	**10**	**33**	**6**	**6**	**19**	**17**	**–**	**18**
Intermediate	**4**	**9**	**4**	**5**	**7**	**5**	**-**	**6**
Small employers and own account	**5**	**8**	**4**	**4**	**10**	**5**	**–**	**6**
Lower supervisory and technical	**2**	**7**	**3**	**3**	**8**	**6**	**–**	**5**
Semi-routine	**4**	**6**	**12**	**11**	**12**	**6**	**–**	**7**
Routine	**3**	**5**	**10**	**10**	**10**	**6**	**–**	**6**
Never worked/long-term unemployed	**0**	**0**	**2**	**1**	**1**	**1**	**–**	**1**
Economically inactive	**64**	**7**	**58**	**57**	**22**	**34**	**–**	**39**
Total	**100**	**100**	**100**	**100**	**100**	**100**	**–**	**100**

Sources: ONS General Household Surveys 1980, 1990; ONS General Lifestyle Survey 2010; DWP Family Resources Survey from 2012/13 onwards.

Notes: 1. Excludes members of the armed forces, economically active full-time students and prior to 2011 those who were unemployed and had never worked.

2. Skilled manual includes own-account non-professionals. Semi-skilled manual includes personal service.

3. The national statistics socio-economic classification (NS-SEC) replaced the socio-economic grouping (SEG) in 2001 for all official statistics and surveys. NS-SEC was overhauled in 2010.

4. See also notes for Table 31b in terms of household representative and rent with job and/or business.

Table 32a **Households in UK by tenure and ethnic group of household representative, 2019/20**[1]

Percentages

	All households	White[2]	Mixed/ Multiple ethnic groups[3]	Asian/ Asian British	Indian	Pakistani	Bangladeshi	Chinese	Any other Asian background	Black/African/ Caribbean/ Black British[3]	Other ethnic group[2,4]
Tenure											
All owners	**64**	**66**	**40**	**58**	**68**	**62**	**40**	**51**	**43**	**31**	**35**
Owned outright	**35**	**37**	**13**	**24**	**29**	**26**	**15**	**26**	**13**	**10**	**13**
Buying with a mortgage	**29**	**29**	**26**	**34**	**39**	**36**	**25**	**25**	**30**	**19**	**22**
Social renting sector	**17**	**16**	**25**	**13**	**7**	**15**	**33**	**9**	**14**	**43**	**22**
Private renting sector	**19**	**18**	**35**	**29**	**25**	**23**	**27**	**40**	**44**	**26**	**43**
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**101**	**100**	**100**

Source: DWP Family Resources Survey.

Notes: 1. Data are presented as a three-year average (2017/18 to 2019/20) to allow for the small sample sizes for some ethnic groups.
2. Sample sizes for 'Gypsy', 'Traveller' or 'Irish Traveller' are small, so for Northern Ireland, 'Irish Traveller' is included in 'Other ethnic group'. For Britain 'Gypsy or Irish Traveller' is included in 'White'.
3. It is not possible to disaggregate these categories due to differences in data collection of the country specific questions.
4. Data for 'Arab' are not available to produce a three-year average so they are included in 'Other ethnic group'.

Table 32b **Ethnic group of household representative by dwelling type in the United Kingdom, 2019/20**

Percentages

Dwelling type	All households	White	Mixed/ Multiple ethnic groups	Asian/ Asian British	Indian	Pakistani	Bangladeshi	Chinese	Any other Asian background	Black/African/ Caribbean/ Black British	Other ethnic group
House:											
Detached	**22**	**24**	**13**	**14**	**17**	**12**	**6**	**13**	**6**	**4**	**8**
Semi-detached	**30**	**30**	**21**	**30**	**32**	**33**	**15**	**19**	**23**	**20**	**16**
Terraced	**28**	**28**	**34**	**35**	**30**	**43**	**39**	**30**	**29**	**27**	**31**
Flats:											
Purpose-built	**16**	**14**	**25**	**18**	**18**	**9**	**38**	**27**	**34**	**41**	**35**
Converted	**3**	**3**	**7**	**3**	**3**	**3**	**3**	**5**	**4**	**5**	**10**
Other	**1.3**	**1.2**	**0.0**	**0.8**	**1.0**	**0.5**	**0.7**	**5.5**	**3.4**	**3.3**	**0.5**
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: DWP Family Resources Survey.

Notes: 1. Data are presented as an average for the three years to 2019/20 inclusive due to small sample sizes for some ethnic groups.
2. Flats includes maisonettes. Figures do not total precisely due to rounding.
3. Figures to one place of decimals are shown only for the 'Other' dwelling category.

Table 33 **Tenure, cars, consumer durables and second dwellings in United Kingdom, 2019/20**

Percentage of households with specified durables

Item	Rented					Owner-occupiers		All social tenants	All private tenants	All owners	All households
	Local authority	Housing association	Private rented unfurnished	Private rented furnished	Rent free	In process of purchasing	Outright owner				
No car	**51**	**48**	**28**	**50**	**19**	**5**	**15**	**49**	**32**	**10**	**20**
One car	**41**	**44**	**50**	**41**	**62**	**40**	**50**	**43**	**49**	**45**	**46**
Two or more cars	**8**	**8**	**22**	**9**	**19**	**55**	**35**	**8**	**19**	**45**	**34**
Central heating	**96**	**95**	**94**	**79**	**100**	**98**	**96**	**95**	**92**	**97**	**96**
Tumble dryer	**47**	**42**	**43**	**38**	**48**	**68**	**61**	**45**	**42**	**64**	**57**
Dishwasher	**12**	**15**	**32**	**42**	**56**	**68**	**59**	**14**	**34**	**63**	**50**
Home computer	**74**	**72**	**89**	**93**	**94**	**98**	**90**	**73**	**90**	**93**	**89**
Internet connection	**86**	**85**	**96**	**96**	**96**	**99**	**92**	**85**	**96**	**95**	**94**
Telephone	**67**	**73**	**69**	**41**	**68**	**87**	**94**	**70**	**64**	**90**	**82**
Mobile phone	**88**	**84**	**95**	**93**	**91**	**93**	**86**	**86**	**94**	**89**	**90**
Second dwelling	**[0]**	**[0]**	**4**	**[1]**	**[20]**	**8**	**7**	**[0]**	**4**	**8**	**6**

Source: ONS, Living Costs and Food Survey, including supplementary data supplied by ONS.

Notes: 1. All tenants whose home goes with the job of someone in the household plus squatters are allocated to 'rented privately'. 'Unfurnished' includes households that rent partly furnished.

2. 'In process of buying' includes shared equity and shared ownership buyers.

3. Data for CD player, satellite receiver, washing machine and microwaves are no longer collected. Figures for previous years can be found in previous versions of this table.

4. Figures within parentheses [ ] are based on less than 20 responses and should be treated with extra caution.

5. Households that own a landline/mobile/internet connection is based on those who say they spend on these services whereas prior to 2019/20 respondents were asked if they owned these goods.

Table 34 **Overcrowding, by tenure and ethnicity in the UK, 2019/20**

Percentages

Region	Al owner occupiers	Private renters	All social renters	All households
North East	**1**	**2**	**2**	**1**
North West	**1**	**5**	**6**	**3**
Yorkshire and The Humber	**1**	**3**	**5**	**2**
East Midlands	**1**	**4**	**8**	**3**
West Midlands	**2**	**6**	**9**	**4**
East of England	**1**	**4**	**7**	**2**
London	**2**	**15**	**17**	**9**
South East	**1**	**5**	**10**	**3**
South West	**–**	**4**	**5**	**2**
Ethnicity (England)				
White	**1**	**5**	**7**	**2**
Ethnic minority	**6**	**13**	**18**	**11**
England	**1**	**7**	**9**	**4**
Wales	**–**	**–**	**–**	**–**
Scotland	**1**	**4**	**3**	**2**
Northern Ireland	**–**	**–**	**–**	**–**

Source: MHCLG English Housing Survey (full household sample) and Scottish Government Scottish Household Survey (SHCS sample)

Notes: 1. Overcrowding based on bedroom standard. A separate bedroom is allowed for each married or cohabiting couple, a person aged 21+, two persons of same sex aged 10-20, and each pair of children under 10. Any unpaired person aged 10-20 is paired with a child under 10 of the same sex or, failing that, assigned a separate bedroom.

2. English percentages based on three-year averages to allow for small sample numbers.

Table 35a **Employment status of household reference person by tenure in the UK***

Percentages

Year	Tenure	In employment: Full-time	In employment: Part-time	In employment: All in work	Unemployed	Retired	Other economic inactive	Total
1981	Outright owners	37	4	42	3	44	11	100
	Homebuyers	92	1	93	3	2	2	100
	Local authority	43	4	47	9	28	15	100
	Housing association	42	4	46	6	34	14	100
	Private, unfurnished	51	4	56	4	30	10	100
	Private, furnished	65	1	66	9	5	20	100
	All tenures	58	3	62	5	24	10	100
2001/02	Outright owners	26	6	32	1	63	5	100
	Homebuyers	86	5	92	1	4	4	100
	Local authority	22	9	31	5	36	28	100
	Housing association	24	10	34	5	34	27	100
	Private, unfurnished	60	8	67	3	14	16	100
	Private, furnished	61	9	69	5	3	22	100
	All tenures	54	7	61	2	27	10	100
2010/11	Outright owners	26	8	34	1	61	3	100
	Homebuyers	84	7	91	1	4	4	100
	Local authority	22	9	31	10	31	27	100
	Housing association	22	11	34	9	31	25	100
	Private renters	59	10	69	6	8	16	100
	All tenures	51	8	59	3	28	9	100
2019/20	Outright owners	25	10	36	0	61	3	100
	Homebuyers	83	9	92	1	5	3	100
	Local authority	29	14	43	7	27	24	100
	Housing association	32	14	46	6	25	23	100
	Private renters	67	10	77	3	8	12	100
	All tenures	51	10	62	2	28	8	100

*In previous editions of the *Review*, this was Table 34.

Sources: ONS Labour Force Survey 1981 Housing trailer, MHCLG (and predecessors) Survey of English Housing 2001/02, English Housing Survey Household Report 2014/15 onwards.

Notes: 1. Equivalent figures for 1984, 1988, 1991 and 1993/94 to 2018/19 can be found in earlier editions of the *Review*.

2. Figures prior to 2001/02 relate to ‘head of household’ rather than the household refernce person.

3. Significant numbers of housing association tenants continue to report they are local authority tenants. EHS data from 2008/09 make an adjustment to allow for this.

Table 35b **Economic activity status of recently moving household reference persons by tenure**

Percentages

Year	Tenure	In employment: Full-time	Part-time	All employed	Unemployed	Retired	Other economic inactive	Total
1991	Outright owner	37	5	42	6	42	8	100
	Buying with mortgage	93	2	94	3	1	2	100
	Local Authority	28	3	31	22	20	27	100
	Housing association	30	6	35	13	28	24	100
	Private, unfurnished	75	4	79	9	2	9	100
	Private, furnished	55	4	59	11	1	28	100
	All tenures	64	3	67	10	8	15	100
2001/02	Outright owner	28	15	43	2	48	7	100
	Buying with mortgage	94	3	97	1	1	2	100
	Local Authority	20	9	29	10	16	45	100
	Housing association	24	12	36	11	16	37	100
	Private, unfurnished	70	8	77	4	4	15	100
	Private, furnished	59	10	69	5	0	25	100
	All tenures	63	7	71	4	8	17	100
2011	Outright owner	34	13	47	2	40	11	100
	Buying with mortgage	90	6	96	1	1	2	100
	Council	26	12	38	15	11	36	100
	Housing association	27	11	38	15	15	32	100
	Private, unfurnished	66	9	76	7	2	15	100
	Private, furnished	59	13	72	6	1	21	100
	All tenures	60	10	71	7	6	17	100
2019/20	Outright owner	28	15	43	–	54	–	100
	Buying with mortgage	91	5	96	–	–	–	100
	Social renters	32	19	50	8	13	28	100
	Private renters	70	8	78	4	3	15	100
	All tenures	65	10	75	4	8	13	100

Sources: LFS Housing trailer 1984-1991, Survey of English Housing 2001/02, Annual Population Survey 2011, English Housing Survey 2012 onwards.

Notes: 1. Other economic inactive includes people who were permanently sick or disabled, in full-time education or looking after the family at home.
2. Figures prior to 2001/02 are for the household heads whilst dashes indicate small sample size precludes the production of reliable estimates.
3. Figures exclude households in most types of communal household (e.g. hotels, boarding houses, hostels, mobile home sites, etc).
4. For 1984 data and other years see earlier editions of the *Review*.

Table 36a **Adults in households by housing tenure and combined economic activity status of household members, UK**

Thousands (of people aged 16-64)

Tenure	1996	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
All adults in households															
Working households	**18,223**	**21,284**	**20,422**	**20,151**	**20,250**	**19,988**	**20,263**	**20,885**	**21,362**	**21,914**	**22,309**	**22,634**	**23,038**	**22,659**	**22,251**
Mixed households	**12,530**	**13,592**	**14,173**	**14,622**	**14,825**	**15,372**	**15,256**	**15,217**	**14,916**	**14,862**	**14,680**	**14,496**	**14,354**	**14,815**	**14,953**
Workless households	**5,348**	**4,910**	**5,411**	**5,453**	**5,431**	**5,098**	**4,977**	**4,515**	**4,524**	**4,219**	**4,134**	**4,085**	**3,902**	**3,850**	**4,052**
Total	**36,102**	**39,786**	**40,006**	**40,226**	**40,506**	**40,459**	**40,496**	**40,617**	**40,801**	**40,995**	**41,122**	**41,216**	**41,294**	**41,325**	**41,255**
All owners:															
Working households	**15,020**	**16,383**	**15,562**	**15,042**	**14,719**	**14,452**	**14,423**	**14,697**	**14,719**	**15,027**	**15,393**	**15,589**	**16,008**	**15,665**	**15,369**
Mixed households	**9,368**	**9,606**	**10,002**	**10,199**	**10,277**	**10,316**	**10,085**	**9,805**	**9,413**	**9,246**	**9,295**	**9,330**	**8,975**	**9,496**	**9,725**
Workless households	**2,211**	**1,820**	**1,942**	**1,958**	**1,905**	**1,759**	**1,600**	**1,506**	**1,524**	**1,462**	**1,487**	**1,418**	**1,395**	**1,443**	**1,544**
Total	**26,599**	**27,809**	**27,506**	**27,199**	**26,900**	**26,527**	**26,109**	**26,008**	**25,656**	**25,736**	**26,175**	**26,337**	**26,378**	**26,603**	**26,637**
All rented															
Working households	**3,203**	**4,901**	**4,860**	**5,109**	**5,532**	**5,536**	**5,840**	**6,188**	**6,642**	**6,887**	**6,916**	**7,045**	**7,031**	**6,995**	**6,882**
Mixed households	**3,163**	**3,986**	**4,171**	**4,423**	**4,549**	**5,057**	**5,171**	**5,412**	**5,503**	**5,616**	**5,384**	**5,167**	**5,379**	**5,319**	**5,228**
Workless households	**3,137**	**3,090**	**3,469**	**3,495**	**3,526**	**3,339**	**3,376**	**3,009**	**3,001**	**2,757**	**2,647**	**2,667**	**2,507**	**2,408**	**2,508**
Total	**9,503**	**11,977**	**12,499**	**13,027**	**13,606**	**13,932**	**14,387**	**14,609**	**15,146**	**15,260**	**14,948**	**14,878**	**14,916**	**14,721**	**14,618**
All social rented															
Working households	**1,567**	**1,649**	**1,541**	**1,519**	**1,503**	**1,588**	**1,680**	**1,643**	**1,880**	**1,920**	**2,024**	**2,044**	**2,079**	**2,027**	**1,921**
Mixed households	**2,081**	**1,993**	**2,015**	**2,008**	**2,098**	**2,177**	**2,316**	**2,418**	**2,494**	**2,444**	**2,246**	**2,188**	**2,460**	**2,338**	**2,259**
Workless households	**2,317**	**2,109**	**2,222**	**2,227**	**2,256**	**2,080**	**2,060**	**1,916**	**1,889**	**1,750**	**1,677**	**1,755**	**1,657**	**1,616**	**1,702**
Total	**5,965**	**5,751**	**5,778**	**5,754**	**5,856**	**5,845**	**6,056**	**5,977**	**6,263**	**6,114**	**5,947**	**5,987**	**6,196**	**5,981**	**5,882**
All private rented															
Working households	**1,637**	**3,251**	**3,319**	**3,591**	**4,029**	**3,948**	**4,160**	**4,545**	**4,762**	**4,967**	**4,892**	**5,001**	**4,952**	**4,968**	**4,961**
Mixed households	**1,082**	**1,993**	**2,155**	**2,415**	**2,451**	**2,879**	**2,855**	**2,994**	**3,009**	**3,172**	**3,138**	**2,979**	**2,919**	**2,981**	**2,969**
Workless households	**819**	**982**	**1,247**	**1,267**	**1,271**	**1,260**	**1,316**	**1,093**	**1,111**	**1,007**	**971**	**912**	**850**	**791**	**806**
Total	**3,538**	**6,226**	**6,721**	**7,273**	**7,751**	**8,087**	**8,332**	**8,632**	**8,882**	**9,145**	**9,000**	**8,891**	**8,721**	**8,740**	**8,736**

Source: ONS Labour Force Survey - data tables for working and workless households in the UK.

Notes 1. Mixed households contain both working and non-working members.

2. In March 2020, the LFS switched from face-to-face to telephone-based interviewing due to the pandemic.

3. New tenure weights have been applied from January 2020 as a short-term mitigation to deal with the effects of Covid-19 on under-reporting and sample bias.

Table 36b **Adults in households by housing tenure and combined economic activity status of household members, UK**

Percentages (of people aged 16-64)

Tenure	1996	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
All adults in households															
Working households	50	53	51	50	50	49	50	51	52	53	54	55	56	55	54
Mixed households	35	34	35	36	37	38	38	37	37	36	36	35	35	36	36
Workless households	15	12	14	14	13	13	12	11	11	10	10	10	9	9	10
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
All owners:															
Working households	56	59	57	55	55	54	55	57	57	58	59	59	61	59	58
Mixed households	35	35	36	37	38	39	39	38	37	36	36	35	34	36	37
Workless households	8	7	7	7	7	7	6	6	6	6	6	5	5	5	6
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
All rented															
Working households	34	41	39	39	41	40	41	42	44	45	46	47	47	48	47
Mixed households	33	33	33	34	33	36	36	37	36	37	36	35	36	36	36
Workless households	33	26	28	27	26	24	23	21	20	18	18	18	17	16	17
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
All social rented															
Working households	26	29	27	26	26	27	28	27	30	31	34	34	34	34	33
Mixed households	35	35	35	35	36	37	38	40	40	40	38	37	40	39	38
Workless households	39	37	38	39	39	36	34	32	30	29	28	29	27	27	29
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
All private rented															
Working households	46	52	49	49	52	49	50	53	54	54	54	56	57	57	57
Mixed households	31	32	32	33	32	36	34	35	34	35	35	34	33	34	34
Workless households	23	16	19	17	16	16	16	13	13	11	11	10	10	9	9
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Source and notes: see Table 36a.

Table 37a **Average incomes of household representative by tenure***

£ per week

Tenure	1972	1976	1980	1984	1988	1992	1996	2000	2004	2008	2010	2012	2014	2018	2019	2020
Owners:																
Outright owner	**25**	**59**	**81**	**107**	**157**	**194**	**225**	**281**	**367**	**440**	**461**	**456**	**484**	**539**	**621**	**577**
With mortgage	**39**	**96**	**142**	**195**	**267**	**320**	**380**	**461**	**555**	**643**	**681**	**722**	**756**	**910**	**906**	**941**
Tenants:																
Local authority	**22**	**58**	**68**	**76**	**93**	**110**	**131**	**140**	**178**	**203**	**222**	**224**	**246**	**314**	**327**	**318**
Housing association	**–**	**54**	**66**	**88**	**94**	**120**	**145**	**164**	**203**	**201**	**247**	**235**	**267**	**337**	**363**	**388**
Private, unfurnished	**19**	**48**	**60**	**77**	**110**	**149**	**223**	**262**	**406**	**398**	**404**	**457**	**480**	**541**	**585**	**580**
Private, furnished	**21**	**57**	**87**	**89**	**161**	**170**	**222**	**333**	**260**	**418**	**451**	**398**	**446**	**612**	**618**	**791**

*In previous editions of the *Review*, this was Table 36a.

Sources: ONS General Household Surveys 1972 to 2006, General Lifestyle Survey 2008; Living Costs and Food Survey (LCF) 2010-16, and Household finances survey (HFS) from 2017 onwards.

Notes:
1. Income figures are averages for usual gross income of the household reference person (HRP). Since 2000, the HRP has been the highest-earning householder and not the male householder, resulting in a discontinuity in the series.
2. HFS figures are for financial year ending (e.g. 2018 equals 2017-18) whilst figures from 2014 are for UK not GB household reference persons, creating further discontinuity.
3. Local authority tenants includes new town and other public sector tenants.
4. LCF income estimates for 2010 to 2014 exclude receipt of housing benefit or council tax benefit (rent rebate in Northern Ireland).
5. HFS estimates of income are adjusted for the under-coverage of top earners, which may have contributed to some of the apparent increase between 2014 and 2018.

Table 37b **Average incomes of household representative by tenure in real terms***

£ per week

Tenure	1972	1976	1980	1984	1988	1992	1996	2000	2004	2008	2010	2012	2014	2018	2019	2020
Owners:																
Outright owner	**25**	**59**	**81**	**107**	**157**	**194**	**225**	**281**	**367**	**440**	**461**	**456**	**484**	**539**	**621**	**577**
With mortgage	**39**	**96**	**142**	**195**	**267**	**320**	**380**	**461**	**555**	**643**	**681**	**722**	**756**	**910**	**906**	**941**
Tenants:																
Local authority	**22**	**58**	**68**	**76**	**93**	**110**	**131**	**140**	**178**	**203**	**222**	**224**	**246**	**314**	**327**	**318**
Housing association	**–**	**54**	**66**	**88**	**94**	**120**	**145**	**164**	**203**	**201**	**247**	**235**	**267**	**337**	**363**	**388**
Private, unfurnished	**19**	**48**	**60**	**77**	**110**	**149**	**223**	**262**	**406**	**398**	**404**	**457**	**480**	**541**	**585**	**580**
Private, furnished	**21**	**57**	**87**	**89**	**161**	**170**	**222**	**333**	**260**	**418**	**451**	**398**	**446**	**612**	**618**	**791**

*In previous editions of the *Review*, this was Table 36b.

Sources: See Table 37a.

Notes:
1. See Table 37a.
2. Incomes are adjusted to 2020 levels using the composite price index as it covers the entirety of the period from 1972, unlike the CPI and CPIH.

Table 38a **Income and source of income by household tenure for all UK households, 2019/20***

Tenure of dwelling	Number of individuals in the population	Average annual household income		Average weekly household income		Sources of income							
		Disposable	Gross	Disposable	Gross	Wages and salaries	Self-employment income	Private pensions, annuities	Investment income	Other income	Total cash benefits	Imputed income from benefits in kind	All
Tenure of dwelling	000s	£	£	£	£	Percentage of gross household income							
Rented													
All	**10,039**	**29,089**	**35,654**	**559**	**686**	**63**	**8**	**3**	**2**	**2**	**21**	**1**	**100**
Social rented	**5,072**	**22,438**	**25,787**	**432**	**496**	**48**	**6**	**4**	**1**	**1**	**40**	**0**	**100**
Private rented unfurnished	**3,869**	**34,470**	**43,563**	**663**	**838**	**72**	**9**	**2**	**3**	**1**	**12**	**1**	**100**
Private rented furnished	**823**	**44,670**	**59,702**	**859**	**1,148**	**75**	**11**	**1**	**4**	**4**	**4**	**0**	**100**
Rent free	**275**	**29,454**	**34,433**	**566**	**662**	**45**	**7**	**6**	**3**	**17**	**16**	**6**	**100**
Owner occupied													
All	**18,497**	**43,757**	**57,592**	**841**	**1,108**	**63**	**10**	**11**	**6**	**1**	**9**	**1**	**100**
With mortgage	**8,582**	**55,363**	**74,986**	**1,065**	**1,442**	**77**	**11**	**2**	**5**	**1**	**3**	**1**	**100**
Rental purchase	**143**	**33,682**	**42,983**	**648**	**827**	**87**	**3**	**0**	**1**	**0**	**8**	**1**	**100**
Owned outright	**9,772**	**33,711**	**42,531**	**648**	**818**	**40**	**8**	**11**	**8**	**0**	**19**	**1**	**100**

*In previous editions of the *Review*, this was Table 37a.

Source: ONS, Household Finances Survey 2019/20

Notes:
1. Disposable income is defined as gross income minus deductions for income tax, national insurance and council tax in Britain and rates in Northern Ireland.
2. Pensions and annuities exclude social security benefits.
3. Social security cash benefits include tax credits, government training scheme allowances, housing benefit rebate and council tax reduction (NI rates).
4. Unfurnished includes partly furnished.
5. The percentage figures for income sources for private rent-free, private furnished and rental purchase sectors should be treated with caution.
6. Data for years prior to 2019/20 can be found in previous editions but comparisons should be treated with caution due to discontinuities in data sources..

Table 38b **Households by tenure and income group in United Kingdom, 2019/20**

Percentages

Income decile group	Lower income boundary	Tenant households					Homeowner households		All households	All social tenants	All private tenants	All owners
		Local authority	Registered social landlord	Private rented unfurnished	Private rented furnished	Rent-free	Outright owner	Buying with a mortgage				
	£	%	%	%	%	%	%	%	%	%	%	%
Lowest	**0**	**19**	**22**	**15**	*[2]*	–	**36**	**5**	**100**	**41**	**18**	**41**
Second	**228**	**17**	**17**	**12**	–	*[2]*	**44**	**6**	**100**	**33**	**16**	**50**
Third	**335**	**12**	**15**	**16**	*[3]*	–	**43**	**11**	**100**	**27**	**19**	**54**
Fourth	**446**	**11**	**9**	**13**	*[4]*	–	**50**	**13**	**100**	**20**	**18**	**63**
Fifth	**568**	**7**	**7**	**16**	*[3]*	–	**42**	**24**	**100**	**14**	**20**	**66**
Sixth	**708**	**5**	**5**	**19**	*[4]*	–	**35**	**32**	**100**	**10**	**23**	**67**
Seventh	**873**	*[3]*	**5**	**15**	*[2]*	–	**31**	**43**	**100**	**8**	**18**	**74**
Eighth	**1,051**	*[2]*	*[2]*	**11**	*[5]*	–	**27**	**53**	**100**	**4**	**16**	**80**
Ninth	**1,296**	–	–	**11**	*[4]*	–	**25**	**57**	**100**	*[3]*	**15**	**82**
Highest	**1,733**	–	–	**8**	*[4]*	–	**23**	**63**	**100**	–	**12**	**86**
All	–	**8**	**8**	**14**	**3**	**1**	**36**	**31**	**100**	**16**	**17**	**66**

Source: ONS Living Costs and Food Survey 2019-20, table A50.

Notes:
1. The lower income boundary refers to the gross income at the bottom of the range for each decile.
2. All tenants in tied accommodation (i.e. home goes with the job of someone in the household) are coded private rented, even if the landlord is a social landlord.
3. Unfurnished includes partly furnished.
4. Figures in [ ] and italics should be used with extra caution because they are based on fewer than 20 reporting households.

Table 39a **Households experiencing fuel poverty in England by tenure**

Percentages

	Low Income High Costs (LIHC)								Low Income Low Energy Efficiency (LILEE)									
Tenure	2003	2005	2010	2015	2016	2017	2018	2019	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Owner-occupied	8.2	8.5	8.9	7.4	7.7	8.0	8.3	8.6	14.1	13.2	12.1	10.8	9.9	9.9	9.8	9.5	8.8	8.2
Private rented	24.2	21.5	20.6	20.9	19.4	19.4	17.7	16.5	36.7	38.4	36.4	33.3	33.4	31.5	30.1	31.1	29.7	26.8
Local authority	21.9	18.4	14.6	14.0	16.0	12.5	8.7	10.3	44.9	40.2	33.9	32.0	28.7	27.8	27.0	27.6	25.3	22.6
Housing association	14.0	13.6	11.4	11.9	12.4	11.3	9.4	10.0	36.0	33.0	30.4	29.0	25.3	22.5	21.0	20.6	19.0	15.7
England	11.7	11.3	11.4	11.0	11.1	10.9	10.3	10.4	22.1	21.6	19.8	18.5	17.3	16.7	16.2	16.1	15.0	13.4

Source: Department for Business, Energy and Industrial Strategy, Annual Fuel Poverty Statistics in England, 2021 (Fuel poverty detailed and historical tables)

Notes: 1. From 2021 the Low Income Low Energy Efficiency (LILEE) became the official fuel poverty measure. A household is judged to be fuel poor if it occupies a dwelling with an energy efficiency rating of band D or below and it would have a disposable income after housing costs (AHC) and energy needs below the poverty line (60% of median equivalised income). Income excludes disability benefits.
2. The former fuel poverty Low Income High Costs (LIHC) measure judged a household to be fuel poor if their required fuel costs were above the national median level for their household group and if there were to spend this amount, they would have an equivalised disposable income below 60% of the national median.
3. Fuel poverty statistics are derived from English Housing Survey data. Historic data for the LIHC from 2003 to 2010 and the LILEE from 2010 to 2018 were backcast by the Department to provide trends data.
4. From 2017, the statistics allow for the effect of the pre-payment price cap that was introduced in April 2017.

Table 39b **Levels of fuel poverty in English regions**

Percentages of households

	Low Income High Costs (LIHC)								Low Income Low Energy Efficiency (LILEE)									
Region	2003	2005	2010	2015	2016	2017	2018	2019	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
North East	18.3	17.3	15.4	15.2	13.8	11.8	9.5	12.0	27.0	26.2	21.5	21.6	22.9	20.9	20.2	19.3	16.0	14.8
North West	12.9	13.6	12.8	11.8	12.8	13.1	12.1	10.8	24.5	23.9	20.1	18.9	17.7	16.5	17.2	18.3	16.7	14.5
Yorkshire & The Humber	17.6	12.3	12.1	12.5	12.1	10.6	10.1	12.3	22.8	23.0	19.9	18.1	18.9	19.1	15.8	16.8	16.9	16.8
East Midlands	11.5	11.8	13.4	11.2	11.7	9.3	10.9	10.4	23.3	22.5	21.0	17.7	15.4	17.9	17.2	14.1	14.6	13.9
West Midlands	13.9	13.6	13.5	13.6	13.7	12.6	11.4	14.4	25.1	25.5	26.3	21.9	18.3	18.1	18.3	18.2	17.4	17.5
East England	8.0	9.7	10.5	7.7	9.4	9.8	9.4	11.5	18.8	18.1	16.8	15.2	13.6	14.4	14.7	13.8	13.8	13.2
London	8.5	9.1	10.4	9.7	10.0	11.8	11.4	10.1	25.7	23.4	22.0	22.5	20.8	17.7	18.4	20.1	18.7	15.2
South East	7.7	7.3	7.6	9.3	9.0	8.7	7.9	6.5	16.1	16.2	16.3	14.9	13.6	14.1	12.8	12.3	10.3	7.5
South West	13.7	12.7	11.3	11.3	10.2	10.8	9.4	8.3	19.9	19.6	16.9	18.0	18.2	15.3	14.4	13.7	12.0	10.6
England	11.7	11.3	11.4	11.0	11.1	10.9	10.3	10.4	22.1	21.6	19.8	18.5	17.3	16.7	16.2	16.1	15.0	13.4

Source and notes: See Table 39a.

Table 39c **Households in fuel poverty in Wales by tenure**

Percentages

	2008	2017/18
Number of households in fuel poverty	**332,000**	**155,000**
Percentage of households in fuel poverty		
Owner-occupied	**25.0**	**11.0**
Private rent	**36.0**	**20.0**
Social rent	**26.0**	**9.0**
All households	**26.0**	**12.0**
Number of households in extreme fuel poverty	**60,000**	**32,000**
Percentage of households in severe fuel poverty	**4.7**	**2.4**

Sources: Welsh Government, Living in Wales Property Survey 2008 and Welsh Housing Conditions Survey 2017-18.

Notes: 1. Wales uses fuel poverty definitions similar to those in Scotland prior to 2018 (see Notes 1 and 3 of Table 39d).

Table 39d **Households in fuel poverty in Scotland by tenure**

Percentages

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2016	2017	2018	2019
Households in fuel poverty																		
Owned	**15.0**	**20.0**	**25.0**	**25.0**	**25.0**	**33.4**	**31.2**	**31.5**	**33.9**	**34.1**	**32.5**	**29.2**	**24.8**	**23.3**	**24.8**	**23.3**	**17.2**	**17.3**
Private rent	**22.0**	**20.0**	**23.0**	**27.0**	**29.0**	**25.2**	**34.5**	**28.9**	**27.6**	**33.3**	**37.3**	**32.8**	**23.1**	**27.9**	**23.1**	**27.9**	**36.0**	**36.0**
Social rent	**–**	**15.0**	**20.0**	**26.0**	**29.0**	**33.9**	**41.6**	**36.3**	**37.4**	**39.3**	**39.3**	**33.4**	**32.1**	**27.1**	**32.1**	**27.1**	**40.5**	**37.1**
All households	**15.4**	**18.2**	**23.5**	**25.3**	**26.5**	**32.7**	**34.7**	**32.9**	**34.5**	**35.8**	**34.9**	**30.7**	**26.5**	**24.9**	**26.5**	**24.9**	**25.0**	**24.6**
Households in extreme fuel poverty																		
Owned	**5.0**	**7.0**	**9.0**	**9.0**	**9.0**	**12.2**	**10.7**	**9.6**	**10.6**	**10.4**	**9.9**	**9.2**	**8.7**	**7.5**	**8.7**	**7.5**	**9.0**	**9.8**
Private rent	**6.0**	**6.0**	**9.0**	**10.0**	**8.0**	**10.7**	**10.5**	**9.1**	**6.8**	**10.5**	**11.3**	**9.0**	**5.9**	**7.6**	**5.9**	**7.6**	**19.0**	**22.0**
Social rent	**–**	**1.0**	**2.0**	**4.0**	**6.0**	**6.0**	**6.4**	**6.3**	**6.1**	**6.9**	**7.4**	**5.8**	**5.3**	**5.6**	**5.3**	**5.6**	**13.9**	**14.5**
All households	**4.9**	**5.2**	**7.5**	**7.4**	**7.8**	**10.3**	**9.6**	**8.8**	**9.3**	**9.8**	**9.5**	**8.3**	**7.5**	**7.0**	**7.5**	**7.0**	**11.3**	**12.4**

Source: Scottish Government, Scottish House Condition Survey.

Notes: 1. Up to 2017, a household was defined as fuel poor if it was required to spend more than 10% of its household income on fuel use to maintain a satisfactory heating regime. A household required to spend 20% or more was defined as being in extreme fuel poverty.

2. From 2018, a household is fuel poor if more than 10% of its 'after housing cost' (AHC) income is required to heat their home AND if after deducting fuel costs, childcare costs, and specific disability and care need benefits, remaining AHC income is below 90% of the applicable UK Minimum Income Standard (MIS), including a remote rural and island area uplift. Those required to spend over 20% of AHC on fuel are in extreme fuel poverty.

3 .A satisfactory heating regime is defined as 21°C in the living room and 18°C in other rooms for 9 hours a day during the week and 16 hours a day at weekends. For older and other vulnerable households it is defined as 23°C in the living room and 18°C (rising to 20°C from 2018) in other rooms for 16 hours per day.

4. The data should be treated with caution due to methodological discontinuities. Apart from the definitional change from 2018, the energy demand model was updated in 2010 and 2014, the fuel cost model was revised in 2013 and 2014, and adjustments for the Warm Home Discount and pre-payment metered prices were applied from 2011 and 2016 respectively.

5. Data for 2004 to 2006 are for financial years. Data for 2018 and 2019 are provisional best estimates of the revised legal definition.

Table 39e **Households in fuel poverty in Northern Ireland**

Percentages

	2001	2006	2009	2011	2016	2017	2018
Households in fuel poverty							
Owner-occupied	**22.8**	**31.8**	**38.9**	**40.6**	**23.0**	–	–
Private rent	**44.0**	**44.1**	**54.9**	**49.1**	**26.3**	–	–
Social rent	**36.1**	**37.1**	**51.4**	**39.7**	**9.9**	–	–
NIHE	**40.1**	**40.8**	**57.3**	–	–	–	–
Housing association	**10.1**	**21.1**	–	–	–	–	–
All households	**27.4**	**34.2**	**43.7**	**42.0**	**21.5**	**17.0**	**18.0**
Households in severe fuel poverty	–	**6.2**	–	**5.9**	**1.8**	–	–

Sources: Northern Ireland Housing Executive, Northern Ireland Housing Condition Survey.

Notes: 1. A household is considered to be fuel poor if it would be required to spend more than 10% of its total household income from all sources (i.e. full income) on fuel use to maintain a satisfactory heating regime, which is defined as 21°C in living rooms and 18°C for other rooms.

2. A household is considered to be in severe fuel poverty if it would be required to spend 20% or more of its total income from all sources to maintain a satisfactory heating regime.

3. Figures for 2017 and 2018 are Building Research Establishment modelled estimates derived from the NIHCS 2016 adjusted to allow for the installation of energy-efficiency improvement measures as well as incomes and fuel prices.

Private housing

Table 40 **Numbers of residential property transactions of £40,000 or above in the United Kingdom**

Thousands of transactions

	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
England	**1,209**	**1,433**	**1,257**	**664**	**771**	**755**	**794**	**800**	**978**	**1,034**	**1,144**	**986**	**1,025**	**1,003**	**989**	**1,014**
Wales	**60**	**72**	**63**	**35**	**38**	**37**	**39**	**39**	**47**	**50**	**55**	**52**	**56**	**56**	**55**	**48**
Scotland	**131**	**146**	**143**	**84**	**74**	**72**	**73**	**74**	**89**	**95**	**105**	**98**	**100**	**103**	**103**	**97**
Northern Ireland	**44**	**51**	**30**	**13**	**15**	**14**	**15**	**16**	**20**	**23**	**25**	**24**	**27**	**28**	**27**	**25**
UK	**1,444**	**1,703**	**1,493**	**796**	**897**	**879**	**921**	**928**	**1,134**	**1,202**	**1,329**	**1,158**	**1,208**	**1,190**	**1,174**	**1,185**

Source: HMRC UK Property Transactions Statistics.

Notes: 1. HMRC figures are non-seasonally adjusted, rounded to the nearest thousand and are based on transactions of £40,000 or more.

2. Property transactions are allocated to the month in which transactions were completed.

3. The introduction of Land and Buildings Transaction Tax (LBTT) in Scotland from 2015/16 and a Land Transaction Tax (LLT) in Wales from 2018/19 to replace Stamp Duty led to changes in the underlying data that may have led to discontinuities in the data.

4. Differences in national coronavirus controls and the temporarily increase in the nil-rate tax band for residential transactions may have affected transactions patterns across the UK in 2020/21.

Table 41 **Numbers of mortgage advances per year in Great Britain**

Thousands

	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Building societies	**675**	**1,073**	**780**	**513**	**311**	**181**	**246**	**233**	**104**	**104**	**113**	**116**	**165**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
+ Banks	**–**	**176**	**333**	**346**	**744**	**805**	**891**	**758**	**368**	**469**	**418**	**416**	**402**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
= Monetary & financial Institutions	**–**	**1,249**	**1,113**	**859**	**1,055**	**988**	**1,136**	**984**	**476**	**568**	**527**	**530**	**568**	**690**	**728**	**762**	**774**	**765**	**742**	**752**	**767**
+ Insurance companies	**18**	**19**	**26**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
+ Local authorities	**16**	**23**	**8**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
+ Other specialist lenders	**–**	**–**	**–**	**50**	**68**	**225**	**198**	**292**	**249**	**32**	**25**	**53**	**56**	**42**	**51**	**51**	**40**	**33**	**39**	**36**	**45**
= Total	**709**	**1,291**	**1,147**	**909**	**1,123**	**1,214**	**1,334**	**1,276**	**726**	**600**	**552**	**583**	**624**	**731**	**779**	**813**	**813**	**798**	**781**	**788**	**812**

Source: Housing and Construction Statistics (annual volumes) for 1980 to 1990, Bank of England 1991 onwards.

Notes: 1. The 1980 figures are for England and Wales only and exclude council house sales. From 1981 to 2000 the figures are for Great Britain, and include council house sales. Figures from 2001 are for the UK and seasonally adjusted.

2. Abbey National Plc figures included with the banks' figures from July 1989. The Bank of England data from 1991 onwards also reflect the continuing trend for building societies to convert to banks.

3. From 2010 figures are for mutual and non-mutual financial institutions rather than building societies and banks; from 2013 they are combined.

4. The figures for banks and other specialist lenders for the years 1991 to 1997 are understood to include remortgage advances as well as loans for house purchase. From 1998 the data relate solely to advances for house purchase.

Table 42 **Gross and net advances secured on dwellings per year in the United Kingdom**

£ million

	1980	1990	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Gross advances in year																			
Building societies	9,614	40,915	24,927	43,515	52,591	51,692	37,483	18,574	20,415	23,603	30,701	–	–	–	–	–	–	–	–
+ Banks	–	18,737	83,335	201,833	234,391	247,149	192,941	118,458	105,211	102,848	98,591	–	–	–	–	–	–	–	–
= Monetary & Financial Institutions	9,614	59,652	108,262	245,348	286,982	298,841	230,424	137,032	125,626	126,451	129,292	158,911	185,162	198,103	226,119	238,442	245,194	244,843	221,490
+ Other lenders	1,870	1,179	801	345	513	747	2,145	1,761	759	1,134	4,062	4,467	1,803	3,918	3,732	4,929	5,781	5,508	4,179
+ Other specialist lenders	–	8,991	10,735	42,585	57,861	63,172	21,360	4,973	7,422	10,670	11,158	13,262	16,610	18,412	16,732	14,635	17,565	18,398	15,939
= Total	11,484	69,823	119,794	288,280	345,355	362,758	253,929	143,766	133,807	138,257	144,512	176,640	203,575	220,433	246,583	258,006	268,540	268,749	241,608
Net advances in year																			
Building societies	5,249	25,139	8,930	13,063	16,447	12,890	4,960	- 7,367	- 6,240	- 2,261	6,526	–	–	–	–	–	–	–	–
+ Banks	500	6,409	19,479	33,232	29,985	13,825	- 42,876	43,133	20,391	13,352	3,892	–	–	–	–	–	–	–	–
= Monetary & Financial Institutions	5,749	31,548	28,409	46,295	46,432	26,715	- 37,916	35,766	14,151	11,091	10,418	12,855	24,955	32,965	40,517	43,313	40,249	41,695	38,479
+ Other lenders	1,060	- 214	180	- 224	69	519	2,356	2,203	678	1,059	3,903	3,867	- 288	- 2,043	- 899	1,401	2,377	3,179	2,879
+ Other specialist lenders	–	2,914	12,162	45,087	63,950	81,040	75,522	- 25,769	- 8,335	- 5,247	- 3,954	- 3,316	- 1,565	4,005	701	- 1,095	1,983	4,227	2,882
= Total	7,368	33,287	40,751	91,158	110,451	108,274	39,962	12,200	6,494	6,903	10,367	13,406	23,102	34,927	40,319	43,619	44,609	49,101	44,240
Amount outstanding at end of period																			
Building societies	42,696	175,759	106,990	173,205	189,686	202,665	208,345	189,712	198,754	196,988	203,759	–	–	–	–	–	–	–	–
+ Banks	2,880	85,677	386,334	575,797	605,793	627,026	586,771	732,329	808,102	818,294	832,132	–	–	–	–	–	–	–	–
= Monetary & Financial Institutions	45,576	261,436	493,324	749,002	795,479	829,691	795,116	922,041	1,006,856	1,015,282	1,035,891	1,048,880	1,074,738	1,109,871	1,155,226	1,204,567	1,245,977	1,289,226	1,327,628
+ Other lenders	6,865	8,367	1,937	2,356	2,454	2,973	4,784	6,838	7,515	7,914	11,816	15,682	69,062	63,989	54,015	58,455	55,026	54,057	56,956
+ Other specialist lenders	–	24,038	41,202	215,662	280,825	354,553	421,024	305,336	184,627	179,481	177,475	171,194	111,019	112,859	113,035	104,211	105,970	108,632	111,837
= Total	52,441	294,115	536,463	967,020	1,078,758	1,187,217	1,220,924	1,234,215	1,198,999	1,202,677	1,225,182	1,235,756	1,254,819	1,286,719	1,322,276	1,367,233	1,406,973	1,451,915	1,496,421
Advances to housing associations																			
Gross advances in year	–	–	2,069	4,827	4,422	5,956	6,124	3,193	1,524	3,034	804	1,160	957	–	–	–	–	–	–
Net advances in year	–	–	1,888	4,271	3,118	4,230	4,618	3,188	1,146	2,990	- 175	510	- 804	- 1,090	–	–	–	–	–
Amount outstanding at year end	–	–	11,352	23,346	26,469	30,740	34,960	41,730	38,978	41,967	41,365	41,566	40,627	39,535	–	–	–	–	–

Sources: CML, Compendium of Housing Finance Statistics to 1990 and Bank of England, Financial Statistics from 1990.

Notes: 1. The figures for banks and building societies reflect the process of demutualisation by some building societies. 'Other lenders' comprise insurance companies and central and local government.
2. From 2010 the distinction between banks and building societies is replaced by one between non-mutual and mutual banks. From 2013 they are combined into a single figure for Monetary & Financial Institutions.
3. From 1993 to 2009 figures for gross and net advances, and amounts outstanding, are for the personal and housing association sectors combined. From 2010 onwards, figures for the two sectors are shown separately.
4. From 2016 data on advances to housing associations are no longer provided.

Table 43a **Advances to first-time buyers in the UK**

Year	1970	1980	1990	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Number of loans (000s)	330	318	413	500	568	532	370	358	364	403	358	192	194	193	188	211	260	303	295	314	329	338	339	297
Average dwelling price (A) (£)	4,330	17,533	45,234	75,840	85,021	103,754	109,336	131,693	141,299	145,970	159,494	163,208	165,512	183,750	179,609	181,667	189,668	202,064	204,136	211,200	211,439	217,069	217,438	232,084
Average advance (B) (£)	3,464	12,946	37,332	60,451	67,037	80,306	82,553	100,065	110,638	120,612	130,565	124,191	114,607	126,678	128,109	133,809	141,645	152,731	155,187	162,129	159,939	164,971	167,639	177,264
Average annual income (C) (£)	1,766	7,749	17,016	26,259	28,489	31,988	28,723	32,437	35,937	40,523	41,901	41,479	40,971	44,476	43,649	44,766	46,331	47,850	48,755	49,344	47,729	48,289	48,700	51,393
Average advance as % of dwelling price (B/A)	80.0	73.8	82.5	79.7	78.8	77.4	75.5	76.0	78.3	82.6	81.9	76.1	69.2	68.9	71.3	73.7	74.7	75.6	76.0	76.8	75.6	76.0	77.1	76.4
Ratio average advance/ average income (B/C)	2.0	1.7	2.2	2.3	2.4	2.5	2.9	3.1	3.1	3.0	3.12	2.99	2.80	2.85	2.93	2.99	3.06	3.19	3.18	3.29	3.35	3.42	3.44	3.45
Mortgage interest rates (%)	8.6	14.9	14.3	6.2	5.0	4.5	4.1	5.6	5.0	5.3	5.8	5.7	4.1	3.8	3.6	3.7	3.4	3.3	2.8	2.5	2.2	2.3	2.3	2.0
Average monthly repayment (D) (£)	22.27	122.6	381.02	402.00	396.86	451.32	445.79	628.41	654.98	735.73	835.62	786.65	615.25	659.46	656.88	694.25	710.00	753.09	727.05	733.36	702.00	725.87	736.77	627.51
Average repayment as % of average income (12xD/C)	15.1	19.0	26.9	18.4	16.7	16.9	18.6	23.2	21.9	21.8	23.9	22.8	18.0	17.8	18.1	18.6	18.4	18.9	17.9	17.8	17.6	18.0	18.2	14.7

Sources: ONS House Price Index, Bank of England & FCA Mortgage Lending Statistics, UK Finance (CML) Regulated Mortgage Survey.

Notes:
1. For years to 1993 the data are for building societies only and average income data was subject to variation in recording by different societies.
2. From 1989 Q3 to 1993 Abbey National is excluded from the count of building society loans, but retained for other columns.
3. From 1994 price, advance and income data are from the Regulated Mortgage Survey and its predecessor, the Survey of Mortgage Lenders.
4. Average mortgage repayments are calculated on the basis of a conventional 25-year mortgage, the average annual mortgage rate and allowance for MITR until MIRAS was ended in April 2000.
5. For the years to 1996, mortgage rates are average year-end building society rates. From 1997 mortgage rates are average fourth quarter rates for all mortgage lenders.

Table 43b **Annual changes in house prices, mortgage advances and incomes for first-time buyers, Unitied Kingdom**

Percentages

Year	1970	1980	1990	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Average dwelling price	5.7	17.5	13.8	5.9	12.1	22.0	5.4	20.4	7.3	3.3	9.3	2.3	1.4	11.0	- 2.3	1.1	4.4	6.5	1.0	3.5	0.1	2.7	0.2	6.7
Average advance	6.9	14.7	13.3	5.3	10.9	19.8	2.8	21.2	10.6	9.0	8.3	- 4.9	- 7.7	10.5	1.1	4.4	5.9	7.8	1.6	4.5	- 1.4	3.1	1.6	5.7
Average income	9.2	23.2	11.7	3.9	8.5	12.3	- 10.2	12.9	10.8	12.8	3.4	- 1.0	- 1.2	8.6	- 1.9	2.6	3.5	3.3	1.9	1.2	- 3.3	1.2	0.9	5.5

Sources and Notes: As Table 43a.

Table 43c **Advances to moving owner-occupiers**

Year	1970	1980	1990	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Number of loans (000s)	210	358	367	623	745	865	882	887	616	712	646	319	312	330	307	316	327	352	348	349	356	349	344	311
Average dwelling price (A) (£)	5,838	28,959	76,170	122,140	131,803	138,967	165,126	190,983	209,304	239,042	258,459	262,880	259,559	284,286	280,228	283,246	291,997	312,161	331,027	345,304	344,501	347,477	347,669	372,241
Average advance (B) (£)	3,854	13,359	45,180	78,590	84,181	88,707	101,421	114,036	128,688	148,784	161,294	157,348	149,439	164,927	167,155	170,226	176,752	191,397	204,862	212,916	215,337	218,910	223,739	240,440
Average annual income (C) (£)	2,168	8,688	22,479	35,197	37,675	38,134	38,664	40,734	47,314	56,774	60,054	61,665	61,244	64,598	64,034	64,277	66,331	68,095	72,342	72,203	70,349	70,243	71,443	76,401
Average advance as percentage of dwelling price (B/A)	66.0	46.1	59.3	64.3	63.9	63.8	61.4	59.7	61.5	62.2	62.4	59.9	57.6	58.0	59.6	60.1	60.5	61.3	61.9	61.7	62.5	63.0	64.4	64.6
Ratio average advance/ average income (B/C)	1.8	1.5	2.0	2.2	2.2	2.3	2.6	2.8	2.7	2.6	2.7	2.6	2.4	2.6	2.6	2.6	2.7	2.8	2.8	2.9	3.06	3.12	3.13	3.15
Mortgage interest rates (%)	8.6	14.9	14.3	6.2	5.0	4.5	4.1	5.6	5.0	5.3	5.8	5.7	4.1	3.8	3.6	3.7	3.4	3.3	2.8	2.5	2.2	2.3	2.3	2.0
Average monthly repayment (D) (£)	24.8	126.5	478.0	522.6	498.4	498.5	547.7	716.1	761.8	907.6	1,032.3	996.7	802.2	858.6	857.1	883.2	886.0	943.7	959.8	963.1	945.1	963.2	983.3	851.2
Average repayment as percentage of average income (12xD/C)	13.7	17.5	25.5	17.8	15.9	15.7	17.0	21.1	19.3	19.2	20.6	19.4	15.7	15.9	16.1	16.5	16.0	16.6	15.9	16.0	16.1	16.5	16.5	13.4

Sources and Notes: As Table 43a.

Table 43d **Annual changes in house prices, mortgage advances and incomes for moving owner-occupiers**

Percentages

Year	1970	1980	1990	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2021
Average dwelling price	13.4	20.3	6.8	9.8	7.9	5.4	18.8	15.7	9.6	14.2	8.1	1.7	- 1.3	9.5	- 1.4	1.1	3.1	6.9	6.0	4.3	- 0.2	0.9	0.1	7.1
Average advance	11.4	12.9	10.1	9.6	7.1	5.4	14.3	12.4	12.8	15.6	8.4	- 2.4	- 5.0	10.4	1.4	1.8	3.8	8.3	7.0	3.9	1.1	1.7	2.2	7.5
Average income	9.1	22.3	16.2	3.6	7.0	1.2	1.4	5.4	16.2	20.0	5.8	2.7	- 0.7	5.5	- 0.9	0.4	3.2	2.7	6.2	- 0.2	- 2.6	- 0.2	1.7	6.9

Sources and Notes: As Table 43a.

Table 44a **Mortgage cost-to-income ratios for first-time buyers**

	1986	1990	1995	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
North East	**16.6**	**21.8**	**16.3**	**15.8**	**14.8**	**13.9**	**15.1**	**19.4**	**18.9**	**20.4**	**22.2**	**20.8**	**16.0**	**16.1**	**15.3**	**16.0**	**15.5**	**15.8**	**15.0**	**14.9**	**15.0**	**15.1**	**15.1**	**12.3**
North West	**18.1**	**23.5**	**18.0**	**17.0**	**15.3**	**15.0**	**16.3**	**20.7**	**20.2**	**21.1**	**22.9**	**21.5**	**17.0**	**16.5**	**16.5**	**17.0**	**16.6**	**16.8**	**16.0**	**15.9**	**15.9**	**16.3**	**16.6**	**13.4**
Yorkshire & The Humber	**18.1**	**23.6**	**17.8**	**17.0**	**15.0**	**14.6**	**15.6**	**20.0**	**19.6**	**21.0**	**23.0**	**21.6**	**17.1**	**16.5**	**16.4**	**17.0**	**16.8**	**16.8**	**16.3**	**16.1**	**16.0**	**16.3**	**16.6**	**13.5**
East Midlands	**18.6**	**27.1**	**17.8**	**16.9**	**15.8**	**16.7**	**17.6**	**21.7**	**20.7**	**21.3**	**23.4**	**21.9**	**17.0**	**16.7**	**16.5**	**17.4**	**17.2**	**17.3**	**16.6**	**16.7**	**16.9**	**17.4**	**17.6**	**14.2**
West Midlands	**18.8**	**25.8**	**18.2**	**17.7**	**16.3**	**15.9**	**17.3**	**21.8**	**21.2**	**21.8**	**23.6**	**22.1**	**17.5**	**17.1**	**17.3**	**17.9**	**17.5**	**17.7**	**16.8**	**16.8**	**17.1**	**17.5**	**17.7**	**14.3**
East of England	**21.5**	**30.6**	**19.0**	**18.9**	**17.1**	**17.3**	**20.0**	**24.5**	**22.8**	**22.6**	**24.6**	**23.5**	**18.2**	**18.4**	**18.6**	**19.3**	**18.9**	**19.6**	**18.9**	**19.0**	**19.1**	**19.5**	**19.7**	**15.8**
London	**23.3**	**30.9**	**20.2**	**20.7**	**18.8**	**18.9**	**21.1**	**25.7**	**23.5**	**22.4**	**24.9**	**24.0**	**18.9**	**18.6**	**19.4**	**19.7**	**19.6**	**20.6**	**19.6**	**19.4**	**18.9**	**19.4**	**19.4**	**15.6**
South East	**22.4**	**31.4**	**19.7**	**20.1**	**17.5**	**18.7**	**20.7**	**25.4**	**23.4**	**22.8**	**25.0**	**24.0**	**18.9**	**18.6**	**18.9**	**19.6**	**19.4**	**20.1**	**19.2**	**19.4**	**19.3**	**19.5**	**19.8**	**15.8**
South West	**21.4**	**30.0**	**19.4**	**18.8**	**17.6**	**18.1**	**19.1**	**23.8**	**22.9**	**22.6**	**24.7**	**23.2**	**18.3**	**18.1**	**18.4**	**19.3**	**19.0**	**19.4**	**18.5**	**18.7**	**18.8**	**19.2**	**19.3**	**15.5**
England	**20.5**	**28.2**	**18.9**	**18,7**	**17.0**	**17.3**	**19.1**	**23.7**	**22.2**	**22.1**	**24.2**	**23.1**	**18.2**	**18.0**	**18.3**	**18.8**	**18.6**	**19.2**	**18.2**	**18.1**	**18.0**	**18.4**	**18.5**	**14.9**
Wales	**18.7**	**23.7**	**17.5**	**16.8**	**15.4**	**15.4**	**16.0**	**20.4**	**20.2**	**21.0**	**22.9**	**21.6**	**17.4**	**16.8**	**16.7**	**17.3**	**17.0**	**17.1**	**16.7**	**16.3**	**16.4**	**16.7**	**16.9**	**13.6**
Scotland	**18.1**	**18.0**	**15.6**	**15.9**	**14.4**	**14.8**	**14.1**	**19.1**	**18.2**	**18.5**	**20.8**	**19.8**	**16.0**	**15.8**	**15.8**	**16.1**	**15.8**	**15.7**	**15.2**	**15.2**	**15.1**	**15.5**	**15.7**	**12.5**
Northern Ireland	**16.9**	**19.2**	**15.1**	**17.5**	**15.8**	**14.1**	**16.5**	**20.1**	**19.5**	**20.9**	**24.4**	**23.0**	**17.7**	**16.7**	**16.4**	**15.9**	**14.9**	**14.6**	**14.4**	**14.8**	**14.3**	**14.8**	**15.1**	**11.9**
United Kingdom	**20.1**	**26.9**	**18.5**	**18.4**	**16.7**	**16.9**	**18.6**	**23.2**	**21.9**	**21.8**	**23.9**	**22.8**	**18.0**	**17.8**	**18.1**	**18.6**	**18.4**	**18.9**	**17.9**	**17.8**	**17.6**	**18.0**	**18.2**	**14.7**

Source and Notes: As for Table 43a. Data relate to government office regions. Mortgage costs are computed on a 25-year repayment basis.

Table 44b **Mortgage cost-to-income ratios for former owner-occupiers**

	1986	1990	1995	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
North East	**17.2**	**21.7**	**15.4**	**15.3**	**14.1**	**14.6**	**15.4**	**19.3**	**18.2**	**18.4**	**19.6**	**18.4**	**14.4**	**14.2**	**14.3**	**14.3**	**14.1**	**14.3**	**13.8**	**13.6**	**13.9**	**14.1**	**14.3**	**11.5**
North West	**17.6**	**23.9**	**16.5**	**16.4**	**14.9**	**14.4**	**15.6**	**19.5**	**18.3**	**18.8**	**20.1**	**18.8**	**14.8**	**15.1**	**15.1**	**15.1**	**14.6**	**14.9**	**14.4**	**14.4**	**14.6**	**15.0**	**15.2**	**12.5**
Yorkshire & The Humber	**17.6**	**22.7**	**16.4**	**16.1**	**14.6**	**14.8**	**15.5**	**19.4**	**18.4**	**18.7**	**20.1**	**18.9**	**15.0**	**15.1**	**14.7**	**15.3**	**14.6**	**15.0**	**14.6**	**14.5**	**14.6**	**15.2**	**15.4**	**12.6**
East Midlands	**17.8**	**24.6**	**15.8**	**17.0**	**15.3**	**15.1**	**16.3**	**20.5**	**18.7**	**19.1**	**20.0**	**18.8**	**15.0**	**15.1**	**15.0**	**15.4**	**15.0**	**15.3**	**14.7**	**14.7**	**15.4**	**15.9**	**16.1**	**13.0**
West Midlands	**18.3**	**25.3**	**16.8**	**17.6**	**15.9**	**15.7**	**16.8**	**20.7**	**19.1**	**19.3**	**20.8**	**19.2**	**15.2**	**15.4**	**15.5**	**16.0**	**15.4**	**15.8**	**15.2**	**15.2**	**15.7**	**16.1**	**16.3**	**13.3**
East of England	**19.7**	**27.0**	**17.3**	**18.3**	**16.2**	**16.1**	**17.7**	**22.3**	**20.0**	**19.2**	**20.8**	**19.6**	**16.0**	**16.4**	**16.4**	**16.9**	**16.5**	**17.2**	**16.6**	**16.8**	**17.1**	**17.6**	**17.5**	**14.2**
London	**21.6**	**27.4**	**17.1**	**19.6**	**17.0**	**17.2**	**19.0**	**22.6**	**20.4**	**19.2**	**20.9**	**19.3**	**16.1**	**16.3**	**17.0**	**17.5**	**17.2**	**18.5**	**17.7**	**18.3**	**17.8**	**17.9**	**17.8**	**14.3**
South East	**20.9**	**28.9**	**18.2**	**19.2**	**16.9**	**16.9**	**18.5**	**22.7**	**20.4**	**20.0**	**21.3**	**20.3**	**16.6**	**16.9**	**17.1**	**17.5**	**17.1**	**17.8**	**17.1**	**17.4**	**17.4**	**17.8**	**17.8**	**14.3**
South West	**19.8**	**25.6**	**16.8**	**18.1**	**16.4**	**15.4**	**17.7**	**21.8**	**19.6**	**19.3**	**20.6**	**19.6**	**15.9**	**16.0**	**15.9**	**16.7**	**16.2**	**16.6**	**15.9**	**16.0**	**16.4**	**16.8**	**16.7**	**13.5**
England	**19.2**	**25.9**	**17.1**	**18.1**	**16.1**	**15.9**	**17.4**	**21.5**	**19.6**	**19.3**	**20.7**	**19.5**	**15.8**	**16.1**	**16.2**	**16.7**	**16.2**	**16.9**	**16.2**	**16.3**	**16.4**	**16.8**	**16.8**	**13.6**
Wales	**18.1**	**23.7**	**16.8**	**16.3**	**14.6**	**14.2**	**15.5**	**19.1**	**18.2**	**18.0**	**19.3**	**18.3**	**14.7**	**14.7**	**14.6**	**15.1**	**14.3**	**14.8**	**14.3**	**14.3**	**14.3**	**14.9**	**15.1**	**12.1**
Scotland	**18.1**	**23.0**	**16.4**	**15.8**	**13.8**	**13.7**	**14.5**	**18.1**	**17.2**	**18.2**	**20.2**	**18.9**	**14.6**	**14.9**	**14.5**	**14.9**	**14.3**	**14.5**	**13.7**	**13.7**	**13.8**	**14.0**	**14.2**	**11.3**
Northern Ireland	**17.4**	**20.1**	**15.0**	**16.2**	**14.7**	**15.1**	**14.5**	**17.4**	**17.3**	**18.7**	**21.1**	**19.6**	**16.0**	**15.7**	**14.6**	**13.5**	**12.9**	**13.0**	**12.3**	**12.5**	**12.3**	**12.8**	**13.3**	**10.5**
United Kingdom	**19.0**	**25.5**	**17.0**	**17.8**	**15.9**	**15.7**	**17.0**	**21.1**	**19.3**	**19.2**	**20.6**	**19.4**	**15.7**	**15.9**	**16.1**	**16.5**	**16.0**	**16.6**	**15.9**	**16.0**	**16.1**	**16.5**	**16.5**	**13.4**

Source and Notes: As Table 43a.

Table 45a **The UK Housing Review Affordability Index**

Index: 1994=100

Country/Region	1994	1995	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
United Kingdom	**100**	**94.3**	**130.5**	**125.7**	**139.0**	**137.1**	**183.8**	**179.0**	**184.8**	**201.9**	**201.9**	**169.5**	**181.9**	**171.4**	**175.2**	**173.3**	**179.0**	**167.6**	**163.8**	**156.2**	**155.2**	**152.4**	**151.4**
North East	**100**	**91.7**	**126.2**	**107.1**	**110.7**	**113.1**	**170.2**	**170.2**	**175.0**	**198.8**	**201.2**	**177.4**	**157.1**	**148.8**	**152.4**	**146.4**	**147.6**	**138.1**	**136.9**	**133.3**	**132.1**	**131.0**	**129.8**
North West	**100**	**92.0**	**120.0**	**109.0**	**116.0**	**104.0**	**146.0**	**154.0**	**165.0**	**178.0**	**176.0**	**147.0**	**142.0**	**133.0**	**135.0**	**131.0**	**136.0**	**129.0**	**129.0**	**123.0**	**124.0**	**126.0**	**127.0**
Yorkshire and the Humber	**100**	**95.7**	**126.6**	**107.4**	**120.2**	**116.0**	**160.6**	**167.0**	**179.8**	**197.9**	**203.2**	**175.5**	**164.9**	**146.8**	**145.7**	**139.4**	**141.5**	**138.3**	**137.2**	**133.0**	**130.9**	**133.0**	**131.9**
East Midlands	**100**	**92.6**	**123.2**	**112.6**	**129.5**	**133.7**	**185.3**	**184.2**	**187.4**	**203.2**	**197.9**	**153.7**	**151.6**	**147.4**	**146.3**	**145.3**	**149.5**	**147.4**	**149.5**	**143.2**	**145.3**	**143.2**	**143.2**
West Midlands	**100**	**91.0**	**109.9**	**106.3**	**118.9**	**112.6**	**148.6**	**148.6**	**153.2**	**164.9**	**166.7**	**144.1**	**142.3**	**136.9**	**136.9**	**133.3**	**136.0**	**129.7**	**129.7**	**125.2**	**127.9**	**128.8**	**126.1**
East	**100**	**97.2**	**139.3**	**138.3**	**155.1**	**149.5**	**187.9**	**182.2**	**180.4**	**200.9**	**202.8**	**157.9**	**158.9**	**149.5**	**155.1**	**149.5**	**159.8**	**162.6**	**163.6**	**164.5**	**163.6**	**168.2**	**166.4**
London	**100**	**102.7**	**151.3**	**144.2**	**158.4**	**154.0**	**205.3**	**198.2**	**215.0**	**221.2**	**215.0**	**171.7**	**218.6**	**206.2**	**221.2**	**216.8**	**231.9**	**225.7**	**231.0**	**220.4**	**215.9**	**209.7**	**210.6**
South East	**100**	**90.8**	**131.7**	**128.3**	**149.2**	**146.7**	**185.8**	**170.0**	**177.5**	**188.3**	**188.3**	**150.0**	**153.3**	**142.5**	**150.8**	**146.7**	**151.7**	**151.7**	**150.0**	**152.5**	**150.0**	**150.8**	**143.3**
South West	**100**	**93.8**	**139.8**	**135.4**	**156.6**	**157.5**	**204.4**	**190.3**	**188.5**	**207.1**	**202.7**	**164.6**	**165.5**	**155.8**	**155.8**	**146.9**	**153.1**	**151.3**	**152.2**	**150.4**	**148.7**	**146.0**	**142.5**
England	**100**	**91.8**	**128.2**	**123.6**	**139.1**	**137.3**	**181.8**	**177.3**	**182.7**	**198.2**	**198.2**	**164.5**	**177.3**	**165.5**	**170.0**	**167.3**	**171.8**	**162.7**	**160.0**	**153.6**	**151.8**	**150.9**	**149.1**
Wales	**100**	**84.0**	**115.1**	**111.3**	**116.0**	**104.7**	**155.7**	**158.5**	**164.2**	**171.7**	**172.6**	**137.7**	**145.3**	**126.4**	**131.1**	**127.4**	**133.0**	**125.5**	**121.7**	**115.1**	**116.0**	**117.9**	**121.7**
Scotland	**100**	**105.4**	**148.6**	**137.8**	**139.2**	**127.0**	**171.6**	**167.6**	**181.1**	**213.5**	**216.2**	**186.5**	**178.4**	**178.4**	**179.7**	**174.3**	**179.7**	**168.9**	**159.5**	**148.6**	**152.7**	**155.4**	**155.4**
Northern Ireland	**100**	**128.1**	**201.6**	**182.8**	**192.2**	**173.4**	**218.8**	**243.8**	**285.9**	**378.1**	**354.7**	**256.3**	**215.6**	**192.2**	**176.6**	**190.6**	**193.8**	**195.3**	**190.6**	**190.6**	**189.1**	**187.5**	**184.4**

Source: UK Finance Regulated Mortgage Survey and DWP Family Resources Survey.

Notes: 1. Based on mortgage costs for the simple average house price for the area and the average gross income for a resident household with at least one person in full-time employment.

2. Mortgage costs assume a 25-year repayment mortgage, BoE average mortgage rates and a constant 82% mortgage advance, in line with the average over the period.

3. The Index measures affordability compared with the 1994 base: the higher the index, the more unaffordable homeownership is.

Table 45b **Mortgage cost-to-income ratios**

Percentages

Country/Region	1994	1995	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
United Kingdom	10.5	9.9	13.7	13.2	14.6	14.4	19.3	18.8	19.4	21.2	21.2	17.8	19.1	18.0	18.4	18.2	18.8	17.6	17.2	16.4	16.3	16.0	15.9
North East	8.4	7.7	10.6	9.0	9.3	9.5	14.3	14.3	14.7	16.7	16.9	14.9	13.2	12.5	12.8	12.3	12.4	11.6	11.5	11.2	11.1	11.0	10.9
North West	10.0	9.2	12.0	10.9	11.6	10.4	14.6	15.4	16.5	17.8	17.6	14.7	14.2	13.3	13.5	13.1	13.6	12.9	12.9	12.3	12.4	12.6	12.7
Yorkshire and the Humber	9.4	9.0	11.9	10.1	11.3	10.9	15.1	15.7	16.9	18.6	19.1	16.5	15.5	13.8	13.7	13.1	13.3	13.0	12.9	12.5	12.3	12.5	12.4
East Midlands	9.5	8.8	11.7	10.7	12.3	12.7	17.6	17.5	17.8	19.3	18.8	14.6	14.4	14.0	13.9	13.8	14.2	14.0	14.2	13.6	13.8	13.6	13.6
West Midlands	11.1	10.1	12.2	11.8	13.2	12.5	16.5	16.5	17.0	18.3	18.5	16.0	15.8	15.2	15.2	14.8	15.1	14.4	14.4	13.9	14.2	14.3	14.0
East	10.7	10.4	14.9	14.8	16.6	16.0	20.1	19.5	19.3	21.5	21.7	16.9	17.0	16.0	16.6	16.0	17.1	17.4	17.5	17.6	17.5	18.0	17.8
London	11.3	11.6	17.1	16.3	17.9	17.4	23.2	22.4	24.3	25.0	24.3	19.4	24.7	23.3	25.0	24.5	26.2	25.5	26.1	24.9	24.4	23.7	23.8
South East	12.0	10.9	15.8	15.4	17.9	17.6	22.3	20.4	21.3	22.6	22.6	18.0	18.4	17.1	18.1	17.6	18.2	18.2	18.0	18.3	18.0	18.1	17.2
South West	11.3	10.6	15.8	15.3	17.7	17.8	23.1	21.5	21.3	23.4	22.9	18.6	18.7	17.6	17.6	16.6	17.3	17.1	17.2	17.0	16.8	16.5	16.1
England	11.0	10.1	14.1	13.6	15.3	15.1	20.0	19.5	20.1	21.8	21.8	18.1	19.5	18.2	18.7	18.4	18.9	17.9	17.6	16.9	16.7	16.6	16.4
Wales	10.6	8.9	12.2	11.8	12.3	11.1	16.5	16.8	17.4	18.2	18.3	14.6	15.4	13.4	13.9	13.5	14.1	13.3	12.9	12.2	12.3	12.5	12.9
Scotland	7.4	7.8	11.0	10.2	10.3	9.4	12.7	12.4	13.4	15.8	16.0	13.8	13.2	13.2	13.3	12.9	13.3	12.5	11.8	11.0	11.3	11.5	11.5
Northern Ireland	6.4	8.2	12.9	11.7	12.3	11.1	14.0	15.6	18.3	24.2	22.7	16.4	13.8	12.3	11.3	12.2	12.4	12.5	12.2	12.2	12.1	12.0	11.8

Source: As for Table 45a.

Note: 1. The table shows the ratios of average mortgage cost to average income of households with at least one full-time worker, and are intended to illustrate the ratios faced by a typical potential homebuyer.
2. See also the notes for Table 45a.

Table 46a **Average endowment payments for households with endowment policies**

£ per week

Country	1994/95	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015/16	2016/17
England	**16.12**	**15.95**	**16.84**	**18.64**	**18.98**	**19.59**	**22.30**	**22.77**	**21.98**	**22.88**	**22.37**	**23.24**	**24.62**	**21.81**	**23.39**	**23.01**	**27.18**	**25.16**	**28.08**	**34.72**	**62.98**	**36.53**	**72.90**
Scotland	**13.77**	**14.72**	**15.40**	**17.06**	**14.28**	**17.56**	**17.56**	**18.75**	**18.56**	**17.38**	**19.41**	**18.28**	**18.20**	**19.60**	**16.25**	**18.36**	**23.50**	**16.67**	**16.80**	–	–	–	–
Wales	**11.62**	**14.37**	**14.46**	**15.15**	**16.54**	**16.59**	**16.00**	**15.81**	**15.40**	**18.14**	**14.90**	**24.55**	**20.70**	**19.00**	**17.60**	**21.60**	**15.60**	–	–	–	–	–	–
Northern Ireland	**8.32**	**12.09**	**11.42**	**11.98**	**13.46**	**12.81**	**12.95**	**11.59**	**17.28**	**16.78**	–	**18.64**	**9.12**	**14.40**	**17.70**	–	–	–	–	–	–	–	–
United Kingdom	**15.54**	**15.42**	**16.21**	**18.22**	**18.15**	**19.27**	**21.51**	**21.90**	**21.65**	**21.95**	**21.36**	**22.23**	**23.34**	**21.10**	**22.82**	**22.10**	**25.75**	**24.17**	**27.30**	**33.47**	**45.93**	**38.32**	**54.95**

Table 46b **Percentage of homebuying households with endowment policies**

Percentages

Country	1994/95	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015/16	2016/17
England	**66.6**	**67.8**	**65.2**	**63.9**	**63.8**	**61.5**	**53.9**	**51.6**	**43.8**	**38.9**	**30.3**	**25.6**	**22.9**	**19.1**	**15.4**	**14.2**	**13.9**	**11.3**	**9.6**	**7.5**	**8.0**	**7.0**	**3.9**
Scotland	**76.9**	**81.7**	**72.8**	**76.7**	**75.0**	**73.2**	**55.1**	**66.9**	**52.7**	**39.9**	**39.1**	**36.4**	**32.0**	**20.0**	**22.2**	**23.8**	**16.7**	**17.6**	**12.5**	**8.3**	**9.1**	–	–
Wales	**61.2**	**67.2**	**68.4**	**66.4**	**71.7**	**67.8**	**41.8**	**56.7**	**54.6**	**47.3**	**35.7**	**18.2**	**18.2**	**26.3**	**22.0**	**11.1**	**11.1**	–	–	–	–	–	–
Northern Ireland	**79.1**	**78.8**	**77.6**	**76.0**	**87.2**	**58.5**	**24.4**	**50.0**	**46.7**	**40.4**	–	**20.0**	**20.0**	**20.0**	**20.0**	–	–	–	–	–	–	–	–
United Kingdom	**67.4**	**69.1**	**66.2**	**65.3**	**65.4**	**62.9**	**52.9**	**53.1**	**45.1**	**39.6**	**31.4**	**26.6**	**23.6**	**19.8**	**15.9**	**14.9**	**14.5**	**11.9**	**9.9**	**7.7**	**7.7**	**6.8**	**4.1**

Table 46c **Average endowment payment per household with mortgage**

£ per week

Country	1994/95	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015/16	2016/17
England	**10.74**	**10.81**	**10.98**	**11.91**	**12.11**	**12.05**	**12.02**	**11.75**	**9.63**	**8.90**	**6.78**	**5.95**	**5.64**	**4.17**	**3.60**	**3.27**	**3.78**	**2.85**	**2.68**	**2.59**	**5.02**	**2.57**	**2.83**
Scotland	**10.59**	**12.03**	**11.21**	**13.09**	**10.71**	**12.85**	**9.68**	**12.54**	**9.78**	**6.93**	**7.59**	**6.65**	**5.82**	**3.92**	**3.61**	**4.37**	**3.92**	**2.94**	**2.10**	–	–	–	–
Wales	**7.11**	**9.66**	**9.89**	**10.06**	**11.86**	**11.25**	**6.69**	**8.96**	**8.41**	**8.58**	**5.32**	**4.47**	**3.77**	**5.00**	**3.87**	**2.40**	**1.73**	**0.94**	**1.35**	–	–	–	–
Northern Ireland	**6.58**	**9.53**	**8.86**	**9.10**	**11.74**	**7.49**	**3.16**	**5.80**	**8.07**	**6.78**	–	**3.73**	**1.82**	**2.88**	**3.54**	–	**0.90**	**2.10**	–	–	–	–	–
United Kingdom	**10.47**	**10.66**	**10.73**	**11.90**	**11.87**	**12.12**	**11.38**	**11.63**	**9.76**	**8.69**	**6.71**	**5.91**	**5.51**	**4.18**	**3.63**	**3.29**	**3.74**	**2.87**	**2.70**	**2.57**	**3.53**	**2.59**	**2.23**

Source: Original analysis of Family Expenditure Survey and Expenditure and Food Survey database; supplied by Office for National Statistics.

Notes: The figures for Scotland, Wales and Northern Ireland from 2000/01 may be distorted by small sample sizes and some are omitted for that reason. In 'Average endowment payments for households with endowment policies' and 'Average endowment payment per household with mortgage', figures for Northern Ireland exclude endowment policies from before 1984. From 2006 the reporting period for the Expenditure and Food Survey became the calendar year, reverting to financial years from 2014/15, for which figures have not been included because of the overlap with 2014.

Table 47a **Average regional house prices**

£

Region	1970	1980	1990	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
North East	3,900	17,700	41,000	64,000	135,000	141,000	152,000	159,000	157,000	162,000	153,000	153,000	154,000	162,000	168,000	169,000	168,000	169,000	171,000	180,000
North West	4,200	20,100	50,000	78,000	149,000	158,000	170,000	175,000	174,000	183,000	175,000	174,000	175,000	184,000	192,000	197,000	198,000	202,000	205,000	217,000
Yorkshire & The Humber	3,600	17,700	47,000	72,000	148,000	158,000	170,000	173,000	176,000	182,000	171,000	171,000	172,000	182,000	188,000	192,000	192,000	196,000	199,000	210,000
East Midlands	4,000	18,900	53,000	79,000	161,000	164,000	176,000	177,000	172,000	185,000	179,000	177,000	178,000	188,000	199,000	207,000	213,000	222,000	224,000	236,000
West Midlands	4,500	21,700	55,000	88,000	169,000	177,000	185,000	185,000	185,000	201,000	189,000	188,000	191,000	202,000	211,000	219,000	223,000	231,000	232,000	247,000
East of England	4,500	22,800	72,000	112,000	212,000	221,000	238,000	244,000	233,000	261,000	256,000	255,000	258,000	280,000	306,000	326,000	335,000	338,000	339,000	356,000
Greater London	6,900	31,000	84,000	164,000	283,000	306,000	342,000	351,000	338,000	385,000	401,000	410,000	428,000	470,000	514,000	534,000	536,000	538,000	538,000	575,000
South East	6,200	29,800	82,000	143,000	244,000	257,000	278,000	285,000	274,000	309,000	301,000	303,000	305,000	330,000	356,000	375,000	379,000	382,000	381,000	404,000
South West	4,900	25,300	65,000	104,000	205,000	214,000	231,000	230,000	220,000	240,000	232,000	232,000	230,000	244,000	259,000	270,000	277,000	283,000	285,000	304,000
England	5,000	24,000	63,000	107,000	202,000	214,000	232,000	237,000	234,000	261,000	256,000	256,000	261,000	278,000	291,000	298,000	298,000	300,000	300,000	321,000
Wales	4,400	19,400	46,000	72,000	150,000	157,000	170,000	170,000	166,000	172,000	165,000	165,000	169,000	178,000	178,000	182,000	184,000	188,000	190,000	201,000
Scotland	5,000	21,800	42,000	70,000	130,000	137,000	159,000	169,000	174,000	185,000	180,000	180,000	181,000	191,000	193,000	187,000	185,000	190,000	193,000	202,000
Northern Ireland	4,400	23,700	32,000	73,000	129,000	169,000	230,000	218,000	185,000	168,000	141,000	131,000	136,000	144,000	152,000	152,000	154,000	158,000	160,000	172,000
United Kingdom	5,000	23,600	60,000	102,000	191,000	205,000	223,000	228,000	226,000	251,000	245,000	246,000	251,000	267,000	277,000	283,000	280,000	283,000	282,000	303,000

Sources: ONS house price index (Table 23) and the UK Finance (formerly CML) Regulated Mortgage Survey (RMS) and predecessor surveys.

Notes: 1. The average prices are rounded to the nearest 1,000 and are not adjusted for changes in the mix of properties recorded by mortgage lenders via the RMS.

2. There is a discontinuity in the series between 1992 and 1993, due to the switch to the RMS from the wider Survey of Mortgage Lenders.

3. Data for England relate to government office regions other than for 1970 and 1980 where former statistical region figures are reported for the North East (North), East of England (East Anglia) and South East (rest of South East).

Table 47b **Index of average (simple) regional house prices**

2000=100

Region	1970	1980	1990	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
North East	56	68	81	100	189	192	202	205	199	202	187	184	182	188	194	191	186	183	182	181
North West	49	63	81	100	172	177	185	185	181	188	176	172	170	175	182	183	180	180	179	179
Yorkshire & The Humber	46	60	83	100	185	192	201	198	198	202	186	183	181	188	193	193	189	189	188	188
East Midlands	46	58	85	100	183	181	189	185	177	187	177	173	171	177	186	190	191	195	193	192
West Midlands	47	60	79	100	172	176	179	173	171	183	168	165	164	171	177	180	180	182	179	181
East of England	37	50	81	100	170	172	181	180	169	186	179	175	174	186	202	211	212	209	206	205
Greater London	38	46	65	100	155	163	177	177	167	188	192	193	198	213	232	236	232	228	223	226
South East	40	51	73	100	153	157	165	164	156	173	165	163	161	172	184	190	188	185	181	182
South West	43	59	79	100	177	180	189	182	172	185	175	172	167	175	184	188	189	189	186	188
England	43	55	75	100	169	175	184	183	178	195	187	184	185	193	201	202	198	195	191	193
Wales	56	66	81	100	187	190	201	195	187	191	180	177	178	184	183	183	181	181	179	180
Scotland	65	76	76	100	167	171	193	199	202	211	201	198	196	203	204	193	188	188	187	186
Northern Ireland	55	79	56	100	159	202	268	246	206	184	151	138	141	147	154	151	150	150	149	152
United Kingdom	45	57	74	100	168	175	186	184	180	197	188	186	186	195	201	201	195	193	188	191

Sources: See table 47a

Notes: 1. The index is based on the prices reported in Table 47a adjusted by the GDP deflator (YBGB).

Table 48a **Average regional house prices by type of dwelling in 2020**

£

Region	Bungalow	Detached	Semi-detached	Terraced	Flat/ Maisonette in converted house	Purpose-built Flat or Maisonette	All dwellings
North East	**183,000**	**275,000**	**154,000**	**128,000**	**117,000**	**104,000**	**180,000**
North West	**223,000**	**340,000**	**201,000**	**146,000**	**157,000**	**146,000**	**217,000**
Yorkshire & The Humber	**214,000**	**330,000**	**183,000**	**150,000**	**136,000**	**129,000**	**210,000**
East Midlands	**238,000**	**339,000**	**192,000**	**161,000**	**127,000**	**119,000**	**236,000**
West Midlands	**275,000**	**373,000**	**213,000**	**172,000**	**142,000**	**130,000**	**247,000**
East England	**326,000**	**509,000**	**331,000**	**286,000**	**203,000**	**210,000**	**356,000**
London	**538,000**	**1,045,000**	**662,000**	**651,000**	**436,000**	**438,000**	**575,000**
South East	**405,000**	**636,000**	**374,000**	**303,000**	**212,000**	**219,000**	**404,000**
South West	**325,000**	**443,000**	**274,000**	**237,000**	**186,000**	**178,000**	**304,000**
England	**309,000**	**451,000**	**274,000**	**263,000**	**280,000**	**299,000**	**321,000**
Wales	**213,000**	**306,000**	**181,000**	**146,000**	**133,000**	**127,000**	**201,000**
Scotland	**221,000**	**296,000**	**182,000**	**150,000**	**159,000**	**139,000**	**202,000**
Northern Ireland	**183,000**	**245,000**	**149,000**	**109,000**	**146,000**	**117,000**	**172,000**
United Kingdom	**288,000**	**426,000**	**261,000**	**248,000**	**260,000**	**269,000**	**303,000**

Source: ONS House Price Index Table 26 (derived from UK Finance Regulated Mortgage Survey).

Notes: 1. Prices are simple, unweighted averages and are rounded to the nearest £1,000.

Table 48b **Median regional house prices by size of dwelling in 2020**

£

Region	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5 bedrooms or more	All sizes
England	**225,000**	**205,600**	**240,000**	**373,000**	**560,000**	**265,000**
North East	**130,000**	**105,000**	**148,000**	**250,000**	**343,000**	**157,000**
Yorkshire & The Humber	**133,000**	**130,000**	**170,000**	**284,000**	**410,000**	**177,000**
North West	**152,000**	**130,000**	**180,000**	**292,950**	**430,000**	**185,000**
East Midlands	**160,000**	**150,000**	**197,723**	**314,950**	**450,000**	**210,000**
West Midlands	**155,500**	**158,000**	**205,950**	**330,000**	**500,000**	**215,000**
East	**208,000**	**240,000**	**300,000**	**440,000**	**605,000**	**310,000**
London	**350,000**	**435,000**	**500,000**	**705,000**	**995,000**	**470,000**
South East	**213,500**	**265,000**	**342,000**	**495,000**	**725,000**	**346,242**
South West	**175,000**	**200,000**	**260,000**	**375,000**	**550,000**	**265,000**
Wales	**138,000**	**135,000**	**170,000**	**277,000**	**375,000**	**178,000**
Scotland	**122,000**	**130,000**	**176,000**	**268,995**	**361,000**	**173,000**
Northern Ireland	**143,500**	**115,000**	**141,500**	**210,000**	**280,000**	**155,000**
United Kingdom	**205,000**	**185,000**	**224,950**	**349,995**	**525,000**	**245,000**

Source: UK Finance Regulated Mortgage Survey.

Notes: 1. Figures are unweighted and rounded to the nearest £1,000.

2. Cases where the number of rooms, rather than bedrooms, were reported are excluded.

3. Figures for properties with one bedroom or five or more bedrooms may be less reliable, because of small sample sizes.

Table 49 **Average mortgage repayments**

£ per week

	1996/97	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015/16	2016/17	2017/18	2018/19	2019/20
North East	**54.39**	**73.90**	**76.78**	**73.74**	**61.85**	**78.65**	**68.41**	**78.51**	**86.27**	**107.38**	**105.33**	**112.78**	**127.06**	**117.31**	**123.93**	**119.97**	**118.14**	**157.09**	**113.70**	**129.80**	**113.50**
North West	**59.07**	**77.03**	**79.61**	**83.03**	**85.08**	**89.03**	**84.06**	**91.24**	**93.92**	**110.68**	**115.39**	**124.38**	**146.58**	**129.94**	**124.68**	**127.44**	**142.09**	**159.92**	**133.80**	**156.80**	**146.40**
Yorkshire & The Humber	**53.89**	**72.61**	**72.98**	**67.99**	**80.67**	**86.34**	**90.55**	**87.74**	**99.72**	**94.82**	**104.53**	**117.33**	**121.50**	**136.23**	**130.19**	**120.20**	**126.32**	**138.67**	**131.60**	**128.60**	**133.80**
West Midlands	**58.74**	**86.16**	**86.20**	**82.11**	**99.19**	**89.48**	**110.48**	**101.31**	**106.77**	**112.25**	**115.18**	**119.78**	**133.80**	**139.93**	**146.79**	**128.62**	**135.45**	**140.25**	**143.30**	**139.40**	**147.50**
East Midlands	**58.48**	**79.35**	**91.01**	**85.87**	**92.01**	**91.59**	**97.04**	**106.60**	**96.16**	**100.59**	**128.87**	**136.94**	**138.83**	**127.26**	**148.25**	**123.83**	**134.49**	**141.49**	**151.60**	**141.50**	**163.30**
East	**73.83**	**109.61**	**109.73**	**115.58**	**122.32**	**117.86**	**123.97**	**126.17**	**130.48**	**138.58**	**146.67**	**177.76**	**158.04**	**159.60**	**177.76**	**178.82**	**172.61**	**159.56**	**182.20**	**178.10**	**197.70**
London	**87.40**	**136.34**	**141.12**	**138.60**	**141.97**	**131.20**	**136.36**	**147.15**	**173.30**	**183.77**	**189.59**	**203.92**	**217.33**	**245.75**	**229.33**	**219.24**	**214.84**	**239.17**	**219.00**	**228.30**	**227.60**
South East	**87.10**	**133.43**	**124.80**	**133.34**	**127.88**	**125.06**	**144.78**	**148.13**	**134.33**	**165.01**	**157.86**	**176.93**	**203.99**	**193.76**	**188.89**	**183.97**	**194.19**	**198.54**	**176.10**	**191.20**	**214.10**
South West	**63.05**	**87.11**	**101.40**	**101.49**	**116.37**	**99.87**	**106.48**	**104.07**	**116.74**	**116.60**	**121.04**	**154.48**	**167.05**	**159.80**	**158.79**	**163.97**	**159.87**	**165.95**	**169.30**	**156.50**	**159.20**
England	**68.61**	**98.59**	**101.65**	**101.79**	**106.70**	**103.72**	**110.99**	**114.08**	**118.04**	**128.43**	**134.21**	**148.28**	**160.34**	**157.28**	**161.90**	**155.87**	**159.63**	**168.02**	**162.50**	**167.50**	**174.80**
Wales	**60.33**	**65.16**	**71.21**	**65.13**	**88.68**	**71.51**	**76.77**	**88.05**	**96.77**	**85.61**	**110.40**	**117.80**	**122.92**	**116.10**	**134.55**	**129.51**	**132.58**	**132.87**	**108.90**	**122.60**	**144.40**
Scotland	**58.83**	**83.78**	**78.37**	**76.96**	**79.86**	**80.70**	**84.81**	**93.07**	**97.57**	**96.12**	**110.31**	**132.22**	**124.45**	**121.59**	**134.55**	**141.24**	**133.22**	**125.44**	**135.80**	**137.10**	**137.40**
Northern Ireland	**41.46**	**56.97**	**51.83**	**70.57**	**70.61**	**52.81**	**79.15**	**91.53**	**74.30**	**90.33**	**97.80**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**118.60**	**128.20**	**123.20**
United Kingdom	**66.98**	**95.49**	**97.80**	**97.41**	**102.72**	**99.04**	**106.66**	**110.08**	**114.23**	**122.64**	**130.62**	**144.75**	**155.35**	**152.89**	**157.52**	**152.44**	**156.73**	**162.15**	**156.50**	**162.10**	**169.20**

Source: ONS Living Costs and Food Survey (Family Spending Workbook 5) and prior to 2016 Expenditure and Food Survey.

Notes: 1. Figures are based on all households with an outstanding mortgage. Payments include capital, interest and mortgage protection premiums, prior to 2016 they also included endowment premiums.

2. From 2006 to 2014 inclusive, the Expenditure and Food Survey reported on a calendar year basis, but reverted to financial years from 2015/16.

Table 50 **Mortgage arrears and repossessions**

	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Number of mortgages at year end (000s)	**6,210**	**7,717**	**9,415**	**10,521**	**11,177**	**11,608**	**11,746**	**11,852**	**11,667**	**11,504**	**11,478**	**11,384**	**11,284**	**11,186**	**11,146**	**11,111**	**11,063**	**10,996**	**10,950**	**10,982**	**10,994**
of which homeowners	–	–	–	–	**11,057**	**10,909**	**10,910**	**10,827**	**10,498**	**10,257**	**10,169**	**9,996**	**9,835**	**9,658**	**9,491**	**9,330**	**9,208**	**9,110**	**9,031**	**9,038**	**9,001**
Repossessions during year	**3,480**	**19,300**	**43,900**	**49,400**	**22,900**	**14,500**	**21,000**	**25,900**	**40,000**	**48,900**	**38,500**	**37,300**	**33,900**	**28,900**	**20,850**	**10,220**	**7,700**	**7,410**	**6,900**	**8,000**	**2,660**
of which homeowners	–	–	–	–	–	–	**19,900**	**23,900**	**37,000**	**44,100**	**33,900**	**31,200**	**27,000**	**23,300**	**15,960**	**7,180**	**5,240**	**4,840**	**4,610**	**5,320**	**1,460**
Cases in mortgage arrears																					
12+ months arrears	–	**13,100**	**36,100**	**85,200**	**20,800**	**15,000**	**15,700**	**15,300**	**29,500**	**69,500**	**63,700**	**54,400**	**48,500**	**41,100**	**30,660**	**30,540**	**28,930**	**27,120**	**27,070**	**24,310**	**34,370**
+ 6-12 months arrears	**15,500**	**57,100**	**123,100**	**126,700**	**47,900**	**38,600**	**34,900**	**40,500**	**72,000**	**93,900**	**80,500**	**72,200**	**69,900**	**60,700**	**45,070**	**38,620**	**31,250**	**27,310**	**24,800**	**22,790**	**26,800**
+ 3-6 months arrears	–	–	–	**177,900**	**95,300**	**69,400**	**64,900**	**71,700**	**117,400**	**112,400**	**103,300**	**99,000**	**97,200**	**86,600**	**68,820**	**55,100**	**42,670**	**36,310**	**35,090**	**32,110**	**30,610**
= All 3+ months arrears	–	–	–	–	**164,000**	**122,900**	**115,600**	**127,500**	**219,000**	**275,800**	**247,500**	**225,600**	**215,700**	**188,300**	**144,550**	**124,260**	**102,840**	**90,740**	**86,950**	**79,210**	**91,770**
of which homeowners	–	–	–	–	**163,400**	**118,400**	**110,800**	**120,000**	**192,000**	**250,700**	**225,600**	**206,600**	**199,200**	**174,200**	**133,170**	**113,900**	**94,250**	**83,490**	**79,790**	**72,050**	**81,320**

Sources: UK Finance, Compendium of Housing Finance Statistics and Housing Finance website.

Notes: 1. Properties taken into possession include those voluntarily surrendered. The UK Finance arrears figures are for the end of the year. Changes in the mortgage rate have the effect of changing monthly mortgage repayments and hence the number of months in arrears which a given amount represents.

2. Arrears figures are for both homeowners and buy to let mortgages except for bottom row (of all 3+ month arrears cases) which is exclusively for homeowners. For arrears and repossessions related to buy to let mortgages see Table 56.

3. For intervening years before 2000, and the Janet Ford figures for 3-5 months arrears for the years from 1985 to 1994, see earlier editions of the *Review*.

Table 51 **Court actions for mortgage repossessions in England and Wales**

	1990	1995	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Actions entered	**145,350**	**84,170**	**70,140**	**65,555**	**62,862**	**65,373**	**76,993**	**114,733**	**131,248**	**137,725**	**142,741**	**93,533**	**75,431**	**73,181**	**59,877**	**53,659**	**41,151**	**19,852**	**18,456**	**19,836**	**19,508**	**25,580**	**5,553**
Total Orders	**103,508**	**75,258**	**52,886**	**48,589**	**41,783**	**41,042**	**46,687**	**70,968**	**91,183**	**107,509**	**132,798**	**82,895**	**62,175**	**59,887**	**48,064**	**40,303**	**29,639**	**14,015**	**11,755**	**12,980**	**12,574**	**16,908**	**3,811**
of which:																							
Suspended orders	**48,790**	**44,723**	**31,324**	**29,560**	**25,127**	**24,547**	**26,639**	**38,211**	**44,895**	**49,259**	**61,994**	**38,039**	**29,235**	**29,697**	**23,935**	**19,585**	**13,519**	**6,031**	**4,481**	**4,710**	**4,481**	**6,333**	**1,379**
Outright orders	**54,718**	**30,535**	**21,562**	**19,029**	**16,656**	**16,495**	**20,048**	**32,757**	**46,288**	**58,250**	**70,804**	**44,856**	**32,940**	**30,190**	**24,129**	**20,718**	**16,120**	**7,984**	**7,274**	**8,270**	**8,093**	**10,575**	**2,432**
Repossessions by county court bailiffs	**–**	**–**	**12,540**	**11,813**	**8,800**	**6,692**	**7,074**	**12,794**	**20,960**	**23,831**	**35,792**	**32,457**	**23,612**	**25,463**	**19,728**	**15,692**	**11,976**	**5,592**	**4,754**	**4,386**	**4,126**	**4,929**	**1,157**

Source: Ministry of Justice, Mortgage and landlord possession statistics.

Table 52a **Court orders for mortgage repossessions in England and Wales: actions entered**

	Numbers																					Percentage of the total for England and Wales		
Region	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2000	2010	2020
North East	3,685	3,195	3,000	2,933	3,300	5,356	6,858	7,929	8,374	5,665	4,427	4,272	3,361	3,081	2,404	1,303	1,123	1,326	1,299	1,605	303	5.5	5.9	5.5
Yorkshire & The Humber	7,490	6,700	5,830	5,737	6,476	10,046	11,954	13,830	14,780	10,068	8,631	8,138	6,646	5,876	4,499	2,100	1,902	1,987	2,029	2,611	474	11.2	11.5	8.7
East Midlands	5,855	5,315	4,780	5,145	6,097	9,131	10,814	11,604	12,179	7,812	6,508	6,065	5,055	4,421	3,350	1,613	1,401	1,534	1,440	1,880	402	8.7	8.7	7.4
East	6,000	5,350	5,345	6,440	7,931	11,452	12,281	12,795	13,049	8,637	6,891	6,780	5,365	4,869	3,542	1,690	1,610	1,677	1,683	2,236	513	8.9	9.2	9.4
London	6,830	7,270	8,525	10,447	13,577	21,187	21,986	20,308	19,743	13,174	9,788	9,192	7,600	6,959	5,275	2,459	2,570	2,925	2,852	3,979	989	10.2	13.0	18.1
South East	8,370	7,585	7,490	8,661	10,564	15,468	16,487	16,169	16,399	10,877	8,982	8,773	7,026	6,320	4,816	2,233	1,980	2,249	2,333	3,049	701	12.5	11.9	12.8
South West	4,630	4,090	4,045	4,342	5,245	7,633	8,391	8,536	9,364	6,293	5,032	4,990	4,271	3,626	2,778	1,315	1,315	1,297	1,296	1,663	391	6.9	6.7	7.2
West Midlands	7,435	6,555	6,345	6,854	8,201	11,642	14,140	15,562	15,829	9,567	7,995	7,871	6,316	5,835	4,466	2,078	1,953	2,128	2,039	2,717	564	11.1	10.6	10.3
North West	11,945	11,045	10,325	9,454	10,121	14,794	18,722	21,540	22,978	15,025	11,917	11,824	9,873	8,728	6,811	3,488	3,030	3,127	2,994	3,979	782	17.8	15.8	14.3
Wales	4,815	4,360	4,355	4,168	4,303	6,515	8,282	9,210	9,724	6,303	5,032	5,009	4,075	3,614	2,847	1,403	1,364	1,382	1,318	1,578	348	7.2	6.7	6.4
England and Wales	70,140	65,555	62,862	65,373	76,993	114,733	131,248	137,725	142,741	93,533	75,431	73,181	59,877	53,659	41,151	19,852	18,456	19,836	19,508	25,580	5,553	100	100	100

Source: Mortgage repossession statistics, Ministry of Justice.

Notes: 1. Figures in Tables 52a, b & c are for government office regions. Regional figures do not precisely match totals for England and Wales, as while the total figures are subject to revision, corresponding revised regional figures are not published.

2. Percentage figures are based on the distribution of the sum of the regional figures shown rather than the revised total figures shown for England and Wales.

3. Figures for 1996 to 1999 may be found in previous editions of the *Review*.

Table 52b **Court orders for mortgage repossessions in England and Wales: suspended orders**

	Numbers																					Percentage of the total for England and Wales		
Region	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2000	2010	2020
North East	1,882	1,598	1,224	1,233	1,255	1,800	2,636	2,893	3,511	2,187	1,732	1,748	1,406	1,196	866	397	294	316	337	458	83	5.9	5.9	6.1
Yorkshire & The Humber	3,664	3,180	2,451	2,254	2,383	3,500	4,291	4,994	6,510	3,983	3,333	3,342	2,588	2,101	1,554	679	515	553	522	727	136	11.6	11.4	9.9
East Midlands	2,436	2,421	1,798	1,986	2,192	3,056	3,633	4,696	5,571	3,068	2,425	2,413	1,964	1,627	1,112	484	346	350	318	488	119	7.7	8.3	8.7
East	2,462	2,212	1,967	2,322	2,734	3,891	4,040	4,151	5,572	3,496	2,603	2,775	2,124	1,848	1,147	512	361	408	369	561	140	7.8	8.9	10.2
London	3,081	2,651	2,703	3,299	4,067	6,561	7,047	6,409	7,660	5,446	3,761	3,806	3,168	2,557	1,669	719	561	597	549	839	177	9.7	12.9	12.9
South East	3,864	3,416	2,879	3,043	3,571	5,071	5,581	5,674	6,751	4,663	3,603	3,611	2,886	2,257	1,508	722	474	529	557	699	170	12.2	12.3	12.4
South West	2,339	1,797	1,662	1,623	1,834	2,640	2,853	3,040	4,414	2,330	1,825	1,901	1,576	1,226	810	351	304	285	255	373	97	7.4	6.2	7.1
West Midlands	3,652	3,481	2,526	2,718	3,014	4,107	5,010	5,796	7,604	3,986	3,026	3,090	2,527	2,094	1,540	621	482	541	495	710	160	11.5	10.4	11.7
North West	5,702	5,026	4,477	3,861	3,685	4,944	6,578	8,032	9,875	6,133	4,788	4,881	4,078	3,381	2,370	1,126	762	796	749	1,056	206	18.0	16.4	15.0
Wales	2,571	2,119	1,859	1,731	1,549	2,179	2,802	3,499	4,478	2,714	2,094	2,098	1,572	1,254	886	401	366	311	312	402	83	8.1	7.2	6.1
England and Wales	31,324	29,560	25,127	24,547	26,639	38,211	44,895	49,259	61,994	38,039	29,235	29,697	23,935	19,585	13,519	6,031	4,481	4,710	4,481	6,333	1,379	100	100	100

Source and notes: As Table 52a.

Table 52c **Court orders for mortgage repossessions in England and Wales: orders made**

	Numbers																					Percentage of the total for England and Wales		
Region	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2000	2010	2020
North East	1,102	1,145	832	779	818	1,377	2,447	3,306	4,094	3,048	2,266	2,017	1,709	1,479	1,126	595	526	629	642	895	166	5.4	6.9	6.9
Yorkshire & The Humber	2,391	2,154	1,704	1,582	1,665	2,805	4,208	5,855	7,285	5,242	4,236	3,728	2,826	2,419	1,927	921	823	874	810	1,096	233	11.7	12.9	9.7
East Midlands	1,604	1,450	1,301	1,268	1,621	2,752	3,968	5,556	7,254	3,983	3,082	2,670	2,051	1,818	1,339	639	546	654	603	786	167	7.9	9.4	7.0
East	1,628	1,406	1,275	1,504	2,006	3,326	4,492	5,257	6,433	4,095	2,802	2,585	2,005	1,675	1,289	609	583	643	638	857	225	8.0	8.5	9.4
London	2,073	1,817	2,310	2,665	3,783	6,546	8,249	8,458	8,524	5,114	3,702	3,205	2,625	2,362	1,806	889	964	1,207	1,160	1,585	403	10.2	11.3	16.9
South East	2,621	1,934	1,822	2,014	2,649	4,314	5,435	6,752	7,434	5,153	3,698	3,384	2,628	2,144	1,650	794	672	810	882	1,112	290	12.9	11.2	12.1
South West	1,307	1,065	1,011	976	1,345	2,190	2,851	3,726	4,761	2,965	2,166	2,084	1,691	1,368	1,048	521	481	490	552	648	153	6.4	6.6	6.4
West Midlands	2,303	2,107	1,682	1,615	2,042	3,155	4,805	6,401	8,312	4,405	3,388	3,191	2,469	2,102	1,732	852	730	878	776	1,036	266	11.3	10.3	11.1
North West	3,714	3,377	3,016	2,490	2,583	3,918	6,325	8,937	11,626	7,734	5,206	5,043	4,285	3,585	2,841	1,436	1,243	1,307	1,299	1,660	337	18.2	15.9	14.1
Wales	1,644	1,367	1,249	1,055	1,097	1,774	2,804	3,831	4,862	3,029	2,286	2,133	1,670	1,555	1,153	634	570	693	590	739	150	8.1	7.0	6.3
England and Wales	21,562	19,029	16,656	16,495	20,048	32,757	46,288	58,250	70,804	44,856	32,940	30,190	24,129	20,718	16,120	7,984	7,274	8,270	8,093	10,575	2,432	100	100	100

Source and notes: As Table 52a.

Table 53a **Index of private rents by region and country**

January 2015=100

	Country/region	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
	North East	**89.7**	**91.8**	**94.8**	**96.9**	**96.9**	**98.0**	**98.8**	**99.4**	**99.7**	**100.3**	**101.1**	**101.6**	**101.8**	**102.3**	**103.2**	**104.6**
	North West	**90.7**	**92.9**	**94.7**	**96.2**	**96.3**	**97.7**	**98.7**	**99.1**	**99.5**	**100.1**	**101.3**	**102.7**	**103.8**	**105.2**	**106.3**	**108.4**
	Yorkshire & The Humber	**88.5**	**91.3**	**94.4**	**95.9**	**95.9**	**97.2**	**98.0**	**99.1**	**99.5**	**100.2**	**101.4**	**103.2**	**104.5**	**106.4**	**108.8**	**110.5**
	East Midlands	**91.3**	**93.2**	**95.2**	**95.8**	**94.6**	**95.2**	**96.9**	**97.9**	**99.1**	**100.7**	**103.1**	**105.7**	**108.7**	**111.0**	**113.7**	**116.5**
	West Midlands	**90.6**	**92.3**	**94.6**	**95.9**	**94.6**	**95.5**	**96.8**	**97.9**	**99.1**	**100.6**	**102.3**	**104.5**	**106.3**	**107.8**	**110.1**	**112.5**
	East England	**89.1**	**91.2**	**93.6**	**95.1**	**93.2**	**94.8**	**96.6**	**97.5**	**98.4**	**100.8**	**104.1**	**106.5**	**108.6**	**109.9**	**111.9**	**113.6**
	London	**77.4**	**79.3**	**83.1**	**85.8**	**84.5**	**87.4**	**91.9**	**95.8**	**98.0**	**101.5**	**104.8**	**106.3**	**106.1**	**107.0**	**108.2**	**108.1**
	South East	**85.4**	**87.2**	**89.9**	**92.2**	**90.5**	**92.8**	**95.1**	**96.7**	**98.4**	**100.7**	**104.1**	**107.1**	**108.8**	**110.4**	**111.7**	**113.0**
	South West	**86.4**	**88.8**	**92.1**	**94.1**	**92.8**	**94.1**	**95.9**	**97.4**	**98.7**	**100.5**	**102.1**	**104.7**	**106.8**	**108.9**	**111.6**	**114.2**
	England	**84.1**	**86.2**	**89.2**	**91.3**	**90.1**	**92.1**	**94.8**	**97.0**	**98.5**	**100.9**	**103.6**	**105.5**	**106.6**	**108.0**	**109.6**	**110.8**
+	Wales	–	–	–	**96.8**	**96.4**	**97.4**	**98.1**	**98.9**	**99.3**	**100.2**	**100.2**	**101.1**	**102.3**	**103.5**	**104.7**	**106.3**
+	Scotland	–	–	–	–	–	**94.3**	**95.4**	**96.8**	**98.2**	**100.3**	**100.7**	**100.7**	**101.3**	**102.1**	**102.7**	**104.0**
=	Great Britain	–	–	–	–	–	**92.4**	**95.0**	**97.1**	**98.5**	**100.9**	**103.4**	**105.2**	**106.2**	**107.6**	**109.1**	**110.4**
+	Northern Ireland	–	–	–	–	–	–	–	–	–	**100.0**	**102.4**	**103.6**	**105.7**	**107.6**	**110.6**	**113.9**
=	United Kingdom	–	–	–	–	–	–	–	–	–	**100.9**	**103.4**	**105.2**	**106.2**	**107.6**	**109.2**	**110.4**

Source: ONS Index of Private Housing Rental Prices.

Notes: 1. The experimental index is intended to capture rents for all properties in the rental market rather than rents for new lettings alone. The data are indexed with January 2015 as a base year.
2. The reported figures reflect changes in the year to the end of May and are not seasonally adjusted.
3. Data for England are published from January 2005, for Wales from January 2009, for Scotland from January 2011 and for Northern Ireland and the UK from January 2015.
4. The 2021 figure for Northern Ireland is provisional.

Table 53b **Annual change in private rents by region and country**

Percentage change

	Country/region	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
	North East	**2.8**	**2.4**	**3.2**	**2.2**	**0.0**	**1.1**	**0.8**	**0.6**	**0.3**	**0.6**	**0.8**	**0.6**	**0.1**	**0.5**	**0.8**	**1.4**
	Yorkshire & The Humber	**3.2**	**3.2**	**3.4**	**1.5**	**0.1**	**1.3**	**0.8**	**1.1**	**0.4**	**0.7**	**1.2**	**1.3**	**1.1**	**1.3**	**1.0**	**2.0**
	North West	**2.2**	**2.4**	**1.9**	**1.6**	**0.2**	**1.4**	**1.0**	**0.4**	**0.4**	**0.6**	**1.2**	**1.7**	**1.3**	**1.8**	**2.2**	**1.6**
	West Midlands	**2.7**	**1.9**	**2.4**	**1.5**	**- 1.4**	**1.0**	**1.3**	**1.1**	**1.2**	**1.6**	**2.4**	**2.5**	**2.9**	**2.1**	**2.5**	**2.4**
	East Midlands	**2.3**	**2.0**	**2.1**	**0.7**	**- 1.3**	**0.7**	**1.8**	**1.1**	**1.2**	**1.7**	**1.7**	**2.1**	**1.7**	**1.4**	**2.2**	**2.2**
	East	**3.6**	**2.4**	**2.6**	**1.6**	**- 2.0**	**1.8**	**1.8**	**1.0**	**0.9**	**2.4**	**3.2**	**2.3**	**2.0**	**1.2**	**1.7**	**1.5**
	London	**2.4**	**2.5**	**4.7**	**3.3**	**- 1.4**	**3.4**	**5.2**	**4.2**	**2.2**	**3.7**	**3.3**	**1.3**	**- 0.2**	**0.9**	**1.2**	**- 0.1**
	South East	**2.4**	**2.1**	**3.2**	**2.5**	**- 1.9**	**2.6**	**2.5**	**1.7**	**1.7**	**2.4**	**3.4**	**2.8**	**1.6**	**1.5**	**1.2**	**1.2**
	South West	**2.8**	**2.8**	**3.7**	**2.2**	**- 1.4**	**1.4**	**1.9**	**1.6**	**1.4**	**1.9**	**1.5**	**2.5**	**2.0**	**2.0**	**2.5**	**2.3**
	England	**2.6**	**2.4**	**3.5**	**2.4**	**- 1.3**	**2.2**	**3.0**	**2.3**	**1.5**	**2.5**	**2.6**	**1.9**	**1.0**	**1.3**	**1.5**	**1.1**
+	Wales	–	–	–	–	**- 0.4**	**1.0**	**0.7**	**0.9**	**0.4**	**0.9**	**0.0**	**0.9**	**1.2**	**1.1**	**1.2**	**1.5**
+	Scotland	–	–	–	–	–	–	**1.2**	**1.5**	**1.5**	**2.1**	**0.4**	**- 0.1**	**0.6**	**0.8**	**0.6**	**1.3**
=	Great Britain	–	–	–	–	–	–	**2.8**	**2.2**	**1.5**	**2.4**	**2.5**	**1.8**	**1.0**	**1.3**	**1.5**	**1.1**
+	Northern Ireland	–	–	–	–	–	–	–	–	–	–	**2.3**	**1.2**	**2.0**	**1.8**	**2.8**	**3.4**
=	United Kingdom	–	–	–	–	–	–	–	–	–	–	**2.5**	**1.8**	**1.0**	**1.3**	**1.5**	**1.2**

Source and notes: see Table 53a.

Table 54a **Median weekly private sector rents by number of bedrooms by region and country, 2020**

£ per week

	Room in shared house	Studios	1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedroom
England	**95**	**133**	**150**	**162**	**185**	**312**
North East	**85**	**92**	**96**	**110**	**127**	**204**
North West	**90**	**92**	**110**	**127**	**155**	**213**
Yorkshire and The Humber	**85**	**104**	**114**	**133**	**144**	**225**
East Midlands	**90**	**102**	**115**	**143**	**162**	**231**
West Midlands	**92**	**104**	**127**	**150**	**173**	**254**
East of England	**104**	**133**	**156**	**183**	**213**	**312**
London	**156**	**224**	**282**	**335**	**398**	**542**
South East	**104**	**138**	**167**	**208**	**254**	**375**
South West	**100**	**115**	**137**	**167**	**202**	**322**
Wales	–	–	–	–	–	–
Scotland	**92**	–	**125**	**159**	**195**	**310**

Sources: ONS (VOA's administrative database as at 31 March 2021), Welsh Government and Scottish Government.

Notes:
1. The figures should be treated with caution as the underlying data aim to be representative of rents within each broad rental market area and may not be fully representative at regional or country level.
2. The sample used to produce the statistics may be inconsistent between countries and over time.
3. Scottish figures are averages as median figures are not available for Scotland as a whole.
4. Figures for Wales for 2020/21 have yet to be published.
5. Comparable data are not available for Northern Ireland.

Table 54b **Trend in median weekly private sector rents by country and region**

£ per week

	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	20017/18	2018/19	2019/20
England	**109**	**121**	**121**	**123**	**129**	**137**	**133**	**137**	**138**	**138**	**141**	**146**	**150**
North East	**89**	**90**	**92**	**104**	**100**	**105**	**104**	**104**	**103**	**109**	**104**	**105**	**100**
North West	**94**	**99**	**100**	**110**	**114**	**114**	**113**	**115**	**115**	**109**	**115**	**123**	**119**
Yorkshire and the Humber	**90**	**99**	**104**	**98**	**102**	**104**	**108**	**110**	**106**	**109**	**104**	**115**	**115**
East Midlands	**96**	**104**	**100**	**104**	**103**	**109**	**106**	**110**	**115**	**109**	**121**	**121**	**132**
West Midlands	**100**	**100**	**104**	**108**	**114**	**118**	**115**	**119**	**126**	**127**	**127**	**127**	**132**
East of England	**115**	**130**	**127**	**127**	**133**	**146**	**138**	**150**	**149**	**144**	**150**	**161**	**160**
London	**170**	**196**	**184**	**196**	**209**	**219**	**230**	**239**	**247**	**230**	**253**	**285**	**276**
South East	**130**	**144**	**138**	**144**	**152**	**155**	**158**	**160**	**171**	**170**	**178**	**184**	**196**
South West	**115**	**127**	**127**	**121**	**129**	**138**	**137**	**132**	**138**	**155**	**147**	**142**	**150**
Wales	**84**	**92**	**100**	**98**	**110**	**104**	**100**	**110**	**100**	**105**	**109**	**104**	**109**
Scotland	**80**	**87**	**98**	**101**	**114**	**115**	**108**	**104**	**107**	**112**	**115**	**115**	**115**
Northern Ireland	**82**	**88**	**83**	**92**	**92**	**95**	**92**	**92**	**94**	**97**	**96**	**97**	**101**
UK	**100**	**115**	**115**	**115**	**126**	**127**	**127**	**127**	**132**	**134**	**137**	**138**	**142**

Source: DWP Family Resources Survey.

Notes:
1. As almost all interviews for the 2019/20 data were collected before the Covid-19 crisis began, the rent figures for 2019/20 provide a pre-pandemic baseline for PRS rents.
2. Rent figures are rounded to the nearest pound and are not adjusted for inflation.
3. The median FRS private rent is typically lower than the median market rent as it includes private lettings, such as tied accommodation, where little or no rent is payable.

Table 55a **The UKHR Private Rents Affordability Index**

Index: 2013/14=100

Country/Region	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20
North East	**100.0**	**99.2**	**99.5**	**106.7**	**87.3**	**99.7**	**87.9**
North West	**100.0**	**103.9**	**100.7**	**95.5**	**97.5**	**107.8**	**96.2**
Yorkshire and The Humber	**100.0**	**98.9**	**93.9**	**92.6**	**88.6**	**95.3**	**96.7**
East Midlands	**100.0**	**104.8**	**97.1**	**90.5**	**97.6**	**100.8**	**107.5**
West Midlands	**100.0**	**102.9**	**110.2**	**106.7**	**98.3**	**107.2**	**101.3**
East	**100.0**	**112.8**	**107.5**	**102.9**	**104.4**	**111.4**	**104.5**
London	**100.0**	**101.3**	**109.3**	**95.5**	**95.4**	**119.5**	**104.8**
South East	**100.0**	**99.8**	**107.6**	**99.9**	**105.9**	**107.5**	**103.4**
South West	**100.0**	**91.4**	**95.7**	**102.1**	**91.7**	**90.3**	**92.6**
England	**100.0**	**102.2**	**101.6**	**99.1**	**96.8**	**103.9**	**98.9**
Wales	**100.0**	**104.8**	**99.0**	**100.7**	**101.3**	**99.6**	**97.5**
Scotland	**100.0**	**97.0**	**92.9**	**97.2**	**105.4**	**98.5**	**91.6**
Northern Ireland	**100.0**	**101.7**	**101.2**	**98.2**	**101.6**	**98.2**	**92.8**
UK	**100.0**	**99.0**	**101.7**	**100.4**	**99.8**	**102.6**	**98.3**

Source: DWP Family Resources Survey.

Notes:
1. Based on median private rents and gross median income for working-age households where at least one person in full-time work.
2. Private rents used for this table are derived from the FRS and not Rent Service data for each country as reported in previous editions.
3. Numbers of private rental FRS respondents for some regions and devolved nations are modest. Thus findings may be subject to greater sampling error.
4. The index measures change in the affordability ratio (median private rent to median income of all households where one or more adults is in full-time work) since 2013/14. A number above 100 indicates affordability pressures have increased; a lower number indicates affordability pressures have eased.

Table 55b **Private rents as a percentage of income of working households**

Percent

Country/Region	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20
North East	**13.2**	**13.1**	**13.1**	**14.1**	**11.5**	**13.1**	**11.6**
North West	**13.6**	**14.1**	**13.7**	**13.0**	**13.2**	**14.6**	**13.1**
Yorkshire and The Humber	**13.6**	**13.5**	**12.8**	**12.6**	**12.1**	**13.0**	**13.2**
East Midlands	**13.3**	**14.0**	**13.0**	**12.1**	**13.0**	**13.4**	**14.3**
West Midlands	**14.0**	**14.4**	**15.4**	**14.9**	**13.8**	**15.0**	**14.2**
East	**14.6**	**16.5**	**15.7**	**15.0**	**15.2**	**16.3**	**15.3**
London	**21.0**	**21.3**	**23.0**	**20.1**	**20.0**	**25.1**	**22.0**
South East	**16.2**	**16.2**	**17.4**	**16.2**	**17.2**	**17.4**	**16.8**
South West	**16.9**	**15.4**	**16.1**	**17.2**	**15.5**	**15.2**	**15.6**
England	**15.0**	**15.3**	**15.2**	**14.8**	**14.5**	**15.6**	**14.8**
Wales	**12.7**	**13.3**	**12.6**	**12.8**	**12.9**	**12.7**	**12.4**
Scotland	**12.8**	**12.5**	**11.9**	**12.5**	**13.5**	**12.7**	**11.8**
Northern Ireland	**11.5**	**11.7**	**11.6**	**11.3**	**11.7**	**11.3**	**10.7**
UK	**14.5**	**14.4**	**14.7**	**14.5**	**14.5**	**14.9**	**14.3**

Sources: See Table 55a.

Table 56 **Buy to let loans**

	1998	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Loans outstanding																					
Number	28,700	185,000	275,500	417,500	576,700	699,400	835,900	1,025,500	1,168,800	1,246,900	1,309,400	1,387,800	1,449,000	1,528,200	1,653,600	1,782,700	1,849,600	1,879,400	1,909,700	1,936,500	1,981,500
Value (£m)	2,000	14,700	24,200	39,000	56,900	73,100	93,200	120,600	139,200	146,600	151,600	158,700	164,800	174,000	190,200	213,500	227,800	240,400	250,200	259,500	271,200
Average (£)	70,000	79,000	88,000	93,000	99,000	105,000	112,000	118,000	119,000	118,000	116,000	114,000	114,000	114,000	115,022	119,762	123,162	127,913	131,015	134,005	136,866
New gross lending																					
Number	–	72,200	130,000	187,600	226,000	223,100	319,200	346,000	225,300	88,400	85,300	114,900	130,200	161,000	197,700	252,200	261,000	248,200	261,800	271,400	236,400
Value (£m)	–	6,900	12,900	20,300	24,100	25,600	38,000	45,700	28,500	8,600	9,100	13,100	15,800	20,800	27,200	37,900	41,100	39,100	41,300	44,100	38,300
Average (£)	–	96,000	94,000	102,000	100,000	110,000	116,000	129,000	123,000	93,000	107,000	114,000	121,000	129,000	137,582	150,278	157,471	157,534	157,754	162,491	162,014
Of which:																					
New house purchases																					
Number	–	–	85,030	117,120	143,870	120,460	170,830	183,300	103,990	52,600	49,400	61,500	69,900	83,100	100,500	117,500	103,000	80,800	74,000	75,100	66,600
Value (£m)	–	–	8,030	11,600	14,060	12,630	19,590	23,100	12,210	4,530	4,600	6,200	7,400	9,300	12,400	15,600	15,100	11,900	10,800	11,000	10,100
Average (£)	–	–	94,000	99,000	98,000	105,000	115,000	126,000	117,000	86,000	93,000	101,000	106,000	112,000	123,383	132,766	146,602	147,277	145,946	146,471	151,652
Remortgages & Other																					
Number	–	–	44,970	70,480	82,130	102,640	148,370	162,710	121,300	35,800	35,800	53,400	60,500	77,900	95,900	132,300	154,400	162,300	182,100	189,400	164,500
Value (£m)	–	–	4,170	7,600	8,640	11,870	17,410	21,500	15,430	3,690	3,640	6,510	7,780	10,970	14,500	21,900	25,300	26,400	29,600	31,300	27,400
Average (£)	–	–	93,000	108,000	105,000	116,000	117,000	132,000	127,000	103,000	102,000	122,000	129,000	141,000	151,199	165,533	163,860	162,662	162,548	165,259	166,565
Mortgages 3+ months in arrears																					
Number	–	1,000	1,100	1,400	2,800	4,500	4,800	7,500	27,000	25,100	21,900	19,000	16,500	14,100	11,370	10,310	8,580	7,450	7,180	7,170	10,460
Percentage of all loans	–	0.54	0.40	0.34	0.53	0.64	0.57	0.73	2.31	2.01	1.67	1.37	1.14	0.92	0.69	0.58	0.46	0.40	0.37	0.37	0.52
Arrears over 2.5% of balance																					
Number	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	4,930	4,670	4,720	4,390	5,840
Percentage of all loans	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	0.27	0.25	0.25	0.23	0.29
Repossessions	–	–	–	–	–	–	1,100	2,000	3,000	4,800	4,600	6,100	6,900	5,600	4,820	2,970	2,420	2,580	2,360	2,690	1,200

Source: UK Finance.

Notes: 1. Loans outstanding are those at the end of each period. Lending figures have been grossed to cover all lenders and estimated where actual figures were not provided.

2. Average new gross advances exclude further advances, and are rounded to the nearest £1,000.

3. Results for the years to 2004 may be compared over time but care should be taken with pre-2000 figures.

4. There is a discontinuity from 2005, when an additional large lender started to submit data. Also from 2005 the numbers and percentage of cases with 3(+) months arrears includes those in receivership; but not those taken into lender possession.

Housing expenditure plans

Table 57 **Territorial analysis of identifiable government expenditure in the UK**

£ million

	1985/86	1990/91	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20
Housing expenditure (A)																							
England	3,099	3,549	3,620	3,495	4,152	3,485	4,441	5,821	7,807	8,508	9,606	11,491	12,629	10,100	6,861	7,010	6,936	7,336	6,853	7,295	8,091	8,262	10,132
Wales	135	323	397	206	253	287	294	281	409	471	512	624	623	570	605	638	615	607	702	712	711	816	1,016
Scotland	624	649	587	1,050	1,412	1,264	1,258	986	1,526	1,679	1,739	1,802	1,970	1,748	1,725	1,523	1,529	1,542	1,569	1,589	1,847	2,225	2,442
Northern Ireland	346	245	257	521	611	595	710	866	956	889	1,132	1,333	1,122	834	962	824	776	787	711	706	706	744	826
United Kingdom	4,204	4,766	4,861	5,270	6,428	5,631	6,702	7,955	10,697	11,547	12,989	15,250	16,344	13,251	10,153	9,995	9,855	10,272	9,835	10,302	11,355	12,047	14,416
All government expenditure (B)																							
England	84,557	124,499	189,320	229,425	255,696	274,196	300,093	322,385	342,723	357,500	380,059	409,911	443,744	448,670	445,111	454,061	461,684	473,869	483,676	491,329	503,152	520,607	540,585
Wales	5,565	8,495	13,334	16,004	17,460	19,023	20,636	21,626	23,269	24,465	25,486	27,096	28,944	29,327	29,692	29,553	30,089	30,608	30,945	31,389	32,387	33,373	34,459
Scotland	11,682	16,308	24,224	28,777	31,770	33,848	36,805	38,427	41,913	43,945	46,431	48,552	51,705	52,352	52,757	53,959	54,063	54,931	56,193	57,366	58,589	60,780	63,186
Northern Ireland	4,318	6,107	8,692	11,182	11,831	12,618	13,414	14,272	15,030	15,609	16,778	17,784	18,889	19,123	19,372	19,645	19,916	20,327	20,200	20,482	20,754	21,690	22,699
United Kingdom	106,122	155,410	235,570	285,387	316,758	339,685	370,949	396,711	422,936	441,519	468,753	503,344	543,282	549,472	546,933	557,219	565,752	579,736	591,014	600,566	614,882	636,450	660,929
Housing share of government expenditure (A/B) (percentages)																							
England	3.7	2.9	1.9	1.5	1.6	1.3	1.5	1.8	2.3	2.4	2.5	2.8	2.8	2.3	1.5	1.5	1.5	1.5	1.4	1.5	1.6	1.6	1.9
Wales	2.4	3.8	3.0	1.3	1.4	1.5	1.4	1.3	1.8	1.9	2.0	2.3	2.2	1.9	2.0	2.2	2.0	2.0	2.3	2.3	2.2	2.4	2.9
Scotland	5.3	4.0	2.4	3.6	4.4	3.7	3.4	2.6	3.4	3.8	3.7	3.7	3.8	3.1	3.3	2.8	2.8	2.8	2.8	2.8	3.2	3.7	3.9
Northern Ireland	8.0	4.0	3.0	4.7	5.2	4.7	5.3	6.1	6.4	5.7	6.7	7.5	5.9	4.4	5.0	4.2	3.9	3.9	3.5	3.4	3.4	3.4	3.6
United Kingdom	4.0	3.1	2.1	1.8	2.0	1.7	1.8	2.0	2.5	2.6	2.8	3.0	3.0	2.4	1.9	1.8	1.7	1.8	1.7	1.7	1.8	1.9	2.2

Sources: HM Treasury, Public Expenditure Statistical Analyses 2020 and predecessor volumes.

Notes: 1. Identifiable government expenditure is net of housing capital receipts, which are treated as 'negative expenditure' rather than income. It also excludes expenditure outside the UK.

2. Housing expenditure excludes housing benefit subsidy; but from 2005/06 includes community amenities.

3. In interpreting these figures it should be noted that the scope of public sector activities varies between countries. For example, water supply is a public sector function in Scotland and Northern Ireland, but is in the private sector in England and Wales.

Table 58a **Gross social housing investment in Great Britain and the United Kingdom excluding private finance**

£ million (cash)

	1979/80	1980/81	1985/86	1990/91	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20
England	3,508	3,403	3,837	4,356	3,780	3,496	3,885	4,749	5,302	5,665	6,134	6,458	7,071	7,513	8,278	6,572	4,744	4,244	4,423	5,419	4,889	5,015	6,153	6,205	7,419
Wales	153	146	180	357	405	250	260	277	271	306	335	358	346	373	388	313	327	317	307	340	390	428	407	535	591
Scotland	382	477	594	942	944	640	672	697	629	733	894	1,062	1,045	995	1,118	1,001	951	903	921	1,003	1,017	1,157	1,249	1,474	1,696
Great Britain	4,043	4,026	4,611	5,655	5,129	4,386	4,817	5,723	6,202	6,704	7,363	7,878	8,462	8,881	9,784	7,886	6,022	5,464	5,651	6,762	6,296	6,601	7,810	8,214	9,706
Northern Ireland	–	–	273	190	228	199	212	251	277	256	294	282	321	270	269	253	211	166	177	185	176	200	212	227	210
United Kingdom	–	–	4,884	5,845	5,357	4,585	5,029	5,974	6,479	6,960	7,657	8,160	8,783	9,151	10,053	8,139	6,233	5,630	5,828	6,947	6,472	6,801	8,021	8,441	9,916

Sources: See Tables 64a, 75, 79 and 87.

Notes: 1. Figures adjusted to remove double counting of local authority grants for housing association investment, that are included in both Tables 59 and 60. See source tables for further notes.

2. Figures for 2019/20 for Scotland are provisional.

Table 58b **Gross social housing investment in Great Britain and the United Kingdom excluding private finance**

£ million (2019/20 prices)

	1979/80	1980/81	1985/86	1990/91	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20
England	14,597	11,888	9,662	8,029	6,005	5,176	5,669	6,779	7,409	7,696	8,119	8,312	8,851	9,157	9,930	7,742	5,505	4,826	4,941	5,971	5,343	5,349	6,449	6,356	7,419
Wales	637	510	453	658	643	370	380	395	379	416	443	460	432	455	465	368	380	361	343	375	427	457	427	548	591
Scotland	1,590	1,666	1,496	1,736	1,500	948	981	995	879	996	1,183	1,367	1,308	1,213	1,341	1,179	1,104	1,027	1,029	1,105	1,111	1,234	1,309	1,510	1,696
Great Britain	16,823	14,064	11,611	10,423	8,148	6,494	7,029	8,169	8,667	9,108	9,745	10,139	10,592	10,824	11,737	9,290	6,988	6,214	6,312	7,450	6,881	7,040	8,185	8,415	9,706
Northern Ireland	–	–	687	350	362	295	309	358	387	348	389	363	402	329	323	298	245	188	197	204	192	214	222	233	210
United Kingdom	–	–	12,299	10,774	8,510	6,789	7,339	8,527	9,054	9,456	10,135	10,502	10,994	11,153	12,059	9,588	7,233	6,402	6,510	7,654	7,074	7,253	8,407	8,648	9,916

Note: Prices in Table 58a adjusted by the ONS GDP deflator series L8GG in data tables: Table N.

Table 59 **Local authority gross housing investment in Great Britain**

£ million

	1986/87	1990/91	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20
England																											
Capital provision	1,614	1,875	1,459	1,326	1,151	1,323	1,320	1,968	2,491	2,709	2,770	2,834	3,277	3,234	3,085	3,019	2,781	2,503	2,017	2,298	2,442	2,961	2,836	2,894	3,467	3,318	3,728
Local resources	1,380	1,245	1,138	1,192	1,249	1,190	1,086	811	619	1,119	715	1,153	1,307	1,273	1,923	1,882	1,733	1,560	1,257	1,433	1,522	1,846	1,768	1,804	2,161	2,068	2,324
Total	2,993	3,122	2,597	2,518	2,400	2,513	2,406	2,779	3,110	3,828	3,485	3,987	4,534	4,507	5,008	4,901	4,514	4,063	3,274	3,731	3,964	4,807	4,604	4,698	5,607	5,387	6,052
Wales																											
Capital provision	142	184	262	257	210	216	201	194	199	209	207	211	211	208	207	191	180	174	–	–	–	–	–	–	–	–	–
Local resources	45	71	43	14	33	17	-8	1	3	10	14	31	46	58	40	47	37	36	–	–	–	–	–	–	–	–	–
Total	187	255	305	271	243	233	193	195	202	219	221	242	257	266	247	238	217	210	230	216	224	260	316	330	318	337	383
Scotland																											
Borrowing and grants	312	322	300	245	232	239	216	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Local resources	141	299	292	188	152	179	193	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	453	621	592	433	384	418	410	414	438	457	374	416	508	572	508	681	678	720	749	744	775	831	809	840	837	946	1,156
Great Britain																											
Capital provision	2,068	2,381	2,021	1,828	1,593	1,778	1,737	2,162	2,690	2,918	2,977	3,045	3,488	3,442	3,292	3,210	2,961	2,677	2,017	2,298	2,442	2,961	2,836	2,894	3,467	3,318	3,728
Local resources	1,566	1,615	1,473	1,394	1,434	1,386	1,271	812	622	1,129	729	1,184	1,353	1,331	1,963	1,929	1,770	1,596	1,257	1,433	1,522	1,846	1,768	1,804	2,161	2,068	2,324
Total	3,634	3,996	3,494	3,222	3,027	3,164	3,009	3,388	3,750	4,504	4,080	4,645	5,299	5,345	5,763	5,819	5,409	4,993	4,253	4,691	4,963	5,898	5,730	5,868	6,762	6,670	7,590

Sources: See tables for local authority gross investment in each country, except for England 2008/09-2016/17 total figures only from Local Authority Capital Expenditure and Receipts.

Notes: 1. England split between capital provision and local resources estimated for 2008/09-2016/17 on basis of 2007/08 figures.

2. Capital provision includes all supported borrowing, and capital grants, including provision for the Estates Action and ALMO programmes in England. Local resources comprise the use of capital receipts and RCCOs (revenue contributions to capital outlay; in Scotland, capital funded from current revenue). Welsh capital provision figures include capital vired to Housing for Wales for local authority housing association schemes (for the years to 1997/98). Scottish figures for 1995/96 and 1996/97 exclude provision for transfers of existing new town stock.

3. Scottish figures for years from 1998/99 include estimated borrowing/capital receipts split for funding of non-HRA investment. The figure for 2019/20 is provisional.

Table 60 **Housing associations' gross investment expenditure, including private finance, in Great Britain**

£ million

	1986/87	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20 provisional	2020/21
England																				
Homes England	809	1,234	1,183	717	1,600	1,951	2,063	2,612	3,764	2,509	1,470	513	459	612	285	317	756	1,010	1,723	1,615
+ GLA/ Local authority grants	145	193	354	400	0	0	0	0	0	0	0	652	414	676	259	166	692	607	586	288
+ Private finance	0	250	1,475	1,050	1,200	1,700	1,800	4,100	5,900	3,900	2,300	2,300	2,000	3,500	1,700	1,550	4,000	5,500	7,581	6,945
Total	954	1,677	3,012	2,167	2,800	3,651	3,864	4,632	9,664	6,409	3,770	3,465	2,873	4,788	2,244	2,033	5,448	7,117	9,890	8,847
Wales																				
Welsh Government capital programme	52	102	100	55	78	92	99	135	171	103	97	101	83	80	74	98	89	199	208	300
+ Local authority grants	0	14	6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Private finance	0	33	76	39.8	56	66	71	98	124	74	70	73	60	58	54	71	64	144	151	218
Total	52	149	182	95	134	158	170	233	295	177	167	174	143	137	128	169	153	342	359	518
Scotland																				
+ Scottish Government capital programme	114	195	279	181	360	454.3	500	416	548	383	263	169	193	207	227	305	364	468	513	426
+ Local authority grants	–	11	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Private finance	0	43	118	116	224	297	297	319	356	233	204	145	252	163	170	308	301	336	413	227
Total	114	249	397	297	584	751	797	735	904	616	466	314	444	370	398	613	665	804	926	653
Great Britain																				
HE and government funding	975	1,531	1,562	953	2,038	2,497	2,662	3,163	4,483	2,994	1,830	783	735	898	586	720	1,209	1,676	2,444	2,341
+ Local authority grants	145	218	354	400	–	0	0	0	0	0	0	652	414	676	259	166	692	607	586	288
+ Private finance	0	326	1,669	1,206	1,480	2,063	2,168	4,517	6,380	4,208	2,574	2,518	2,312	3,721	1,924	1,929	4,365	5,980	8,145	7,390
Total	1,120	2,075	3,585	2,559	3,518	4,560	4,831	5,600	10,862	7,202	4,403	3,953	3,460	5,295	2,769	2,815	6,266	8,263	11,175	10,018

Sources: See Tables 64, 76 & 82. English and Welsh private finance figures are authors' estimates. This table is to be reviewed for the next edition of the *Review*.

Notes:
1. English figures include HAG on deferred interest, but exclude expenditure under the rough sleepers, ERCF and other 'non-ADP' programmes.
2. Homes England replaced the HCA (previously the Housing Corporation) as the main state funder of housing associations in England in 2008/09. Figures from 2008/09 include all HE/HCA affordable housing programmes.
3. Private finance figures for England and Wales are authors' own estimates and reflect grant levels and outturn grant rate, including the lower grant rates for Affordable Rent schemes. The estimates include contribution of HA own resources as well as private borrowing.
4. England estimates from 2008/09 to 2011/12 are based on overall funding model for the HCA National Affordable Housing Programme – as recorded by the National Audit Office.
5. Funding provided to housing associations by Scottish and Welsh local authorities is recorded under the Scottish Government and the Welsh Government headings.
6. Scottish figures exclude provision for NLF repayments, expenditure on Scottish Homes' properties, 'GRO' grants to private developers and RSL investment in Mid-Market Rent (MMR) schemes and from 2014/15 Open Market Shared Equity (OMSE), all of which are classified as 'private development' activity.

Table 61 **Receipts from council and new town house sales**

£ million

	1980/81 -1984/85	1985/86 -1989/90	1990/91 -1994/95	1995/96 -1999/2000	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	Cumulative total
England																						
Local authorities	6,089	9,349	5,515	4,611	1,426	1,545	1,204	954	222	176	213	192	375	775	931	963	1,103	1,066	944	905	651	48,497
New towns	210	309	47	0	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	566
Total	6,299	9,657	5,563	4,611	1,426	1,545	1,204	954	222	176	213	192	375	775	931	963	1,103	1,066	944	905	651	49,063
Wales																						
Local authorities	322	422	259	229	63	75	64	40	9	6	6	5	5	9	9	11	13	13	13	14	4	2,048
New towns	25	6	4	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	36
Total	347	428	263	229	63	75	64	40	9	6	6	5	5	9	9	11	13	13	13	14	4	2,084
Scotland																						
Local authorities	424	942	1,229	1,020	333	326	293	270	159	90	92	68	63	60	76	86	149	71	3	–	–	7,118
New towns	88	140	139	25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	391
Total	512	1,082	1,368	1,045	333	326	293	270	159	90	92	68	63	60	76	86	149	71	3	–	–	7,509
Great Britain																						
Local authorities	6,835	10,713	7,003	5,860	1,821	1,946	1,561	1,264	390	272	311	264	443	844	1,016	1,061	1,264	1,149	960	920	655	57,663
New towns	323	454	191	25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	993
Total	7,158	11,167	7,194	5,885	1,821	1,946	1,561	1,264	390	272	311	264	443	844	1,016	1,061	1,264	1,149	960	920	655	58,657

Sources: DLUHC (and predecessors) Live Tables 643 and 682; Welsh Government - StatsWales, Disposal of dwellings completed by activity, sale type and area; Scottish Government - LA Housing Income and Expenditure Statistics.

Notes: 1. Receipts shown are the selling price of dwellings sold net of discounts. They comprise initial receipts plus the value of any mortgages granted by the local authority or new town. Scottish figures include Scottish Homes captial receipts.

Table 62 **UK local authority Housing Revenue Accounts**

£ million

	1970	1975	1980	1985	1990	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Income																														
Rent on dwellings:																														
Paid by tenants[1]	576	935	1,778	2,063	2,813	2,927	2,984	2,645	3,305	3,178	3,073	2,932	2,789	2,534	2,141	2,002	1,933	1,879	1,900	1,846	1,899	2,125	2,252	2,444	2,706	2,857	2,754	2,853	3,209	3,789
Rent rebates[1]	–	237	541	2,190	3,003	5,350	5,428	5,485	5,372	5,350	5,284	5,277	5,232	5,120	5,159	5,229	5,328	5,423	5,385	5,449	5,418	5,441	5,673	5,829	5,881	5,853	5,714	5,460	5,210	4,606
Rent on other properties	22	36	75	108	183	219	215	209	216	230	224	227	228	225	228	224	229	219	221	221	205	205	192	198	184	181	174	171	171	181
Subsidies:																														
Central government[2]	155	700	1,715	537	1,132	765	725	710	744	491	379	304	236	234	113	121	74	20	- 236	- 129	- 455	- 674	- 260	- 82	- 72	- 18	0	0	0	0
Local authorities[2]	96	213	516	578	129	–	3	1	1	16	21	9	17	18	23	30	25	19	18	102	126	127	126	127	31	0	0	0	0	0
Imputed	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	0	0	0	0
Other income[3]	6	13	133	393	409	372	368	374	506	489	450	586	665	765	718	722	769	781	971	1,332	1,395	1,562	976	885	884	885	897	870	894	873
Total	896	2,134	4,758	5,869	7,669	9,633	9,723	9,424	10,144	9,754	9,431	9,335	9,167	8,896	8,382	8,328	8,358	8,341	8,259	8,821	8,588	8,786	8,959	9,401	9,614	9,758	9,539	9,354	9,484	9,449
Expenditure																														
Supervision and management	75	271	649	1,084	1,631	2,134	2,156	2,196	2,218	2,241	2,243	2,297	2,349	2,373	2,487	2,592	2,715	2,721	2,758	2,799	2,754	2,660	2,542	2,637	2,648	2,726	2,672	2,644	2,802	2,932
Repairs	135	370	1,015	1,558	2,253	2,737	2,755	2,761	2,771	2,678	2,615	2,505	2,431	2,329	2,233	2,263	2,307	2,268	2,252	2,189	2,098	2,017	2,132	2,192	2,276	2,275	2,218	2,183	2,267	2,271
Debt interest (net)	562	1,254	2,715	2,447	2,306	2,254	2,350	2,116	2,040	1,923	1,744	1,720	1,607	1,391	1,210	1,073	953	852	762	701	650	618	560	531	532	518	515	519	520	539
Capital repayments	100	161	306	449	591	800	1424	721	713	721	861	866	2,041	2,400	967	1,810	1513	1,506	1,112	1,189	1,279	1,365	1,464	1,571	1,690	1,732	1,734	1,734	1,734	1,734
Other current expenditure	16	17	63	184	326	270	238	226	242	339	334	321	288	263	247	307	433	337	313	304	284	605	359	233	236	233	241	224	329	411
Balance	8	61	10	147	562	1,367	838	1,404	2,160	1,904	1,701	1,626	451	140	1,238	283	437	657	1,062	1,639	1,523	1,521	1,902	2,237	2,232	2,274	2,159	2,050	1,832	1,562
Total	896	2,134	4,758	5,869	7,669	9,633	9,723	9,424	10,144	9,754	9,431	9,335	9,167	8,896	8,382	8,328	8,358	8,341	8,259	8,821	8,588	8,786	8,959	9,401	9,614	9,758	9,539	9,354	9,484	9,449

Source: ONS United Kingdom National Accounts.

Notes: 1. Prior to April 1983, supplementary benefit in respect of rent was generally paid direct to tenants. After that date it became housing benefit automatically paid direct to the local authority. As a result, those payments transferred from the rent paid by tenants to the rent rebate line. The rent rebate scheme was first introduced in 1972.

2. From April 1990, local authority subsidies were ended in England and Wales. Equivalent amounts were then included in the calculation of central government subsidy under transitional arrangements.
Restrictions on local authority subsidies, leading to their phased reduction, applied from 1981/82 onwards in Scotland.

3. The main components of this heading are: interest income, heating charges and other sources.

4. Figures in this table are derived from a different source from those for individual countries within the UK, and direct comparisons cannot be made.

Table 63a **Subsidies for local authority housing in Great Britain 1980-2016**

£ million

	1980/81	1985/86	1990/91	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16
England:																								
Exchequer subsidy	**1,423**	**459**	**1,156**	**- 408**	**- 481**	**- 563**	**- 781**	**- 932**	**- 1,008**	**402**	**303**	**302**	**89**	**257**	**121**	**12**	**- 235**	**- 134**	**- 494**	**- 704**	**0**	**0**	**0**	**0**
+ Rate fund transfers	**309**	**277**	**- 23**	**- 28**	**- 44**	**- 65**	**- 80**	**- 97**	**- 99**	**- 24**	**- 7**	**- 19**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
= Total net subsidy	**1,732**	**736**	**1,133**	**- 436**	**- 525**	**- 628**	**- 861**	**- 1,029**	**- 1,107**	**378**	**296**	**283**	**89**	**257**	**121**	**12**	**- 235**	**- 134**	**- 494**	**- 704**	**0**	**0**	**0**	**0**
Wales:																								
Exchequer subsidy	**68**	**10**	**7**	**- 67**	**- 76**	**- 80**	**- 92**	**- 93**	**- 87**	**- 87**	**- 91**	**- 82**	**26**	**18**	**5**	**4**	**- 6**	**- 15**	**- 7**	**- 13**	**- 12**	**- 12**	**- 13**	**0**
+ Rate fund transfers	**22**	**4**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
= Total net subsidy	**90**	**14**	**7**	**- 67**	**- 76**	**- 80**	**- 92**	**- 93**	**- 87**	**21**	**28**	**22**	**26**	**18**	**5**	**4**	**- 6**	**- 15**	**- 7**	**- 13**	**- 12**	**- 12**	**- 13**	**0**
Scotland:																								
Exchequer subsidy	**228**	**44**	**56**	**19**	**16**	**13**	**11**	**10**	**10**	**9**	**10**	**8**	**9**	**8**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**4**	**0**	**0**
+ Rate fund transfers	**80**	**75**	**- 1**	**- 2**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
= Total net subsidy	**308**	**119**	**55**	**17**	**16**	**13**	**11**	**10**	**10**	**9**	**10**	**8**	**9**	**8**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**4**	**0**	**0**
Great Britain:																								
Exchequer subsidy	**1,719**	**513**	**1,219**	**- 456**	**- 541**	**- 630**	**- 862**	**- 1,015**	**- 1,085**	**433**	**339**	**332**	**124**	**283**	**132**	**22**	**- 235**	**- 143**	**- 495**	**- 711**	**- 6**	**- 8**	**- 13**	**0**
+ Rate fund transfers	**411**	**356**	**- 24**	**- 30**	**- 44**	**- 65**	**- 80**	**- 97**	**- 99**	**- 24**	**- 7**	**- 19**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
= Total net subsidy	**2,130**	**869**	**1,195**	**- 486**	**- 585**	**- 695**	**- 942**	**- 1,112**	**- 1,184**	**408**	**334**	**313**	**124**	**283**	**132**	**22**	**- 235**	**- 143**	**- 495**	**- 711**	**- 6**	**- 8**	**- 13**	**0**

Sources: See Tables 69, 70, 76, 77, 78 and 84. Additional information from the MHCLG.

Notes: 1. Figures for transfers between the General Fund and the Housing Revenue Account for the years to 1989/90 are the net result of transfers in and out of the HRA.

2. Figures for housing subsidy in England and Wales from 1990/91 are for net basic housing subsidy (positive housing subsidy entitlements less negative subsidy entitlements). Housing benefit subsidy is not included in this table.

3. Housing subsidy in England increased in 2001/02 with the introduction of major repairs allowances, and again in 2004/05 with the ending of the arrangement where authorities with negative subsidy entitlements were required to meet some or all of the costs of housing benefit for their council tenants. These arrangements also ended the requirement for authorities to make transfer payments to the general fund if they were still in notional surplus after covering all of the housing benefit costs for their council tenants.

4. Major Repairs Allowances for Welsh local authorities are provided as a capital grant but are taken into account in calculating net exchequer subsidy reported in this table to provide a consistent measure for England and Wales.

5. In April 2012 in England, and in April 2015 in Wales, all local authorities exited the Housing Revenue Account subsidy system, with the result that no local authorities in GB now receive subsidies.

Table 63b **General subsidies per local authority dwelling in Great Britain 1980-2016**

£ per annum

	1980/81	1985/86	1990/91	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16
England:																								
Exchequer subsidy	**286**	**101**	**291**	**- 116**	**- 140**	**- 168**	**- 241**	**- 301**	**- 346**	**146**	**117**	**126**	**40**	**121**	**59**	**6**	**- 127**	**- 74**	**- 281**	**- 412**	**0**	**0**	**0**	**0**
+ Rate fund transfers	**62**	**61**	**- 6**	**- 8**	**- 13**	**- 19**	**- 25**	**- 31**	**- 34**	**- 9**	**- 3**	**- 8**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
= Total net subsidy	**348**	**163**	**285**	**- 124**	**- 153**	**- 187**	**- 265**	**- 332**	**- 380**	**137**	**115**	**118**	**40**	**121**	**59**	**6**	**- 127**	**- 74**	**- 281**	**- 412**	**0**	**0**	**0**	**0**
Wales:																								
Exchequer subsidy	**231**	**39**	**31**	**- 324**	**- 373**	**- 397**	**- 467**	**- 481**	**- 463**	**- 475**	**- 514**	**- 506**	**165**	**115**	**32**	**30**	**- 53**	**- 135**	**- 79**	**- 148**	**- 136**	**- 136**	**- 148**	**0**
+ Rate fund transfers	**75**	**16**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
= Total net subsidy	**306**	**51**	**31**	**- 324**	**- 373**	**- 397**	**- 467**	**- 481**	**- 463**	**115**	**158**	**136**	**165**	**115**	**32**	**30**	**- 53**	**- 135**	**- 79**	**- 148**	**- 136**	**- 136**	**- 148**	**0**
Scotland:																								
Exchequer subsidy	**255**	**52**	**75**	**30**	**25**	**21**	**19**	**17**	**16**	**19**	**16**	**20**	**24**	**22**	**17**	**18**	**18**	**18**	**19**	**19**	**19**	**13**	**0**	**0**
+ Rate fund transfers	**89**	**88**	**- 1**	**- 3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
= Total net subsidy	**345**	**140**	**74**	**27**	**25**	**21**	**19**	**17**	**16**	**19**	**16**	**20**	**24**	**22**	**17**	**18**	**18**	**18**	**19**	**19**	**19**	**13**	**0**	**0**
Great Britain:																								
Exchequer subsidy	**279**	**91**	**247**	**- 105**	**- 127**	**- 151**	**- 214**	**- 263**	**- 297**	**124**	**104**	**112**	**44**	**107**	**52**	**9**	**- 103**	**- 64**	**- 228**	**- 336**	**- 3**	**- 4**	**- 6**	**0**
+ Rate fund transfers	**67**	**63**	**- 5**	**- 7**	**- 10**	**- 16**	**- 20**	**- 25**	**- 27**	**- 7**	**- 2**	**- 6**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
= Total net subsidy	**345**	**154**	**242**	**- 112**	**- 137**	**- 167**	**- 233**	**- 288**	**- 324**	**118**	**101**	**106**	**44**	**107**	**52**	**9**	**- 103**	**- 64**	**- 228**	**- 336**	**- 3**	**- 4**	**- 6**	**0**

Sources: see Table 63a.

Notes: Average figures per dwelling are calculated by dividing the figures in Table 63a by the average HRA stock figures for the year.

Table 64a **Housing capital investment in England**

£ million (cash)

	1996/97	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Local authority housing capital investment	**2,529**	**2,779**	**4,534**	**4,507**	**5,008**	**4,901**	**4,514**	**4,063**	**3,274**	**3,731**	**3,964**	**4,807**	**4,604**	**4,698**	**5,607**	**5,387**	**6,052**	**5,402**
Of which:																		
Private sector renewal grants	**381**	**297**	**230**	**232**	**266**	**237**	**245**	**232**	**200**	**81**	**51**	**61**	**56**	**58**	**78**	**75**	**90**	**126**
Disabled facilities grants	**92**	**131**	**221**	**233**	**250**	**285**	**309**	**302**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
GLA housing investment	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**652**	**414**	**676**	**259**	**166**	**692**	**607**	**586**	**288**
HE/HCA affordable housing investment	**1,068**	**717**	**1,599**	**1,951**	**2,063**	**2,612**	**3,764**	**2,509**	**1,470**	**513**	**459**	**612**	**285**	**317**	**756**	**1,010**	**1,723**	**1,615**
Housing Action Trusts	**90**	**86**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
Gross investment (A)	**3,687**	**3,582**	**6,133**	**6,458**	**7,071**	**7,513**	**8,278**	**6,572**	**4,744**	**4,244**	**4,423**	**5,419**	**4,889**	**5,016**	**6,363**	**6,397**	**7,775**	**7,017**
Local authority housing capital receipts	**733**	**1,426**	**1,545**	**1,204**	**954**	**222**	**176**	**213**	**192**	**375**	**775**	**931**	**963**	**1,103**	**1,066**	**944**	**905**	**651**
Housing association capital receipts	**–**	**120**	**536**	**542**	**577**	**336**	**347**	**321**	**109**	**181**	**117**	**172**	**720**	**783**	**932**	**872**	**1,050**	**861**
HCA housing capital receipts	**537**	**6**	**25**	**34**	**59**	**41**	**52**	**54**	**18**	**36**	**28**	**39**	**38**	**32**	**29**	**22**	**23**	**20**
Total housing capital receipts (B)	**1,270**	**1,552**	**2,106**	**1,779**	**1,590**	**599**	**575**	**588**	**319**	**592**	**920**	**1,142**	**1,721**	**1,918**	**2,026**	**1,838**	**1,978**	**1,532**
Total net investment (A-B)	**2,417**	**2,030**	**4,027**	**4,679**	**5,481**	**6,914**	**7,703**	**5,984**	**4,425**	**3,652**	**3,503**	**4,277**	**3,168**	**3,098**	**4,337**	**4,559**	**5,797**	**5,485**

Sources: DLUHC Local Authority Capital Expenditure and Receitps, Homes England Annual Report, Compendium Tables 28, 29, 66 and 71.

Notes 1. Data on disabled facilities grants for England has not been collected since 2011/12.

2. There is a discontinuity in HE/HCA affordable housing investment and capital receipts due to a change in the HCA accounting conventions in 2011/12 - see Table 66 for further details. HE/HCA investment and capital receipts includes earlier Housing Corporation spending where appropriate.

3. Affordable housing investment in London is funded through the GLA from 2012/13, and from that year is included within the total local authority housing capital investment figures and not the HE/HCA figures.

4. For further details on Housing Action Trusts please refer to the 2010/11 edition of the *Review*, Table 62 (old).

5. Housing association capital receipts up to 2014/15 equates to Table 71b 'surplus on disposal of fixed assets'. There is a major discontinuity due to a change in accounting conventions in the 'Global Accounts of Private Registered Providers' from 2015/16 onwards. Figures from 2015/16 onwards are derived from Global HA Accounts non-social activities.

Table 64b **Housing capital investment in England – real terms**

£ million (2020/21 prices)

	1996/97	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Local authority housing capital investment	**4,117**	**4,367**	**6,369**	**6,156**	**6,653**	**6,339**	**5,747**	**5,080**	**4,032**	**4,503**	**4,699**	**5,621**	**5,340**	**5,318**	**6,237**	**5,856**	**6,434**	**5,402**
Of which:																		
Private sector renewal grants	**620**	**466**	**323**	**316**	**354**	**306**	**312**	**290**	**246**	**97**	**60**	**71**	**65**	**65**	**86**	**82**	**96**	**126**
Disabled facilities grants	**150**	**205**	**311**	**318**	**332**	**368**	**393**	**377**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
GLA housing investment	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**787**	**491**	**790**	**300**	**188**	**770**	**660**	**623**	**288**
HCA affordable housing investment	**1,739**	**1,127**	**2,246**	**2,665**	**2,741**	**3,378**	**4,792**	**3,137**	**1,810**	**619**	**544**	**716**	**331**	**359**	**841**	**1,098**	**1,832**	**1,615**
Housing Action Trusts	**147**	**135**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
Gross investment (A)	**6,003**	**5,628**	**8,615**	**8,821**	**9,394**	**9,718**	**10,539**	**8,216**	**5,842**	**5,122**	**5,243**	**6,337**	**5,671**	**5,677**	**7,078**	**6,954**	**8,265**	**7,017**
Local authority housing capital receipts	**1,193**	**2,240**	**2,170**	**1,644**	**1,267**	**287**	**224**	**267**	**236**	**452**	**919**	**1,089**	**1,117**	**1,249**	**1,185**	**1,027**	**963**	**651**
Housing association capital receipts	**–**	**189**	**753**	**740**	**767**	**435**	**442**	**401**	**134**	**218**	**139**	**201**	**835**	**886**	**1,036**	**948**	**1,116**	**861**
HCA housing capital receipts	**874**	**9**	**36**	**46**	**78**	**53**	**66**	**68**	**22**	**43**	**33**	**46**	**44**	**36**	**32**	**24**	**24**	**20**
Total housing capital receipts (B)	**2,067**	**2,438**	**2,958**	**2,431**	**2,112**	**774**	**732**	**735**	**392**	**714**	**1,091**	**1,336**	**1,996**	**2,171**	**2,254**	**1,998**	**2,103**	**1,532**
Total net investment (A-B)	**3,936**	**3,190**	**5,657**	**6,391**	**7,281**	**8,943**	**9,807**	**7,481**	**5,450**	**4,408**	**4,153**	**5,001**	**3,675**	**3,506**	**4,824**	**4,955**	**6,162**	**5,485**

Sources: As Table 64a.

Notes: Real prices based on GDP deflator taken from ONS series L8GG in data tables.

Table 65 **Housing capital provision in England to 2008**

£ million

	1985/86 outturn	1986/87 outturn	1987/88 outturn	1988/89 outturn	1989/90 outturn	1990/91 outturn	1991/92 outturn	1992/93 outturn	1993/94 outturn	1994/95 outturn	1995/96 outturn	1996/97 outturn	1997/98 outturn	1998/99 outturn	1999/00 outturn	2000/01 outturn	2001/02 outturn	2002/03 outturn	2003/04 outturn	2004/05 outturn	2005/06 outturn	2006/07 outturn	2007/08 outturn
Housing Corporation/HCA																							
Gross (A)	**841**	**809**	**864**	**881**	**1,034**	**1,234**	**1,732**	**2,369**	**1,843**	**1,530**	**1,183**	**1,078**	**684**	**607**	**638**	**717**	**775**	**921**	**1,817**	**1,678**	**1,600**	**1,951**	**2,064**
– Capital receipts	**105**	**132**	**124**	**143**	**127**	**78**	**93**	**63**	**48**	**43**	**31**	**40**	**17**	**4**	**3**	**6**	**3**	**5**	**18**	**20**	**25**	**34**	**59**
– Mortgage portfolio receipts												**500**	**654**										
= Net Housing Corporation (B)	**737**	**677**	**740**	**738**	**907**	**1,154**	**1,639**	**2,306**	**1,795**	**1,487**	**1,153**	**538**	**13**	**603**	**635**	**711**	**772**	**916**	**1,799**	**1,658**	**1,575**	**1,918**	**2,005**
Local authorities																							
Supported borrowing	**1,586**	**1,423**	**1,362**	**1,178**	**908**	**1,384**	**1,441**	**1,194**	**1,020**	**872**	**820**	**751**	**666**	**987**	**1,024**	**1,820**	**684**	**945**	**821**	**746**	**911**	**885**	**897**
+ ALMO borrowing																		**56**	**321**	**643**	**888**	**891**	**887**
+ Major Repairs Allowance																	**1,665**	**1,593**	**1,526**	**1,440**	**1,327**	**1,337**	**1,180**
+ Capital grants	**138**	**146**	**150**	**197**	**325**	**311**	**352**	**422**	**415**	**327**	**323**	**297**	**260**	**222**	**225**	**84**	**103**	**102**	**97**	**5**	**101**	**121**	**121**
+ Estates Action		**45**	**75**	**140**	**190**	**180**	**268**	**348**	**357**	**373**	**316**	**252**	**174**	**96**	**67**	**64**	**39**	**13**	**5**	**–**	**–**	**–**	**–**
+ Estates Renewal Challenge Fund												**26**	**51**	**18**	**4**								
Total capital provision (C)	**1,721**	**1,613**	**1,588**	**1,514**	**1,424**	**1,877**	**2,066**	**1,970**	**1,792**	**1,572**	**1,459**	**1,326**	**1,151**	**1,323**	**1,320**	**1,968**	**2,491**	**2,709**	**2,770**	**2,834**	**3,227**	**3,234**	**3,085**
+ LA 'self-financed' expenditure	**1,275**	**1,380**	**1,659**	**2,056**	**3,674**	**1,245**	**746**	**751**	**1,273**	**1,235**	**1,138**	**1,192**	**1,249**	**1,190**	**1,086**	**811**	**619**	**1,119**	**715**	**1,153**	**1,307**	**1,273**	**1,923**
= Gross LA capital (D)	**2,996**	**2,993**	**3,247**	**3,570**	**5,098**	**3,122**	**2,812**	**2,721**	**3,065**	**2,807**	**2,597**	**2,518**	**2,400**	**2,513**	**2,406**	**2,779**	**3,110**	**3,828**	**3,485**	**3,987**	**4,534**	**4,507**	**5,008**
HATS (E)							**10**	**27**	**78**	**92**	**93**	**90**	**88**	**90**	**83**	**86**	**104**	**99**	**69**	**59**	**16**	**3**	**1**
Total central government capital provision (B+C+E)	**2,458**	**2,290**	**2,328**	**2,252**	**2,331**	**3,031**	**3,715**	**4,303**	**3,666**	**3,151**	**2,705**	**1,954**	**1,252**	**2,017**	**2,038**	**2,765**	**3,367**	**3,764**	**4,638**	**4,551**	**4,818**	**5,155**	**5,091**
Total gross capital (A+D+E)	**3,837**	**3,802**	**4,111**	**4,451**	**6,132**	**4,356**	**4,554**	**5,117**	**4,986**	**4,429**	**3,873**	**3,686**	**3,172**	**3,210**	**3,127**	**3,582**	**3,989**	**4,848**	**5,371**	**5,724**	**6,150**	**6,461**	**7,073**

Sources: Cm 5405, Office of the Deputy Prime Minister (and earlier equivalents). Local authority capital expenditure and receipts England 2008-09 Final Outturn, DCLG website.

Notes: Credit approvals are shown net of provision for the Estates Action Programme. This is shown separately, as from 1994/95 the programme was switched to the Single Regeneration Budget.

Capital grants include Gypsy/Traveller site grant and other minor capital programmes. Table does not include PFI, or housing elements within the New Deal for Communities programme. For data for more recent years, see Commentary Chapter 4.

Comparable figures for more recent years are unavailable because of changes in DCLG's accounting framework.

Table 66 **Homes England Affordable Homes Programmes (and former HCA and Housing Corporation programmes)**

£ million (outturn)

		1991/92	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
																Revised accounts										
	Housing for rent	1,525	948	620	687	807	–	–	–	–	–	1,990	2,991	2,147	1,267	–	–	–	–	–	–	–	–	–	–	–
+	Housing for sale	87	234	97	88	114	–	–	–	–	–	621	772	542	378	–	–	–	–	–	–	–	–	–	–	–
+	HAG on deferred interest	118	1	0	0	0	–	–	–	–	–	0	0	0	0	–	–	–	–	–	–	–	–	–	–	–
+	Other capital expenditure	2	0	0	0	1	–	–	–	–	–	1	1	3	2	–	–	–	–	–	–	–	–	–	–	–
=	Gross capital expenditure	1,732	1,183	717	775	921	1,818	1,654	1,599	1,951	2,063	2,612	3,764	2,693	1,647	2,509	1,470	513	459	612	285	317	546	818	1,368	1,149
–	AHP/NAHP/ADP capital receipts	93	31	5	2	5	6	19	25	34	59	41	52	52	21	54	18	36	28	39	38	32	29	22	14	10
–	Non-AHP capital receipts	–	–	1	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
=	Net capital expenditure	1,639	1,153	711	772	916	1,811	1,635	1,574	1,918	2,004	2,571	3,712	2,641	1,626	2,455	1,451	477	431	573	247	285	517	796	1,354	1,139

Sources: Cms 1508, 3207, 3607 and 4204; Housing Corporation Investment Bulletins 1999 to 2004; HCA Annual Reports 2008/09 onwards; unpublished HE figures.

Notes: 1. Homes England was formed in January 2018. The HE and previous HCA Affordable Homes Programmes (AHP) ran from 2011/12; the HCA/Housing Corporation predecessor programmes are the National Affordable Housing Programme (NAHP) and Approved Development Programme (ADP).

2. Figures also include the Kickstart Housing Delivery programme from 2009/10. HE has changed its classification of expenditures, and outturn expenditures for 2010/11 and 2011/12 have been 'restated'.

3. Housing Corporation Annual Accounts from 2003/04 onwards did not provide a split between grants for rent and grants for sale (other than through some designated sales schemes).

4. Non-AHP receipts are loan receipts, including those in 1996/97 and 1997/98 from the sale of the Housing Corporation loans portfolio. For details of other programmes see Table 64 in earlier editions.

5. From 2012/13 the AHP for London has been funded through the GLA, not HE. Figures in this table relate solely to Homes England/HCA. The GLA funding is included in the local authority figures in Table 64.

Table 67a **Local authority total housing capital expenditure in England by region**

£ million

	1993/94	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
North East	**164**	**155**	**161**	**182**	**192**	**231**	**274**	**345**	**382**	**383**	**293**	**376**	**331**	**289**	**241**	**245**	**266**	**211**	**214**	**182**	**188**	**185**	**158**
Yorkshire & The Humber	**270**	**273**	**278**	**324**	**352**	**369**	**536**	**708**	**682**	**700**	**680**	**582**	**513**	**321**	**307**	**336**	**363**	**430**	**424**	**412**	**434**	**422**	**366**
North West	**403**	**385**	**378**	**400**	**417**	**552**	**659**	**724**	**648**	**622**	**528**	**510**	**429**	**437**	**242**	**244**	**254**	**227**	**281**	**324**	**248**	**222**	**202**
East Midlands	**205**	**185**	**172**	**202**	**239**	**257**	**289**	**300**	**280**	**256**	**256**	**276**	**295**	**269**	**275**	**302**	**355**	**331**	**293**	**311**	**325**	**363**	**357**
West Midlands	**319**	**270**	**257**	**305**	**307**	**321**	**359**	**448**	**477**	**517**	**572**	**541**	**451**	**326**	**288**	**336**	**440**	**384**	**382**	**390**	**394**	**465**	**435**
East	**327**	**207**	**224**	**275**	**307**	**270**	**413**	**277**	**278**	**257**	**237**	**251**	**235**	**240**	**284**	**370**	**410**	**416**	**380**	**381**	**489**	**507**	**456**
London	**712**	**701**	**795**	**849**	**938**	**982**	**1,050**	**1,137**	**1,130**	**1,081**	**1,112**	**1,250**	**1,188**	**913**	**950**	**1,139**	**1,420**	**1,697**	**1,764**	**2,138**	**1,938**	**2,312**	**2,317**
South East	**365**	**354**	**321**	**375**	**440**	**298**	**315**	**318**	**298**	**320**	**329**	**341**	**324**	**299**	**305**	**351**	**396**	**423**	**518**	**553**	**581**	**683**	**976**
South West	**243**	**215**	**192**	**217**	**232**	**187**	**193**	**219**	**223**	**236**	**218**	**196**	**175**	**171**	**180**	**210**	**221**	**214**	**242**	**229**	**247**	**302**	**301**
England	**3,007**	**2,745**	**2,778**	**3,129**	**3,424**	**3,468**	**4,087**	**4,477**	**4,399**	**4,373**	**4,225**	**4,322**	**3,940**	**3,267**	**3,074**	**3,534**	**4,124**	**4,332**	**4,499**	**4,920**	**4,843**	**5,459**	**5,567**

Sources: Housing Investment Programme data, Housing Strategy Statistical Appendices, Local Authority Capital Expenditure and Receipts datasets, DLUHC.

Note: Figures for 1993/94 relate to cash expenditure, while later years are accruals. Figures from 2011/12 onwards are extracted from the Local Authority Capital Expenditure and Receipts datasets, and do not include expenditure by the GLA or shire counties.

Table 67b **Local authority total housing capital expenditure in England by region in real terms**

£ million (2020/21 prices)

	1993/94	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
North East	**288**	**261**	**253**	**282**	**290**	**343**	**395**	**484**	**521**	**509**	**379**	**479**	**413**	**356**	**291**	**290**	**311**	**245**	**242**	**202**	**204**	**196**	**158**
Yorkshire & The Humber	**475**	**460**	**436**	**501**	**533**	**548**	**772**	**994**	**932**	**930**	**879**	**741**	**641**	**395**	**371**	**398**	**425**	**498**	**480**	**458**	**472**	**449**	**366**
North West	**708**	**649**	**594**	**619**	**632**	**819**	**950**	**1,018**	**885**	**827**	**683**	**649**	**536**	**538**	**292**	**289**	**297**	**263**	**318**	**361**	**270**	**236**	**202**
East Midlands	**361**	**312**	**271**	**313**	**362**	**381**	**417**	**421**	**383**	**340**	**331**	**351**	**368**	**331**	**332**	**358**	**415**	**384**	**331**	**346**	**354**	**386**	**357**
West Midlands	**561**	**455**	**404**	**472**	**465**	**475**	**517**	**630**	**652**	**687**	**740**	**688**	**564**	**401**	**348**	**398**	**514**	**446**	**433**	**433**	**428**	**494**	**435**
East	**575**	**349**	**353**	**426**	**465**	**401**	**596**	**389**	**380**	**341**	**307**	**319**	**294**	**296**	**343**	**439**	**479**	**483**	**430**	**424**	**531**	**539**	**456**
London	**1,252**	**1,182**	**1,249**	**1,314**	**1,421**	**1,456**	**1,514**	**1,597**	**1,544**	**1,437**	**1,438**	**1,592**	**1,485**	**1,124**	**1,147**	**1,350**	**1,660**	**1,968**	**1,997**	**2,378**	**2,106**	**2,458**	**2,317**
South East	**641**	**596**	**504**	**581**	**666**	**442**	**454**	**447**	**407**	**425**	**425**	**434**	**406**	**368**	**368**	**416**	**463**	**491**	**586**	**615**	**631**	**726**	**976**
South West	**427**	**363**	**301**	**336**	**352**	**278**	**278**	**308**	**305**	**314**	**282**	**249**	**219**	**211**	**217**	**249**	**258**	**249**	**274**	**255**	**268**	**321**	**301**
England	**5,287**	**4,628**	**4,365**	**4,845**	**5,186**	**5,142**	**5,893**	**6,288**	**6,009**	**5,810**	**5,464**	**5,502**	**4,926**	**4,023**	**3,710**	**4,189**	**4,822**	**5,025**	**5,092**	**5,473**	**5,265**	**5,803**	**5,567**

Source: See Table 67a.

Note: Prices adjusted by the ONS GDP deflator series L8GG in data tables (Table N).

Table 68a **Large Scale Voluntary Transfers of council housing in England, 1988-2021**

Financial year	Dwellings	Gross transfer price (£m)	Transfer transactions			Loan facilities at transfer (£m)	Setup costs (£m)	Treasury levy (£m)
			Partial	Whole stock	All			
1988/89	**11,176**	**98**	–	**2**	**2**	**131**	**3**	–
1989/90	**14,405**	**102**	–	**2**	**2**	**124**	**3**	–
1990/91	**45,552**	**414**	–	**11**	**11**	**708**	**22**	–
1991/92	**10,791**	**92**	–	**2**	**2**	**177**	**5**	–
1992/93	**26,325**	**238**	–	**4**	**4**	**319**	**12**	–
1993/94	**30,103**	**271**	**1**	**9**	**10**	**455**	**14**	**23**
1994/95	**40,234**	**403**	**4**	**8**	**12**	**742**	**22**	**53**
1995/96	**44,871**	**481**	**3**	**10**	**13**	**967**	**23**	**50**
1996/97	**22,248**	**193**	**1**	**4**	**5**	**420**	**11**	**10**
1997/98	**32,982**	**260**	**11**	**5**	**16**	**682**	**14**	**0**
1998/99	**73,900**	**484**	**14**	**10**	**24**	**1,239**	**21**	**0**
1999/2000	**97,385**	**659**	**13**	**13**	**26**	**1,512**	**49**	**58**
2000/01	**134,219**	**795**	**2**	**16**	**18**	**1,892**	**38**	**56**
2001/02	**35,390**	**378**	**1**	**7**	**8**	**648**	**16**	**56**
2002/03	**167,270**	**546**	**9**	**15**	**24**	**2,114**	**73**	**32**
2003/04	**38,635**	**141**	**3**	**7**	**10**	**410**	**17**	**81**
2004/05	**101,511**	**200**	**6**	**10**	**16**	**1,232**	**44**	**8**
2005/06	**46,653**	**115**	**11**	**8**	**19**	**807**	**15**	**9**
2006/07	**75,753**	**106**	**12**	**10**	**22**	**1,354**	**45**	**10**
2007/08	**93,594**	**244**	**13**	**18**	**31**	**3,184**	**39**	**31**
2008/09	**41,961**	**8**	**5**	**4**	**9**	**1,338**	**16**	**0**
2009/10	**23,575**	**6**	**3**	**3**	**6**	**448**	**9**	**1**
2010/11	**52,234**	**15**	**4**	**4**	**8**	**398**	**11**	**0**
2011/12	**22,441**	**157**	**0**	**3**	**3**	**313**	**5**	**20**
2012/13	**2,764**	**0**	**2**	**0**	**2**	**25**	**0**	**0**
2013/14	–	–	–	–	–	–	–	–
2014/15	**12,834**	**44**	**1**	**1**	**2**	**180**	–	**0**
2015/16	**18,370**	**114**	–	**1**	**1**	**150**	–	**0**
2016/17	–	–	–	–	–	–	–	–
2017/18	–	–	–	–	–	–	–	–
2018/19	–	–	–	–	–	–	–	–
2019/20	–	–	–	–	–	–	–	–
2020/21	–	–	–	–	–	–	–	–
Total	**1,317,176**	**6,562**	**119**	**187**	**306**	**21,966**	**525**	**497**

Source: Homes England stock transfers dataset.
Note: No transfers were made in 2013/14 or from 2016/17 onwards.

Table 68b **Large Scale Voluntary Transfers of council housing in England with negative prices and/or overhanging debt, 1996-2021**

Financial year	Negative value transfers							Overhanging debt only (positive value transfers)					Total public funding (£m)		
	Dwellings	Transfer transactions			ERCF grant (£m)	Gap funding (£m)	Overhanging debt write-off (£m)	Dwellings	Transfer transactions			Overhanging debt write-off (£m)	Gap funding (incl. ERCF grant (£m))	Overhanging debt write-off (£m)	Total
		Partial	Whole stock	All					Partial	Whole stock	All				
1996/97	1,769	1	–	1	–	–	–	–	–	–	–	–	–	–	–
1997/98	8,577	9	–	9	132	–	–	–	–	–	–	–	132	–	132
1998/99	19,022	13	–	13	151	–	–	–	–	–	–	–	151	–	151
1999/2000	16,980	10	–	10	207	–	–	5,330	–	1	1	21	207	21	228
2000/01	1,859	1	–	1	–	–	–	42,770	–	3	3	255	–	255	255
2001/02	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2002/03	17,179	7	–	7	–	–	109	98,280	–	6	6	440	–	548	548
2003/04	4,397	3	–	3	–	–	–	12,397	–	2	2	91	–	91	91
2004/05	9,759	5	1	6	–	17	102	73,506	1	5	6	490	17	591	608
2005/06	18,021	8	3	11	–	88	240	14,391	3	2	5	146	88	386	474
2006/07	37,226	11	3	14	–	174	449	18,052	1	4	5	97	174	546	720
2007/08	44,413	11	5	16	–	385	1,132	8,780	1	3	4	30	385	1,162	1,547
2008/09	30,175	4	2	6	–	230	477	9,660	1	1	2	48	230	524	755
2009/10	22,333	3	2	5	–	120	136	–	–	–	–	–	120	136	255
2010/11	2,425	3	0	3	–	0	42	49,809	1	5	6	754	–	795	795
2011/12	–	–	–	–	–	–	–	13,203	0	1	1	215	–	215	215
2012/13	2,764	2	–	2	–	0	56	–	–	–	–	–	–	56	56
2013/14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2014/15	–	–	–	–	–	–	–	12,834	1	1	2	121	–	121	121
2015/16	–	–	–	–	–	–	–	18,370	0	1	1	130	–	130	130
2016/17	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2017/18	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2018/19	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2019/20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2020/21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	236,899	91	16	107	490	1,015	2,742	377,382	9	35	44	2,836	1,505	5,577	7,082

Source: Homes England stock transfers dataset.

Notes: 1. Transfers completed prior to 1996 could proceed only if they were both positive value transactions and there was no overhanging debt remaining after payment of the transfer receipt.

2. ERCF is the Estates Renewal Challenge Fund (1998-2001).

3. Negative value transfers include nil value transactions.

4. No negative-value transfers were recorded in 2001/02, 2011/12, or from 2013/14 to 2020/21.

Table 69 **Local authority Housing Revenue Accounts in England 1990-2012**

£ million

	1990/91	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12
Gross national figures – cash prices (£million)																		
Income																		
Gross rent from dwellings	4,888	6,802	6,942	6,991	6,938	6,841	6,725	6,700	6,486	6,315	5,985	6,019	6,051	6,079	6,041	6,145	6,148	6,412
+ Other rents	164	188	180	179	178	188	189	194	194	192	188	189	189	186	178	181	169	171
+ Housing subsidy	3,486	3,853	3,790	3,634	3,298	3,041	2,769	4,053	3,860	3,730	770	884	791	698	560	611	414	309
+ Interest income	259	150	134	137	146	98	120	230	295	612	598	576	491	732	1,414	471	694	1,449
+ LA subsidy (sums directed)	1	3	3	5	7	9	9	5	18	20	24	31	24	14	21	127	46	18
+ Other income	323	341	353	348	360	337	475	530	569	704	615	662	659	739	921	1,338	1,368	1,578
= Total income	9,122	11,337	11,402	11,293	10,917	10,513	10,288	11,713	11,423	11,575	8,187	8,275	8,208	8,448	9,135	8,874	8,838	9,937
Expenditure																		
Supervision and management	1,471	1,817	1,873	1,900	1,964	1,950	2,317	2,002	2,029	2,099	2,225	2,317	2,381	2,388	2,366	2,411	2,371	2,347
+ Repairs	1,971	2,203	2,214	2,189	2,201	2,124	2,044	1,905	1,840	1,818	1,736	1,786	1,788	1,759	1,798	1,727	1,686	1,535
+ Revenue to capital	269	622	542	462	390	319	220	215	194	214	194	272	284	276	283	261	281	324
+ Charge for capital	2,707	2,270	2,219	2,204	2,149	2,011	1,871	3,377	3,297	3,395	3,072	3,013	2,903	3,095	4,027	3,455	3,956	2,904
+ Gross rebates	2,468	4,271	4,351	4,307	4,225	4,144	3,956	3,968	3,915	3,790	–	–	–	–	1	2	–	–
+ Transfers	23	34	62	55	68	77	94	76	54	51	681	627	670	686	795	745	908	1,013
+ Other expenditure	279	171	165	185	191	195	197	180	184	189	175	254	222	235	193	189	220	652
= Total expenditure	9,187	11,388	11,436	11,302	11,186	10,820	10,700	11,724	11,513	11,554	8,083	8,269	8,249	8,439	9,463	8,790	9,422	8,776
Balances																		
End of year balances	317	729	687	692	656	618	593	571	483	606	663	817	–	–	–	–	–	–
Changes in balances	- 66	- 55	- 43	- 8	- 67	- 56	- 14	- 12	- 90	20	- 10	- 5	–	–	–	–	–	–
Average number of dwellings (000s)	3,969	3,518	3,436	3,355	3,244	3,095	2,912	2,759	2,582	2,396	2,250	2,126	2,036	1,929	1,845	1,803	1,756	1,710
Income and expenditure (selected items) per dwelling																		
Cash (£ per year)																		
Rental income per dwelling	1,231	1,933	2,020	2,084	2,139	2,210	2,309	2,428	2,512	2,636	2,660	2,831	2,972	3,152	3,274	3,409	3,501	3,750
Supervision and management per dwelling	371	517	545	566	605	630	796	726	786	876	989	1,090	1,169	1,238	1,282	1,337	1,350	1,373
Revenue-funded repairs per dwelling	497	626	644	653	678	686	702	691	713	759	772	840	878	912	975	958	960	898
At 2011/12 prices (£ per year)																		
Rental income per dwelling	2,266	3,054	3,125	3,112	3,095	3,164	3,200	3,309	3,365	3,436	3,364	3,488	3,533	3,605	3,567	3,766	3,697	3,750
Supervision and management per dwelling	682	816	843	846	876	902	1,102	989	1,053	1,142	1,251	1,343	1,390	1,416	1,397	1,478	1,426	1,373
Revenue-funded repairs per dwelling	914	989	997	974	982	982	973	941	955	989	976	1,035	1,044	1,043	1,062	1,059	1,014	898

Sources: (a) DCLG – taken from local authority subsidy claim forms, grossed up for missing authorities, and (b) DCLG – Housing Strategy Statistical Annex returns – average stock numbers.

Notes: Repair expenditure includes net transfers to repair accounts. Housing subsidy comprises basic housing subsidy plus housing benefit subsidy. For an analysis of housing subsidy see Table 70.

The total income and expenditure figures exclude balances. Figures for end of year balances, and changes in balances, do not tally as they reflect the revisions made in each year's subsidy claim forms.

From 2001/02 debt charges are shown under resource accounting conventions, and include provision for building depreciation. Stock figures are the average for the beginning and end of the year.

From 2004/05 transfers represent negative housing subsidy for authorities contributing to the national subsidy pool. Net central government subsidy is the positive housing subsidy figure shown as income less the transfer figure shown as expenditure. 2011/12 prices are computed based on the RPI all items index for the September of each year.

Table 70 **Post-settlement local authority Housing Revenue Accounts in England**

£ million

	2013/14	2014/15	2015/16	2016/17 outturn	2017/18	2018/19	2019/20	2020/21 budget
Income								
Rents from dwellings	7,043	7,286	8,117	7,542	7,304	7,289	7,120	7,091
Rents other than dwellings	171	153	168	156	154	151	152	161
Heating and other services	687	699	783	770	700	763	794	729
Interest income	54	48	47	49	43	57	64	29
Government grants and assistance	289	321	366	168	153	199	184	149
Transfers and appropriations	124	70	61	75	90	94	115	77
Other income	144	123	117	133	143	114	124	151
Total income	8,512	8,700	9,659	8,893	8,588	8,666	8,552	8,387
Expenditure								
Supervision and management: general	1,878	1,819	2,167	2,047	2,007	2,127	2,184	2,165
Supervision and management: special	464	488	525	455	455	515	531	594
Repairs (including transfers to the repairs account)	1,772	1,844	1,990	1,882	1,809	1,879	1,899	1,861
Expenditure for capital purposes	1,878	708	785	547	622	734	576	789
Debt charges	1,293	1,187	1,306	1,375	1,385	1,344	1,415	1,239
Interest payable and similar charges	988	970	1,124	968	917	890	865	804
Transfers and appropriations	1,084	1,013	1,181	998	980	961	936	823
Other expenditure	122	123	208	195	172	172	181	207
Total expenditure	8,219	8,152	9,285	8,465	8,348	8,621	8,588	8,482

Source: MHCLG Local Government Financial Statistics Report 2021 (and previous editions).

Notes: 1. 'Post-settlememt' refers to the agreement that took effect in April 2012, by which local authorities took on additonal debt in order for their HRAs to become self-financing and cease making payments to the Treasury.
2. Other HRA Income excludes government grants.
3. Other expenditure includes provision for bad debts and other charges.

Table 71a **Global housing association accounts in England: balance sheet**

£ million

	Associations with more than 250 properties							Associations with more than 1,000 properties										
	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Fixed assets																		
Housing properties at cost or valuation	**46,512**	**50,889**	**52,700**	**58,331**	**63,228**	**67,893**	**74,033**	**64,156**	**70,295**	**77,426**	**85,164**	**94,567**	**100,926**	**109,423**	**118,563**	**125,976**	**132,741**	**138,077**
- Capital grants	**24,193**	**25,454**	**25,486**	**27,474**	**29,193**	**30,276**	**30,856**	**28,163**	**28,891**	**31,815**	**34,352**	**37,363**	**40,446**	**43,190**	**43,830**	**45,407**	**45,926**	**44,886**
- Depreciation	**219**	**425**	**618**	**742**	**937**	**1,188**	**1,378**	**1,121**	**1,304**	**1,624**	**1,963**	**2,376**	**2,944**	**3,549**	**6,783**	**7,781**	**8,660**	**9,580**
= Net book value of housing properties	**22,100**	**25,010**	**26,596**	**30,115**	**33,098**	**36,429**	**41,799**	**34,872**	**40,100**	**43,987**	**48,849**	**54,828**	**57,536**	**62,684**	**67,950**	**72,788**	**78,155**	**83,611**
+ Other fixed assets	**1,466**	**1,537**	**1,261**	**1,342**	**1,541**	**1,786**	**1,927**	**1,592**	**1,695**	**1,960**	**2,140**	**2,587**	**2,888**	**2,720**	**3,200**	**3,569**	**3,803**	**4,536**
= Total fixed assets (A)	**23,566**	**26,547**	**27,857**	**31,457**	**34,639**	**38,215**	**43,726**	**36,464**	**41,795**	**45,946**	**50,989**	**57,415**	**60,424**	**65,404**	**71,150**	**76,357**	**81,958**	**88,147**
Current assets																		
Cash & short-term investments	**1,633**	**1,905**	**1,630**	**1,388**	**1,664**	**1,418**	**1,357**	**1,164**	**1,081**	**1,342**	**1,445**	**1,953**	**2,676**	**2,427**	**2,670**	**3,914**	**4,523**	**4,979**
+ Non-liquid current assets	**127**	**255**	**261**	**376**	**620**	**692**	**1,097**	**656**	**1,077**	**1,432**	**2,421**	**3,035**	**2,598**	**3,405**	**3,065**	**2,178**	**2,310**	**2,500**
+ Other current assets	**820**	**1,330**	**1,423**	**2,104**	**2,305**	**2,649**	**2,158**	**1,698**	**1,918**	**2,212**	**3,063**	**3,266**	**3,245**	**3,080**	**3,384**	**4,091**	**4,231**	**5,152**
= Total current assets (B)	**2,580**	**3,490**	**3,314**	**3,868**	**4,589**	**4,759**	**4,612**	**3,518**	**4,076**	**4,986**	**6,929**	**8,254**	**8,519**	**8,912**	**9,119**	**10,184**	**11,063**	**12,631**
Current liabilities																		
Short-term loans	**259**	**350**	**273**	**362**	**386**	**370**	**569**	**325**	**519**	**512**	**743**	**539**	**601**	**680**	**612**	**823**	**694**	**816**
+ Bank overdrafts	**39**	**33**	**36**	**32**	**40**	**38**	**47**	**32**	**43**	**41**	**63**	**24**	**32**	**43**	**27**	**27**	**13**	**22**
+ Other current liabilities	**1,472**	**1,890**	**1,780**	**2,221**	**2,452**	**2,584**	**2,713**	**2,361**	**2,516**	**2,991**	**4,489**	**4,834**	**5,581**	**5,568**	**5,749**	**6,601**	**5,053**	**6,025**
= Total current liabilities (C)	**1,770**	**2,273**	**2,089**	**2,615**	**2,878**	**2,992**	**3,329**	**2,718**	**3,078**	**3,544**	**5,295**	**5,397**	**6,214**	**6,291**	**6,388**	**7,451**	**5,760**	**6,863**
Total assets less current liabilities (A+B-C)	**24,376**	**27,764**	**29,082**	**32,710**	**36,348**	**39,974**	**44,890**	**37,257**	**42,682**	**47,212**	**52,444**	**60,272**	**62,729**	**68,025**	**73,881**	**79,090**	**87,261**	**93,915**
Long-term creditors and provisions																		
Long-term loans	**15,169**	**18,067**	**19,806**	**21,706**	**24,186**	**26,537**	**28,924**	**24,773**	**27,806**	**30,375**	**34,156**	**39,468**	**42,216**	**44,373**	**47,869**	**51,215**	**50,706**	**50,858**
+ Other long-term creditors	**297**	**371**	**651**	**994**	**885**	**1,063**	**1,623**	**961**	**1,563**	**2,353**	**3,033**	**3,106**	**3,249**	**3,551**	**3,562**	**3,659**	**7,885**	**11,680**
+ Provisions	**37**	**99**	**91**	**152**	**462**	**544**	**787**	**538**	**781**	**911**	**849**	**1,227**	**898**	**1,306**	**1,103**	**897**	**1,232**	**951**
= Total long-term creditors and provisions (D)	**15,503**	**18,537**	**20,548**	**22,852**	**25,533**	**28,144**	**31,334**	**26,272**	**30,150**	**33,639**	**38,038**	**43,801**	**46,363**	**49,230**	**52,534**	**55,771**	**59,824**	**63,489**
Reserves																		
Accumulated surplus	**2,963**	**3,215**	**2,964**	**3,264**	**3,578**	**4,154**	**4,164**	**3,691**	**3,590**	**4,012**	**4,575**	**5,420**	**5,523**	**7,526**	**–**	**–**	**–**	**–**
+ Designated and restricted reserves	**1,888**	**1,961**	**1,457**	**1,448**	**1,525**	**1,362**	**1,425**	**1,131**	**1,182**	**1,313**	**1,304**	**1,184**	**1,546**	**1,591**	**–**	**–**	**–**	**–**
+ Revaluation reserves	**4,022**	**4,051**	**4,113**	**5,146**	**5,712**	**6,299**	**7,731**	**6,148**	**7,521**	**8,129**	**8,434**	**9,444**	**8,302**	**9,214**	**–**	**–**	**–**	**–**
+ Pension reserves						**15**	**236**	**15**	**239**	**119**	**92**	**58**	**113**	**28**	**–**	**–**	**–**	**–**
= Total reserves (E)	**8,873**	**9,227**	**8,534**	**9,858**	**10,815**	**11,830**	**13,556**	**10,985**	**12,532**	**13,573**	**14,406**	**16,106**	**15,484**	**18,359**	**20,659**	**23,318**	**27,437**	**30,425**
Total loans, provisions and reserves (D+E)	**24,376**	**27,764**	**29,082**	**32,710**	**36,348**	**39,974**	**44,890**	**37,257**	**42,682**	**47,212**	**52,444**	**59,907**	**61,847**	**67,589**	**73,193**	**79,090**	**87,261**	**93,915**

Sources: 2015 Global Accounts of Housing Providers, Homes and Communities Agency, 2016. Also 2001-2013 editions (Housing Corporation, TSA and HCA).

Notes: 1. From 2007 the Global Accounts were limited to associations with more than 1,000 properties, previously these related to those with more than 250 properties.

2. 'Total assets less current liabilities' does not include pension deficits.

3. Accounts for 2011/12 and later do not indicate different types of reserves nor different types of grant.

4. The adoption of new reporting standards has materially changed the presentation of the Global Accounts from 2016/17 onwards. This includes different accounting treatments for government grant, the valuation of housing properties and the measurement of financial instruments. More items are also counted as capital. The net impact is that it is no longer possible to produce directly comparable figures for 2015/16 onwards.
Tables 71c and 71d therefore report income and expenditure of housing associations using the new accounting conventions.

Table 71b **Global housing association accounts in England: income and expenditure account**

£ million

	Associations with more than 250 properties							Associations with more than 1,000 properties										
	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Income from social housing lettings																		
+ Rents receivable, net of voids	**3,742**	**4,272**	**4,513**	**5,050**	**5,569**	**6,028**	**6,588**	**5,726**	**6,289**	**6,774**	**7,403**	**8,234**	**8,922**	**9,249**	**10,100**	**11,030**	**11,645**	**12,181**
+ Service charges	**452**	**509**	**554**	**678**	**489**	**503**	**561**	**443**	**495**	**563**	**615**	**709**	**801**	**870**	**941**	**1,063**	**1,116**	**1,133**
+ Charges for support services	**0**	**0**	**0**	**53**	**234**	**235**	**220**	**194**	**181**	**166**	**214**	**208**	**202**	**209**	**192**	**–**	**–**	**–**
+ Other income																**380**	**193**	**222**
+ Grants from local authorities and others (i)	**265**	**280**	**237**	**302**	**382**	**341**	**388**	**249**	**290**	**295**	**282**	**303**	**304**	**347**	**–**	**–**	**–**	**–**
+ HC/HCA revenue grants (ii)	**117**	**130**	**123**	**142**	**31**	**16**	**12**	**13**	**12**	**21**	**14**	**16**	**15**	**9**	**–**	**–**	**–**	**–**
+ HC/HCA major repairs grants (iii)	**9**	**13**	**19**	**15**	**15**	**15**	**16**	**12**	**14**	**19**	**21**	**14**	**6**	**13**	**–**	**–**	**–**	**–**
Total grants (i+ii+iii)	***391***	***423***	***379***	***459***	***428***	***372***	***416***	***274***	***316***	***335***	***317***	***333***	***325***	***369***	***321***	***–***	***165***	***129***
= Total income from social housing lettings	**4,585**	**5,204**	**5,446**	**6,240**	**6,720**	**7,138**	**7,785**	**6,637**	**7,281**	**7,839**	**8,548**	**9,484**	**10,250**	**10,697**	**11,553**	**12,473**	**13,119**	**13,665**
+ Net income from other activities	**- 38**	**- 41**	**- 11**	**8**	**32**	**6**	**21**	**1**	**12**	**17**	**30**	**- 1**	**- 18**	**99**	**55**	**39**	**115**	**186**
+ Surplus on disposal of fixed assets	**109**	**120**	**196**	**301**	**398**	**460**	**536**	**419**	**499**	**542**	**577**	**336**	**347**	**321**	**109**	**181**	**117**	**117**
= Total income	**4,656**	**5,283**	**5,631**	**6,549**	**7,150**	**7,604**	**8,342**	**7,057**	**7,792**	**8,397**	**9,155**	**9,819**	**10,579**	**11,117**	**11,717**	**12,693**	**13,351**	**13,968**
Operating expenditure																		
+ Management costs	**916**	**1,116**	**1,121**	**1,318**	**1,372**	**1,451**	**1,601**	**1,321**	**1,470**	**1,658**	**1,913**	**2,087**	**2,149**	**2,206**	**2,317**	**2,488**	**2,612**	**2,737**
+ Maintenance costs	**849**	**1,049**	**1,256**	**1,466**	**1,675**	**1,686**	**1,806**	**1,610**	**1,738**	**1,868**	**2,042**	**2,308**	**2,458**	**2,551**	**2,497**	**2,593**	**2,678**	**2,692**
+ Major repairs expenditure	**449**	**451**	**429**	**527**	**676**	**860**	**1,041**	**832**	**1,024**	**1,044**	**1,146**	**1,218**	**1,133**	**1,011**	**593**	**572**	**576**	**591**
+ Service costs	**751**	**824**	**771**	**817**	**743**	**781**	**914**	**707**	**825**	**857**	**877**	**983**	**1,073**	**1,129**	**1,175**	**1,302**	**1,365**	**1,360**
+ Care/support services	**14**	**19**	**96**	**165**	**287**	**291**	**264**	**209**	**191**	**203**	**203**	**223**	**193**	**198**	**242**	**–**	**–**	**–**
+ Other costs	**376**	**509**	**504**	**668**	**698**	**749**	**824**	**710**	**771**	**813**	**821**	**1,021**	**1,002**	**998**	**1,672**	**1,889**	**1,981**	**2,047**
= Total operating expenditure (A)	**3,355**	**3,968**	**4,177**	**4,961**	**5,451**	**5,818**	**6,450**	**5,389**	**6,018**	**6,442**	**7,002**	**7,840**	**8,008**	**8,093**	**8,497**	**8,844**	**9,212**	**9,427**
Interest and other income and expenditure																		
Interest payable and other similar charges	**1,150**	**1,315**	**1,356**	**1,394**	**1,439**	**1,589**	**1,671**	**1,515**	**1,610**	**1,727**	**1,957**	**2,083**	**2,021**	**2,094**	**2,355**	**2,522**	**2,638**	**2,812**
– Interest receivable and other income	**175**	**201**	**123**	**102**	**115**	**147**	**147**	**115**	**134**	**131**	**192**	**192**	**126**	**135**	**171**	**182**	**217**	**231**
= Net interest payable (B)	**975**	**1,114**	**1,233**	**1,292**	**1,324**	**1,442**	**1,524**	**1,400**	**1,476**	**1,596**	**1,765**	**1,891**	**1,895**	**1,959**	**2,184**	**2,340**	**2,421**	**2,581**
Other charges (C)	**53**	**67**	**13**	**46**	**99**	**- 100**	**48**	**- 96**	**49**	**88**	**60**	**- 118**	**54**	**- 426**	**- 739**	**- 437**	**- 644**	**- 995**
Total expenditure including net interest charges (A+B+C)	**4,383**	**5,149**	**5,423**	**6,299**	**6,874**	**7,160**	**8,022**	**6,693**	**7,543**	**8,126**	**8,827**	**9,613**	**9,957**	**9,626**	**9,942**	**10,747**	**10,989**	**11,013**
Surplus for year before tax	**273**	**134**	**208**	**250**	**276**	**444**	**320**	**364**	**249**	**271**	**328**	**206**	**622**	**1,491**	**1,775**	**1,946**	**2,362**	**3,010**
– Tax payable (net of grants)	**13**	**10**	**29**	**10**	**31**	**10**	**10**	**9**	**8**	**13**	**9**	**3**	**13**	**1**	**- 3**	**15**	**12**	**2**
= Surplus for year after tax	**260**	**124**	**179**	**240**	**245**	**434**	**310**	**364**	**241**	**257**	**319**	**203**	**609**	**1,490**	**1,778**	**1,930**	**2,350**	**3,011**

Sources and notes: As Table 71a.

Table 71c **Global housing association accounts in England: consolidated statement of financial position**

£ million

	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Fixed assets						
Housing properties at cost	132,834	137,475	142,356	148,737	157,967	164,381
+ Housing properties at valuation	1,998	2,047	2,666	2,033	2,337	1,740
+ Other fixed assets	2,858	2,883	3,095	3,173	3,047	3,020
+ Investment properties	3,962	4,698	5,564	6,199	6,711	6,870
+ Other investments	1,573	1,707	1,737	1,852	1,860	1,774
= Total fixed assets (A)	143,224	148,810	155,418	161,993	171,921	177,785
Current assets						
Properties held for sale	3,541	4,779	5,568	7,097	7,415	7,051
+ Trade and other debtors	1,828	1,962	2,067	2,041	2,112	2,101
+ Cash and cash equivalents	6,825	6,883	7,053	7,300	7,401	8,562
+ Other current assets	2,085	1,973	1,575	1,524	1,894	1,993
= Total current assets (B)	14,279	15,597	16,263	17,963	18,822	19,708
Creditors: amounts falling due within one year						
Short term loans	1,871	1,509	1,700	1,854	2,622	3,634
+ Deferred capital grant	306	373	385	441	457	504
+ Other current liabilities	4,645	5,017	5,472	5,752	6,242	6,465
= Total creditors: due within one year (C)	6,822	6,899	7,556	8,047	9,322	10,603
Net current assets/ liabilities (B-C)	7,458	8,698	8,707	9,916	9,500	9,105
Total assets less current liabilities (A+B-C)	150,682	157,508	164,125	171,909	181,421	186,890
Long-term creditors and provisions						
Long term loans	64,443	67,643	70,228	74,469	79,485	81,695
+ Amounts owed to group undertakings	4	3	9	5	367	342
+ Finance lease obligations	378	398	586	581	659	627
+ Deferred capital grant	35,117	34,907	35,656	36,623	37,652	38,481
+ Other long term creditors	5,341	5,913	5,071	4,371	4,647	4,057
= Total creditors: due more than one year (D)	105,282	108,864	111,549	116,048	122,811	125,202
Provisions for liabilities						
Pension provision	1,888	2,173	1,877	3,136	2,059	3,353
+ Other provisions	1,676	1,239	1,150	834	828	889
= Total provisions (E)	3,564	3,412	3,027	3,970	2,887	4,242
Total net assets (A+B+C-D-E)	41,836	45,232	49,549	51,891	55,723	57,446
Reserves						
Income and expenditure reserve	29,800	33,741	38,017	40,638	44,490	46,224
+ Revaluation reserves	12,584	12,313	12,156	11,926	12,110	11,941
+ Other reserves	- 549	- 821	- 625	- 673	- 876	- 719
= Total reserves	41,836	45,232	49,549	51,891	55,723	57,446

Sources: Regulator of Social Housing 2021 Global Accounts of Private Registered Providers and previous editions.
Notes: 1. The Global Accounts for 2016 onwards have been materially revised to allow for the Housing Statement of Recommended Practice (SORP 2014) and Financial Reporting Standard 102 (FRS102).
2. Figures in the table are based on consolidated financial statements (e.g. group structure level), which provide a clearer view of activity, such as open market sales by unregistered subsidiaries.
3. Major repairs spending fell in 2016/17-2019/20 in response to mandatory cuts in rents.
4. Figures in table derived from RSH/HCA tabular data.

Table 71d **Global housing association accounts in England: consolidated income and expenditure and statement of comprehensive income**

£ million

	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Income from social housing lettings (SHL)						
+ Rents receivable, net of voids	13,042	13,115	13,315	13,342	13,507	13,951
+ Service charges	1,232	1,289	1,383	1,422	1,455	1,494
= Net rental income	14,274	14,405	14,698	14,764	14,962	15,445
+ Capital grant released to income	435	457	456	477	479	486
+ Other & revenue grant	255	259	210	212	230	219
= Turnover from SHL (A)	14,965	15,120	15,364	15,453	15,672	16,149
Expenditure						
Management	2,845	2,603	2,755	2,857	2,956	3,001
+ Service charge costs	1,452	1,522	1,624	1,712	1,834	1,892
+ Routine maintenance	1,932	1,905	1,942	2,060	2,218	2,276
+ Planned maintenance	808	831	846	957	998	985
+ Major repairs expenditure	527	466	486	491	514	546
+ Bad debts	97	99	102	105	135	94
+ Depreciation of housing properties	2,015	2,104	2,178	2,218	2,315	141
+ Impairment of housing properties	56	35	49	17	30	41
+ Other costs	433	395	343	328	308	292
Expenditure on SHL (B)	10,164	9,960	10,325	10,745	11,308	11,562
Operating surplus / (deficit) on SHL (A-B)	4,801	5,161	5,039	4,707	4,364	4,587
Statement of comprehensive income						
Turnover	19,980	19,997	20,459	20,860	21,233	22,092
+ Cost of sales	- 1,934	- 1,937	- 2,205	- 2,481	- 2,656	- 3,020
+ Operating expenditure	- 12,526	- 12,143	- 12,610	- 13,162	- 13,874	- 14,135
Operating surplus/(deficit)	5,520	5,916	5,644	5,216	4,703	5,798
+ Gain/(loss) on disposal of property, plant and equipment (fixed assets)	720	783	932	872	1,050	861
+ Gift aid and other items	226	542	94	241	915	180
+ Interest receivable	107	101	104	123	172	102
+ Interest payable and financing costs	- 3,039	- 3,465	- 3,175	- 3,238	- 3,263	- 3,404
+ Movements in fair value	- 55	262	130	244	- 82	249
+ Movement in valuation of housing properties	- 120	–	–	–	–	
Surplus / (deficit) before tax	3,359	4,139	3,728	3,457	3,495	2,925
+ Taxation	- 18	- 52	- 25	- 1	8	0
Surplus / (deficit) for the period	3,341	4,087	3,703	3,456	3,503	2,925
+ Unrealised surplus /(deficit) on revaluation of housing properties	- 388	26	33	92	83	95
+ Actuarial (loss) / gain in respect of pension schemes	443	- 520	323	- 379	1,101	- 1,423
+ Initial measurement of defined benefit pension liability				- 444	5	- 10
+ Change in fair value of hedged instruments	- 31	106	374	- 54	- 280	362
+ Other remeasurements	–	1	- 22	2	5	–
Total comprehensive income for the period	3,365	3,701	4,411	2,673	4,417	1,949

Sources and notes: As Table 71c.

Table 72 **Rents and earnings in England**

£ per week

	1980	1985	1990	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Local authorities:																												
Subsidy guideline	8.47	16.12	23.05	33.88	34.70	35.36	36.35	37.81	39.28	41.18	43.29	45.46	48.15	50.89	56.02	60.16	63.79	66.97	71.30	–	–	–	–	–	–	–	–	–
Average rent	7.70	15.54	23.74	38.31	40.13	41.17	42.25	43.83	45.62	47.87	49.93	51.02	52.90	55.27	57.94	61.63	64.21	66.05	67.83	73.58	78.55	82.44	85.89	88.16	87.29	86.71	85.85	85.87
Housing associations:																												
Fair rents	12.52	19.75	29.94	44.46	48.25	51.35	55.29	56.65	62.73	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Assured rents			28.97	48.42	50.24	51.40	53.16	53.84	54.43	55.46	56.90	58.11	60.45	64.16	66.72	69.76	73.67	77.48	77.58	81.88	83.63	86.24	89.38	90.96	88.76	88.36	87.96	88.30
Affordable Rents																				110.36	113.68	118.59	123.92	126.78	123.29	123.39	124.97	126.96
Private tenants:																												
Fair rents	11.18	18.11	29.21	45.63	50.71	53.69	58.75	60.77	66.52	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Market rents			46.67	68.62	68.90	71.75	72.42	74.19	76.58	88.32	103.10	104.90	106.72	111.47	115.55	–	–	–	–	162.69	167.07	166.15	177.23	189.23	196.62	191.31	198.00	195.00
All lettings											112.31	122.17	123.48	126.85	135.12	133.27	149.89	145.59	152.14	154.64	161.05	165.15	166.99	–	–	–	–	–
Average earnings	110.70	172.10	266.70	340.60	356.00	372.70	389.90	405.40	426.20	451.50	471.70	483.40	515.50	527.70	548.00	561.10	586.40	598.30	610.10	613.90	617.90	629.50	630.50	635.80	653.80	670.80	696.10	714.10
Rents as a % earnings:																												
Local authority rents	7.0	9.0	8.9	11.2	11.3	11.0	10.8	10.8	10.7	10.6	10.6	10.6	10.3	10.5	10.6	11.0	10.9	11.0	11.1	12.0	12.7	13.1	13.6	13.9	13.4	12.9	12.3	12.0
HA fair rents	11.3	11.5	11.2	13.1	13.6	13.8	14.2	14.0	14.7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
HA assured rents			10.9	14.2	14.1	13.8	13.6	13.3	12.8	12.3	12.1	12.0	11.7	12.2	12.2	12.4	12.6	13.0	12.7	13.3	13.5	13.7	14.2	14.3	13.6	13.2	12.6	12.4
HA Affordable Rents																				18.0	18.4	18.8	19.6	20.2	18.9	18.4	18.0	17.8
Private fair rents	10.1	10.5	11.0	13.4	14.2	14.4	15.1	15.0	15.6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Market rents			17.5	20.1	19.4	19.3	18.6	18.3	18.0	19.6	21.9	21.7	20.7	21.1	21.1	–	–	–	–	26.6	27.0	26.4	28.1	29.8	30.1	28.5	28.4	27.3
All private rents											23.8	25.3	24.0	24.0	24.7	23.8	25.6	24.3	24.9	25.2	26.1	26.2	26.5	–	–	–	–	–

Sources: Cm 1908, Cms 288-II, Regional Trends, Determination of Reckonable Income 1988/89, Rent Officer Statistics, Answer to Parliamentary Question 26/7/93. Housing and Construction Statistics, Annual Survey of Hours and Earnings, CORE Quarterly Bulletin, CORE data, Guide to Local Rents, MHCLG, Family Resources Survey, Valuation Office Agency.

Notes:
1. Local authority average rents relate to all properties in management as at April in each year. Guideline rents refer to the financial year.
2. Housing association rents from 2004 are for financial years and relate to dwellings let in the year only. HA rents for all years exclude service charges.
3. Private market rents for years prior to 2002/03 are those determined by the Rent Officer when referred for housing benefit purposes. Those from 2011 are from the Valuation Office Agency.
4. Private sector rent figures from 2001 onwards are for financial years. The all lettings figures include rents for regulated as well as assured tenancies; but exclude rent-free lettings.

Table 73a **Average weekly local authority rents by region in England**

£ per week – cash prices

	1988/89	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	Increase 1988/89-2019/20 %	Increase 2000/01-2019/20 %
North East	18.25	21.02	32.25	38.54	45.56	47.82	51.07	53.09	54.61	56.02	61.67	65.79	70.26	73.68	75.59	74.87	74.40	73.79	73.36	302.0	90.4
North West	18.09	21.98	35.25	42.24	48.97	50.79	53.60	55.63	57.19	58.76	54.03	68.98	70.56	73.87	75.65	75.24	74.72	74.52	74.71	313.0	76.9
Yorkshire & The Humber	17.31	19.84	29.75	36.95	46.03	48.28	51.74	53.87	55.63	56.84	61.28	65.67	69.55	73.19	74.97	73.55	73.15	72.58	72.27	317.5	95.6
East Midlands	17.82	21.12	32.62	39.66	48.27	50.38	53.65	56.00	57.46	59.06	63.32	68.39	72.14	73.09	76.27	75.67	75.04	74.14	74.06	315.6	86.7
West Midlands	18.61	23.78	35.34	41.31	51.59	54.11	57.32	59.54	61.47	63.22	68.44	72.27	76.54	81.07	81.16	80.13	79.48	79.02	78.08	319.5	89.0
East England	18.15	23.88	40.20	47.78	57.62	60.15	64.75	66.83	68.13	70.28	76.33	80.71	84.87	89.18	91.50	90.90	90.24	89.50	88.89	389.7	86.0
London	22.06	29.10	50.76	60.17	69.58	72.77	76.79	79.72	82.43	83.50	91.15	97.62	101.45	104.94	107.93	107.92	106.24	105.72	105.33	377.5	75.0
South East	20.11	27.18	44.40	51.97	61.61	63.98	67.91	70.83	72.99	74.19	73.58	81.42	85.12	88.99	94.15	93.65	93.06	92.03	91.84	356.7	76.7
South West	18.59	24.21	39.62	44.99	51.62	53.61	56.79	59.18	61.44	62.96	65.98	70.93	74.24	76.98	81.67	80.84	80.18	80.17	79.19	326.0	76.0
England	19.01	23.92	38.41	45.62	55.27	57.93	61.62	64.21	66.05	67.83	73.58	78.55	82.44	85.89	88.16	87.29	86.71	85.85	85.87	351.7	88.2

Source: Ministry of Housing, Communities and Local Government (and its predecessors) Local Authority Housing Statistics and from 2019/20, the Regulator of Social Housing Local Authority Data Return (LADR).

Notes: 1. Local authority rents are based on stock-weighted averages and include rents for general needs, supported accommodation and, from 2012/13, affordable housing.

2. There are discontinuities in the data. Most significantly, data before 2003/4 was not standardised for 52-week rents and may also include service charges. Data prior to 1997 are based on averages for the financial year.

3. The LADR records details of rents for all council-owned dwellings and not just those held on the housing revenue account (HRA). This boosts the estimated council-owned social rented stock by around 1,500 units (0.1%).

Table 73b **Average weekly local authority rents by region in England in real terms**

£ per week - 2019/20 prices

	1988/89	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	Increase 1988/89-2019/20 %	Increase 2000/01-2019/20 %
North East	39.23	38.74	51.23	56.23	60.31	61.55	63.93	64.70	65.51	65.99	71.56	74.81	78.48	81.18	82.61	79.85	77.98	75.60	73.36	87.0	30.5
North West	38.88	40.51	56.00	61.64	64.81	65.37	67.10	67.80	68.60	69.22	62.69	78.44	78.81	81.39	82.68	80.25	78.32	76.34	74.71	92.1	21.2
Yorkshire & The Humber	37.21	36.57	47.26	53.92	60.93	62.14	64.77	65.66	66.73	66.96	71.11	74.68	77.69	80.64	81.94	78.44	76.66	74.35	72.27	94.2	34.0
East Midlands	38.30	38.93	51.82	57.87	63.89	64.84	67.16	68.25	68.93	69.57	73.48	77.77	80.59	80.53	83.36	80.71	78.64	75.96	74.06	93.4	28.0
West Midlands	40.00	43.83	56.14	60.29	68.28	69.64	71.75	72.57	73.74	74.47	79.42	82.18	85.49	89.33	88.71	85.46	83.30	80.95	78.08	95.2	29.5
East of England	39.01	44.02	63.86	69.72	76.26	77.42	81.05	81.45	81.73	82.79	88.57	91.79	94.80	98.26	100.00	96.95	94.58	91.69	88.89	127.9	27.5
London	47.42	53.64	80.64	87.81	92.09	93.66	96.13	97.16	98.88	98.36	105.77	111.01	113.33	115.63	117.96	115.10	111.34	108.30	105.33	122.2	20.0
South East	43.22	50.10	70.53	75.83	81.55	82.35	85.01	86.33	87.56	87.40	85.38	92.59	95.08	98.05	102.90	99.88	97.54	94.27	91.84	112.5	21.1
South West	39.96	44.62	62.94	65.65	68.33	69.00	71.09	72.13	73.70	74.17	76.57	80.66	82.93	84.82	89.26	86.21	84.03	82.12	79.19	98.2	20.6
England	40.86	44.09	61.02	66.58	73.16	74.56	77.14	78.26	79.23	79.91	85.38	89.33	92.09	94.64	96.35	93.10	90.87	87.94	85.87	110.2	29.0

Source: see Table 73a. Real-terms figures are adjusted using GDP deflators.

Table 73c **Average weekly housing association social rents by region in England**

£ per week – cash prices

Region	1996/97	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	Increase 2000/01-2019/20 %
North East	**39.56**	**45.57**	**54.47**	**55.92**	**58.25**	**61.63**	**65.16**	**65.78**	**71.08**	**74.53**	**78.56**	**80.45**	**80.41**	**79.25**	**78.63**	**77.89**	**77.17**	**69.3**
North West	**38.61**	**46.27**	**56.56**	**59.04**	**61.78**	**64.65**	**68.46**	**68.65**	**72.87**	**76.91**	**80.46**	**83.13**	**84.59**	**83.66**	**83.03**	**82.15**	**81.47**	**76.1**
Yorkshire & The Humber	**41.69**	**47.49**	**53.90**	**54.81**	**58.02**	**62.00**	**65.28**	**66.20**	**70.50**	**75.30**	**78.60**	**81.79**	**84.14**	**82.67**	**82.22**	**81.58**	**80.88**	**70.3**
East Midlands	**45.43**	**49.34**	**58.90**	**61.36**	**64.14**	**67.17**	**71.63**	**72.08**	**76.24**	**81.05**	**84.59**	**87.91**	**89.68**	**88.89**	**88.17**	**87.40**	**86.61**	**75.5**
West Midlands	**43.57**	**47.62**	**58.16**	**60.68**	**64.23**	**67.78**	**72.10**	**72.47**	**77.07**	**81.94**	**85.96**	**89.27**	**90.72**	**89.92**	**89.14**	**88.59**	**87.63**	**84.0**
East of England	**46.81**	**55.73**	**66.16**	**68.78**	**72.24**	**76.22**	**81.20**	**81.87**	**87.63**	**92.49**	**96.00**	**100.22**	**101.91**	**100.75**	**100.24**	**98.99**	**98.35**	**76.5**
London	**53.12**	**62.60**	**78.07**	**81.59**	**85.64**	**90.39**	**96.05**	**97.46**	**103.62**	**110.84**	**116.09**	**121.37**	**125.47**	**124.07**	**125.19**	**121.85**	**120.70**	**92.8**
South East	**51.64**	**61.23**	**74.69**	**77.40**	**80.67**	**84.61**	**89.54**	**89.94**	**94.74**	**100.84**	**104.48**	**108.64**	**111.05**	**109.39**	**108.77**	**107.72**	**106.88**	**74.6**
South West	**48.52**	**53.29**	**64.59**	**66.77**	**70.11**	**73.38**	**75.76**	**76.04**	**80.05**	**85.40**	**88.79**	**92.70**	**94.66**	**93.64**	**93.01**	**92.43**	**91.21**	**71.2**
England	**46.81**	**53.90**	**64.32**	**66.67**	**69.96**	**73.51**	**77.91**	**78.28**	**83.21**	**88.41**	**92.30**	**95.89**	**97.84**	**96.61**	**95.59**	**95.12**	**94.25**	**74.9**

Source: Tenant Services Authority (Regulatory and Statistical Return), Homes and Communities Agency (Statistical Data Return) and the Regulator of Social Housing (SDR) from 2018/19.

Notes: 1. Figures are based on social rents for self-contained general needs stock as reported by larger Private Registered Providers (PRPs) and exclude service charges.

2. The threshold for a larger PRP increased in 2007 from owning/managing 250 to 1,000 units/bed spaces. Since 2012, larger PRPs have owned at least 1,000 units/bed spaces.

3. Rents for the four years to 2019/20 were subject to the Welfare Reform and Work Act (2016). It required PRPs in England to reduce social rents by 1% per annum for most social rented homes.

Table 73d **Average weekly housing association social rents by region in England in real terms**

£ per week – 2019/20 prices

Region	1996/97	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	Increase 2000/01-2019/20 %
North East	**60.69**	**67.47**	**72.10**	**71.97**	**72.92**	**75.11**	**78.17**	**77.50**	**82.48**	**84.75**	**87.75**	**88.64**	**87.88**	**84.52**	**82.41**	**79.79**	**77.17**	**14.4**
North West	**59.23**	**68.50**	**74.86**	**75.99**	**77.34**	**78.79**	**82.12**	**80.87**	**84.56**	**87.46**	**89.88**	**91.60**	**92.45**	**89.23**	**87.02**	**84.15**	**81.47**	**18.9**
Yorkshire & The Humber	**63.96**	**70.31**	**71.34**	**70.54**	**72.63**	**75.56**	**78.31**	**77.98**	**81.81**	**85.63**	**87.80**	**90.12**	**91.96**	**88.17**	**86.17**	**83.58**	**80.88**	**15.0**
East Midlands	**69.69**	**73.05**	**77.96**	**78.98**	**80.29**	**81.86**	**85.93**	**84.91**	**88.47**	**92.17**	**94.49**	**96.86**	**98.01**	**94.80**	**92.41**	**89.53**	**86.61**	**18.6**
West Midlands	**66.84**	**70.50**	**76.98**	**78.10**	**80.40**	**82.61**	**86.49**	**85.37**	**89.43**	**93.18**	**96.02**	**98.36**	**99.15**	**95.90**	**93.43**	**90.76**	**87.63**	**24.3**
East of England	**71.81**	**82.51**	**87.57**	**88.53**	**90.43**	**92.89**	**97.41**	**96.45**	**101.69**	**105.18**	**107.24**	**110.43**	**111.38**	**107.45**	**105.06**	**101.41**	**98.35**	**19.2**
London	**81.49**	**92.68**	**103.33**	**105.01**	**107.20**	**110.16**	**115.22**	**114.81**	**120.24**	**126.04**	**129.68**	**133.73**	**137.13**	**132.32**	**131.21**	**124.83**	**120.70**	**30.2**
South East	**79.22**	**90.65**	**98.86**	**99.62**	**100.98**	**103.12**	**107.41**	**105.95**	**109.94**	**114.67**	**116.71**	**119.70**	**121.37**	**116.67**	**114.00**	**110.35**	**106.88**	**17.9**
South West	**74.43**	**78.90**	**85.49**	**85.94**	**87.76**	**89.43**	**90.88**	**89.57**	**92.89**	**97.12**	**99.18**	**102.14**	**103.46**	**99.87**	**97.48**	**94.69**	**91.21**	**15.6**
England	**71.81**	**79.80**	**85.14**	**85.81**	**87.58**	**89.59**	**93.46**	**92.21**	**96.56**	**100.54**	**103.10**	**105.66**	**106.93**	**103.04**	**100.19**	**97.44**	**94.25**	**18.1**

Source: see Table 73c. Real-terms figures are adjusted using GDP deflators.

Table 74a **Social rents for general needs dwellings by number of bedrooms in England, 2019/20**

Average net weekly rent (£)

	Local Authority								Housing association (Private Registered Provider)							
Region	One bedroom	Two bedrooms	Three bedrooms	Four bedrooms	Five bedrooms	Six or more bedrooms	All self-contained	Average LA rent as % of market rent	One bedroom	Two bedrooms	Three bedrooms	Four bedrooms	Five bedrooms	Six or more bedrooms	All self-contained	Average HA rent as % of market rent
North East	**62.88**	**71.64**	**78.36**	**83.86**	**89.79**	**103.11**	**72.72**	**58.1**	**67.86**	**76.11**	**84.07**	**92.42**	**101.82**	**116.43**	**77.17**	**61.7**
North West	**64.90**	**73.10**	**80.31**	**88.42**	**94.09**	**98.96**	**73.87**	**50.9**	**69.79**	**79.81**	**88.81**	**96.69**	**103.95**	**113.23**	**81.48**	**56.1**
Yorkshire and The Humber	**63.73**	**72.25**	**78.80**	**84.46**	**93.08**	**99.99**	**72.11**	**50.9**	**69.81**	**80.72**	**88.55**	**99.3**	**111.22**	**118.66**	**80.88**	**57.1**
East Midlands	**64.53**	**73.87**	**80.07**	**86.68**	**96.83**	**103.63**	**74.12**	**50.3**	**73.29**	**85.64**	**93.46**	**106.18**	**112.92**	**125.93**	**86.61**	**58.7**
West Midlands	**68.07**	**75.90**	**86.42**	**95.29**	**108.07**	**108.15**	**78.07**	**50.4**	**75.24**	**86.34**	**95.63**	**109.78**	**117.96**	**128.95**	**87.64**	**56.6**
East of England	**76.37**	**88.32**	**100.28**	**112.24**	**118.66**	**121.71**	**90.72**	**45.6**	**83.36**	**96.07**	**107.96**	**120.46**	**126.38**	**129.04**	**98.36**	**49.4**
London	**92.26**	**104.18**	**119.04**	**136.44**	**150.24**	**162.46**	**104.91**	**27.7**	**105.05**	**118.78**	**133.09**	**147.22**	**157.59**	**165.06**	**120.82**	**31.8**
South East	**78.64**	**90.02**	**103.10**	**111.11**	**122.21**	**140.54**	**91.75**	**39.8**	**89.77**	**104.45**	**118.36**	**132.35**	**145.32**	**154.94**	**106.89**	**46.4**
South West	**69.13**	**77.37**	**87.05**	**95.74**	**103.73**	**110.98**	**79.16**	**41.9**	**76.87**	**89.33**	**100.22**	**114.3**	**122.46**	**133.01**	**91.23**	**48.3**
England	**75.12**	**84.88**	**93.32**	**111.14**	**130.69**	**143.34**	**85.79**	**44.1**	**81.15**	**92.59**	**102.31**	**119.86**	**133.48**	**141.94**	**94.26**	**48.5**

Source: Regulator for Social Housing Local Authority Data Return (LADR) and Statistical Data Return (SDR) plus Office for National Statistics Private Rental Market Statistics.

Notes 1. Local authority rents are based on returns from all local authority landlords whilst housing association rents are based on those of large PRPs that own 1,000 or more units of social housing.

2. Net rents are for self-contained units and exclude general service charges, personal service charges and support charges.

Table 74b **Affordable Rents for general needs dwellings by number of bedrooms in England, 2019/20**

Average net weekly rent (£)

	Local Authority								Housing association (Private Registered Provider)							
Region	One bedroom	Two bedrooms	Three bedrooms	Four bedrooms	Five bedrooms	Six or more bedrooms	All self-contained	Average LA rent as % of market rent	One bedroom	Two bedrooms	Three bedrooms	Four bedrooms	Five bedrooms	Six or more bedrooms	All self-contained	Average HA rent as % of market rent
North East	**80.19**	**87.73**	**92.86**	**112.92**	**123.91**	**138.46**	**87.93**	**70.3**	**78.82**	**92.27**	**101.29**	**115.76**	**122.31**	**93.06**	**94.72**	**75.7**
North West	**82.22**	**101.42**	**109.27**	**132.30**	**137.05**	**–**	**100.99**	**69.6**	**87.34**	**100.14**	**108.20**	**123.47**	**130.81**	**192.70**	**102.56**	**70.7**
Yorkshire and The Humber	**76.31**	**90.88**	**100.91**	**124.28**	**131.04**	**–**	**92.70**	**65.4**	**85.01**	**96.75**	**104.37**	**116.09**	**122.02**	**129.38**	**98.61**	**69.6**
East Midlands	**84.86**	**100.41**	**115.29**	**124.37**	**150.54**	**131.42**	**102.78**	**69.7**	**87.25**	**103.69**	**115.71**	**141.47**	**137.64**	**130.83**	**104.89**	**71.1**
West Midlands	**80.04**	**96.06**	**105.34**	**124.55**	**137.52**	**–**	**101.14**	**65.3**	**90.77**	**107.23**	**117.76**	**138.81**	**150.19**	**181.07**	**109.44**	**70.7**
East of England	**96.12**	**127.83**	**136.67**	**175.89**	**219.78**	**137.07**	**121.25**	**61.0**	**110.84**	**133.74**	**151.93**	**183.65**	**187.44**	**130.80**	**133.43**	**67.1**
London	**149.80**	**179.48**	**191.74**	**212.60**	**245.68**	**271.39**	**178.87**	**47.1**	**170.21**	**196.76**	**212.38**	**230.49**	**234.10**	**259.69**	**191.23**	**50.4**
South East	**122.06**	**148.12**	**172.68**	**189.25**	**218.62**	**215.59**	**149.80**	**65.0**	**124.57**	**151.99**	**175.30**	**215.87**	**195.99**	**–**	**153.12**	**66.4**
South West	**93.55**	**114.47**	**138.46**	**159.11**	**–**	**229.49**	**119.19**	**63.1**	**99.15**	**118.62**	**139.10**	**167.79**	**175.41**	**201.78**	**121.67**	**64.5**
England	**104.12**	**117.14**	**131.56**	**155.78**	**174.99**	**216.05**	**120.77**	**62.1**	**119.28**	**126.02**	**134.70**	**170.27**	**172.81**	**197.17**	**128.64**	**66.1**

Source and notes: see Table 74a.

Table 75 **Welsh housing capital expenditure**

£ million

	1981/82	1985/86	1990/91	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20
Gross investment																												
Local authorities:																												
HRA acquisitions and new build	44.5	26.2	20.4	11.1	17.6	5.6	7.4	11.1	7.3	11.2	10.5	12.0	10.6	9.6	9.8	5.4	10.0	7.4	8.3	8.4	7.9	8.8	11.1	26.9	22.0	37.2	56.7	78.0
+ HRA renovation	24.3	49.7	105.8	89.8	56.2	62.4	77.1	58.7	77.0	85.6	95.6	91.5	119.4	140.4	157.0	144.9	129.5	123.8	119.6	138.1	134.8	149.6	172.1	196.6	234.3	225.4	227.6	245.0
+ Enveloping and environmental works	0.3	4.8	26.2	18.3	15.8	15.5	14.8	14.0	11.6	15.0	15.7	26.1	28.7	31.1	25.2	25.3	29.3	26.1	19.5	17.7	16.3	12.6	18.2	17.1	11.8	4.2	2.9	3.4
+ Slum clearance	2.0	0.6	0.7	0.7	0.9	0.4	0.7	0.5	0.3	0.5	0.5	0.5	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
+ Low cost homeownership	0.6	0.4	3.4	7.3	8.8	12.4	5.9	1.1	0.9	0.9	0.0	0.0	0.0	0.3	0.1	0.3	4.7	3.4	0.5	1.8	0.6	1.4	1.2	1.6	5.0	3.9	1.6	4.1
+ Improvement grants etc.	18.5	55.3	93.5	177.3	171.7	146.4	126.7	107.8	97.6	88.5	96.9	90.6	83.2	76.0	74.9	71.3	64.6	56.6	62.3	63.6	55.0	50.3	56.9	71.8	54.7	45.8	46.5	48.5
+ Private housing loans	5.7	2.4	5.1	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.6	1.8	1.0	0.8	2.5	2.7	1.8	1.5	3.6
= Total local authorities	95.9	139.4	255.1	304.7	271.0	242.8	232.7	193.3	194.7	201.7	219.3	220.9	242.3	257.5	267.0	247.1	238.2	217.4	210.1	230.1	216.4	223.6	260.3	316.5	330.5	318.3	336.7	382.5
+ Housing associations	32.3	40.6	116.0	106.4	98.6	71.2	67.4	62.2	54.9	57.8	57.9	50.3	64.6	77.7	91.5	98.0	135.2	170.8	102.8	96.9	101.0	83.0	79.7	74.0	98.0	89.0	198.6	208.2
= Total gross investment (A)	128.2	180.0	371.1	411.1	369.6	314.0	300.1	255.5	249.6	259.5	277.2	271.2	306.9	335.2	358.5	345.1	373.4	388.2	312.9	327.0	317.4	306.6	340.0	390.5	428.5	407.3	535.3	590.7
Capital receipts:																												
Local authorities	65.5	72.0	87.2	50.6	49.3	56.5	52.4	69.1	70.1	68.5	102.3	176.2	147.7	88.2	75.1	54.9	15.9	12.1	22.8	7.3	7.7	12.3	15.4	17.0	17.8	15.9	16.0	21.1
+ Housing associations	1.0	3.8	9.5	6.5	6.7	5.5	2.4	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total receipts (B)	66.5	75.8	96.7	57.1	56.0	63.0	54.8	69.1	70.1	68.5	102.3	176.2	147.7	88.2	75.2	54.9	15.9	21.1	22.8	7.3	7.7	12.3	15.4	17.0	17.8	15.9	16.0	16.0
Total net investment (A–B)	61.7	104.2	274.4	354.0	313.6	251.0	245.3	186.4	179.5	191.0	174.9	95.0	159.2	247.0	283.3	290.2	357.5	367.1	290.1	319.7	309.7	294.3	324.59	373.5	410.7	391.4	519.3	569.6

Sources: Welsh Housing Statistics, Welsh Office and Welsh Government; Welsh Local Government Finance Statistics (capital receipts), Welsh Government.

Notes: 1. Housing association figures include credit approvals vired from Welsh local authorities.
2. 'HRA acquisitions and newbuild etc' includes other HRA; 'Improvement grants' includes other non-HRA.
3. Since 1998/99 housing associations have retained sales receipts.
4. On housing association expenditure, see notes to Table 76.

Table 76 **Welsh housing capital plans and investment including private finance**

£ million

	1986/87	1990/91	1995/96	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22 proviisonal
Local authorities:																				
Capital provision	**141.9**	**183.9**	**261.5**	**211.2**	**208.4**	**207.2**	**191.0**	**180.3**	**173.7**	–	–	–	–	–	–	–	–	–	–	–
+ Net local financial resources	**45.4**	**71.2**	**43.2**	**46.3**	**58.2**	**39.9**	**46.7**	**37.1**	**36.4**	–	–	–	–	–	–	–	–	–	–	–
= Gross investment (A)	**187.3**	**255.1**	**304.7**	**257.5**	**267.0**	**247.1**	**238.2**	**217.4**	**210.1**	**230.1**	**216.4**	**223.6**	**260.3**	**316.5**	**330.5**	**318.3**	**336.7**	**382.5**	**311.0**	–
+ MRA to transfer landlords (B)	–	–	–	**4.0**	**4.0**	**4.0**	**19.7**	**37.3**	**37.3**	**47.6**	**43.8**	**43.8**	**43.8**	**43.8**	**43.8**	**43.8**	**43.8**	**43.8**	**43.8**	**108.0**
Housing associations:																				
Net provision	**46.4**	**92.2**	**93.7**	**77.7**	**91.5**	**98.5**	**135.2**	**170.8**	**102.8**	**96.9**	**101.0**	**83.0**	**79.7**	**74.0**	**98.0**	**89.0**	**198.6**	**208.2**	**300.0**	**310.0**
+ Local authority transfers	**0.0**	**14.3**	**6.2**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Capital receipts	**5.1**	**9.5**	**6.5**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Gross provision	**51.5**	**116.0**	**106.4**	**77.7**	**91.5**	**98.5**	**135.2**	**170.8**	**102.8**	**96.9**	**101.0**	**83.0**	**79.7**	**74.0**	**98.0**	**89.0**	**198.6**	**208.2**	**300.0**	**310.0**
+ Private finance	**0.0**	**33.0**	**76.2**	**56.3**	**66.3**	**71.3**	**97.9**	**123.7**	**74.4**	**70.2**	**73.1**	**60.0**	**58.0**	**54.0**	**71.0**	**64.0**	**144.0**	**151.0**	**165.0**	**37.3**
= Gross investment (C)	**51.5**	**149.0**	**182.6**	**134.0**	**157.8**	**169.8**	**233.1**	**294.5**	**177.2**	**167.1**	**174.1**	**143.0**	**137.7**	**128.0**	**169.0**	**153.0**	**342.6**	**359.2**	**465.0**	**347.3**
Total gross investment (A+B+C)	**238.8**	**404.1**	**487.3**	**395.5**	**428.4**	**420.9**	**491.0**	**549.2**	**424.6**	**444.8**	**434.3**	**410.4**	**441.8**	**488.3**	**543.3**	**515.1**	**723.1**	**785.5**	**819.8**	–

Sources: Welsh Government Budget Expenditure Lines, Housing Statistics and Welsh Office; Departmental Reports, Cms 1916, 2215, 2515, 2815, 3215, 3615, 3915 & 4216.

Notes: 1. Local authority provision and investment figures for years to 1998/99 do not include credit approvals vired to Housing for Wales.

2. Net local financial resources include the use of capital receipts and revenue contributions to capital outlay. They are also net of councils' decisions to use 'housing' credit approvals to finance other investment. For the years to 2007/08 net local financial resources are balancing figures between capital provision and outturn housing investment. For 2009/10 they are a rounded estimate based on trends in available receipts and 'unsupported' prudential borrowing.

3. For the years to 2003/04 capital provision includes capital grants and credit approvals. From 2004/05 capital provision includes capital grants, major repairs allowance (MRA) and indicative levels of supported prudential borrowing. 'Unsupported' prudential borrowing is included in net local financial resources.

4. Housing association provision figures are outturn for years to 2012/13; and provision from 2013/14.

5. The WG holds a £3.8m Major Repairs Allowance (MRA) in reserve for any future transferring landlord, but is used to boost social housing investment if not needed. The MRA forecast for 2021/22 includes Dowry Funding.

6. Gross local authority investment for 2015/16 does not include the £919 million raised in additional borrowing to enable the 11 local authorities with council housing stock to exit the HRA subsidy system and become self-financing.

Table 77 **Welsh local authority Housing Revenue Accounts 1990-2015**

£ million

	1990/91	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Income:																					
Net rents from dwellings	**115.3**	**129.6**	**128.2**	**130.3**	**132.8**	**134.4**	**131.8**	**130.3**	**124.3**	**127.3**	–	–	–	–	–	–	–	–	–	–	–
+ Rent rebates	**165.0**	**256.4**	**270.1**	**263.1**	**260.8**	**260.8**	**271.4**	**273.5**	**249.9**	**261.5**	–	–	–	–	–	–	–	–	–	–	–
= Total rent from dwellings	**280.3**	**386.0**	**398.3**	**393.4**	**393.6**	**395.3**	**403.2**	**403.8**	**374.2**	**388.7**	**391.3**	**387.2**	**412.1**	**420.2**	**387.3**	**312.5**	**278.1**	**300.4**	**314.2**	**328.1**	**310.3**
+ Rents from land, etc.	**2.9**	**3.9**	**3.6**	**4.4**	**4.9**	**4.5**	**4.3**	**5.5**	**4.9**	**5.3**	**5.4**	**5.1**	**5.3**	**4.7**	**4.7**	**3.3**	**2.9**	**3.3**	**3.4**	**3.6**	**3.5**
+ Government subsidy	**164.9**	**192.4**	**191.8**	**183.2**	**168.8**	**168.0**	**180.2**	**180.1**	**180.5**	**184.9**	**- 81.9**	**- 85.7**	**- 99.1**	**- 100.2**	**- 94.2**	**- 85.8**	**- 77.3**	**- 73.5**	**- 72.7**	**- 72.8**	**- 73.3**
+ Supporting People services	–	–	–	–	–	–	–	–	–	–	**6.0**	**5.4**	**5.9**	**6.2**	**4.3**	**4.0**	**3.4**	**2.3**	**3.1**	**1.3**	**1.6**
+ Sums transferred into the HRA	**5.9**	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
+ Credit to the HRA	**14.9**	**5.5**	**4.6**	**2.7**	**3.2**	**3.1**	**2.8**	**2.3**	**2.0**	**2.0**	**1.7**	**1.6**	**1.5**	**1.6**	**2.2**	**1.3**	**0.6**	**0.4**	**0.3**	**0.3**	**0.1**
+ Other transfers	**7.5**	**0.3**	**0.3**	**0.5**	**0.4**	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**	**0.5**	**0.6**	**0.5**	**- 0.2**	**1.4**	**- 0.2**	**0.0**	**0.6**	**0.0**	**0.0**	**0.0**
+ Other income	**5.7**	**8.4**	**8.2**	**13.8**	**17.1**	**18.6**	**16.0**	**15.8**	**14.1**	**16.6**	**16.1**	**16.1**	**16.8**	**19.0**	**17.4**	**14.9**	**13.8**	**14.4**	**16.5**	**18.0**	**18.3**
+ Credit balance from previous year	**24.6**	**38.6**	**29.5**	**36.0**	**30.5**	**25.8**	**28.3**	**34.9**	**38.6**	**50.2**	**46.4**	**49.5**	**49.0**	**54.8**	**64.3**	**54.9**	**63.3**	**65.7**	**67.3**	**76.5**	**66.0**
= Total income	**506.7**	**635.0**	**636.4**	**634.2**	**618.6**	**615.5**	**634.9**	**642.6**	**614.5**	**647.8**	**385.5**	**379.9**	**391.9**	**405.9**	**387.3**	**304.8**	**284.8**	**313.6**	**332.1**	**355.0**	**326.7**
Expenditure:																					
Supervision & management	**60.0**	**81.2**	**84.8**	**86.7**	**86.5**	**89.7**	**99.9**	**99.7**	**98.9**	**101.0**	**104.3**	**107.4**	**117.5**	**121.4**	**109.1**	**95.8**	**87.7**	**79.4**	**82.4**	**83.6**	**82.5**
+ Repairs & maintenance	**114.2**	**126.3**	**124.5**	**123.2**	**121.3**	**113.0**	**121.9**	**124.2**	**125.1**	**133.8**	**133.5**	**137.7**	**131.3**	**142.1**	**134.1**	**121.0**	**79.7**	**96.3**	**79.7**	**70.4**	**77.7**
+ Supporting People services	–	–	–	–	–	–	–	–	–	–	**6.2**	**5.6**	**5.1**	**4.7**	**4.7**	**4.4**	**3.8**	**2.1**	**3.5**	**1.3**	**1.6**
+ Expenditure for capital purposes	**46.7**	**25.3**	**25.1**	**28.3**	**33.4**	**32.7**	**32.9**	**23.5**	**13.2**	**5.4**	**4.1**	**6.8**	**9.5**	**11.7**	**19.1**	**16.1**	**16.3**	**38.4**	**59.5**	**82.8**	**91.1**
+ Capital financing charges	**96.5**	**109.0**	**101.4**	**98.8**	**87.6**	**80.6**	**80.9**	**84.3**	**83.5**	**93.0**	**80.3**	**68.9**	**62.4**	**57.6**	**46.3**	**36.2**	**32.3**	**30.7**	**32.3**	**33.4**	**35.6**
+ Other expenditure/transfers	**2.8**	**3.1**	**3.1**	**4.5**	**3.9**	**6.4**	**4.1**	**5.3**	**6.1**	**7.4**	**7.3**	**7.7**	**10.9**	**11.5**	**10.6**	**7.9**	**35.4**	**6.3**	**20.0**	**22.5**	**21.6**
+ Rent rebates	**165.0**	**256.4**	**270.1**	**263.1**	**260.8**	**260.8**	**271.4**	**273.5**	**249.9**	**261.5**	–	–	–	–	–	–	–	–	–	–	–
+ Debit balance from previous year	–	**4.4**	**2.9**	**1.3**	–	**0.6**	**0.3**	**0.7**	**0.5**	–	–	–	**0.4**	–	°	**0.0**	**0.0**	**0.0**	**0.0**	**4.2**	**0.0**
+ Balance at year end	**21.4**	**29.5**	**24.5**	**28.8**	**25.6**	**31.7**	**28.9**	**32.4**	**38.0**	**44.4**	**46.6**	**45.6**	**48.6**	**59.1**	**65.6**	**61.7**	**67.1**	**60.3**	**54.9**	**42.3**	**34.0**
= Total expenditure	**506.7**	**635.0**	**636.4**	**634.5**	**618.9**	**615.6**	**638.2**	**643.6**	**615.1**	**646.6**	**382.2**	**379.8**	**385.4**	**408.0**	**389.5**	**343.2**	**322.4**	**313.5**	**332.3**	**337.2**	**344.2**

Source: Welsh Housing Statistics and Welsh Government.

Note: The 'notional' rent surpluses historically applied towards the cost of rent rebates are now transferred to the Welsh Government. In turn, the WG budget is reduced each year to compensate HM Treasury for the contribution no longer made (since 2003/04) from rents toward the costs of rent rebates. Figures from 2004/05 onwards are estimates from 2nd Advance HRAS forms. Annual transfers to HM Treasury have now ended, on the basis of a one off capital payment to HM Treasury of £919 million.

Table 78 **Rents and earnings in Wales**

£ per week

	1981	1985	1990	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Local authorities:																														
Subsidy guideline			22.98	33.58	34.50	35.24	36.21	37.47	38.94	40.93	42.36	43.72	45.51	47.59	49.77	52.57	55.82	58.67	60.78	64.18	66.96	70.23	73.18	75.16	76.21	78.12	81.63	83.59	85.85	87.14
Average rent	11.43	16.53	23.49	35.35	37.29	38.68	39.14	40.81	42.01	43.80	43.72	44.89	47.99	50.06	52.80	55.44	58.09	60.78	62.64	66.95	69.96	72.71	75.32	78.57	81.28	84.78	89.48	92.37	95.08	96.53
Housing associations:																														
Fair rents	13.53	18.67	30.08	40.08	42.71	44.75	46.68	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Assured rents			30.73	42.16	42.44	41.87	42.47	43.59	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
All rents	–	–	–	–	–	–	–	–	45.17	46.26	48.07	49.61	51.15	52.99	55.21	58.23	62.06	64.90	66.97	69.56	73.60	76.34	79.35	82.24	84.14	87.24	91.26	93.90	96.62	98.44
Private renting:																														
Unfurnished fair rents	10.10	14.12	23.87	35.63	39.18	40.57	41.35	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Unfurnished market rents	–	–	35.38	58.65	57.26	59.04	60.59	58.81	59.65	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
All private rents	–	–	–	–	–	–	–	–	–	–	75.08	73.85	78.45	83.91	109.44	97.09	99.73	104.83	109.04	112.83	114.88	114.87	114.84	117.07	117.51	123.93	126.06	129.64	130.94	133.03
Average earnings	119.40	160.30	232.10	301.30	313.00	330.10	343.90	353.60	368.40	381.80	399.70	414.50	441.70	460.80	476.10	484.10	506.70	515.80	526.40	525.20	530.50	546.60	547.20	560.70	575.80	585.80	597.60	623.70	616.80	638.10
Rent as a % earnings:																														
Local authority rents	9.6	10.3	10.1	11.7	11.9	11.7	11.4	11.5	11.4	11.5	10.9	10.8	10.9	10.9	11.1	11.5	11.5	11.8	11.9	12.7	13.2	13.3	13.8	14.0	14.1	14.5	15.0	14.8	15.4	15.1
HA fair rents	11.3	11.6	13.0	13.3	13.6	13.6	13.6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
HA assured rents			13.2	14.0	13.6	12.7	12.3	12.3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
HA all rents	–	–	–	–	–	–	–	–	12.3	12.1	12.0	12.0	11.6	11.5	11.6	12.0	12.2	12.6	12.7	13.2	13.9	14.0	14.5	14.7	14.6	14.9	15.3	15.1	15.7	15.4
Private fair rents	8.5	8.8	10.3	11.8	12.5	12.3	12.0	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Unfurnished market rents	–	–	15.2	19.5	18.3	17.9	17.6	16.6	16.2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
All private market rents	–	–	–	–	–	–	–	–	–	–	18.8	17.8	17.8	18.2	23.0	20.1	19.7	20.3	20.7	21.5	21.7	21.0	21.0	20.9	20.4	21.2	20.8	20.8	21.2	20.8

Sources: Welsh Government, Welsh Housing Statistics, Housing and Construction Statistics, Regional Trends, Rent Officer Statistics, New Earnings Surveys, Annual Survey of Hours and Earnings, Community Housing Cymru.

Notes: 1. Earnings figures are average earnings for Wales for all adults in full-time work.

2. LA and HA rent figures are for financial years. The HA figure for 2020 is estimated.

3. Private rent values from 2002 to 2009 are financial year figures from the Family Resources Survey. From 2010 figures are for calendar years from Rent Officers Wales - Lettings Information Database. Figures for 2020 and 2021 are provisional estimates, in the absence of published data, made using PRS indices applied to the 2019 figure.

Table 79 **Scottish gross housing investment excluding private finance**

£ million

	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Cash	**477**	**594**	**867**	**944**	**640**	**894**	**1,062**	**1,045**	**995**	**1,118**	**1,002**	**951**	**903**	**921**	**1,003**	**1,017**	**1,163**	**1,251**	**1,474**	**1,694**	**1,303**
2020/21 prices	**1,768**	**1,587**	**1,696**	**1,592**	**1,005**	**1,256**	**1,451**	**1,389**	**1,288**	**1,423**	**1,252**	**1,171**	**1,089**	**1,092**	**1,172**	**1,179**	**1,317**	**1,391**	**1,602**	**1,801**	**1,303**
GDP deflator	**3.7**	**2.7**	**2.0**	**1.7**	**1.6**	**1.4**	**1.4**	**1.3**	**1.3**	**1.3**	**1.3**	**1.2**	**1.2**	**1.2**	**1.2**	**1.2**	**1.1**	**1.1**	**1.1**	**1.1**	**1.0**

Sources: See Table 81.

Notes: 1. Gross outturn capital expenditure by local authorities, by new towns, and by the Scottish Government (historically, Communities Scotland and its predecessors). Includes estimates for use of capital receipts and revenue for local authority investment.

2. Excludes transfer payments for new town stock sold to local authorities, NLF repayments, corporation tax and housing association use of private finance.Also excludes current expenditure.

Table 80 **Scottish housing investment by agency**

£ million

	1986/87	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21 provisional
Gross investment:																				
Local authorities[1,2]	**453**	**621**	**592**	**414**	**508**	**572**	**508**	**559**	**549**	**595**	**650**	**664**	**692**	**730**	**705**	**743**	**741**	**854**	**1044**	**753**
+ New towns	**28**	**43**	**35**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Scottish Government[3]	**168**	**203**	**316**	**208**	**386**	**490**	**537**	**437**	**569**	**406**	**301**	**239**	**229**	**273**	**312**	**420**	**510**	**620**	**650**	**550**
+ Other programmes[4]			**1**	**18**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total gross investment (A)	**649**	**867**	**944**	**640**	**894**	**1,062**	**1,045**	**995**	**1,118**	**1,002**	**951**	**903**	**921**	**1,003**	**1,017**	**1,163**	**1,251**	**1,474**	**1,694**	**1,303**
Capital receipts:																				
Local authorities[5]	–	**297**	**252**	**225**	**200**	**243**	**190**	**124**	**54**	**58**	**44**	**40**	**48**	**66**	**78**	**128**	**72**	**19**	**33**	**4**
+ New towns	–	**47**	**7**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Scottish Government[6]	–	**68**	**85**	–	–	–	–	**29**	**26**	**20**	**10**	**8**	**14**	**26**	**28**	**8**	**18**	**15**	**5**	**6**
= Total capital receipts (B)	**204**	**344**	**259**	**225**	**200**	**243**	**190**	**153**	**80**	**78**	**54**	**48**	**63**	**92**	**106**	**136**	**90**	**34**	**38**	**10**
Loan repayments (C)	–	**10**	**2**	**2**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Net investment (A-B-C)	**445**	**445**	**599**	**413**	**694**	**819**	**855**	**843**	**1,037**	**923**	**897**	**854**	**859**	**910**	**911**	**1,027**	**1,161**	**1,441**	**1,656**	**1,293**

Sources: Scottish Government affordable housing programme outturn statistics, local authority housing revenue and general fund income and expenditure tables.

Notes:
1. Gross local authority investment includes HRA and non-HRA components (see Table 81). The 1995/96 and 1996/97 figures exclude £107 million and £83 million respectively, linked to purchase of new town stock. These expenditures are also excluded from the 'new towns' capital receipt figures.
2. From 2008/09 and the transfer of the management of affordable housing development funding (TMDF) to Edinburgh and Glasgow Councils, TMDF out-turn expenditure has been removed from local authority gross investment.
3. This refers to Scottish Government (and its predecessors) grant, bond and loan aid to housing associations and private developers for affordable housing. It excludes grant aid for affordable homes delivered by local authorities, which began in 2009 and is included in gross local authority investment.
4. This includes Community Ownership capital payments.
5. Local authority capital receipts are gross figures and include RTB sales and other stock and land disposals.
6. Scottish Government capital receipts from 2008/09 onwards relate to receipts from the Affordable Housing Supply Programme.From 2016/17 exclude receipts from shared equity programmes.
7. Housing association Mid-Market Rent (MMR), Local Affordable Rent Housing Trust (LAR) and, from 2014/15, Open Market Shared Equity (OMSE) expenditure are all classified as 'private development' activity. This discontinuity is indicated by the double lines.

Table 81 **Provision for local authority housing investment in Scotland**

£ million

	1985/86	1990/91	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21 provisional
HRA investment	**291**	**492**	**351**	**418**	**490**	**453**	**501**	**495**	**546**	**600**	**607**	**619**	**665**	**643**	**677**	**684**	**742**	**889**	**667**
Comprising:																			
Enhancements to existing buildings	–	–	–	–	–	–	–	**381**	**395**	**401**	**444**	**445**	**435**	**409**	**401**	**398**	**390**	**465**	**267**
New construction and conversion	–	–	–	–	–	–	–	**79**	**115**	**165**	**130**	**115**	**193**	**204**	**227**	**218**	**282**	**339**	**342**
Other capital expenditure	–	–	–	–	–	–	–	**36**	**37**	**33**	**34**	**59**	**37**	**29**	**48**	**68**	**71**	**84**	**57**
Financed by:																			
Borrowing	**169**	**200**	**168**	**130**	**131**	**150**	**240**	**312**	**306**	**343**	**313**	**317**	**311**	**273**	**225**	**255**	**314**	**454**	**250**
Capital receipts	**122**	**290**	**67**	**200**	**243**	**190**	**124**	**54**	**58**	**44**	**40**	**48**	**66**	**78**	**128**	**72**	**19**	**33**	**4**
Revenue	–	**2**	**126**	**88**	**87**	**95**	**123**	**120**	**158**	**155**	**188**	**186**	**191**	**195**	**209**	**241**	**255**	**231**	**190**
Capital grants/ other					**30**	**19**	**14**	**9**	**24**	**58**	**66**	**68**	**97**	**97**	**115**	**116**	**155**	**200**	**223**
Non-HRA investment	**117**	**129**	**63**	**90**	**82**	**55**	**180**	**183**	**174**	**149**	**136**	**157**	**166**	**166**	**163**	**153**	**203**	**216**	**179**
of which TMDF spend							**122**	**130**	**125**	**98**	**80**	**84**	**101**	**105**	**97**	**96**	**92**	**112**	**92**
Financed by:																			
Borrowing	**88**	**122**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Capital receipts	**29**	**7**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total Investment	**408**	**621**	**414**	**508**	**572**	**508**	**681**	**678**	**720**	**749**	**744**	**775**	**831**	**809**	**840**	**837**	**946**	**1156**	**846**

Sources: Scottish Government Scottish Local Government Financial Statistics (SLGFS), Housing Revenue Account (HRA) statistics and Scottish Office, Cms 2814, 3214, 3614, 3914 & 4215.

Notes:
1. In 1996/97 Scottish authorities were required to set aside 25 per cent of gross capital receipts against HRA debt. In 1997/98 the requirement was increased to 75 per cent. Set aside was then abolished in 2004/05.
2. HRA figures were revised back to 2004/05 in 2014. As revised figures for funding sources for 2004/05 and 2005/06 were unavailable, previous figures were adjusted pro rata to the revised total HRA investment figures for the year.
3. HRA capital expenditure on new construction and conversion does not include acquisition costs of land or existing buildings, which are recorded elsewhere in the breakdown.
4. Local authority capital receipts figures in this table refer to capital receipts used to fund the capital programme during the year whereas those in Table 81 refer to the total capital receipts received during the year.
5. Non-HRA investment refers to capital housing expenditure financed through the General Fund. Data collection form revisions in 2006/07, 2008/09 and 2013/14, have resulted in a discontinuity in the series.
6. Provision for non-HRA investment is included within a combined local government services block grant. Details on how non-HRA housing investment is funded have not been readily available since 1995/96.
8. From 2008/09 non-HRA investment includes grant payments for RSL developments in Edinburgh and Glasgow, following the transfer of management responsibility for the local affordable housing supply programme (AHSP) to both city councils. A proportion of TMDF spend relates to council new build in Edinburgh (which is recorded under HRA investment). This is not the case for Glasgow where all stock was transferred.

Table 82 **Scottish Government capital funding and private finance for affordable housing development by housing associations and private developers**

£ million

Programme	1989/90	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Housing associations development																				
Capital programme (A)	**202.6**	**194.8**	**278.5**	**181.1**	**359.5**	**454.3**	**500.4**	**415.6**	**547.8**	**382.5**	**262.6**	**169.4**	**192.7**	**206.6**	**227.3**	**305.0**	**363.6**	**467.7**	**512.9**	**425.6**
+ Private finance (B)	**5.4**	**42.9**	**118.0**	**116.2**	**223.8**	**296.7**	**296.8**	**319.4**	**356.1**	**233.2**	**203.5**	**144.9**	**251.5**	**163.2**	**170.3**	**307.7**	**301.1**	**335.9**	**413.1**	**227.4**
= Total housing associations (Y)	**208.0**	**237.7**	**396.5**	**297.3**	**583.3**	**751.0**	**797.2**	**735.0**	**903.9**	**615.7**	**466.1**	**314.3**	**444.2**	**369.8**	**397.5**	**612.7**	**664.7**	**803.5**	**926.0**	**653.0**
Private sector delivery																				
Capital programme (C)	**2.0**	**8.1**	**29.2**	**18.7**	**9.2**	**6.3**	**5.0**	**3.3**	**4.5**	**8.3**	**24.7**	**64.7**	**31.2**	**62.6**	**83.7**	**105.2**	**138.1**	**145.1**	**132.7**	**107.0**
+ Private finance (D)	**4.5**	**37.0**	**90.0**	**50.7**	**22.9**	**12.0**	**11.1**	**14.2**	**18.7**	**15.5**	**121.8**	**48.0**	**60.8**	**126.5**	**177.1**	**228.2**	**228.2**	**294.7**	**245.1**	**162.3**
= Total private development (Z)	**6.5**	**45.1**	**119.2**	**69.4**	**32.1**	**18.3**	**16.1**	**17.5**	**23.2**	**23.8**	**146.5**	**112.7**	**92.0**	**189.1**	**260.8**	**333.4**	**366.3**	**439.7**	**377.8**	**269.3**
Other capital programme (E)	**–**	**–**	**8.6**	**7.7**	**17.7**	**29.0**	**32.0**	**17.8**	**16.6**	**15.4**	**13.2**	**4.8**	**5.5**	**3.4**	**1.1**	**3.2**	**6.6**	**7.7**	**6.6**	**17.1**
Total capital programme (A,C,E)	**204.6**	**202.9**	**316.3**	**207.5**	**386.4**	**489.6**	**537.4**	**436.7**	**568.9**	**406.2**	**300.5**	**238.9**	**229.4**	**272.6**	**312.0**	**413.4**	**508.3**	**620.4**	**652.2**	**549.7**
Total private finance (B+D)	**9.9**	**79.9**	**208.0**	**166.9**	**246.7**	**308.7**	**307.9**	**333.6**	**374.8**	**248.7**	**325.3**	**192.9**	**312.3**	**289.6**	**347.4**	**535.9**	**529.3**	**630.5**	**658.2**	**389.8**
Total capital investment (Y+Z+E)	**214.5**	**282.8**	**524.3**	**374.4**	**633.1**	**798.3**	**845.3**	**770.3**	**943.7**	**654.9**	**625.8**	**431.8**	**541.7**	**562.3**	**659.4**	**949.2**	**1,037.6**	**1,251.0**	**1,310.3**	**939.5**

Sources: Scottish Government Affordable Housing Supply Programme Outturn Report, Scottish Homes Investment Bulletin and supplementary figures provided by Scottish Government, Communities Scotland and Scottish Homes.

Notes:

1. Scottish Government capital spending is recorded for the year in which it was incurred. Private finance spending reflects approval stage estimates as outturn expenditure is not recorded. As approval estimates include spending to be paid in subsequent years, figures for any given year should be treated with caution. However, approvals data provide a reasonable indication of long-term trends.
2. The capital programme excludes other public finance such as finance provided by local authorities that is generated from second homes council tax income and commuted developer payments.
3. Private finance can include council borrowing from the Public Works Loan Board, sales proceeds from shared equity and borrowing from a bank or building society by organisations and individuals.
4. Scottish Government capital grant funding for local authority development is reported in Table 81 and not reported here. However housing association development funded through TMDF is included. See Table 81 for further details.
5. Prior to 1992/93, separate figures for expenditure for 'private development' and 'other' programmes are not available. Thus both are included in the 'private development' figures.
6. Scottish Government funds for housing association and private development are for social rent and sale schemes. From 2014/15 housing association funds include charitable bond loans.
7. Housing association Mid-Market Rent (MMR), Local Affordable Rent Housing Trust (LAR) and from 2014/15, Open Market Shared Equity (OMSE) expenditure are all classified as 'private development' activity. This discontinuity is indicated by the double lines.
8. Private finance (D) for private developers in 2011/12 was unusually high due to large numbers of MMR schemes delivered and a large 300-unit private developers' (GRO Grant) scheme.
9. 'Other' expenditure mainly includes Scottish Government administered programmes such as the Rural and Islands Housing Fund and the Infrastructure Fund. Any private finance that supports these programmes is typically not reported.

Table 83 **Scottish local authorities consolidated Housing Revenue Accounts**

£ million

Item	1987/88 outturn	1990/91 outturn	1995/96 outturn	2000/01 outturn	2005/06 outturn	2006/07 outturn	2007/08 outturn	2008/09 outturn	2009/10 outturn	2010/11 outturn	2011/12 outturn	2012/13 outturn	2013/14 outturn	2014/15 outturn	2015/16 outturn	2016/17 outturn	2017/18 outturn	2018/19 outturn	2019/20 outturn	2020/21 estimate
Expenditure:																				
Loan charges	**429**	**519**	**501**	**392**	**206**	**196**	**189**	**185**	**187**	**213**	**223**	**224**	**247**	**283**	**270**	**271**	**275**	**276**	**273**	**305**
+ Supervision & management	**78**	**114**	**147**	**202**	**200**	**212**	**206**	**233**	**239**	**231**	**233**	**232**	**236**	**253**	**251**	**251**	**252**	**259**	**281**	**295**
+ Repairs & maintenance	**212**	**255**	**345**	**409**	**352**	**348**	**348**	**349**	**357**	**339**	**339**	**342**	**350**	**364**	**366**	**368**	**373**	**397**	**399**	**400**
+ Capital funded from revenue	**0**	**2**	**40**	**126**	**90**	**80**	**107**	**124**	**120**	**153**	**155**	**189**	**190**	**187**	**192**	**203**	**228**	**257**	**253**	**220**
+ Other expenditure	**23**	**44**	**45**	**29**	**40**	**45**	**45**	**39**	**36**	**39**	**43**	**43**	**40**	**46**	**45**	**38**	**41**	**46**	**45**	**67**
= Total	**743**	**934**	**1,078**	**1,158**	**889**	**879**	**894**	**929**	**939**	**974**	**993**	**1,029**	**1,064**	**1,133**	**1,124**	**1,130**	**1,169**	**1,236**	**1,251**	**1,288**
Income:																				
Rental income	**630**	**812**	**946**	**1,056**	**827**	**818**	**813**	**833**	**863**	**881**	**917**	**955**	**991**	**1,063**	**1,062**	**1,086**	**1,104**	**1,137**	**1,177**	**1,223**
+ Housing support grant	**42**	**58**	**22**	**10**	**8**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**4**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
+ General Fund contribution	**41**	**8**	**- 3**	**- 5**	**- 7**	**- 22**	**- 3**	**- 1**	**- 1**	**0**	**0**	**0**	**0**	**0**	**- 1**	**- 1**	**0**	**1**	**0**	**- 1**
+ Other income	**31**	**60**	**78**	**64**	**68**	**80**	**67**	**77**	**59**	**77**	**83**	**78**	**71**	**64**	**82**	**66**	**74**	**76**	**74**	**48**
= Total	**744**	**939**	**1,044**	**1,125**	**896**	**882**	**883**	**916**	**928**	**963**	**1,005**	**1,039**	**1,067**	**1,126**	**1,143**	**1,150**	**1,177**	**1,214**	**1,252**	**1,270**

Source: Scottish Government HRA (and predecessors) Housing Revenue Account (HRA) statistics, local authority housing income and expenditure bulletin and related tables.

Notes: 1. Excludes balances brought and carried forward, and transfers to and from repair and renewals funds. General Fund contributions are shown net of HRA transfers to General Funds.
2. Rental income relates to dwellings only. Rents from garages etc. are included within other income.
3. Following stock transfer, figures from 2003/04 exclude Glasgow, Dumfries & Galloway and Scottish Borders. From 2006/07 they exclude Argyll & Bute, Eilean Siar, and from 2007/08 they exclude Inverclyde.
4. Expenditure on repairs and maintenance plus supervision and management expenditure includes hostel expenditure.
5. Other expenditure includes spend on maintenance of other garages, lock-up and other units held on the HRA, council tax on voids and rebates of ‘protected tenants’ in receipt of housing support.
6. Other income includes ‘other’ charges to tenants (e.g. for heating, cleaning etc.) and payments from owner-occupiers.
7. Recent figures, particularly for 2020/21, may have been affected by the Covid-19 crisis, and this should be borne in mind when making comparisons with other years.

Table 84 **Average costs, rents and subsidies in Scottish local authority Housing Revenue Accounts**

	1980/81	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Average annual cost per house (£)[1]	**688**	**1,251**	**1,703**	**2,173**	**2,553**	**2,660**	**2,756**	**2,901**	**2,955**	**3,079**	**3,146**	**3,266**	**3,371**	**3,599**	**3,584**	**3,621**	**3,771**	**3,971**	**4,007**	**4,095**
Percentage of costs met by:																				
Rents and other income				**100**	**100**	**101**	**100**	**99**	**99**	**99**	**99**	**99**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
Housing support grant	**37**	**6**	**3**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
General fund contributions	**13**	**–**	**–**	**0**	**- 1**	**- 2**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Sources: Scottish Government Housing Revenue Account (HRA) Statistics from 1997 and Convention of Scottish Local Authorities prior to 1997.

Notes 1. Total HRA expenditure (see table 83) divided by total dwelling stock at end of financial year.

2. Local authorities can transfer HRA surpluses to the General Fund. However, they are not permitted to budget for a transfer of funds from the General Fund to the HRA, except to cover an exceptional deficit.

Table 85 **Rents and earnings in Scotland**

£ per week

	1981/82	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	20017/18	2018/19	2019/20	2020/21
Local authorities:																					
Subsidy assumption rent			21.30	37.48	42.61	49.41	50.65	51.91	54.93	56.30	57.71	59.15	–	–	–	–	–	–	–	–	–
Average rent	7.67	11.53	20.91	28.64	38.05	44.79	46.23	48.35	50.36	52.83	54.31	56.74	59.02	63.25	65.98	67.45	70.21	70.36	74.30	75.44	78.05
Housing associations:																					
Fair rents	9.38	18.79	26.37	34.35	43.00	–	–	–	50.88	54.19	56.00	58.21	61.72	–	–	–	–	–	–	–	–
Assured/SST rents			25.72	35.89	46.27	50.27	51.76	54.74	57.36	59.83	61.38	64.29	67.68	73.35	79.17	80.99	82.85	84.27	86.93	87.98	89.94
Private rents																					
Fair rents		15.17	23.53	–	41.35	53.85	55.38	60.63	61.54	65.58	70.77	–	–	–	–	–	–	–	–	–	–
Market rents					63.46	70.00	75.00	80.00	82.76	84.23	132.74	136.63	137.71	142.42	150.03	153.12	151.75	154.43	158.68	162.77	166.72
All private rents						96.52	96.46	108.77	104.35	108.41	104.87	107.94	108.79	108.00	104.00	107.00	112.00	115.00	115.00	115.00	–
Average weekly earnings	122.00	165.80	244.00	313.40	383.00	480.80	502.50	512.40	537.70	554.90	568.80	571.90	585.60	600.60	598.90	607.60	625.10	638.00	657.70	675.10	687.40
Rent as a % earnings:																					
Local authority rents	6.3	7.0	8.6	9.1	9.9	9.3	9.2	9.4	9.4	9.5	9.5	9.9	10.1	10.5	11.0	11.1	11.2	11.0	11.3	11.2	11.4
HA fair rents	7.7	11.3	10.8	11.0	11.2	–	–	–	9.5	9.8	9.8	10.2	10.5	–	–	–	–	–	–	–	–
HA assured/SST rents			10.5	11.5	12.1	10.5	10.3	10.7	10.7	10.8	10.8	11.2	11.6	12.2	13.2	13.3	13.3	13.2	13.2	13.0	13.1
Private fair rents	6.6	9.1	9.6	–	10.8	11.2	11.0	11.8	11.4	11.8	12.4	–	–	–	–	–	–	–	–	–	–
Private market rents					16.6	14.6	14.9	15.6	15.4	15.2	23.3	23.9	23.5	23.7	25.1	25.2	24.3	24.2	24.1	24.1	24.3
All private rents						20.1	19.2	21.2	19.4	19.5	18.4	18.9	18.6	18.0	17.4	17.6	17.9	18.0	17.5	17.0	–

Sources: Scottish Government HRA and Private Sector Rent Statistics Bulletins, Regional Trends, SCORE, Scottish Housing Regulator (ARC), Family Resources Survey, New Earnings Surveys and Annual Survey of Hours and Earnings.

Notes:
1. Unless stated otherwise, all rent figures are for financial years. Earnings figures are for calendar years and refer to average earnings (including overtime) for all adults in Scotland full-time work.
2. Up to 2012 average local authority rents and the subsidy assumption rent levels used to calculate Housing Support Grant (HSG) came from HRA statistics. From 2013 average local authority rents are derived from the Annual Return on the Charter (ARC) and are for self-contained units and inclusive of housing benefit eligible service charges. From 2007/08, only Shetland Islands Council was in receipt of HSG.
3. Average housing association rents from 1990 to 2012 are based on assured and fair rent figures derived from SCORE. Between 2008 and 2012 these rents included housing benefit eligible service charges. From 2013, average housing association rents are derived from ARC and are for self-contained units and inclusive of housing benefit eligible service charges. SCORE data on fair rents are not available for 2003 to 2007.
4. Median-based private sector fair rents are for the calendar year and are derived from the Rent Service Scotland data. Figures are not available for 1994 or 1995. Figures prior to 1994 are for unfurnished lettings only whilst figures from 1996 are for both furnished and unfurnished lettings.
5. Private market rents for years prior to 2010 are those determined by the Rent Officer when referred for housing benefit purposes. Those from 2010 are estimates derived from the Rent Service Scotland market evidence database and are for the year to the end of September.
6. The all private rents figures from 2002 are derived from the FRS and are for all lettings, other than rent-free.

Table 86 **Financial provision for housing in Northern Ireland**

£ million (outturn)

	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21 provisional
Northern Ireland Housing Executive Grant	**131**	**127**	**123**	**154**	**160**	**143**	**159**	**165**	**157**	**147**	**119**	**98**	**51**	**80**	**82**	**66**	**64**	**58**	**59**	**97**
+ Supporting People Programme					**55**	**56**	**61**	**63**	**64**	**63**	**65**	**66**	**70**	**72**	**73**	**78**	**74**	**72**	**73**	**72**
+ Net lending	**118**	**60**	**40**	**- 85**	**- 57**	**- 124**	**- 97**	**- 93**	**- 88**	**- 20**	**- 24**	**- 33**	**- 39**	**- 30**	**- 93**	**- 73**	**- 54**	**- 45**	**52**	**- 4**
= Total	**249**	**186**	**163**	**69**	**158**	**75**	**123**	**135**	**131**	**190**	**160**	**131**	**82**	**123**	**63**	**71**	**84**	**85**	**184**	**166**
+ Voluntary housing	**35**	**25**	**36**	**57**	**127**	**122**	**154**	**122**	**152**	**163**	**143**	**85**	**80**	**96**	**99**	**105**	**109**	**121**	**115**	**136**
+ Co-ownership housing					**7**	**4**	**19**	**15**	**15**	**18**	**28**	**38**	**52**	**50**	**30**	**28**	**31**	**39**	**41**	**34**
+ Home improvement grant etc	**60**	**32**	**44**	**42**	**46**	**44**	**45**	**41**	**39**	**23**	**20**	**16**	**14**	**14**	**16**	**16**	**16**	**15**	**16**	**12**
+ Energy efficiency									**6**	**10**	**11**	**15**	**20**	**16**	**15**	**24**	**19**	**16**	**14**	**8**
+ Miscellaneous	**2**	**2**	**2**	**2**	**4**	**4**	**4**	**5**	**5**	**4**	**5**	**–**	**–**	**2**	**2**	**2**	**2**	**2**	**2**	**1**
= Total provision	**346**	**245**	**245**	**170**	**342**	**249**	**345**	**318**	**348**	**408**	**367**	**285**	**247**	**301**	**224**	**246**	**261**	**278**	**372**	**356**

Sources: Northern Ireland Executive Expenditure Plans, Northern Ireland Executive Budget 2011-15 & 2015/16. NI Department for Communities Housing Statistics and NIHE supplied figures.

Notes: 1. The reduction in grant to the Northern Ireland Housing Executive (NIHE) in 1989/90 follows some £366 million of NIHE debt being written off. This had a neutral impact on the NIHE programmes.

2. Budget provision for voluntary housing is net of any capital receipts or grant repayments and is adjusted to outturn.

3. NIHE net lending figures from 1997/98 onwards are presented as negative, as receipts and debt repayments exceed planned capital investment.

4. Home improvement grants etc figures include grants for housing adaptations, repairs renovation and replacement but do not include provision for warm homes grants.

5. Energy efficiency figures include warm homes scheme expenditure to 2014/15, the affordable warmth scheme expenditure from 2014/15 and the boiler replacement scheme expenditure from 2012/13.

6. Figures for co-ownership are only available back to 2004/05; in previous years they are included in the voluntary housing figures.

7. In 2020/21 the NIHE grant included £47m for the Tower Block Programme. NIHE also received £24 million funding for Covid-19 measures to respond to homelessness risks, not included in this table.

Table 87 **Gross and net public housing investment in Northern Ireland**

£ million (outturn)

	1985/86	1990/91	1995/96	2000/01	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21 provisional
Northern Ireland Housing Executive:																					
New house building	82	39	48	3	1	0	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Land etc. purchase	9	7	11	23	7	6	8	6	15	22	24	–	–	–	–	–	–	–	–	–	–
+ Capital investment in stock improvement	79	71	73	60	92	106	101	95	75	27	11	–	–	–	–	13	26	36	34	21.6	19.6
+ Other capital investment	3	4	2	4	12	2	2	2	2	8	4	–	–	–	–	3	2	1	2	2	1
= Total	173	121	134	90	112	114	112	103	92	57	39	9	12	11	9	16	28	37	36	24	21
+ Voluntary housing	40	37	50	67	86	127	122	154	122	152	163	143	85	80	96	99	105	109	121	115	136
+ Co–ownership housing					13	7	4	19	15	15	18	28	38	52	50	30	28	31	39	41	34
+ Home improvement grant	60	32	44	42	45	46	44	45	41	39	23	20	16	14	14	16	16	16	15	17	12
+ Energy efficiency										6	10	11	15	20	16	15	24	19	16	14	8
= Gross public investment (A)	273	190	228	199	256	294	282	321	270	269	253	211	166	177	185	176	200	212	227	210	211
Capital receipts:																					
Northern Ireland Housing Executive	42	43	56	108	88	93	161	78	8	18	19	10	10	16	15	14	18	19	21	22	14
+ Voluntary housing	5	12	15	10	11	11	15	8	7	4	5	–	–	–	–	–	3	1	*	*	*
= Total (B)	47	55	71	118	99	104	176	86	15	22	24	–	–	–	–	–	20	19	21	22	14
Net public investment (A–B)	226	135	158	81	169	190	106	235	255	247	229	–	–	–	–	–	180	192	206	188	196

Source: Northern Ireland Expenditure Plans and Priorities, Cm 4217 and predecessor volumes. Figures from 2011/12 onwards from NIHE Annual Reports, Northern Ireland Housing Statistics and data supplied by the NIHE.

Notes:
1. Separate figures for co-ownership housing are only available from 2004/05; previously they are included in the Voluntary housing figures.
2. From 2015/16 the 'other' category is comprised of capital expenditure on IT, office accommodation and expenditure relating to the purchase of land and vested housing stock.
3. Renovation grants and enveloping and Warm Homes expenditure include both revenue and capital expenditures.
4. For further details about home improvement grants etc and energy efficiency see table 86 notes.
5. An * indicates a value of less than one million.

Table 88 **Rents and earnings in Northern Ireland**

Year	1981/82	1986/87	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Average rent per week (£)																					
Northern Ireland Housing Executive	**10.06**	**14.78**	**21.13**	**31.56**	**39.18**	**45.73**	**47.04**	**48.82**	**50.81**	**51.84**	**52.76**	**54.73**	**58.76**	**60.88**	**63.46**	**66.60**	**66.61**	**66.60**	**66.59**	**66.59**	**68.39**
Housing associations:																					
Net of service charges	–	–	–	–	–	–	–	–	–	–	**63.06**	**66.69**	**70.47**	**73.81**	**76.73**	**80.46**	–	–	–	–	–
Gross of service charges	–	–	–	**30.90**	**44.12**	**61.87**	**64.82**	**68.76**	**73.44**	**76.96**	**82.26**	**86.25**	**90.96**	**94.13**	**97.99**	**101.71**	–	–	–	–	–
All social rent	–	–	–	–	–	–	–	–	–	–	–	–	–	–	**73.00**	**75.00**	**77.00**	**79.00**	**79.00**	**81.00**	–
Private rent	–	–	–	–	–	**82.71**	**79.38**	**86.01**	**84.16**	**80.63**	**92.74**	**94.74**	**95.54**	**93.88**	**92.00**	**94.00**	**–97.00**	**96.00**	**97.00**	**101.00**	–
Average earnings (£)	**114.30**	**161.00**	**225.60**	**300.20**	**360.40**	**450.70**	**469.40**	**472.20**	**487.40**	**510.10**	**526.30**	**535.70**	**540.90**	**537.60**	**553.90**	**574.70**	**586.50**	**597.50**	**617.00**	**608.20**	**653.20**
Rent as a % earnings																					
Northern Ireland Housing Executive	**8.8**	**9.2**	**9.4**	**10.5**	**10.9**	**10.1**	**10.0**	**10.3**	**10.4**	**10.2**	**10.0**	**10.2**	**10.9**	**11.3**	**11.5**	**11.6**	**11.4**	**11.1**	**10.8**	**10.9**	**10.5**
Housing associations:																					
Net of service charges	–	–	–	–	–	–	–	–	–	–	**12.0**	**12.4**	**13.0**	**13.7**	**13.9**	**14.0**	–	–	–	–	–
Gross of service charges	–	–	–	**10.3**	**12.2**	**13.7**	**13.8**	**14.6**	**15.1**	**15.1**	**15.6**	**16.1**	**16.8**	**17.5**	**17.7**	**17.7**	–	–	–	–	–
All social rent	–	–	–	–	–	–	–	–	–	–	–	–	–	–	**13.2**	**13.1**	**13.1**	**13.2**	**12.8**	**13.3**	–
Private rents	–	–	–	–	–	**18.4**	**16.9**	**18.2**	**17.3**	**15.8**	**17.6**	**17.7**	**17.7**	**17.5**	**16.6**	**16.4**	**–16.5**	**16.1**	**15.7**	**16.6**	–

Sources: Northern Ireland Executive NI Housing Statistics, DWP Family Resources Survey, ONS Northern Ireland New Earnings Surveys and ONS Annual Survey of Hours and Earnings.

Notes: 1. Earnings figures are average Northern Ireland full-time earnings. Figures up to 1997/98 come from the New Earnings Survey, subsequent figures come from the Annual Survey of Hours and Earnings. The figures include overtime from 2002 onwards.

2. NIHE rents are net rents (i.e. exclude service charges and rates), are for December of the year and are based on occupied and short-term vacant dwellings.

3. Housing association gross rent figures include rates as well as service charges; from 2010/11 to 2015/16 rents are also shown net of rates and service charges. Housing association rents have not been published since 2015/16.

5. Private rents exclude rent-free and come from the Family Resources Survey. Prior to 2014/15, the figures refer to the average rent. From 2014/15 they refer to the median rent. Due to the small sample size the private rent figures for Northern Ireland should be treated with caution.

Section 3 Compendium

Homelessness, housing needs and lettings

Table 89a **Local authority homeless acceptances in Great Britain**

Number of households

	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Not held to be intentionally homeless																					
England	60,400	91,010	140,350	117,490	111,340	100,170	76,860	64,970	57,510	41,780	42,390	48,510	53,480	53,210	53,410	56,500	59,260	57,890	35,770	37,830	40,300
+ Scotland	7,038	10,992	14,233	15,200	18,200	31,539	31,231	31,251	33,553	35,836	35,187	30,922	29,115	28,006	28,057	26,985	27,341	27,878	28,796	30,451	27,111
+ Wales	4,772	4,825	9,226	8,638	4,156	8,376	6,974	6,339	6,226	5,430	6,070	6,580	5,985	5,230	5,110	1,611	2,073	2,229	2,631	3,060	3,795
= Great Britain	72,210	106,827	163,809	141,328	133,696	140,085	115,065	102,560	97,289	83,046	83,647	86,012	88,580	86,446	86,577	85,096	88,674	87,997	67,197	71,341	71,206
Held to be intentionally homeless																					
England	2,520	2,970	5,450	4,920	8,860	13,830	11,410	9,920	8,890	6,880	6,900	7,840	8,200	8,640	8,770	9,420	9,890	9,170	5,010	4,740	3,740
+ Scotland	938	980	1,580	1,700	2,400	1,219	1,422	1,466	1,555	1,432	1,654	1,573	1,680	1,803	1,795	1,625	1,434	1,506	1,472	1,130	460
+ Wales	674	546	737	362	510	976	865	797	627	579	555	615	585	610	520	273	126	159	201	129	93
= Great Britain	4,132	4,496	7,767	6,982	11,770	16,025	13,697	12,183	11,072	8,891	9,109	10,028	10,465	11,053	11,085	11,318	11,450	10,835	6,683	5,999	4,293
All households accepted as homeless																					
England	62,920	93,980	145,800	122,410	120,200	114,000	88,270	74,890	66,400	48,660	49,290	56,350	61,680	61,850	62,180	65,920	69,150	67,060	40,780	42,570	44,040
+ Scotland	7,976	11,972	15,813	16,900	20,600	32,758	32,653	32,717	35,108	37,268	36,841	32,495	30,795	29,809	29,852	28,610	28,775	29,384	30,268	31,581	27,571
+ Wales	5,446	5,371	9,963	9,000	4,666	9,352	7,839	7,136	6,853	6,009	6,625	7,195	6,570	5,840	5,630	1,884	2,199	2,388	2,832	3,189	3,888
= Great Britain	76,342	111,323	171,576	148,310	145,466	156,110	128,762	114,743	108,361	91,937	92,756	96,040	99,045	97,499	97,662	96,414	100,124	98,832	73,880	77,340	75,499

Sources: Department for Levelling Up, Housing & Communities (and predecessors), Homelessness Statistics Live Table 770, Scottish Government and Welsh Government.

Notes:
1. England and Wales figures for 1997 and later years reflect the changes in homeless legislation, and no longer include 'non-priority acceptances'.
2. There is a break in the time series for England in 2018. Following implementation of the Homelessness Reduction Act 2017, most households now receive a minimum of 56 days assistance prior to being assessed for being owed a main homeless duty.
3. There is a break in the time series for Wales in 2015 due to legislative reforms and the introduction of new prevention and relief duties. Welsh figures from 2015 are based on section 73 priority need cases.
4. Scottish figures to 2012 are for priority need homeless and potentially homeless cases. From 2013 they refer to all homeless acceptances following the abolition of the distinction between priority need and other homeless acceptances on 31 December 2012.
5. Scottish figures from 2000 are for financial years (i.e. 2000/01) as are Welsh figures from 2015 onwards.
6. The 1990 figures for Wales include 2,000 households made homeless by flooding that year.

Table 89b **Homelessness by region in England: homeless acceptances**

Number of households

Region	1991	1995	2000	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020-21
North East	**7,870**	**6,050**	**5,060**	**5,970**	**1,860**	**1,800**	**1,740**	**1,340**	**1,400**	**1,330**	**1,330**	**1,220**	**310**	**290**	**330**
North West	**22,220**	**16,080**	**12,940**	**13,190**	**3,880**	**4,190**	**4,000**	**3,560**	**3,720**	**4,020**	**4,740**	**5,280**	**2,720**	**3,580**	**4,230**
Yorkshire & The Humber	**12,480**	**9,930**	**9,140**	**9,440**	**4,420**	**4,900**	**4,920**	**3,530**	**3,230**	**3,410**	**3,670**	**3,860**	**1,500**	**2,320**	**2,680**
East Midlands	**9,730**	**8,970**	**7,350**	**6,890**	**3,380**	**3,790**	**3,580**	**3,580**	**3,460**	**3,690**	**4,090**	**4,590**	**1,820**	**2,690**	**2,220**
West Midlands	**17,280**	**17,510**	**13,660**	**11,960**	**8,440**	**8,560**	**8,720**	**8,020**	**8,040**	**8,190**	**8,300**	**8,020**	**3,870**	**5,510**	**5,510**
East	**8,560**	**8,730**	**9,420**	**8,250**	**4,220**	**5,270**	**5,650**	**5,740**	**5,800**	**6,310**	**6,570**	**6,140**	**3,840**	**4,720**	**4,390**
London	**36,310**	**26,690**	**28,230**	**21,130**	**10,180**	**12,720**	**15,660**	**17,030**	**17,530**	**19,170**	**18,060**	**15,470**	**8,820**	**11,360**	**11,530**
South East	**13,750**	**13,570**	**14,420**	**9,330**	**4,520**	**5,320**	**5,940**	**6,020**	**7,320**	**7,800**	**7,930**	**7,710**	**4,910**	**6,130**	**4,920**
South West	**9,050**	**9,960**	**11,170**	**7,820**	**3,270**	**3,750**	**3,560**	**3,290**	**3,950**	**3,830**	**4,410**	**4,190**	**2,710**	**3,420**	**3,410**
England	**137,250**	**117,490**	**111,340**	**93,980**	**44,160**	**50,290**	**53,770**	**52,290**	**54,430**	**57,730**	**59,110**	**56,600**	**30,500**	**40,030**	**39,210**

Source: Department for Levelling Up, Housing & Communities (and predecessors), Homelessness Statistics, Live Tables 772 and 784; from 2018/19 detailed local authority table MD1.

Notes:
1. Homeless acceptances figures are for priority need and unintentionally homeless accepted households only.
2. From 2004/5 data are for the financial year beginning in April of that year.
3. From 2018/19 the figures are based on local authority decisions on applications made at the point the main duty takes effect, resulting in a major break in continuity.
4. DLUHC gross up regional figures to allow for missing local authority returns and may not sum precisely to national totals. Figures for calendar years to 2011 can be found in earlier editions of the *Review*.

Table 89c **Households owed a homeless prevention or relief duty, England**

Number of households

	2018/19			2019/20			2020/21		
	Assessed as owed a homeless duty by the local authority			Assessed as owed a homeless duty by the local authority			Assessed as owed a homeless duty by the local authority		
	Total	Threatened with homelessness: prevention duty owed	Homeless: relief duty owed	Total	Threatened with homelessness: prevention duty owed	Homeless: relief duty owed	Total	Threatened with homelessness: prevention duty owed	Homeless: relief duty owed
North East	**14,840**	**8,260**	**6,580**	**16,440**	**8,430**	**8,010**	**14,730**	**7,180**	**7,560**
North West	**37,690**	**19,290**	**18,400**	**40,510**	**20,260**	**20,250**	**37,930**	**15,690**	**22,240**
Yorkshire & The Humber	**25,940**	**14,350**	**11,590**	**29,920**	**16,030**	**13,890**	**26,800**	**13,480**	**13,320**
East Midlands	**22,010**	**12,230**	**9,780**	**23,040**	**11,940**	**11,110**	**20,180**	**9,310**	**10,870**
West Midlands	**24,190**	**11,410**	**12,780**	**27,410**	**10,800**	**16,610**	**25,100**	**8,690**	**16,410**
East	**28,170**	**15,620**	**12,550**	**29,310**	**15,430**	**13,880**	**26,840**	**11,820**	**15,020**
London	**53,200**	**30,670**	**22,530**	**54,080**	**29,440**	**24,630**	**51,760**	**23,990**	**27,770**
South East	**37,630**	**21,190**	**16,450**	**40,290**	**21,810**	**18,480**	**37,800**	**17,350**	**20,460**
South West	**25,840**	**14,860**	**10,980**	**27,490**	**14,540**	**12,950**	**27,430**	**11,910**	**15,520**
England	**269,500**	**147,880**	**121,630**	**288,470**	**148,670**	**139,800**	**268,560**	**119,400**	**149,160**

Source: DLUHC (and predecessors) Homelessness Statistics Live Tables, local authority-level table A1.

Notes: 1. The regional figures refer to the homeless prevention and relief duties introduced by the Homelessness Reduction Act 2017 and do not correspond to homeless figures reported in Tables 89a or 89b.
2. The homeless relief figures exclude households owed a relief duty because they were homeless at the end of a prevention duty.
3. Regional figures may not sum exactly to the national total due to DLUHC rounding and weighting for non-response.

Table 90a **Homeless households in temporary accommodation in England**

Number of households

		1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
	Bed and breakfast	**1,330**	**5,360**	**11,130**	**4,500**	**9,870**	**4,950**	**4,210**	**3,530**	**2,560**	**1,880**	**2,310**	**3,170**	**3,820**	**3,920**	**4,540**	**5,120**	**5,990**	**5,780**	**6,660**	**7,330**	**10,490**
+	Hostels	**3,380**	**4,730**	**9,010**	**9,660**	**10,790**	**9,230**	**7,840**	**6,620**	**5,250**	**4,150**	**4,160**	**4,310**	**4,280**	**4,710**	**5,090**	**5,360**	**5,700**	**5,440**	**5,670**	**6,680**	**5,660**
+	Private sector leasing	**–**	**–**	**–**	**11,530**	**21,610**	**49,910**	**48,850**	**41,730**	**38,790**	**32,430**	**27,730**	**26,080**	**26,310**	**25,460**	**23,460**	**25,580**	**24,150**	**23,430**	**25,080**	**27,500**	**28,210**
+	Other	**–**	**5,830**	**25,130**	**18,450**	**30,810**	**34,640**	**28,610**	**27,620**	**20,880**	**14,910**	**13,810**	**15,360**	**18,730**	**22,850**	**28,840**	**33,080**	**39,900**	**45,070**	**46,130**	**46,790**	**50,730**
=	All temporary accommodation	**4,710**	**15,920**	**45,270**	**44,140**	**73,080**	**98,730**	**89,510**	**79,500**	**67,480**	**53,370**	**48,010**	**48,920**	**53,140**	**56,940**	**61,930**	**69,140**	**75,740**	**79,720**	**83,540**	**88,310**	**95,100**
	Homeless at home:																					
	All	**–**	**–**	**–**	**8,890**	**12,220**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
	Main duty accepted	**–**	**–**	**–**	**–**	**7,610**	**11,570**	**8,470**	**8,080**	**6,070**	**4,150**	**4,410**	**5,490**	**5,690**	**4,930**	**5,820**	**7,490**	**8,610**	**10,020**	**5,930**	**6,350**	**4,870**

Sources: Department of Levelling Up, Housing & Communities (and predecessors) Homelessness Statistics Live Tables and Hansard 18/4/91, Column 186.

Notes: 1. The figures relate to placements in the fourth quarter of the calendar year. The hostel figures include women's refuges.
2. The term 'homeless at home' refers to households owed a main duty but which remain in the accommodation from which accepted as homeless or make their own arrangements for temporary accommodation.
3. The sharp rise in B&B placements in 2018 is due to the improved classification and reporting of shared annexes, which were formerly reported as self-contained provision by some local authorities.

Table 90b **Homeless households in temporary accommodation in Wales**

Number of households

	1997	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020/21
Local authority dwelling	**175**	**306**	**549**	**562**	**354**	**279**	**232**	**225**	**120**	**130**	**195**	**235**	**171**	**213**	**189**	**231**	**240**	**390**
Housing association	**36**	**34**	**49**	**64**	**105**	**121**	**133**	**155**	**230**	**235**	**230**	**220**	**225**	**243**	**222**	**237**	**240**	**183**
Private sector landlord	**37**	**40**	**39**	**40**	**65**	**67**	**73**	**75**	**75**	**165**	**75**	**110**	**60**	**18**	**36**	**87**	**66**	**165**
Private sector leasing	**135**	**160**	**410**	**612**	**725**	**890**	**983**	**1,015**	**970**	**890**	**810**	**765**	**666**	**816**	**738**	**726**	**804**	**906**
Hostel	**102**	**86**	**360**	**325**	**314**	**340**	**292**	**300**	**390**	**395**	**420**	**420**	**384**	**432**	**507**	**465**	**438**	**489**
Women's refuges	**28**	**38**	**65**	**69**	**66**	**88**	**81**	**85**	**70**	**65**	**95**	**95**	**48**	**45**	**45**	**57**	**39**	**51**
Bed and breakfast	**78**	**62**	**604**	**376**	**240**	**266**	**231**	**235**	**245**	**210**	**260**	**215**	**132**	**153**	**171**	**270**	**366**	**1,464**
Other	**27**	**15**	**264**	**242**	**182**	**139**	**-**	**-**	**5**	**15**	**-**	**-**	**3**	**-**	**9**	**21**	**21**	**30**
Homeless at home	**74**	**170**	**1,140**	**814**	**536**	**496**	**314**	**470**	**425**	**300**	**230**	**80**	**90**	**36**	**57**	**45**	**45**	**51**
Total	**692**	**911**	**3,480**	**3,104**	**2,587**	**2,686**	**2,339**	**2,560**	**2,530**	**2,410**	**2,310**	**2,150**	**1,779**	**1,953**	**1,971**	**2,139**	**2,262**	**3,729**

Source: Welsh Government Homeless Statistics.

Notes: 1. All figures are for those in temporary accommodation in Q4 of the calendar year other than 2020/21. Data collection constraints due to Covid-19 mean only figures for Q4 of 2020/21 have been issued.
2. For figures for individual years prior to 2005 see previous editions of the *Review*. For years prior to 1997 (which are for different categories of accommodation) see Welsh Housing Statistics 1997.
3. Due to legislative and related data collection changes in 2015, figures for this year are not classified as national statistics and should be treated with caution.
4. Figures do not necessarily sum due to rounding of figures by the Welsh Government. Figures for 2020/21 are provisional.

Table 90c **Homeless households in temporary accommodation in Scotland**

Number of households

	1991	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Social rented sector					**4,747**	**5,164**	**6,114**	**6,341**	**6,775**	**7,215**	**7,093**	**7,061**	**6,405**	**6,482**	**6,679**	**6,635**	**6,480**	**6,740**	**7,125**	**8,120**
of which:																				
Local authority dwelling	**1,174**	**1,851**	**1,826**	**4,136**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	**6,015**
Housing association	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	**2,105**
Hostel	**1,363**	**1,648**	**1,608**	**1,490**	**1,328**	**1,242**	**1,099**	**1,008**	**1,217**	**1,371**	**1,333**	**1,290**	**1,813**	**1,742**	**1,733**	**1,740**	**1,735**	**1,595**	**1,450**	**1,320**
Bed and breakfast	**458**	**449**	**500**	**1,516**	**1,494**	**1,528**	**1,609**	**1,748**	**1,765**	**1,544**	**1,281**	**1,170**	**1,125**	**1,085**	**1,052**	**1,115**	**1,215**	**1,135**	**790**	**1,130**
Other	**160**	**80**	**61**	**159**	**416**	**643**	**713**	**956**	**972**	**1,124**	**1,043**	**950**	**938**	**1,179**	**1,091**	**1,385**	**1,500**	**1,515**	**2,305**	**2,415**
Women refuge	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	**110**
Total	**3,155**	**4,028**	**3,995**	**7,301**	**7,985**	**8,577**	**9,535**	**10,053**	**10,729**	**11,254**	**10,750**	**10,471**	**10,281**	**10,488**	**10,555**	**10,875**	**10,935**	**10,990**	**11,670**	**13,095**

Source: Scottish Government Homelessness in Scotland Statistical Bulletin.

Notes: 1. All figures are for homeless households in temporary accommodation as at 31 March each year.

2. Local authority dwellings include Glasgow Housing Association from 2003 to 2005 inclusive. Thereafter combined local authority and housing association figures were issued until 2021.

3. Figures do not always sum due to rounding by Scottish Government. Households accommodated in a women's refuge were published for the first time in 2021. Prior to this they were included in 'other'.

Table 90d **Homeless households in temporary accommodation by region in England**

Number of households

Region	1991	1995	2000	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
North East	**430**	**430**	**1,320**	**780**	**450**	**360**	**300**	**190**	**220**	**210**	**170**	**170**	**150**	**150**	**150**	**140**	**200**	**370**	**560**
North West	**2,360**	**2,140**	**1,980**	**2,490**	**2,380**	**2,190**	**1,360**	**880**	**920**	**1,100**	**1,050**	**1,000**	**1,100**	**1,440**	**2,000**	**2,560**	**3,480**	**4,490**	**5,430**
Yorkshire & The Humber	**1,620**	**1,160**	**2,310**	**2,240**	**2,050**	**1,790**	**1,430**	**920**	**900**	**940**	**910**	**680**	**750**	**700**	**810**	**870**	**960**	**1,370**	**1,830**
East Midlands	**1,810**	**1,420**	**1,830**	**1,950**	**2,050**	**1,330**	**930**	**680**	**680**	**740**	**760**	**700**	**680**	**770**	**1,040**	**1,270**	**1,620**	**1,840**	**1,980**
West Midlands	**2,120**	**1,220**	**2,590**	**2,050**	**1,620**	**1,550**	**1,160**	**1,340**	**1,360**	**1,420**	**1,670**	**1,530**	**1,630**	**2,170**	**2,610**	**3,430**	**4,350**	**5,110**	**5,180**
East	**3,940**	**2,750**	**4,990**	**6,610**	**5,190**	**4,290**	**3,470**	**2,630**	**2,600**	**3,010**	**3,650**	**3,840**	**4,130**	**4,910**	**5,750**	**5,900**	**6,060**	**6,320**	**6,260**
London	**37,130**	**26,060**	**41,540**	**62,740**	**59,810**	**55,500**	**47,780**	**39,030**	**35,850**	**36,740**	**40,230**	**43,310**	**48,240**	**52,060**	**54,280**	**55,440**	**56,780**	**59,930**	**59,830**
South East	**7,890**	**6,420**	**11,300**	**11,160**	**8,440**	**6,320**	**4,610**	**3,520**	**3,660**	**4,280**	**4,840**	**5,120**	**5,920**	**7,200**	**8,090**	**8,470**	**8,870**	**9,640**	**10,360**
South West	**2,630**	**2,540**	**5,270**	**6,360**	**5,140**	**4,180**	**2,980**	**2,130**	**2,040**	**2,000**	**2,030**	**2,060**	**2,100**	**2,290**	**2,500**	**2,630**	**2,720**	**3,130**	**3,870**
England	**59,930**	**44,140**	**73,080**	**96,370**	**87,120**	**77,510**	**64,000**	**51,310**	**48,240**	**50,430**	**55,320**	**58,410**	**64,710**	**71,670**	**77,220**	**80,720**	**85,040**	**92,190**	**95,290**

Source: Department for Levelling Up, Housing & Communities (and predecessors) Homelessness Statistics Live Tables 776, 784 and from 2018/19 detailed local authority table TA1 (Jan-March).

Notes: 1. Households in accommodation arranged by local authorities pending enquiries or after being accepted as homeless under the Homelessness Reduction Act 2017 and its predecessors.

2. Figures up to and including 2000 relate to placements at the end of each calendar year.

3. Figures from 2004/5 onwards are for placements in the last quarter of the financial year and are grossed up for missing local authority returns on same basis as for Table 90a.

4. Totals may not equal the sum of components because of rounding by DLUHC.

5. Figures from 2018/19 are based on the P1E plus the new H-CLIC returns, which are subject to some misreporting. Caution should therefore be applied when comparing figures for earlier years.

Table 91a **Reasons for homelessness in England to 2018**

Percentages

	1987	1990	1995	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Parents, relatives or friends no longer willing or able to accommodate	**41**	**43**	**29**	**30**	**33**	**34**	**37**	**38**	**38**	**37**	**36**	**36**	**36**	**33**	**34**	**32**	**30**	**27**	**27**	**27**	**26**	**26**
Breakdown of relationship with partner	**18**	**17**	**22**	**23**	**22**	**21**	**20**	**20**	**20**	**20**	**19**	**18**	**20**	**20**	**18**	**18**	**17**	**17**	**17**	**16**	**18**	**17**
Loss of private dwelling, including tied accommodation	**15**	**14**	**20**	**23**	**22**	**20**	**18**	**18**	**19**	**19**	**20**	**19**	**16**	**20**	**24**	**27**	**32**	**35**	**36**	**38**	**34**	**23**
Mortgage arrears	**9**	**9**	**8**	**3**	**2**	**1**	**1**	**2**	**2**	**3**	**4**	**4**	**3**	**2**	**3**	**3**	**2**	**2**	**1**	**1**	**1**	**–**
Rent arrears	**4**	**4**	**2**	**3**	**3**	**3**	**2**	**2**	**2**	**2**	**2**	**2**	**3**	**3**	**3**	**3**	**3**	**3**	**3**	**3**	**3**	**4**
Other	**13**	**13**	**17**	**18**	**18**	**22**	**22**	**20**	**19**	**19**	**18**	**20**	**22**	**22**	**19**	**18**	**17**	**17**	**16**	**16**	**18**	**30**

Source: Department for Levelling Up, Housing & Communities, (and predecessors) Homelessness Statistics Live Table 774 and Table A2.

Notes: 1. Figures for 2018 are based on those owed a relief duty according to the Homeless Reduction Act 2017 and are not directly comparable with those prior to 2018.
2. Rent arrears figures for 2018 are not comparable to earlier years, due to a change in the way private sector rent arrears are recorded.
3. Figures may not total to 100, because of rounding and grossing up by the DLUHC.
4. In 2018 the 'other' category includes mortgage arrears and repossession.

Table 91b **Reasons for homelessness in England from 2018/19 onwards**

Number of households and percentages

	2018/19 No	2019/20 No	2020/21 No	2018/19 %	2019/20 %	2020/21 %
Households owed a prevention duty	**147,880**	**149,240**	**120,310**	**100.0**	**100.0**	**100.0**
of which:						
Family or friends no longer willing or able to accommodate	**34,430**	**35,620**	**38,830**	**23.3**	**23.9**	**32.3**
End of private tenancy	**48,850**	**47,090**	**27,890**	**33.0**	**31.6**	**23.2**
End of social tenancy	**8,530**	**10,120**	**4,680**	**5.8**	**6.8**	**3.9**
End of supported accommodation/institutional discharge	**5,540**	**7,380**	**6,160**	**3.7**	**4.9**	**5.1**
Relationship breakdown	**9,410**	**9,320**	**9,060**	**6.4**	**6.2**	**7.5**
Domestic abuse etc	**11,000**	**11,240**	**13,400**	**7.4**	**7.5**	**11.1**
Other/not known	**30,160**	**28,480**	**20,260**	**20.4**	**19.1**	**16.8**
Households owed a relief duty	**121,630**	**140,570**	**150,400**	**100.0**	**100.0**	**100.0**
of which:						
Family or friends no longer willing or able to accommodate	**31,820**	**38,870**	**48,820**	**26.2**	**27.7**	**32.5**
End of private tenancy	**15,720**	**17,280**	**12,830**	**12.9**	**12.3**	**8.5**
End of social tenancy	**4,560**	**5,290**	**3,170**	**3.7**	**3.8**	**2.1**
End of supported accommodation/institutional discharge	**10,710**	**14,870**	**14,760**	**8.8**	**10.6**	**9.8**
Relationship breakdown	**11,990**	**13,420**	**15,280**	**9.9**	**9.5**	**10.2**
Domestic abuse etc	**17,490**	**21,710**	**26,570**	**14.4**	**15.4**	**17.7**
Other/not known	**29,350**	**29,170**	**29,030**	**24.1**	**20.8**	**19.3**
Households owed a prevention and/or relief duty	**269,510**	**289,810**	**270,710**	**100.0**	**100.0**	**100.0**
of which:						
Family or friends no longer willing or able to accommodate	**66,250**	**74,490**	**87,650**	**24.6**	**25.7**	**32.4**
End of private tenancy	**64,570**	**64,370**	**40,720**	**24.0**	**22.2**	**15.0**
End of social tenancy	**13,090**	**15,410**	**7,850**	**4.9**	**5.3**	**2.9**
End of supported accommodation/institutional discharge	**16,250**	**22,250**	**20,920**	**6.0**	**7.7**	**7.7**
Relationship breakdown	**21,400**	**22,740**	**24,340**	**7.9**	**7.8**	**9.0**
Domestic abuse etc	**28,490**	**32,950**	**39,970**	**10.6**	**11.4**	**14.8**
Other/not known	**59,510**	**57,650**	**49,290**	**22.1**	**19.9**	**18.2**

Source: Department for Levelling Up, Housing & Communities (and predecessors), Statutory homelessness Live Tables AP2 and AR2.

Notes: 1. Figures refer to homeless applicants owed prevention or relief duties.
2. The homeless relief figures exclude households owed a relief duty because they were homeless at the end of a prevention duty.
3. Category figures may not sum exactly to the respective totals due to DLUHC rounding and weighting for non-response.

Table 91c **Households owed a main homelessness duty and in priority need**

Number of households and percentages

	Number of households																		Percentages			
	1998/99	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2000/01	2010/11	2015/16	202/21
Household includes dependent children	**61,540**	**66,320**	**49,880**	**40,600**	**37,000**	**31,430**	**22,950**	**26,670**	**31,790**	**34,480**	**33,950**	**36,480**	**39,120**	**40,140**	**37,230**	**19,810**	**25,890**	**22,770**	**57.8**	**60.4**	**67.8**	**57.5**
Household includes a pregnant woman	**10,500**	**11,290**	**11,360**	**8,480**	**7,350**	**6,080**	**4,580**	**4,480**	**4,990**	**5,000**	**4,150**	**3,940**	**3,910**	**3,780**	**3,750**	**1,520**	**1,880**	**1,980**	**9.8**	**10.1**	**6.8**	**5.0**
Total vulnerable households	**31,400**	**36,050**	**32,230**	**23,860**	**18,400**	**15,570**	**12,290**	**12,760**	**13,290**	**14,090**	**13,980**	**13,800**	**14,440**	**14,970**	**15,250**	**9,080**	**12,480**	**14,700**	**31.4**	**28.9**	**25.0**	**37.1**
Of which:																						
Old age	**3,750**	**4,060**	**2,210**	**1,390**	**1,110**	**820**	**590**	**730**	**750**	**800**	**810**	**860**	**870**	**860**	**840**	**390**	**430**	**410**	**3.5**	**1.7**	**1.5**	**1.0**
Physical disability / ill health	**4,980**	**5,640**	**4,610**	**3,590**	**3,090**	**2,650**	**2,480**	**2,960**	**3,310**	**3,540**	**3,700**	**3,660**	**4,020**	**4,370**	**4,360**	**2,750**	**4,200**	**4,590**	**4.9**	**6.7**	**7.0**	**11.6**
Mental health problems	**7,250**	**9,110**	**7,340**	**5,410**	**4,140**	**3,750**	**3,200**	**3,560**	**3,960**	**4,370**	**4,470**	**4,410**	**4,990**	**5,460**	**5,870**	**3,450**	**4,470**	**5,070**	**7.9**	**8.1**	**8.6**	**12.8**
Young applicant	**3,470**	**4,960**	**8,350**	**6,380**	**4,870**	**4,080**	**2,680**	**2,210**	**1,980**	**1,760**	**1,480**	**1,300**	**1,120**	**1,030**	**870**	**460**	**630**	**740**	**4.3**	**5.0**	**1.9**	**1.9**
Domestic abuse	**6,190**	**6,650**	**4,010**	**2,880**	**2,140**	**1,760**	**1,530**	**1,410**	**1,470**	**1,560**	**1,490**	**1,520**	**1,390**	**1,350**	**1,330**	**700**	**1,020**	**1,590**	**5.8**	**3.2**	**2.4**	**4.0**
Other	**5,760**	**5,630**	**5,710**	**4,210**	**3,050**	**2,510**	**1,810**	**1,890**	**1,820**	**2,060**	**2,030**	**2,050**	**2,050**	**1,900**	**1,980**	**1,370**	**1,720**	**2,300**	**4.9**	**4.3**	**3.6**	**5.8**
Homeless because of emergency	**840**	**1,010**	**510**	**410**	**430**	**350**	**200**	**240**	**230**	**210**	**210**	**220**	**260**	**220**	**380**	**120**	**130**	**150**	**0.9**	**0.5**	**0.5**	**0.4**
Total households owed a main duty	**104,270**	**114,670**	**93,980**	**73,360**	**63,170**	**53,430**	**40,020**	**44,160**	**50,290**	**53,770**	**52,290**	**54,430**	**57,730**	**59,110**	**56,600**	**30,500**	**40,340**	**39,570**	**100.0**	**100.0**	**100.0**	**100.0**

Source: Department for Levelling Up, Housing & Communities (and predecessors), Statutory homelessness Live Tables MD3.

Notes:
1. Figures are for financial years. Figures for calendar years, including the needs categories for non-priority households from 1991 to 2019 can be found in earlier editions of the *Review*.
2. DLUHC caution that the 'household includes dependent children' is under-reported due to some miscoding of households with children as vulnerable.
3. 'Other' incorporates those with alcohol or drug dependency and those vulnerable due to a learning difficulty, time spent in care, in custody, in HM forces or as former asylum seeker and those fleeing home due to violence (other than domestic abuse).
4. From 2002/03, 'young applicant' covers 16-17 year-olds and 18-20 year-old care leavers.
5. Totals and percentages do not always sum to total or 100% because of rounding.

Table 91d **Support needs of households owed a prevention or relief duty in England**

Number of households and percentages

	Number			Percentage of households with one or more support needs		
	2018/19	2019/20	2020/21	2018/19	2019/20	2020/21
Number of households with known support needs	**118,830**	**135,040**	**137,140**	**100**	**100**	**100**
Of which						
One support need	**59,550**	**66,670**	**64,420**	**50**	**49**	**47**
Two support needs	**26,550**	**31,090**	**31,960**	**22**	**23**	**23**
Three or more support needs	**32,720**	**37,280**	**40,760**	**28**	**28**	**30**
Range of support needs						
Young person aged 16-25 years	**13,830**	**14,680**	**14,050**	**12**	**11**	**10**
Care leaver	**5,720**	**7,010**	**7,180**	**5**	**5**	**5**
Physical ill health and disability	**35,860**	**42,090**	**40,150**	**30**	**31**	**29**
History of mental health problems	**56,980**	**65,900**	**67,170**	**48**	**49**	**49**
Learning disability	**11,030**	**12,550**	**12,430**	**9**	**9**	**9**
At risk of / has experienced domestic abuse	**23,920**	**26,890**	**29,500**	**20**	**20**	**22**
At risk of / has experienced abuse (non-domestic abuse)	**6,910**	**7,210**	**7,670**	**6**	**5**	**6**
At risk of / has experienced sexual abuse / exploitation	**5,290**	**6,040**	**5,830**	**4**	**4**	**4**
Drug dependency needs	**14,230**	**16,830**	**19,850**	**12**	**12**	**14**
Alcohol dependency needs	**11,030**	**12,530**	**13,040**	**9**	**9**	**10**
Offending history	**19,180**	**22,180**	**27,840**	**16**	**16**	**20**
History of repeat homelessness	**16,460**	**18,390**	**20,660**	**14**	**14**	**15**
History of rough sleeping	**13,390**	**14,880**	**17,440**	**11**	**11**	**13**
Access to education, employment or training	**8,770**	**7,750**	**7,400**	**7**	**6**	**5**
Other	**10,610**	**11,690**	**9,580**	**9**	**9**	**7**

Source: Department for Levelling Up, Housing & Communities (and predecessors), Statutory homelessness Live Tables A3.

Notes: 1. Households with multiple support needs are counted in different 'support needs' categories. Thus the sum of support needs categories exceeds the number of households with support needs.

2. Figures are rounded by DLUHC and include imputations for missing values.

3. Support needs are not the same as 'priority need', such that not every households with support needs will have been defined as being in priority need.

Table 92a **Rough sleepers in England**

Number of persons or street count

	2004/05	2005/06	2006/07	2007/08	2010[1]	2010[2]	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
North East	63	53	38	38	35	50	30	60	30	40	40	50	50	70	70	70	50
North West	131	106	78	89	90	100	150	150	150	190	220	310	430	430	350	230	200
Yorkshire & The Humber	71	85	83	59	72	120	150	160	130	130	160	170	210	250	240	180	170
East Midlands	116	161	90	80	108	120	190	140	210	190	210	260	310	360	310	190	180
West Midlands	109	81	71	73	105	180	210	230	220	190	250	290	300	420	320	210	190
East	96	85	67	72	169	420	450	560	540	740	940	960	1,140	1,280	1,140	710	640
London	285	327	302	249	317	210	240	280	300	300	420	600	620	480	460	270	240
South East	203	178	172	157	213	310	430	440	530	610	830	960	1,120	930	900	470	450
South West	161	173	137	131	138	270	340	300	310	360	510	540	580	460	490	350	330
England	1,235	1,249	1,038	948	1,247	1,770	2,180	2,310	2,410	2,740	3,570	4,130	4,750	4,680	4,270	2,690	2,440
of which																	
London (%)						12	11	12	12	11	12	15	13	10	11	10	10
Rest of England (%)						83	81	81	78	78	77	77	77	80	79	82	82

Sources: Audit Commission collated local authority counts to 2007/08 and Ministry of Housing, Communities & Local Government (now DLUHC) from 2010 onwards.

Notes: 1. Summer 2010 count using 'old' methodology.

2. Autumn 2010 count and onwards using revised methodology; see: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/6009/1713784.pdf.

3. The figures from 2010 onwards derived from street night counts by local authorities on a 'typical night' between 1 October and 30 November together with intelligence-driven estimates.

Table 92b **Rough sleepers in England by area**

Number of people

Authority	1998	2000	2005	2006	2007	2008	2009	2010[1]	2010[2]	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Westminster	**237**	**227**	**133**	**173**	**112**	**111**	**110**	**147**	**128**	**106**	**131**	**140**	**265**	**265**	**260**	**217**	**306**	**333**	**242**	**187**
Brighton and Hove	**44**	**26**	**9**	**12**	**12**	**10**	**6**	**12**	**14**	**37**	**43**	**50**	**41**	**78**	**144**	**178**	**64**	**88**	**27**	**37**
Exeter	**27**	**19**	**8**	**6**	**10**	**15**	**5**	**6**	**21**	**29**	**30**	**23**	**34**	**27**	**41**	**35**	**17**	**31**	**37**	**14**
Kensington and Chelsea	**23**	**14**	**12**	**10**	**13**	**12**	**13**	**13**	**32**	**19**	**27**	**23**	**34**	**24**	**14**	**20**	**20**	**19**	**21**	**11**
City of London	**41**	**40**	**12**	**25**	**45**	**48**	**38**	**29**	**20**	**18**	**21**	**35**	**50**	**48**	**50**	**36**	**67**	**41**	**23**	**20**
Lambeth	**20**	**47**	**7**	**9**	**15**	**11**	**13**	**9**	**13**	**18**	**21**	**21**	**18**	**27**	**17**	**34**	**50**	**43**	**20**	**29**
Bournemouth[3]	**44**	**21**	**7**	**8**	**5**	**11**	**6**	**6**	**21**	**26**	**35**	**24**	**40**	**65**	**60**	**66**	**45**	**72**	**25**	**29**
Cambridge	**30**	**21**	**7**	**2**	**6**	**0**	**1**	**6**	**6**	**12**	**20**	**9**	**10**	**18**	**40**	**26**	**27**	**33**	**16**	**14**
Southwark	**31**	**7**	**7**	**6**	**11**	**5**	**15**	**3**	**29**	**10**	**25**	**24**	**22**	**32**	**32**	**44**	**47**	**44**	**24**	**10**
Tower Hamlets	**31**	**6**	**–**	**3**	**12**	**7**	**17**	**7**	**11**	**9**	**7**	**–**	**6**	**12**	**11**	**21**	**10**	**17**	**40**	**28**
Birmingham	**56**	**23**	**7**	**8**	**5**	**6**	**4**	**6**	**9**	**7**	**8**	**14**	**20**	**36**	**55**	**57**	**91**	**52**	**17**	**31**
Liverpool	**17**	**19**	**8**	**9**	**12**	**13**	**9**	**3**	**–**	**9**	**6**	**6**	**8**	**15**	**21**	**33**	**15**	**17**	**10**	**20**
Oxford	**39**	**31**	**5**	**11**	**11**	**10**	**5**	**16**	**11**	**8**	**12**	**19**	**26**	**39**	**33**	**61**	**45**	**43**	**19**	**24**
Camden	**59**	**54**	**17**	**10**	**6**	**4**	**6**	**5**	**11**	**7**	**5**	**–**	**5**	**15**	**17**	**127**	**141**	**65**	**42**	**97**

Source: Ministry of Housing, Communities & Local Government (now DLUHC).

Notes 1. See notes for Table 92a. A full list of LA returns and how they were collected is available at: https://www.gov.uk/government/statistics/rough-sleeping-snapshot-in-england-autumn-2020.

2. Authorities shown are those with the highest counts in 1998-2010. In 2020 Liverpool, Cambridge and Birmingham were no longer amongst the 30 local authorities with the highest counts.

3. Figures for Bournemouth from 2010 onwards are for Bournemouth, Christchurch and Poole.

Table 92c **Rough sleepers in Wales**

Numbers

	2015	2016/17	2017/18	2018/19	2019/20
Wales					
Snapshot count of rough sleepers	**82**	**141**	**188**	**158**	**176**
Estimated two week count of rough sleepers	**240**	**313**	**345**	**347**	**405**
Cardiff					
Snapshot count of rough sleepers	**30**	**53**	**53**	**64**	**57**
Estimated two week count of rough sleepers	**64**	**85**	**92**	**100**	**92**
Rest of Wales					
Snapshot count of rough sleepers	**52**	**88**	**135**	**94**	**119**
Estimated two week count of rough sleepers	**176**	**228**	**253**	**247**	**313**

Sources: Welsh Government National Rough Sleeper Count.

Notes: 1. The one-night snapshot count is carried out in one day in early November by local authorities.

2. The estimated two-week count is based on data gathered from health organisations and other local and community service groups in contact with rough sleepers.

3. In the wake of the Covid pandemic, the Welsh rough sleeper count for November 2020 (2020/21) was suspended.

Table 93 **Deaths of homeless people, Great Britain**

	2013	2014	2015	2016	2017	2018	2019	2020
Estimated deaths (numbers)								
England and Wales	**482**	**475**	**508**	**565**	**597**	**726**	**778**	**688**
England	**460**	**469**	**485**	**539**	**584**	**692**	**745**	**664**
North East	**18**	**32**	**14**	**24**	**32**	**36**	**28**	**34**
North West	**55**	**66**	**69**	**87**	**119**	**103**	**126**	**126**
Yorkshire and The Humber	**31**	**26**	**42**	**41**	**49**	**70**	**72**	**67**
East Midlands	**25**	**20**	**38**	**35**	**34**	**48**	**51**	**52**
West Midlands	**41**	**54**	**48**	**35**	**45**	**64**	**64**	**45**
East	**28**	**45**	**26**	**34**	**33**	**56**	**62**	**53**
London	**134**	**103**	**141**	**132**	**136**	**148**	**144**	**143**
South East	**79**	**72**	**59**	**97**	**84**	**79**	**88**	**69**
South West	**49**	**50**	**48**	**55**	**52**	**87**	**111**	**74**
Wales	**22**	**6**	**23**	**26**	**13**	**34**	**33**	**22**
Scotland					**164**	**195**	**216**	**256**
Estimated deaths per million total population								
England and Wales	**11.4**	**11.2**	**11.9**	**13.1**	**13.8**	**16.7**	**17.8**	**15.7**
England	**11.5**	**11.6**	**12.0**	**13.2**	**14.2**	**16.8**	**18.0**	**16.0**
North East	**9.4**	**16.3**	**7.3**	**12.2**	**16.0**	**18.3**	**13.9**	**17.1**
North West	**10.5**	**12.5**	**13.0**	**16.3**	**22.2**	**19.2**	**23.3**	**23.3**
Yorkshire and The Humber	**7.8**	**6.6**	**10.5**	**10.1**	**12.1**	**17.3**	**17.8**	**16.5**
East Midlands	**7.2**	**5.8**	**11.0**	**9.9**	**9.6**	**13.6**	**14.3**	**14.5**
West Midlands	**9.7**	**13.0**	**11.3**	**8.2**	**10.5**	**15.0**	**14.7**	**10.4**
East	**6.5**	**10.2**	**5.9**	**7.5**	**7.3**	**12.5**	**13.8**	**11.7**
London	**21.1**	**16.0**	**21.6**	**20.0**	**20.5**	**22.1**	**21.4**	**21.2**
South East	**12.2**	**11.1**	**8.9**	**14.6**	**12.6**	**11.9**	**13.3**	**10.3**
South West	**12.4**	**12.4**	**11.8**	**13.5**	**12.8**	**21.2**	**26.9**	**17.9**
Wales	**9.7**	**2.6**	**9.9**	**11.4**	**5.8**	**14.5**	**14.3**	**9.4**
Scotland					**39.9**	**47.4**	**52.5**	**61.6**

Source: ONS: Deaths of homeless people by country and region, England and Wales, and NRS Homeless Deaths in Scotland.

Notes: 1. Figures are experimental and are derived from when deaths are registered and not when deaths occurred. Figures also reflect place of death and not area of usual residence.
2. Figures refer to homeless people aged 15-74 years and rates per million people for all areas are based on total population aged 15 to 74 years.
3. Regional figures may not sum to the English total due to ONS rounding. Figures for Scotland are only available from 2017.
4. The methodology used by NRS and ONS are similar but not to the extent that it is possible to produce a GB-wide figure.
5. ONS caution the method employed generates conservative estimates and the real numbers for England and Wales may be higher.

Table 94 **Landlord possession claims in England and Wales**

Number of cases

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Claims																						
Private	17,287	19,665	20,236	18,948	18,118	17,047	18,287	19,002	19,347	21,004	21,459	23,147	22,740	23,079	23,196	23,113	20,712	20,328	21,439	23,422	24,092	12,514
Accelerated	13,891	16,473	17,258	17,784	17,993	20,301	21,069	23,006	24,496	23,048	17,025	21,597	25,712	31,178	34,080	36,019	38,402	34,253	29,601	23,310	19,042	9,070
Social	154,104	156,196	155,208	157,913	141,008	136,918	126,333	116,152	103,214	104,165	98,108	90,217	93,631	96,742	113,175	105,645	94,577	82,788	81,603	74,980	67,773	18,097
Total	185,282	192,334	192,702	194,645	177,119	174,266	165,689	158,160	147,057	148,217	136,592	134,961	142,083	150,999	170,451	164,777	153,691	137,369	132,643	121,712	110,907	39,681
Orders Made																						
Private	10,771	11,523	12,437	11,857	11,524	10,517	11,873	11,773	14,257	14,930	14,803	15,526	15,777	15,810	15,993	16,382	15,031	14,842	15,788	16,909	18,181	4,733
Accelerated	11,408	13,264	13,563	13,563	13,484	15,160	15,894	17,321	18,966	18,018	12,807	15,394	20,168	23,655	27,252	29,648	31,652	29,491	24,365	19,115	15,772	4,870
Social	101,181	101,548	104,827	106,755	95,702	92,126	85,105	78,273	84,572	91,572	83,758	69,324	68,542	69,565	78,995	81,240	71,778	63,578	60,871	57,694	53,745	12,512
Total	123,360	126,335	130,827	132,175	120,710	117,803	112,872	107,367	117,795	124,520	111,368	100,244	104,487	109,030	122,240	127,270	118,461	107,911	101,024	93,718	87,698	22,115
Warrants																						
Private	–	5,817	6,894	7,121	6,924	6,408	6,604	6,737	7,155	7,255	7,504	8,313	8,680	8,943	8,927	9,079	8,323	8,399	8,918	9,545	10,183	3,076
Accelerated	–	7,068	8,036	8,288	7,634	7,937	8,914	10,092	11,110	10,847	7,371	8,582	11,943	15,159	17,383	20,096	22,284	20,910	16,928	13,045	10,787	3,365
Social	–	45,394	57,378	66,462	65,462	64,417	61,931	57,127	49,652	47,321	42,824	40,497	41,201	42,108	48,372	49,093	47,011	41,399	41,288	39,620	35,689	8,692
Total	–	58,279	72,308	81,871	80,020	78,762	77,449	73,956	67,917	65,423	57,699	57,392	61,824	66,210	74,682	78,268	77,618	70,708	67,134	62,210	56,659	15,133
Repossessions by county court bailiffs																						
Private	–	3,355	4,086	4,160	3,957	3,673	3,979	4,101	4,342	4,435	4,618	5,279	5,852	6,097	6,049	6,321	6,061	6,011	6,260	6,913	7,316	1,991
Accelerated	–	4,734	5,643	5,901	5,476	5,207	5,996	6,756	7,543	7,560	5,072	5,762	7,969	10,874	12,465	14,678	16,620	15,967	12,953	10,351	8,380	1,900
Social	–	19,784	23,526	27,109	26,065	25,393	24,144	22,965	20,478	20,144	18,244	16,818	17,895	16,959	19,278	20,968	20,048	18,353	16,472	16,270	15,117	3,560
Total	–	27,873	33,255	37,170	35,498	34,273	34,119	33,822	32,363	32,139	27,934	27,859	31,716	33,930	37,792	41,967	42,729	40,331	35,685	33,534	30,813	7,451

Sources: Ministry of Justice, Mortgage and Landlord Possession Statistics for England and Wales.

Notes: 1. 'Accelerated claims' occur because landlords can seek accelerated possession if the tenant's lease is nearing its end and the landlord is not claiming for rent arrears. No tenure split is available for 'accelerated' actions, but it is understood that the majority relate to private tenancies.

2. 'Claims' are for the recovery of possession of properties; 'orders made' are from a judge, requiring that possession be taken on a certain date; 'warrants' are issued if the defendant fails to comply and enable the court bailiff to take possession; and 'repossessions by county court bailiffs' may then occur. However, possession can be obtained through less formal procedures. Such cases are not recorded in this table.

Table 95 **Local authority dwelling stock, new dwellings and lettings in England**

Thousands

	1985/86	1990/91	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Stock of dwellings[1]	4,439	3,899	2,812	2,087	1,987	1,870	1,820	1,786	1,726	1,693	1,682	1,669	1,643	1,612	1,602	1,592	1,587	1,583	1,581
Vacant dwellings	113.0	83.1	80.3	42.9	41.0	36.9	34.6	31.4	27.9	25.9	27.7	27.3	27.4	23.9	23.1	23.2	24.0	25.6	31.4
Vacant dwellings as % of stock	2.5	2.1	2.9	2.1	2.1	2.0	1.9	1.8	1.6	1.5	1.6	1.6	1.7	1.5	1.4	1.5	1.5	1.6	2.0
Completions	23.3	13.0	0.2	0.3	0.3	0.2	0.5	0.4	1.1	2.0	1.4	0.9	1.4	1.9	1.8	2.0	2.6	1.85	1.65
All lettings[2]	437.0	401.0	326.6	188.8	174.9	157.8	151.7	153	146.4	140.9	134.7	142.9	127.3	120.5	112.6	108.1	104.8	99.9	79.9
Existing lets[3]	190.0	161.4	104.3	55.5	50.5	46.4	44.7	45.3	44.4	51.7	51.6	59.6	50.1	45.7	43.4	41.2	40.1	37.6	31.3
own tenant internal transfer or exchange[3]								39.0	38.0	46.9	46.4	54.0	45.4	41.9	39.7	36.6	36.5	34.1	28.3
tenant transferred from another social landlord (A)								6.3	6.4	4.8	5.2	5.6	4.7	3.8	3.7	4.6	3.6	3.5	3.0
New social lets[4] (B)			221.8	133	124	111	106.9	107.7	102.0	89.1	83.9	83.3	77.1	74.8	69.2	66.9	64.4	59.9	47.0
Tenants new to a particular local authority landlord[5] (A+B)	247.0	239.6	221.8	133.3	124.3	111.4	106.9	114.0	108.4	93.9	89.1	88.9	81.8	78.6	72.9	71.5	68.0	63.4	50.0
Homeless households as a % of tenants new to landlord[8,9,10]	26	40	29	31	28	28	25	20	20	18	17	21	21	21	21	26	26	30	–
Homeless households as a % of new social lets[8,9,10]										19	19	23	23	23	23	26	27	29	–

Sources: DLUHC (and its predecessors) Local Authority Housing Statistics; Housing Strategy Statistical Appendix, Live Tables 116, 213, 602 and 612; Social Housing Lettings (CORE).

Notes: 1. The dwelling count to 1990 is for December and thereafter the end of the financial year. It includes a small number of dwellings awaiting demolition, sitting outside the HRA or defined as shared ownership. From 1986/87 it also includes dwellings owned by local authorities outside their own area.

2. The all lettings count includes general and supported lets, dwellings let on a social and Affordable Rent basis, secure, introductory or flexible tenancies and lettings to households displaced by slum clearance.

3. Existing lets are lettings to tenants whose previous home was rented from the current local authority or any other social landlord. It includes mutual exchanges but excludes tenancy successions and assignations.

4. New social tenants refer to households who immediately prior to this move did not hold a general tenancy from a social landlord.

5. Prior to 2009/10 lettings data did not differentiate between a new social tenant and a tenant transferring from another social landlord. Tenants new to a landlord therefore combines these two categories for continuity purposes.

6. Changes to the HSSA mean there is some discontinuity between 2008/09 and 2009/10. The reported increase in the number of lettings may not represent a true increase.

7. A change in data collection in 2017/18 means it is no longer possible to identify existing housing associations tenants transferring to a particular local authority landlord.

8. From 2011/12, CORE data for general needs lettings to statutory homeless are used to calculate the share of lettings to homeless but this is known to be an underestimate due to variable CORE completion rates and the inclusion of supported lets in the LAHS denominator.

9. With the introduction of the Homelessness Reduction Act from April 2018, those granted prevention and relief duties have been included in the statutory homeless category. Some of those rehoused as statutory homeless will have previously held a social tenancy.

10. Existing and social lettings do not always sum to total lettings as the lettings category is not always recorded.

Table 96a **Local authority lettings to tenants new to a particular local authority, England**

Thousands

Region	1980/81	1990/91	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Northern	26.2	23.0	27.0																					
North East		21.3	24.9	24.6	20.1	19.0	15.1	14.5	13.0	11	11.5	9.2	9.7	7.6	6.9	7.2	7.0	5.1	5.1	4.7	5.4	5.3	3.2	2.5
Yorkshire & The Humber	37.7	31.4	35.6	37.1	34.6	36.1	27.2	23.0	17.2	17.3	14.9	15.7	15.6	15.6	16.1	16.0	16.0	14.2	14.4	12.8	13.0	12.0	11.1	7.1
North West	42.5	40.2	43.6																					
North West		41.9	45.7	41.4	36.6	32.8	28.2	24.4	20.0	18.5	14.4	13.6	14.3	12.2	7.3	6.0	6.4	6.4	5.4	5.2	4.8	4.9	4.7	4.0
East Midlands	23.1	19.0	21.3	22.8	20.4	21.8	16.5	16.6	15.7	15.6	14.6	13.4	13.1	12.9	11.6	11.0	10.9	9.9	10.0	9.5	8.9	8.7	7.9	7.1
West Midlands	34.0	29.1	31.6	27.8	22.9	20.9	17.6	16.9	15.7	14.4	13.4	13.6	14.6	14.3	14.0	12.4	13.0	12.0	12.0	10.2	9.5	8.5	8.5	7.0
East Anglia	9.6	7.4	6.7																					
East		17.8	17.4	16.9	16.1	14.6	12.9	12.0	12.3	10.5	9.6	8.5	8.3	8.2	7.5	7.6	7.3	6.7	6.4	6.8	6.7	5.8	6.2	4.9
London	50.1	43.9	40.1	26.6	24.6	23.1	22.5	21.7	19.7	19.0	16.6	17.1	18.2	17.1	14.6	13.6	13.2	12.8	12.3	10.8	10.6	10.2	10.0	7.1
South East	36.4	31.4	29.0																					
South East		21.1	18.3	14.6	12.3	13.5	12.9	11.4	12.1	10.4	9.9	9.2	9.5	8.3	9.1	8.3	8.2	8.4	7.0	7.1	6.8	7.0	6.5	5.8
South West	15.5	14.1	14.6	10.3	9.9	9.2	9.1	8.5	7.7	7.7	6.6	6.6	6.6	5.8	5.2	4.8	5.2	4.6	4.4	4.6	3.5	4.2	4.0	3.2
England	275.1	239.6	249.8	222.1	197.5	191.0	162.0	149.1	133.3	124.4	111.4	106.9	109.9	102.0	92.3	87.1	87.2	80.0	77.0	71.6	69.2	66.7	62.0	48.7

Sources: DLUHC (and its predessors) Housing Strategy Statistical Annex (HSSA) and Local Authority Housing Statistics (LAHS) open data.

Notes: 1. Figures are for lettings to tenants new to a particular local authority, including lettings to former housing association tenants.

2. Data for standard statistical regions are shown from 1980/81 to 1997/98 and for government office regions from 1988/89 onwards.

3. Lettings figures from 2003/04 do not include non-secure lettings to homeless households.

4. Regional totals may not sum to 'England' or figures in Table 95 due to rounding. Figures in Table 95 should be used if quoting England-wide figures.

Table 96b **Local authority lettings to tenants new to social housing in England**

Thousands

Region	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
North East	**7.5**	**6.9**	**7.2**	**6.9**	**5.1**	**5.1**	**4.7**	**5.4**	**5.3**	**3.1**	**2.5**
North West	**11.0**	**7.2**	**6.0**	**6.3**	**6.3**	**5.4**	**5.2**	**4.8**	**4.9**	**4.6**	**4.0**
Yorkshire & The Humber	**15.1**	**16.0**	**15.9**	**15.9**	**14.1**	**14.3**	**12.7**	**13.0**	**11.9**	**10.9**	**7.0**
East Midlands	**12.0**	**11.4**	**10.7**	**10.5**	**9.7**	**9.8**	**9.3**	**8.7**	**8.5**	**7.8**	**6.9**
West Midlands	**13.4**	**13.9**	**12.3**	**12.8**	**11.9**	**11.9**	**10.1**	**9.4**	**8.3**	**8.4**	**6.8**
East of England	**7.5**	**6.9**	**7.0**	**6.7**	**6.0**	**5.9**	**6.3**	**6.2**	**5.5**	**5.7**	**4.6**
London	**16.3**	**13.7**	**12.7**	**12.0**	**11.9**	**11.6**	**10.1**	**10.0**	**9.6**	**9.5**	**6.8**
South East	**7.6**	**8.4**	**7.6**	**7.5**	**7.8**	**6.5**	**6.6**	**6.3**	**6.5**	**6.0**	**5.3**
South West	**5.2**	**4.8**	**4.5**	**4.8**	**4.3**	**4.2**	**4.3**	**3.2**	**4.0**	**3.8**	**3.1**
England	**95.5**	**89.1**	**83.9**	**83.3**	**77.1**	**74.8**	**69.2**	**66.9**	**64.4**	**59.9**	**47.0**

Source: See Table 96a

Notes: 1. Figures are for lets to tenants new to the social rented sector and exclude lettings to households that rented their prior home from a social landlord.

2. Letting figures include secure introductionary, fixed term and Affordable Rent lettings but exclude non-secure lettings to homeless households.

Table 97 **Housing association general needs lettings in England**

Thousands

	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20
Stock	401	464	567	857	1,273	1,802	1,865	1,951	2,056	2,128	2,180	2,255	2,304	2,331	2,343	2,387	2,430	2,444	2,452	2,479
Social rent lettings	51	62	77	136	150	128	127	127	143	138	151	153	126	134	131	124	110	109	112	109
Affordable Rent lettings	–	–	–	–	–	–	–	–	–	–	–	5	27	36	38	40	36	34	33	35
Total lettings	51	62	77	136	150	128	127	127	143	138	151	158	153	170	169	164	147	142	145	144
of which:																				
Existing HA tenants (A)	9	11	15	22	38	32	31	30	38	34	22	37	36	47	44	43	38	36	36	40
New HA tenants (B)	42	51	62	114	112	96	96	97	105	104	129	121	118	123	125	121	109	106	110	104
of which:																				
Existing LA tenants (C)	–	–	–	–	24	13	12	12	13	13	14	14	17	18	17	15	13	13	14	14
All existing social tenants (A+C)					62	45	43	42	51	47	36	51	53	66	61	58	50	49	50	54
All new to social renting (B-C)					88	83	84	85	92	91	115	107	100	104	108	106	96	93	95	90
Statutory homeless	–	–	9	26	14	21	23	22	21	17	17	21	21	21	20	22	20	21	21	21
Lettings to homeless as % of new HA tenants	–	–	15	23	13	22	24	23	20	16	13	17	18	17	16	18	18	20	19	21
Lettings to homeless as a % of all lettings to new social tenants	–	–	–	–	16	25	27	26	23	19	15	20	21	20	19	21	21	23	22	24

Sources: Answers to Parliamentary Questions 16/7/91 and 2/2/94, Housing Statistics, Cm 2507, Cm 280, Cm 3207 & Cm 3607, CORE websites and from 2011 MHCLG Social Housing Lettings and associated CORE statistical tables.

Notes:
1. Pre-1989/90 lettings figures are Department of the Environment estimates.
2. Stock figures are for December for years up to 1989/90 and subsequently for the start of the financial year (consistent with UKHR Table 17a).
3. Lettings figures are for general needs (social rent or Affordable Rent) only. The definition of supported housing changed in 2004/05, reducing the number of lettings defined as general needs.
4. New housing association tenants include former council tenants transferring to a housing association letting but exclude former supported housing tenants taking up a general needs tenancy.
5. Existing social tenants are those that previously held a local authority or housing association general needs tenancy and excludes those that were previously in supported, temporary or other housing.
6. Conversely, the all new to social renting category includes those that may have previously been in supported housing.
7. With the introduction of the Homelessness Reduction Act from April 2018, those granted prevention or relief duties have been included in the statutory homeless category. Some of those rehoused as statutory homeless will have previously held a social tenancy.

Table 98 **Social and Affordable Rent lettings by housing associations in England to new social tenants**

Number of lettings

Region	1996/97	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20
North East	**4,701**	**4,700**	**6,091**	**6,367**	**6,033**	**6,916**	**7,268**	**7,598**	**8,331**	**8,151**	**9,142**	**9,172**	**9,566**	**9,578**	**9,824**	**8,920**	**8,252**
North West	**13,742**	**18,449**	**18,197**	**19,450**	**19,158**	**21,397**	**21,731**	**23,270**	**25,126**	**24,508**	**25,155**	**26,169**	**26,151**	**23,733**	**21,752**	**22,183**	**20,729**
Yorkshire & The Humber	**7,545**	**7,658**	**9,408**	**9,184**	**9,989**	**10,527**	**8,985**	**11,103**	**11,955**	**10,478**	**11,863**	**11,320**	**11,099**	**9,970**	**10,011**	**9,562**	**8,737**
East Midlands	**6,579**	**7,907**	**5,764**	**5,893**	**5,667**	**6,540**	**6,658**	**7,289**	**7,342**	**6,586**	**6,961**	**7,821**	**7,230**	**7,043**	**6,645**	**6,591**	**6,085**
West Midlands	**8,773**	**13,280**	**11,599**	**11,118**	**11,077**	**12,583**	**11,358**	**12,929**	**11,910**	**11,950**	**12,958**	**13,170**	**12,171**	**11,864**	**11,418**	**11,785**	**11,070**
East	**8,414**	**8,141**	**7,546**	**8,619**	**8,672**	**10,012**	**9,712**	**10,118**	**10,515**	**9,370**	**9,740**	**10,085**	**9,273**	**8,206**	**8,252**	**8,773**	**8,654**
London	**9,297**	**7,773**	**6,902**	**7,065**	**6,890**	**7,661**	**7,372**	**7,968**	**9,300**	**9,148**	**7,490**	**8,404**	**8,572**	**6,017**	**6,026**	**6,083**	**6,231**
South East	**14,139**	**12,195**	**10,825**	**11,058**	**10,765**	**12,016**	**11,449**	**12,640**	**12,424**	**12,006**	**11,719**	**12,402**	**12,394**	**11,062**	**10,838**	**11,697**	**11,411**
South West	**6,839**	**8,677**	**6,667**	**6,932**	**7,197**	**8,293**	**7,606**	**8,743**	**9,155**	**8,555**	**9,381**	**9,795**	**9,475**	**8,817**	**8,661**	**8,938**	**8,671**
England	**80,029**	**88,780**	**82,999**	**85,686**	**85,448**	**95,945**	**92,139**	**101,658**	**106,058**	**100,752**	**104,409**	**108,338**	**105,931**	**96,290**	**93,427**	**94,532**	**89,840**

Sources: DCLG Housing Statistics to 2003/04. DLUHC (and predecessors) CORE local authority level tables from 2004/05.

Notes: 1. Lettings figures are for general needs lettings to tenants new to the social rented sector. From 2011/12 the figures include both social and Affordable Rented lettings.

2. Figures include lettings to those who previously lived in supported housing.

3. The figures do not precisely match figures in table 97 as they are based on local-level data, which are not subject to the weighting and imputation processes applied to the national data to address bias and non-response.

Table 99a **Social housing lettings to new tenants in England**

Thousands

	1980/81	1990/91	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20
Lettings to tenants new to landlord	**317**	**352**	**334**	**229**	**220**	**208**	**212**	**212**	**231**	**217**	**210**	**214**	**209**	**203**	**185**	**174**	**176**	**163**
of which:																		
Local authorities	**275**	**240**	**222**	**133**	**124**	**111**	**107**	**108**	**102**	**96**	**92**	**91**	**84**	**82**	**76**	**68**	**66**	**60**
Housing associations	**42**	**112**	**112**	**96**	**96**	**97**	**105**	**104**	**129**	**121**	**118**	**123**	**125**	**121**	**109**	**106**	**110**	**104**
Lettings to tenants new to social housing										**196**	**184**	**187**	**185**	**181**	**165**	**160**	**159**	**149**
of which:																		
Local authorities										**89**	**84**	**83**	**77**	**75**	**69**	**67**	**64**	**58**
Housing associations			**88**	**83**	**84**	**85**	**92**	**91**	**115**	**107**	**100**	**104**	**108**	**106**	**96**	**93**	**95**	**90**
Lettings to statutory homeless	**–**	**106**	**76**	**62**	**58**	**53**	**47**	**38**	**36**	**39**	**38**	**42**	**39**	**41**	**38**	**39**	**40**	**39**
Homeless households as a % of tenants new to landlord		**30**	**23**	**27**	**26**	**26**	**22**	**18**	**16**	**18**	**18**	**20**	**19**	**20**	**20**	**22**	**23**	**24**
Homeless households as a % of new social lets	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**20**	**21**	**22**	**21**	**23**	**23**	**24**	**25**	**26**

Sources: See Tables 95 and 97 plus MHCLG former live table 601.

Notes:
1. For the definition of 'tenants new to social housing' and ' tenants new to landlord' see Table 95. From 2004/5 local authority lettings exclude non-secure lettings to homeless households.
2. Housing association lettings exclude lettings of supported accommodation plus former supported housing tenants taking up general needs tenancies.
3. The definition of supported housing changed from 2004/05 resulting in a reduction in recorded housing association general needs lettings (see Table 97).
4. With the introduction of the Homelessness Reduction Act from April 2018 those granted prevention or relief duties have been included in the statutory homeless category. Some of those rehoused as statutory homeless will have previously held a social tenancy.
5. Local authority letting figures for 2019/20 are provisional.

Table 99b **General lettings by social landlords to homeless households by region in England**

Percentage of all lettings to new tenants

Region	1980/81	1990/91	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19
North East		24	18	13	16	17	26	26	21	21	18	18	13	12	10	13	10	11	10	11	10	13
Northern	10																					
North West		21	20	14	16	19	19	27	28	26	22	16	10	8	13	11	10	9	10	11	16	20
North West	10																					
Yorkshire & The Humber	10	26	22	19	26	26	33	33	30	26	36	24	17	14	16	18	15	13	14	16	16	16
East Midlands	10	34	31	21	23	24	24	27	23	21	20	16	12	12	15	21	20	20	19	21	26	26
West Midlands	16	42	31	26	32	36	42	39	33	32	33	29	22	21	11	27	28	26	28	32	28	24
East		40	38	37	43	48	30	32	27	27	24	21	17	17	25	33	34	33	37	38	41	38
East Anglia	18																					
London	27	75	60	64	68	68	52	51	48	41	42	42	37	37	36	44	51	47	49	53	53	49
South East		45	49	52	55	51	29	32	27	26	27	25	18	20	15	23	27	27	30	31	32	30
South East	18																					
South West	23	42	40	45	47	52	42	36	38	30	21	20	12	12	16	22	22	23	21	22	23	22
England	16	40	34	29	32	34	32	34	31	28	28	25	19	20	18	23	23	22	23	24	25	25

Sources: MHCLG (and its predecessors) Housing Strategy Statistical Annex (HSSA), Social housing lettings in England, and CORE data from 2011/12.

Notes: 1. Percentages to 1987/88 are for secure lettings to homeless households only. From 1988/89 they are based on secure and non-secure lettings to reflect the increasing numbers of non-secure lettings made. In 2003/4 some 61 percent of all lettings to new tenants were non-secure in spite of the exclusion of non-secure lettings to homeless households in that year.

2. Figures refer to both social rent and Affordable Rent general needs lettings to households that did not previously held a local authority or housing association general needs tenancy and exclude supported housing lettings. The definition of supported housing changed for 2004/05, reducing the number of lettings defined as general needs.

3. With the introduction of the Homelessness Reduction Act from April 2018, those granted prevention or relief duties have been included in the statutory homeless category. Some of those rehoused as statutory homeless will have previously held a social tenancy.

4. From 2011/12 the percentage figures are based on lettings to new social tenants identifiable in CORE. Consequently these percentages differ from those in table 95, which use LAHS lettings data as the denominator.

5. CORE lettings data for local authorities are less comprehensive than HSSA and the more recent LAHS. MHCLG weight national but not local authority level data to allow for this. The figures in Table 99a should be quoted if referring to England.

Table 100 **Welsh social landlord lettings**

	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19
Local authority stock (000s)	293	257	224	208	178	155	153	130	113	111	89	88	88	88	88	87	87	87	87
self- contained					176	154	153	130	113	110	89	88	88	88	88	87	87	87	87
other					2	>1	>1	>1	>1	>1	>1	>1	>1	>1	>1	>1	>1	>1	>1
Housing association stock (000s)	–	–	–	–	57	68	70	94	110	114	137	137	137	138	139	140	141	143	144
self- contained					55	64	64	87	105	109	132	133	134	134	135	136	137	139	140
other					2	4	6	7	5	5	5	4	4	4	4	4	4	4	4
All social housing stock (000s)	–	–	–	–	235	223	223	224	224	224	226	226	226	226	227	227	229	230	231
self- contained					231	219	217	217	218	219	221	222	222	222	223	223	224	226	227
other					4	5	7	7	6	5	5	4	4	4	4	4	5	4	4
Local authority lettings	–	–	–	–	20,165	13,263	13,495	12,105	11,094	10,153	8,841	8,205	8,049	8,777	7,784	8,230	8,181	7,138	7,171
Transfers and exchanges	–	–	–	–	5,676	3,173	3,295	3,335	2,892	2,831	2,416	2,375	2,362	2,427	2,202	2,294	2,292	1,814	1,872
New lettings (I.e. tenants new to LA)	14,009	13,896	11,530	13,576	14,489	10,090	10,200	8,770	8,202	7,322	6,425	5,830	5,687	6,350	5,582	5,936	5,889	5,324	5,299
of which, lettings to homeless	1,531	2,149	2,473	1,949	1,762	3,211	3,507	2,999	2,777	2,254	2,087	2,204	1,978	1,605	1,565	1,549	1,761	1,500	1,635
Housing association lettings	–	–	–	–	–	8,805	9,054	8,959	10,149	12,496	13,486	13,241	13,443	15,694	14,277	14,016	14,408	13,236	13,964
Transfers and exchanges	–	–	–	–	–	1,573	1,574	1,566	2,033	2,469	2,825	2,932	3,519	4,492	3,292	3,075	2851	2743	2678
New lettings (i.e. tenants new to LA)	–	–	–	–	–	7,232	7,480	7,393	8,116	10,027	10,661	10,309	9,924	11,202	10,985	10,941	11,557	10,493	11,286
of which, lettings to homeless	–	–	–	–	–	1,132	1,043	1,132	1,540	2,226	2,010	1,992	1,685	1,526	1,486	1,611	1,615	1,725	2,087
All social landlord lettings to new tenants	–	–	–	–	–	22,068	22,549	21,064	21,243	22,649	22,327	21,446	21,492	24,471	22,061	22,246	22,589	20,374	21,135
Transfers and exchanges						4,746	4,869	4,901	4,925	5,300	5,241	5,307	5,881	6,919	5,494	5,369	5,143	4,557	4,550
New lettings (I.e. tenants new to LA)						17,322	17,680	16,163	16,318	17,349	17,086	16,139	15,611	17,552	16,567	16,877	17,446	15,817	16,585
of which, lettings to homeless						4,343	4,550	4,131	4,317	4,480	4,097	4,196	3,663	3,131	3,051	3,160	3,376	3,225	3,722
Homeless lettings as % of all new tenant lets																			
Local authority lets	10.9	15.5	21.4	14.4	11.7	31.8	34.4	34.2	33.9	30.8	32.5	37.8	34.8	25.3	28.0	26.1	29.9	28.2	30.9
Housing association lets	–	–	–	–	–	15.7	13.9	15.3	19.0	22.2	18.9	19.3	17.0	13.6	13.5	14.7	14.0	16.4	18.5
All social landlord lets	–	–	–	–	–	25.1	25.7	25.6	26.5	25.8	24.0	26.0	23.5	17.8	18.4	18.7	19.4	20.4	22.4

Sources: Welsh Government, StatsWales - Social housing stock and rents.

Notes: 1. Dwelling stock estimates are for 31 March each year and include permanent and temporary social rented dwellings but not property leased to another agency. See Table 17a for housing association stock estimates prior to 2000/1.

2. Data for English registered RSLs with stock in Wales are excluded and numbers do not always sum precisely due to rounding and some minor data discontinuities.

3. Self-contained stock includes self-contained bedsits. Non self-contained stock includes other bedsits and shared housing. Local authority non self-contained stock figures have fluctuated between 150 and 500 in the past 10 years.

4. Homeless lettings refer to lettings to households assessed by local authority to be homeless or threatened with homelessness and in priority need. Lettings to non-priority homeless are included in the count of tenants new to social landlord.

5. The numbers of priority homeless that are rehoused can differ from the numbers assessed as being in priority need in the same year, due to the timing of processes or households initially being placed in temporary accommodation.

6. Welsh Government allocation statistics appear to have under-reported lettings to homeless households since the implementation of the Housing (Wales) Act 2014. This primarily affects housing association lettings. Welsh Government homeless statistics suggest anywhere up to 3,680 housing association lettings to new tenants (31%) may have been to prevent or relieve homelessness in 2019/20.

Table 101 **Scottish social landlord lettings**

	1985/86	1990/91	1995/96	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Local authorities																							
Lettings to new tenants	**45,039**	**47,480**	**41,379**	**37,781**	**38,095**	**29,149**	**25,917**	**24,697**	**24,078**	**21,679**	**20,369**	**22,942**	**21,062**	**21,529**	**21,919**	**22,136**	**21,495**	**20,743**	**20,386**	**20,182**	**20,821**	**19,976**	**15,158**
Lettings to homeless	–	–	–	**9,138**	**10,750**	**8,470**	**9,449**	**10,224**	**10,334**	**10,537**	**11,029**	**12,232**	**11,790**	**11,445**	**11,299**	**10,656**	**10,390**	**9,913**	**10,436**	**10,805**	**10,952**	**11,313**	**9,901**
Percentage of new lets to homeless	**16.3**	**20.0**	**20.5**	**24.2**	**28.2**	**29.1**	**36.5**	**41.4**	**42.9**	**48.6**	**54.1**	**53.3**	**56.0**	**53.2**	**51.5**	**48.1**	**48.3**	**47.8**	**51.2**	**53.5**	**52.6**	**56.6**	**65.3**
Housing associations																							
Lettings to new tenants	–	–	–	–	–	–	**23,825**	**23,944**	**23,607**	**24,038**	**24,636**	**24,793**	**23,013**	**23,808**	**22,069**	**24,285**	**23,617**	**22,428**	**22,348**	**22,545**	**23,012**	**23,891**	**18,760**
Lettings to homeless	–	–	–	–	–	–	–	–	–	–	**6,511**	**7,675**	**7,820**	**7,660**	**6,882**	**6,803**	**5,885**	**5,743**	**5,397**	**5,831**	**6,042**	**8,327**	**8,667**
Percentage of new lets to homeless	–	–	–	–	–	–	**15.5**	**16.3**	**23.6**	**25.4**	**26.4**	**31.0**	**33.9**	**32.1**	**31.0**	**28.0**	**24.9**	**25.6**	**24.1**	**25.9**	**26.3**	**34.9**	**46.2**
All social landlords																							
Lettings to new tenants	–	–	–	–	–	–	**49,742**	**48,641**	**47,685**	**45,717**	**45,005**	**47,735**	**44,075**	**45,337**	**43,988**	**46,421**	**45,112**	**43,171**	**42,734**	**42,727**	**43,833**	**43,867**	**33,918**
Lettings to homeless	–	–	–	–	–	–	–	–	–	–	**17,540**	**19,907**	**19,610**	**19,105**	**18,181**	**17,459**	**16,275**	**15,656**	**15,833**	**16,636**	**16,994**	**19,640**	**18,568**
Percentage of new lets to homeless	–	–	–	–	–	–	**26.8**	**28.7**	**33.4**	**36.0**	**39.0**	**41.7**	**44.5**	**42.1**	**41.3**	**37.6**	**36.1**	**36.3**	**37.1**	**38.9**	**38.8**	**44.8**	**54.7**

Sources: Scottish Government Housing Statistics for Scotland (lettings) and Scottish Housing Regulator Annual Scottish Social Housing Charter.

Notes:
1. Lettings to new tenants include waiting list, homeless, National Mobility Scheme and other lettings, but exclude internal transfers and mutual exchanges.
2. Local authority lettings may include 'general needs' lettings of dwellings owned by other agencies for which a local authority has nomination rights.
3. Housing association data were not collected for 2000/01.
4. Local authority figures for 2019/20 and 2020/21 are based on Charter data pending publication of official statistics by the Scottish Government and should be treated as provisional.

Table 102 **Northern Ireland lettings and homelessness**

	1980/81	1990/91	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Social allocations to new applicants	**9,966**	**11,637**	**9,671**	**7,978**	**7,772**	**7,289**	**8,132**	**9,192**	**8,074**	**7,691**	**8,144**	**8,809**	**8,129**	**7,805**	**7,672**	**7,373**	**7,696**	**6,654**	**5,844**
of which allocated to homeless:																			
No.		**–**	**3,279**	**5,196**	**5,232**	**5,339**	**5,778**	**6,066**	**6,359**	**5,633**	**6,192**	**6,623**	**6,187**	**6,217**	**6,446**	**6,467**	**2,548**	**2,409**	**1,360**
%		**–**	**34**	**65**	**67**	**73**	**71**	**66**	**79**	**73**	**76**	**75**	**76**	**80**	**84**	**88**	**33**	**36**	**23**
Homelessness:																			
presenting		**9,187**	**12,694**	**20,121**	**20,013**	**19,030**	**18,076**	**18,664**	**20,158**	**19,737**	**19,354**	**18,862**	**19,621**	**18,628**	**18,573**	**18,180**	**18,202**	**16,802**	**15,991**
accepted as full duty applicant		**4,404**	**6,457**	**9,749**	**9,744**	**9,234**	**8,934**	**9,914**	**10,443**	**9,021**	**9,878**	**9,649**	**11,016**	**11,202**	**11,889**	**11,877**	**12,512**	**11,323**	**9,889**
Placed in temporary accommodation		**1,849**	**2,455**	**4,624**	**3,978**	**3,897**	**3,154**	**3,295**	**3,065**	**3,165**	**4,880**	**2,978**	**2,817**	**2,890**	**2,777**	**3,024**	**2,065**	**2,413**	**3,140**

Sources: Northern Ireland Department for Communities Annual Housing Statistics, Homeless Statistics Bulletin and Northern Ireland Housing Executive.

Notes: 1. Allocations figures are for both NIHE and housing association allocations excluding transfers.

2. Homeless legislation was only extended to Northern Ireland in April 1989.

3. From 2011/12, the table reports on homeless applicants 'accepted as full-duty applicants'. Previously, it reported on applicants 'awarded priority status'. The two terms are essentially the same, but accompanying changes in management procedures, the NIHE computer system and the range of possible outcome decisions, mean that figures from 2011/12 are not comparable with previous figures.

3. From 2018/19, households placed in temporary accommodation refers to snapshot numbers at January. Prior to this it the figures were said to be based on placements during the course of the financial year.

4. Figures for the number of new lettings allocated to homeless from 2018/19 appear to be an undercount stemming from changes in reporting systems and arrangements. We are endeavouring to investigate this matter but in the meantime these figures should be treated with extreme caution.

Help with housing costs

Table 103 **Stamp duty on residential dwellings**

£ million

Country/region	1988/89	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
North East				25	70	100	100	45	40	45	40	50	65	70	55	95	105	100	105	65
North	*15*	*20*	*15*																	
North West				110	275	350	370	150	145	175	165	185	250	290	245	395	455	435	450	295
North West	*50*	*65*	*35*																	
Yorkshire & The Humber	40	45	25	65	195	265	260	110	110	130	125	145	180	205	180	275	310	295	310	185
East Midlands	55	40	20	70	195	250	265	105	110	135	125	135	175	230	195	300	330	330	330	190
West Midlands	60	55	30	100	245	325	315	135	140	175	165	175	230	275	240	370	400	400	400	230
East				205	495	665	680	290	350	430	405	455	605	760	745	945	1,025	935	920	590
East Anglia	*45*	*30*	*15*																	
London	250	145	115	710	1,275	1,840	1,950	895	1,035	1,345	1,640	2,020	2,720	3,030	3,370	3,410	3,635	3,255	3,285	2,610
South East				475	1,055	1,430	1,445	645	810	955	940	1,080	1,385	1,630	1,610	1,875	1,995	1,815	1,810	1,300
South East	*360*	*220*	*130*																	
South West	125	75	40	180	450	635	655	295	340	400	380	405	520	605	575	745	815	760	760	515
England	1,000	695	415	1,935	4,240	5,855	6,040	2,665	3,080	3,790	3,980	4,650	6,130	7,095	7,210	8,410	9,070	8,320	8,370	5,980
Wales	25	20	10	30	95	130	135	60	55	65	65	70	90	105	80	140	160	146	158	154
Scotland	–	–	–	–	195	265	350	190	135	165	155	170	215	270	202	290	351	354	405	370
Northern Ireland	–	–	–	–	55	130	155	35	20	20	15	15	20	25	20	40	45	50	50	30
United Kingdom	1,065	770	465	2,145	4,585	6,380	6,680	2,950	3,290	4,040	4,215	4,905	6,450	7,495	7,512	8,880	9,626	8,370	8,420	6,010

Sources: HM Revenue and Customs Stamp Tax Land Tax (SDLT) Statistics, Revenue Scotland Land & Buildings Transaction Tax (LBTT) Statistics, Welsh Government Land Transaction Tax (LLT) Statistics and Inland Revenue Statistics 2004 and earlier editions.

Notes: 1. Figures to 1996/97 are for standard statistical regions; from 1996/97 onwards figures are for government office regions. Where the boundaries differ, the former standard statistical regions are shown in italics below.

2. From 2004/05 onwards the data are derived from the Stamp Duty Land Tax database. Regional figures may not sum to the 'England' figure due to rounding.

3. From 2015/16 the Scotland figure is for Land and Buildings Transaction Tax (LBTT) and from 2018/19 the Welsh figure is for the Land Transaction Tax (LTT), both of which have replaced stamp duty.

4. The 2018/19 LLT figures for Wales include £5 million that was collected by HM Revenues and Customs.

5. Data for 2020/21 affected by the effective closure of the housing market during quarter 1 of 2020/21 and temporary changes to SDLT, LBTT and LLT rates effective for the rest of the financial year.

Table 104 **First-time buyers' relief from stamp duty - transactions by country and region, 2019/20 and 2020/21**

Country/region	2019/20 Estimated total amount relieved from first-time buyers' relief claims £ million	2019/20 Total number of transactions claiming first-time buyers' relief by price band: Total	2019/20 Under £300,000	2019/20 £300,000 – £500,000	2019/20 Average first-time buyers' relief amount (£)	2019/20 First-time buyers' relief transactions as % of residential transactions	2020/21 Estimated total amount relieved from first-time buyers' relief claims £ million	2020/21 Total number of transactions claiming first-time buyers' relief by price band: Total	2020/21 Under £300,000	2020/21 £300,000 – £500,000	2020/21 Average first-time buyers' relief amount (£)	2020/21 First-time buyers' relief transactions as % of residential transactions
North East	7	6,300	6,000	200	1,200	14	5	3,200	3,100	100	1,400	7
North West	37	25,300	23,700	1,600	1,500	19	27	14,300	13,100	1,200	1,900	11
Yorkshire and The Humber	23	17,500	16,600	900	1,300	18	14	9,000	8,500	500	1,600	9
East Midlands	30	19,600	18,400	1,100	1,500	21	20	10,600	9,900	800	1,900	12
West Midlands	38	23,700	21,900	1,700	1,600	23	26	12,900	11,600	1,200	2,000	13
East of England	84	29,100	21,500	7,500	2,900	25	56	14,900	10,500	4,400	3,800	12
London	126	29,400	9,000	20,500	4,300	25	91	13,500	3,800	9,600	6,800	11
South East	136	42,000	27,900	14,100	3,200	25	84	19,300	12,200	7,200	4,300	11
South West	55	24,700	21,600	3,100	2,200	22	37	12,900	10,800	2,100	2,800	11
England	537	217,500	166,700	50,800	2,500	22	359	110,700	83,500	27,100	3,200	11
Wales	–	–	–	–	–	–	–	–	–	–	–	–
Scotland	7	13,220	–	–	–	13	–	–	–	–	–	–
Northern Ireland	5	5,300	5,200	100	900	19	3	2,800	2,700	100	1,000	11
England and Northern Ireland	541	222,800	171,900	50,900	2,400	22	362	113,500	86,300	27,200	3,200	11

Source: HM Revenue and Customs Stamp Duties Statistics and Revenue Scotland Monitoring FRB Report for the Scottish Government.

Notes: 1. Figures are based on residential transactions of £40,000 or above claiming first-time buyers' relief where applicable.

2. Figures for 2020/21 are provisional. Regional figures may not add up to the England total due to rounding.

3. The Scottish Government has not issued first-time buyers figures for 2020/21 because the temporary increase of the lowest band to £250,000 effectively removed the benefit of FTB relief. Figures for Wales are not available.

Table 105a **Help to Buy Sales, Great Britain**

	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
England								
Completions	**19,604**	**27,730**	**33,731**	**39,809**	**48,177**	**52,444**	**51,386**	**55,664**
Value of equity loans (£m)	**801**	**1,207**	**1,585**	**2,269**	**3,067**	**3,531**	**3,592**	**4,060**
Total value of all properties purchased (£m)	**4,022**	**6,065**	**7,979**	**10,465**	**13,678**	**15,429**	**15,649**	**17,808**
Average HtB stake (£)	**50,100**	**43,500**	**47,000**	**57,000**	**63,700**	**67,300**	**69,900**	**72,939**
Average value of property purchased (£)	**202,550**	**217,098**	**232,486**	**257,691**	**280,676**	**291,846**	**301,763**	**329,251**
First-time buyers as proportion of all buyers (%)	**87**	**79**	**80**	**82**	**83**	**84**	**82**	**83**
Average gross household income of HtB buyer (£)	**44,877**	**47,447**	**49,437**	**51,752**	**54,272**	**55,859**	**59,429**	**63,230**
Wales								
Completions	**72**	**1,304**	**1,708**	**1,865**	**1,937**	**1,845**	**1,748**	**1,489**
Value of equity loans (£m)	**2**	**46**	**62**	**69**	**74**	**74**	**72**	**65**
Total value of all properties purchased (£m)	**12**	**233**	**313**	**348**	**372**	**371**	**366**	**329**
Average HtB stake (£)	**-**	**35,000**	**36,000**	**37,000**	**38,000**	**40,000**	**41,000**	**44,00**
Average value of property purchased (£)	**169,800**	**178,700**	**183,000**	**194,100**	**191,600**	**200,900**	**209,108**	**229,375**
First-time buyers as proportion of all buyers (%)	**88**	**73**	**76**	**75**	**76**	**78**	**74**	**74**
Average gross household income of HtB buyer (£)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Scotland								
Completions	**750**	**3,690**	**3,560**	**2,370**	**2,290**	**2,370**	**2,060**	**1,030**
Value of equity loans (£m)	**28.0**	**149.3**	**130.7**	**64.1**	**58.0**	**60.6**	**53.6**	**27.4**
Total value of all properties purchased (£m)	**141.0**	**748.3**	**662.3**	**428.5**	**397.4**	**415.1**	**360.5**	**185.5**
Average HtB stake (£)	**37,000**	**40,000**	**36,680**	**27,000**	**25,400**	**25,500**	**26,000**	**26,500**
Average value of property purchased (£)	**188,000**	**203,000**	**185,940**	**180,800**	**173,800**	**174,900**	**175,200**	**179,400**
First time buyers as proportion of all HtB buyers (%)[6]		**66**		**73**	**81**	**82**	**83**	**79**
Average gross household income of HtB buyer (£)	**45,000**	**50,000**	**42,000**	**41,000**	**41,000**	**41,000**	**42,000**	**43,000**

Source: DLUHC, Welsh Government and Scottish Government HtB monitoring data.

Notes: 1.HtB specifics vary by country and therefore data are not strictly comparable. In England and Wales, an equity stake of up to 20% of the valuation price (40% in Greater London) was permitted until the end of 2020/21 compared to 15% in Scotland.

2. In 2020/21 the HtB property price cap was £600,000 for England, £300,000 for Wales and £200,000 for Scotland. The Scotland price cap was reduced from £400,000 to £230,000 in April 2016 and to £200,000 from April 2017.

2. Figures exclude the HtB New Buy scheme which closed in 2015 and the HtB Mortgage Guarantee scheme (which operated across the UK) that closed In December 2016.

3. In England, average house prices and incomes are for the fourth quarter of the financial year. The average HtB equity stake is derived from total value of loans divided by completions for the financial year.

4. As the voluntary Scottish buyer return is not always fully completed, reported incomes should be treated with caution.

5. HtB Scotland sales halved in 2020/21 due to the popularity of the new First Home Fund equity scheme launched in December 2019 and the decision to restrict HtB to homes built by small developers from February 2021.

6.. There is no Help to Buy equity loan scheme currently operating in Northern Ireland.

Table 105b **Help to Buy ISA bonuses to March 2021**
Cumulative numbers

Region	Bonuses paid out		Average Bonus Paid Out	Property acquisitions completed	Total value of properties purchased	Average Purchase Price
	Volume	(£m)	(£)	Volume	(£m)	(£)
England	**289,699**	**282.93**	**977**	**215,378**	**39,106**	**181,569**
North East	**16,736**	**15.44**	**922**	**12,662**	**1,741**	**137,510**
North West	**51,095**	**49.18**	**963**	**38,258**	**5,733**	**149,858**
Yorkshire and The Humber	**38,561**	**36.81**	**955**	**28,631**	**4,224**	**147,519**
East Midlands	**33,505**	**31.96**	**954**	**24,663**	**3,909**	**158,510**
West Midlands	**35,279**	**34.40**	**975**	**25,932**	**4,235**	**163,309**
East	**23,496**	**22.96**	**977**	**17,349**	**3,224**	**185,835**
London	**32,491**	**35.11**	**1,081**	**24,544**	**7,980**	**325,142**
South East	**26,063**	**25.60**	**982**	**19,451**	**3,717**	**191,087**
South West	**32,473**	**31.46**	**969**	**23,888**	**4,343**	**181,790**
Wales	**18,622**	**17.40**	**934**	**13,982**	**2,053**	**146,865**
Scotland	**33,455**	**30.65**	**916**	**26,190**	**3,707**	**141,541**
Northern Ireland	**10,923**	**10.33**	**946**	**7,749**	**1,053**	**135,874**
Unknown	**90,979**	**106.61**	**1,172**	**73,585**	**12,694**	**172,514**
United Kingdom	**443,678**	**447.92**	**1,010**	**336,884**	**58,614**	**173,988**

Source: HM Treasury Help to Buy ISA Scheme Quarterly Statistics.
Notes: 1. National Savings and Investments (NS&I), who administer the scheme on behalf of HM Treasury, collate the underlying data.
2. The scheme offers first-time buyers a savings bonus of up to £3,000 towards the purchase of a property of £250,000 or less (£450,000 in London).
3. The scheme opened in December 2015 and closed to new accounts in late 2019, but existing ISA account holders can continue saving into their account until November 2029.
4. The average price of all properties acquired with a Help to Buy ISA to March 2021 was £175,010 compared to £213,45 for all first-time buyers, largely reflecting the concentration of scheme purchases outside London.

Table 106a **Mortgage interest taken into account for income support, jobseeker's allowance and pension credit**

	1980	1990	1995	2000	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18
Average mortgage interest:																					
£ per week	**10.18**	**33.41**	**39.16**	**33.65**	**35.81**	**25.50**	**25.47**	**26.94**	**29.92**	**31.85**	**37.05**	**38.31**	**43.62**	**39.09**	**30.51**	**32.13**	**31.00**	**30.99**	**29.24**	**29.96**	**25.81**
£ per annum (A)	**529**	**1,737**	**2,036**	**1,750**	**1,862**	**1,326**	**1,324**	**1,401**	**1,556**	**1,656**	**1,927**	**1,992**	**2,268**	**2,033**	**1,586**	**1,671**	**1,612**	**1,611**	**1,520**	**1,558**	**1,342**
Weekly interest payment liabilities (%)																					
£0 - £20		**42**	**32**	**35**	**32**	**47**	**47**	**49**	**41**	**41**	**36**	**35**	**35**	**30**	**53**	**51**	**51**	**52**	**50**	**56**	**56**
£20 - £40		**29**	**30**	**33**	**32**	**33**	**33**	**32**	**32**	**32**	**32**	**31**	**28**	**25**	**22**	**24**	**23**	**23**	**23**	**21**	**20**
£40 - £60		**13**	**17**	**18**	**19**	**13**	**13**	**12**	**15**	**15**	**16**	**16**	**15**	**14**	**10**	**11**	**10**	**10**	**11**	**16**	**18**
£60 - £80		**7**	**9**	**9**	**10**	**4**	**5**	**4**	**6**	**6**	**8**	**8**	**8**	**8**	**9**	**10**	**10**	**10**	**11**	**4**	**3**
£80 - £100		**3**	**6**	**4**	**5**	**1**	**1**	**1**	**3**	**3**	**3**	**4**	**4**	**6**	**3**	**2**	**2**	**2**	**2**	**2**	**2**
£100 +		**6**	**6**	**3**	**4**	**1**	**1**	**1**	**3**	**4**	**6**	**8**	**10**	**17**	**4**	**3**	**3**	**3**	**3**	**2**	**2**
Number of claimants (000s) (B)	**134**	**310**	**499**	**279**	**260**	**242**	**232**	**237**	**233**	**225**	**214**	**207**	**235**	**241**	**223**	**203**	**178**	**159**	**144**	**117**	**111**
Annual expenditure (£ millions)																					
Total mortgage interest (AxB)	**71**	**538**	**1,016**	**488**	**484**	**321**	**307**	**332**	**363**	**373**	**412**	**412**	**533**	**490**	**354**	**339**	**287**	**256**	**219**	**182**	**149**
Support for Mortgage Interest (nominal)	**–**	**–**	**–**	**521**	**453**	**337**	**313**	**332**	**363**	**373**	**412**	**412**	**533**	**490**	**354**	**339**	**287**	**256**	**219**	**182**	**149**
Support for Mortgage Interest (real)	**–**	**–**	**–**	**740**	**637**	**462**	**421**	**435**	**463**	**462**	**499**	**485**	**619**	**558**	**398**	**374**	**311**	**274**	**232**	**189**	**152**

Sources: DWP Benefits Expenditure and Caseload tables, DWP Outturn and forecast tables Spring 2018, Annual Statistical Enquiries, and Parliamentary Question 9/7/91.

Notes:
1. Annual expenditure figures are for the financial year. All other figures are for May of each year, except 2011 which is an estimate for 2011/12.
2. Figures prior to 1990 show mortgage interest liabilities taken into account in calculating income support claims not subject to restrictions applied in the initial period of an income support claim and (before that) supplementary benefit.
3. From 1990 onwards the average mortgage amount is based on actual cash received, net of non-dependant deductions etc.
4. From 1988 to 1995 the average weekly mortgage interest was somewhat depressed by regulations restricting new claims to 50 per cent of eligible mortgage costs during the first 16 weeks of a claim.
5. Figures from 1996 reflect further restrictions on initial help with mortgage costs introduced in October 1995.
6. From 1998 onwards the figures also reflect jobseeker's allowance. Figures from 2004 include provision via pension credit.
7. On 6 April 2018, support for mortgage interest stopped being paid as a benefit and became an interest-bearing loan (see Table 107).

Table 106b **Support for mortgage interest payments - expenditure and caseload data for Great Britain**

	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18
Caseload (thousands)																		
Pension credit & equivalents	–	–	–	–	**116**	**122**	**121**	**120**	**118**	**121**	**119**	**111**	**99**	**88**	**79**	**71**	**49**	**45**
Below Pension Credit age	–	–	–	–	**121**	**111**	**104**	**94**	**89**	**114**	**122**	**112**	**104**	**90**	**80**	**73**	**68**	**66**
of which:																		
ESA / Income support sick & disabled	–	–	–	–	**70**	**66**	**61**	**57**	**53**	**58**	**65**	**61**	**60**	**57**	**55**	**52**	**51**	**50**
Income support for lone parents	–	–	–	–	**28**	**25**	**23**	**19**	**17**	**17**	**16**	**15**	**11**	**8**	**8**	**7**	**6**	**6**
Jobseeker's allowance / income support for unemployed	–	–	–	–	**12**	**10**	**10**	**8**	**9**	**29**	**33**	**28**	**24**	**16**	**9**	**6**	**3**	**2**
Others in receipt of income support	–	–	–	–	**11**	**10**	**10**	**10**	**10**	**10**	**8**	**8**	**9**	**9**	**8**	**8**	**8**	**8**
Total	**279**	**260**	**242**	**232**	**237**	**233**	**225**	**214**	**207**	**235**	**241**	**223**	**203**	**178**	**159**	**144**	**117**	**111**
Cash terms (£ millions)																		
Pension credit & equivalents	**125**	**120**	**100**	**101**	**113**	**134**	**143**	**168**	**172**	**169**	**139**	**100**	**93**	**85**	**74**	**58**	**44**	**37**
Below pension credit age	**396**	**333**	**236**	**212**	**219**	**228**	**230**	**244**	**240**	**364**	**351**	**254**	**247**	**202**	**182**	**161**	**139**	**112**
of which:																		
ESA / income support sick & disabled	**169**	**154**	**119**	**112**	**117**	**124**	**123**	**134**	**130**	**148**	**146**	**118**	**130**	**111**	**112**	**107**	**101**	**84**
Income support for lone parents	**138**	**115**	**75**	**63**	**62**	**64**	**63**	**63**	**61**	**68**	**64**	**46**	**34**	**28**	**27**	**23**	**18**	**14**
Jobseeker's allowance / income support for unemployed	**66**	**44**	**29**	**26**	**22**	**21**	**23**	**23**	**25**	**124**	**121**	**75**	**65**	**43**	**26**	**15**	**6**	**4**
Others in receipt of income support	**22**	**20**	**13**	**10**	**18**	**20**	**20**	**24**	**24**	**25**	**18**	**15**	**18**	**20**	**17**	**17**	**14**	**11**
Total	**521**	**453**	**337**	**313**	**332**	**363**	**373**	**412**	**412**	**533**	**490**	**354**	**339**	**287**	**256**	**219**	**182**	**149**
Real terms (£ millions, 2018/19 prices)																		
Pension credit & equivalents	**178**	**169**	**138**	**136**	**148**	**171**	**177**	**204**	**203**	**196**	**159**	**112**	**102**	**91**	**80**	**61**	**46**	**37**
Below pension credit age	**562**	**468**	**325**	**285**	**286**	**291**	**285**	**295**	**283**	**423**	**399**	**286**	**272**	**219**	**194**	**171**	**144**	**115**
of which:																		
ESA / income support sick & disabled	**241**	**217**	**164**	**151**	**153**	**158**	**153**	**163**	**154**	**171**	**167**	**132**	**144**	**120**	**120**	**113**	**105**	**86**
Income support for lone parents	**197**	**161**	**103**	**85**	**81**	**81**	**79**	**76**	**72**	**79**	**73**	**52**	**37**	**30**	**29**	**24**	**18**	**14**
Jobseeker's allowance / income support for unemployed	**93**	**62**	**40**	**35**	**29**	**27**	**28**	**27**	**29**	**144**	**138**	**85**	**71**	**47**	**27**	**16**	**7**	**4**
Others in receipt of income support	**31**	**27**	**18**	**14**	**23**	**25**	**25**	**29**	**28**	**29**	**21**	**17**	**20**	**22**	**18**	**18**	**14**	**11**
Total	**740**	**637**	**462**	**421**	**435**	**463**	**462**	**499**	**485**	**619**	**558**	**398**	**374**	**311**	**274**	**232**	**189**	**152**

Source: DWP Benefits Expenditure and Caseload (tables 3a,3b,3c).

Notes: 1. Due to changes to data methods the figures for the years to 2003/4 are not strictly comparable with those for subsequent years.

2. Caseloads stated in these tables are rounded to the nearest 1,000, for this reason totals may not appear to sum.

3. On 6 April 2018, support for mortgage interest stopped being paid as a benefit and became an interest-bearing loan (see Table 107).

Table 106c **Number of cases where mortgage interest taken into account for income support, jobseeker's allowance and pension credit in Great Britain**

Thousands

Government office region	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
North East	–	–	–	**23**	**23**	**23**	**21**	**18**	**16**	**15**	**14**	**13**	**12**	**12**	**12**	**11**	**11**	**11**	**11**	**11**	**12**	**11**	**10**	**8**	**6**	**4**	**4**	**4**	**3**
North West	–	–	–	**73**	**70**	**69**	**64**	**55**	**49**	**46**	**42**	**40**	**36**	**34**	**33**	**32**	**31**	**30**	**29**	**29**	**31**	**28**	**24**	**20**	**15**	**12**	**10**	**8**	**7**
Yorkshire & The Humber	–	–	–	**45**	**44**	**42**	**38**	**32**	**29**	**27**	**25**	**23**	**22**	**20**	**20**	**20**	**20**	**20**	**18**	**20**	**21**	**18**	**16**	**12**	**9**	**8**	**6**	**5**	**5**
East Midlands	–	–	–	**35**	**34**	**32**	**28**	**25**	**22**	**21**	**19**	**17**	**16**	**15**	**14**	**14**	**14**	**14**	**13**	**14**	**16**	**14**	**13**	**10**	**7**	**6**	**6**	**4**	**3**
West Midlands	–	–	–	**55**	**50**	**48**	**44**	**38**	**33**	**30**	**27**	**27**	**25**	**25**	**24**	**23**	**22**	**22**	**19**	**22**	**23**	**22**	**18**	**14**	**11**	**9**	**6**	**6**	**5**
East	–	–	–	**55**	**50**	**46**	**41**	**33**	**29**	**26**	**24**	**21**	**19**	**18**	**18**	**18**	**18**	**17**	**16**	**19**	**21**	**18**	**15**	**12**	**10**	**8**	**7**	**5**	**4**
London	–	–	–	**81**	**79**	**74**	**67**	**56**	**49**	**44**	**39**	**35**	**32**	**31**	**29**	**27**	**26**	**25**	**24**	**25**	**26**	**23**	**20**	**17**	**13**	**9**	**7**	**7**	**6**
South East	–	–	–	**79**	**72**	**66**	**58**	**46**	**39**	**35**	**30**	**27**	**24**	**23**	**23**	**23**	**23**	**21**	**21**	**22**	**24**	**22**	**19**	**15**	**12**	**9**	**8**	**6**	**5**
South West	–	–	–	**53**	**48**	**43**	**40**	**32**	**26**	**24**	**21**	**20**	**18**	**16**	**17**	**17**	**17**	**16**	**15**	**16**	**17**	**15**	**14**	**11**	**9**	**8**	**5**	**5**	**4**
England	**270**	**366**	**447**	**499**	**471**	**443**	**400**	**334**	**292**	**267**	**241**	**222**	**204**	**195**	**191**	**188**	**183**	**174**	**165**	**178**	**192**	**174**	**147**	**119**	**91**	**73**	**60**	**49**	**4**
Wales	**26**	**27**	**34**	**34**	**33**	**31**	**29**	**25**	**22**	**21**	**19**	**18**	**17**	**17**	**18**	**17**	**16**	**15**	**14**	**15**	**15**	**13**	**11**	**9**	**7**	**6**	**5**	**4**	**6**
Scotland	**14**	**18**	**19**	**22**	**24**	**24**	**23**	**20**	**20**	**19**	**19**	**20**	**20**	**20**	**24**	**25**	**25**	**24**	**23**	**23**	**23**	**22**	**19**	**15**	**11**	**10**	**8**	**7**	**43**
Great Britain	**310**	**411**	**499**	**556**	**528**	**499**	**451**	**379**	**334**	**307**	**279**	**260**	**242**	**232**	**232**	**229**	**223**	**215**	**202**	**215**	**230**	**209**	**176**	**143**	**109**	**89**	**72**	**60**	**52**

Sources: DWP Benefits Expenditure and Caseload and Support for Mortgage Interest Statisitics.

Notes: 1. Figures represent a combined total of income support, income-based jobseeker's allowance and from 2004 pension credit claimants with mortgage interest payments included in their benefit.

2. Average weekly amounts are housing requirements paid to claimants with mortgage interest payments, and include the amount of allowed mortgage interest together with any other allowable housing costs (such as ground rent).

3. Figures up to and including 1992 are based on a 1% sample. From 1993 figures are based on 5% sample data.

Table 106d **Average mortgage interest taken into account for income support, jobseeker's allowance and pension credit by region**

£ per week

Government office region	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
North East	–	–	–	**23.52**	**23.20**	**25.42**	**24.51**	**22.51**	**24.89**	**22.24**	**24.36**	**25.87**	**18.66**	**18.17**	**18.13**	**21.28**	**22.10**	**24.86**	**28.77**	**31.40**	**34.82**	**20.83**	**22.07**	**22.51**	**22.48**	**21.25**	**18.37**	**18.18**	**15.00**
North West	–	–	–	**27.00**	**25.52**	**27.66**	**26.77**	**24.42**	**27.83**	**24.89**	**25.99**	**28.39**	**20.38**	**20.46**	**20.68**	**25.14**	**25.54**	**29.94**	**30.75**	**34.15**	**37.76**	**23.73**	**23.20**	**23.93**	**22.67**	**23.08**	**21.07**	**19.70**	**16.35**
Yorkshire & The Humber	–	–	–	**27.18**	**25.93**	**27.41**	**26.76**	**24.33**	**27.32**	**25.19**	**26.09**	**28.40**	**20.00**	**19.53**	**19.34**	**23.42**	**24.58**	**28.61**	**31.14**	**33.25**	**38.49**	**23.38**	**24.86**	**23.72**	**23.16**	**26.82**	**22.40**	**22.96**	**19.45**
East Midlands	–	–	–	**33.59**	**30.68**	**33.25**	**31.40**	**29.07**	**32.92**	**29.29**	**29.81**	**32.45**	**22.60**	**22.05**	**21.97**	**27.40**	**28.19**	**33.99**	**34.78**	**38.27**	**46.03**	**27.09**	**28.20**	**28.05**	**26.20**	**25.68**	**22.67**	**21.22**	**19.16**
West Midlands	–	–	–	**31.91**	**28.63**	**30.73**	**29.16**	**26.88**	**30.79**	**27.87**	**28.67**	**30.25**	**22.02**	**22.11**	**22.94**	**27.84**	**28.67**	**33.83**	**35.48**	**38.21**	**43.81**	**26.72**	**26.70**	**26.92**	**25.46**	**24.83**	**21.01**	**20.49**	**16.99**
East	–	–	–	**52.17**	**46.46**	**48.15**	**45.37**	**40.98**	**44.84**	**40.22**	**40.68**	**42.87**	**31.22**	**31.29**	**29.73**	**36.37**	**38.66**	**44.24**	**45.88**	**52.99**	**59.79**	**35.44**	**35.70**	**37.17**	**38.50**	**36.23**	**31.80**	**29.31**	**24.92**
London	–	–	–	**63.16**	**56.45**	**57.20**	**54.10**	**49.21**	**54.38**	**47.86**	**48.87**	**52.38**	**37.59**	**37.44**	**37.36**	**45.84**	**46.17**	**53.31**	**54.89**	**60.50**	**68.61**	**44.99**	**43.39**	**46.02**	**43.91**	**43.83**	**37.90**	**39.12**	**34.72**
South East	–	–	–	**58.07**	**52.47**	**53.41**	**49.77**	**45.33**	**49.70**	**43.65**	**44.14**	**46.29**	**32.46**	**32.78**	**32.54**	**39.91**	**39.21**	**46.04**	**48.61**	**51.70**	**61.56**	**39.13**	**40.64**	**37.93**	**37.10**	**37.79**	**34.84**	**31.63**	**27.74**
South West	–	–	–	**45.42**	**40.33**	**41.61**	**39.48**	**36.20**	**39.62**	**34.89**	**35.40**	**38.16**	**27.46**	**27.52**	**27.82**	**33.42**	**35.26**	**41.69**	**44.62**	**49.47**	**52.75**	**33.10**	**33.45**	**31.66**	**32.36**	**33.13**	**29.10**	**29.90**	**26.35**
England	**34.54**	**44.43**	**45.25**	**43.40**	**39.21**	**40.52**	**38.30**	**34.73**	**38.46**	**34.05**	**34.76**	**37.01**	**26.38**	**26.32**	**26.28**	**28.81**	**28.87**	**33.79**	**33.57**	**37.82**	**49.93**	**31.20**	**25.60**	**27.46**	**30.84**	**30.83**	**27.24**	**26.51**	**17.43**
Wales	**23.20**	**33.50**	**33.46**	**29.41**	**26.93**	**28.36**	**26.55**	**24.53**	**28.55**	**25.39**	**26.26**	**28.97**	**21.06**	**21.07**	**20.62**	**29.94**	**30.31**	**35.20**	**32.16**	**34.21**	**38.44**	**22.58**	**23.87**	**23.62**	**23.69**	**24.24**	**21.12**	**19.76**	**13.40**
Scotland	**30.47**	**34.36**	**32.96**	**27.74**	**25.51**	**28.15**	**26.70**	**24.09**	**28.20**	**25.08**	**26.97**	**28.44**	**20.27**	**20.82**	**19.80**	**22.94**	**23.27**	**26.21**	**30.25**	**31.03**	**30.43**	**19.20**	**23.38**	**20.87**	**17.88**	**19.98**	**16.08**	**16.01**	**22.57**
Great Britain	**33.41**	**43.27**	**43.98**	**41.92**	**37.81**	**39.16**	**36.97**	**33.50**	**37.17**	**32.91**	**33.65**	**35.81**	**25.50**	**25.47**	**25.17**	**30.55**	**31.12**	**36.24**	**37.91**	**41.57**	**47.20**	**29.38**	**29.45**	**29.61**	**29.02**	**29.38**	**25.64**	**24.88**	**21.21**

Sources and Notes: As Table 106c.

Table 107 **Loan support for mortgage interest payments by region and qualifying benefit**

Caseload numbers

	2018	2019	2020	2021
Region				
North East	**254**	**728**	**707**	**666**
North West	**922**	**2,358**	**2,226**	**2,071**
Yorkshire and The Humber	**572**	**1,307**	**1,224**	**1,191**
East Midlands	**533**	**1,162**	**1,109**	**1,065**
West Midlands	**623**	**1,508**	**1,405**	**1,340**
East of England	**571**	**1,438**	**1,343**	**1,256**
London	**663**	**1,745**	**1,656**	**1,576**
South East	**884**	**1,986**	**1,816**	**1,714**
South West	**621**	**1,542**	**1,490**	**1,410**
Country				
England	**5,637**	**13,768**	**12,972**	**12,294**
Wales	**495**	**1,187**	**1,111**	**1,062**
Scotland	**770**	**1,516**	**1,353**	**1,218**
Great Britain	**6,897**	**16,470**	**15,438**	**14,578**
Qualifying Benefit				
Jobseekers allowance	**117**	**546**	**385**	**282**
Employment and support allowance	**3,261**	**8,656**	**8,098**	**7,333**
Income support	**640**	**1,739**	**1,458**	**1,187**
Pension credit	**2,663**	**4,289**	**3,659**	**3,199**
Universal credit	**57**	**651**	**1,460**	**2,179**
Unknown/missing	**165**	**589**	**377**	**402**

Source: DWP Stat-Xplore SMI Loans in payment.

Notes: 1. The figures refer to households (benefit units) that were in receipt of a SMI loan in the month of May each year.

2. Figures may not sum due to DWP measures to minimise the risk of disclosure.

Table 108 **Housing benefit – numbers of claimants and average claim in Great Britain**

	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021 provisional
Housing benefit claimants (000's)																						
Social rented	–	–	–	3,588	3,175	3,169	3,154	3,101	3,116	3,186	3,294	3,324	3,383	3,385	3,337	3,283	3,211	3,104	2,942	2,623	2,337	2,160
of which																						
Local authority housing	2,843	3,710	2,922	2,939	2,230	1,753	1,674	1,581	1,533	1,505	1,511	1,462	1,457	1,445	1,413	1,359	1,322	1,268	1,191	1,061	947	874
Housing association	–	–	–	649	945	1,416	1,480	1,520	1,583	1,681	1,783	1,862	1,926	1,941	1,925	1,924	1,889	1,836	1,752	1,562	1,389	1,287
Private rented sector (000's)	–	–	–	1,168	815	816	866	934	1,049	1,221	1,455	1,552	1,646	1,680	1,646	1,560	1,468	1,364	1,235	977	775	674
of which:																						
Regulated tenancies	–	–	–	257	124	76	71	69	56	54	50	45	41	36	33	29	26	23	21	19	17	15
Deregulated tenancies	–	–	–	900	687	713	794	864	998	1,167	1,406	1,507	1,605	1,644	1,614	1,531	1,304	1,216	1,211	955	755	655
Other or unknown	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	3	3	3	3
Total	3,556	4,860	3,950	4,757	3,991	3,986	4,021	4,036	4,166	4,408	4,749	4,876	5,028	5,066	4,983	4,844	4,679	4,468	4,178	3,600	3,112	2,834
Universal credit claimants in receipt of housing payment (000's)																						
Social rented																15	49	121	257	606	1,101	1,370
Private rented sector																14	49	107	211	509	1,213	1,536
Other or unknown																–	0	1	5	11	34	43
Total																29	98	229	472	1,126	2,349	2,949
Total claimants in receipt of housing allowance (000's)																						
Social rented																3,298	3,260	3,224	3,199	3,229	3,438	3,530
Private rented sector																1,574	1,517	1,471	1,446	1,487	1,989	2,209
Other or unknown																–	–	1	8	14	37	46
Total																4,872	4,777	4,697	4,653	4,730	5,464	5,786
Mean weekly housing benefit award (£)																						
Local authority housing	5.67	11.87	21.85	35.43	45.22	57.58	61.52	66.16	67.16	68.19	67.66	71.19	75.53	76.34	79.81	82.38	82.84	82.11	82.79	85.51	91.93	94.96
Housing association	–	–	–	48.46	54.20	63.80	65.80	69.10	71.70	75.46	77.30	80.01	84.86	85.89	89.94	92.68	93.96	94.27	95.64	98.32	104.63	108.91
Private rented sector	–	–	–	62.46	70.92	87.23	94.48	96.47	100.40	104.06	109.79	111.62	107.06	105.73	106.80	108.82	110.30	110.78	113.95	118.73	130.29	132.66
of which:																						
Regulated tenancies	–	–	–	–	–	–	–	-	71.30	73.10	76.40	79.20	82.60	86.50	90.00	93.00	96.40	100.30	104.07	108.44	112.80	116.59
Deregulated tenancies	–	–	–	–	–	–	–	–	102.00	105.50	110.90	112.50	107.70	106.10	107.10	109.10	110.50	110.90	114.12	118.94	130.68	133.04
Total	5.52	12.54	24.74	43.85	54.25	67.02	70.79	74.76	78.74	80.86	84.14	87.40	89.40	89.72	92.61	94.97	96.03	95.95	97.36	100.06	107.15	110.25

Sources: DWP Housing Benefit and Council Tax Benefit Summary Statistics and Stat-Xplore.

Notes: 1. Figures prior to 2009 are from DWP Summer Budget Expenditure and Caseload Statistics and are averages for the financial year. Stat-Xplore figures from 2009 are for May of each year, except 2016 which are from August.

2. Separate statistics for housing association tenants have only been collected since May 1992 and statistics for private and housing association claimants may be incomplete prior to 2008.

3. Universal credit statistics are based on households in receipt of a housing payment. All UC statistics are subject to revision, especially those for 2020. Weekly UC housing payments are not reported by DWP.

Table 109 **Housing benefits expenditure and plans for Great Britain**

£ million in nominal terms

	1986/87	1990/91	2000/01	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26
		outturn							outturn					provisional			forecast		
Rent rebates																			
England	1,950	2,711	4,287	4,509	4,683	4,959	5,047	5,091	5,059	4,894	4,601	4,324	3,979	3,987	4,063	4,067	3,997	3,909	3,654
+ Wales	263	404	701	233	221	229	230	230	236	239	240	237	229	215	213	209	201	187	166
+ Scotland	134	168	270	664	674	690	672	675	677	669	644	617	580	559	555	544	521	492	467
+ New towns	72	86	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total rent rebates (A)	2,419	3,368	5,258	5,405	5,578	5,878	5,949	5,997	5,972	5,801	5,485	5,178	4,788	4,761	4,831	4,820	4,719	4,588	4,287
Rent allowances																			
Housing association	–	–	3,053	7,350	8,026	8,750	8,945	9,222	9,489	9,349	9,107	8,681	7,967	7,460	7,230	7,014	6,733	6,103	4,897
Private tenants	–	–	2,851	8,672	9,216	9,272	9,275	9,098	8,783	8,291	7,709	6,871	5,609	5,069	4,862	4,332	3,703	3,066	2,371
England		2,167	5,286	14,365	15,454	16,161	16,349	16,438	16,389	15,805	15,037	13,874	12,051	11,114	10,722	10,049	9,231	8,100	6,392
+ Wales		110	245	660	735	762	773	781	789	770	751	708	646	596	579	550	513	454	358
+ Scotland		136	373	997	1,054	1,099	1,098	1,101	1,095	1,064	1,028	971	880	819	791	747	693	615	518
= Total rent allowances (B)	996	2,413	5,904	16,022	17,243	18,022	18,220	18,320	18,272	17,639	16,816	15,552	13,576	12,529	12,092	11,346	10,437	9,169	7,269
Total housing benefit (A+B)	3,415	5,781	11,162	21,427	22,820	23,900	24,170	24,317	24,244	23,441	22,301	20,730	18,364	17,290	16,923	16,166	15,156	13,757	11,555
of which paid to working age claimants													12,602	11,537	10,861	10,039	8,986	7,334	5,072
+ Council tax benefit (and predecessors)	1,635	2,123	2,575	4,925	4,918	4,912	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Income support: mortgage costs	351	539	521	517	374	357	319	291	280	278	266	6	7	0	0	0	1	1	1
+ Discretionary housing payments	–	–	–	21	22	57	176	200	161	184	164	154	145	180	140	140	140	140	140
= Total housing benefit & related benefits (C)	5,401	8,443	14,258	26,890	28,135	29,226	24,666	24,807	24,684	23,903	22,731	20,890	18,517	17,470	17,064	16,306	15,296	13,898	11,696
DWP social security expenditure	44,918	56,479	101,374	153,362	158,960	166,553	164,132	168,287	171,800	173,842	178,060	183,746	192,415	212,061	219,230	227,040	236,722	246,889	254,318
+ Personal tax credits	161	494	4,230	27,878	28,782	28,832	28,654	28,669	27,519	26,433	24,978	22,005	17,256	14,520	10,518	8,042	6,112	4,105	1,882
= Total all social security benefits and personal tax credits (D)	45,079	56,973	105,604	181,873	188,194	195,677	192,958	196,956	199,319	200,275	203,038	205,751	209,671	226,580	229,748	235,081	242,834	250,994	256,201
All housing and related benefits as a percentage of total benefits and tax credits (C/D)	12.0	14.8	13.5	14.8	14.9	14.9	12.8	12.6	12.4	11.9	11.2	10.2	8.8	7.7	7.4	6.9	6.3	5.5	4.6

Sources: DWP Expenditure and Caseload forecasts and prior to this, DWP Departmental Report 2002, Cm 5424, and earlier equivalent volumes, and HMRC Annual Reports for Personal Tax Credits.

Notes: 1. Eligible support for mortgage interest costs are based on May figures for years to 2007/08 and financial year estimates from 2008/09 onwards. In April 2018 support for mortgage Interest became a loan and as a result expenditure figures relate only to the estimated write-offs of loans.

2. Personal tax credits comprise of working families and disabled tax credits up to 2002/03 and working and child tax credits from 2003/4. The DWP budget excludes tax credits, unlike the benefits they replaced. From 2006/7 figures allow for the reclassification of some tax credits from 'negative tax' to payments within AME in 2011.

3. Council tax benefit includes community charge benefit and rate rebate. From April 2013, funding and policy responsibility for council tax benefit has been transferred to the MHCLG, Scottish Government and Welsh Government.

4. Outturn figures do not separately identity universal credit (UC) housing cost element. Forecasts from 2020 are based on projecting actual expenditure rather than the former 'counterfactual' method.

5. Discretionary housing payments (DHPs) outturn figures to 2018/19 include all payments made by local authorities, whatever the funding source. Estimates from 2019/20 are for England and Wales only, as funding for Scotland is now devolved and paid through the block grant.

6.. From April 2003, a significant element of housing benefit expenditure was transferred to local authorities under the Supporting People programme.

7. The cost of the temporary Covid-19 measure of the £20 per week uplift to universal credit and tax credits is greatest in 2020/21-21/22 but falls to zero from 2022/23 onwards.

Table 110a **Numbers of recipients and average housing benefit in Great Britain: all cases**

	Numbers of recipients (000s)											Average housing benefit per recipient (£ per week)										
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
England:																						
Local authority housing	**1,191**	**1,185**	**1,177**	**1,150**	**1,102**	**1,073**	**1,026**	**964**	**861**	**768**	**706**	**73.39**	**78.26**	**79.43**	**83.11**	**85.96**	**86.11**	**85.03**	**85.17**	**87.55**	**94.13**	**97.16**
Housing association	**1,585**	**1,644**	**1,660**	**1,646**	**1,649**	**1,619**	**1,571**	**1,496**	**1,332**	**1,185**	**1,097**	**82.23**	**87.29**	**88.51**	**92.73**	**95.50**	**96.71**	**96.78**	**97.87**	**100.34**	**106.98**	**111.62**
Private rented sector	**1,381**	**1,464**	**1,493**	**1,462**	**1,381**	**1,299**	**1,207**	**1,092**	**865**	**686**	**595**	**114.33**	**109.72**	**108.33**	**109.55**	**111.75**	**113.36**	**113.91**	**117.00**	**121.95**	**133.93**	**136.40**
Scotland:																						
Local authority housing	**207**	**207**	**203**	**200**	**195**	**189**	**182**	**169**	**149**	**134**	**125**	**60.40**	**62.39**	**61.17**	**63.81**	**65.15**	**66.63**	**67.20**	**69.55**	**73.93**	**80.20**	**83.55**
Housing association	**178**	**180**	**179**	**178**	**175**	**171**	**166**	**161**	**145**	**128**	**119**	**64.64**	**67.72**	**67.00**	**69.66**	**71.57**	**73.08**	**74.79**	**77.43**	**81.12**	**85.05**	**86.94**
Private rented sector	**91**	**97**	**100**	**98**	**95**	**89**	**82**	**73**	**57**	**45**	**40**	**94.27**	**89.88**	**89.23**	**89.32**	**90.75**	**91.62**	**91.74**	**93.08**	**96.60**	**104.05**	**106.02**
Wales:																						
Local authority housing	**65**	**65**	**64**	**63**	**62**	**61**	**60**	**57**	**51**	**46**	**43**	**64.93**	**67.62**	**67.52**	**69.93**	**72.84**	**75.20**	**77.17**	**81.51**	**84.64**	**89.22**	**91.90**
Housing association	**99**	**101**	**101**	**101**	**100**	**100**	**99**	**95**	**85**	**76**	**71**	**71.95**	**75.96**	**76.29**	**80.06**	**82.96**	**85.03**	**87.12**	**91.28**	**95.93**	**101.04**	**103.84**
Private rented sector	**79**	**85**	**87**	**86**	**84**	**80**	**75**	**67**	**52**	**41**	**36**	**84.15**	**80.68**	**79.68**	**79.73**	**80.74**	**80.87**	**80.23**	**80.51**	**81.20**	**87.24**	**88.22**
Great Britain:																						
Local authority housing	**1,462**	**1,457**	**1,445**	**1,413**	**1,359**	**1,322**	**1,268**	**1,191**	**1,061**	**947**	**874**	**71.19**	**75.53**	**76.34**	**79.81**	**82.38**	**82.84**	**82.11**	**82.79**	**85.51**	**91.93**	**94.96**
Housing association	**1,862**	**1,926**	**1,941**	**1,925**	**1,924**	**1,889**	**1,836**	**1,752**	**1,562**	**1,389**	**1,287**	**80.01**	**84.86**	**85.89**	**89.94**	**92.68**	**93.96**	**94.27**	**95.64**	**98.32**	**104.63**	**108.91**
Private rented sector	**1,552**	**1,646**	**1,680**	**1,646**	**1,560**	**1,468**	**1,364**	**1,232**	**974**	**772**	**671**	**111.62**	**107.06**	**105.73**	**106.80**	**108.82**	**110.29**	**110.73**	**113.61**	**118.30**	**129.70**	**132.03**

Sources: DWP Social Security Statisitics, accessed via Stat-Xplore.

Notes: 1. Figures are for May each year and exclude cases where tenure is unknown or missing (see Table 108 for further details).

2. Data for previous years, showing figures for rent rebates (LA) and rent allowances (other tenants), are available in previous editions of the *Review*.

Table 110b **Numbers of recipients and average housing benefit in Great Britain: cases also in receipt of passported benefit**

	Numbers of recipients (000s)											Average housing benefit per recipient (£ per week)										
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
England:																						
Local authority housing	**830**	**809**	**788**	**757**	**715**	**690**	**659**	**624**	**556**	**496**	**457**	**76.99**	**82.50**	**83.68**	**87.12**	**89.95**	**90.03**	**88.70**	**88.57**	**87.97**	**90.28**	**91.61**
Housing association	**1,094**	**1,114**	**1,106**	**1,083**	**1,070**	**1,048**	**1,013**	**969**	**867**	**783**	**723**	**87.29**	**93.14**	**94.77**	**99.25**	**102.62**	**104.13**	**103.95**	**104.48**	**104.31**	**107.36**	**109.89**
Private rented sector	**801**	**835**	**824**	**775**	**700**	**644**	**590**	**535**	**430**	**361**	**325**	**119.19**	**113.87**	**111.40**	**111.12**	**112.65**	**113.99**	**113.54**	**116.30**	**118.80**	**125.70**	**128.21**
Scotland:																						
Local authority housing	**149**	**147**	**144**	**142**	**138**	**135**	**129**	**120**	**105**	**94**	**85**	**64.04**	**66.47**	**65.40**	**67.98**	**69.40**	**71.01**	**71.24**	**72.74**	**73.32**	**75.62**	**76.98**
Housing association	**130**	**130**	**129**	**128**	**125**	**122**	**119**	**115**	**106**	**97**	**90**	**68.28**	**71.83**	**71.29**	**74.17**	**76.36**	**78.06**	**79.72**	**82.30**	**85.15**	**87.71**	**89.02**
Private rented sector	**58**	**62**	**62**	**61**	**57**	**53**	**49**	**43**	**35**	**29**	**26**	**101.27**	**96.97**	**96.29**	**96.47**	**98.38**	**99.76**	**99.95**	**101.58**	**103.23**	**106.64**	**107.29**
Wales:																						
Local authority housing	**48**	**48**	**47**	**46**	**45**	**44**	**43**	**41**	**37**	**33**	**30**	**68.34**	**71.46**	**71.65**	**74.23**	**77.42**	**80.00**	**82.21**	**86.52**	**89.03**	**91.98**	**93.72**
Housing association	**74**	**74**	**74**	**74**	**73**	**73**	**72**	**69**	**63**	**57**	**53**	**76.14**	**80.70**	**81.45**	**85.35**	**88.54**	**90.83**	**92.89**	**96.51**	**98.68**	**101.58**	**102.88**
Private rented sector	**52**	**55**	**56**	**55**	**52**	**49**	**46**	**42**	**34**	**28**	**25**	**88.78**	**85.45**	**84.59**	**84.47**	**85.33**	**85.79**	**85.29**	**85.78**	**85.93**	**89.84**	**90.59**
Great Britain:																						
Local authority housing	**1,027**	**1,004**	**979**	**946**	**898**	**869**	**831**	**786**	**698**	**623**	**572**	**74.72**	**79.63**	**80.42**	**83.62**	**86.17**	**86.58**	**85.65**	**86.04**	**85.83**	**88.17**	**89.54**
Housing association	**1,298**	**1,319**	**1,309**	**1,285**	**1,268**	**1,242**	**1,204**	**1,153**	**1,036**	**937**	**866**	**84.75**	**90.33**	**91.70**	**95.95**	**99.22**	**100.80**	**100.90**	**101.79**	**102.00**	**104.97**	**107.29**
Private rented sector	**911**	**951**	**942**	**890**	**809**	**746**	**685**	**621**	**499**	**419**	**377**	**116.33**	**111.15**	**108.83**	**108.50**	**109.89**	**111.12**	**110.66**	**113.21**	**115.48**	**121.93**	**124.24**

Sources and notes: see Table 110a.

Table 110c **Numbers of recipients and average housing benefit in Great Britain: cases not also in receipt of passported benefit**

	Numbers of recipients (000s)											Average housing benefit per recipient (£ per week)										
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
England:																						
Local authority housing	**830**	**809**	**788**	**757**	**715**	**690**	**659**	**340**	**305**	**272**	**249**	**76.99**	**82.50**	**83.68**	**87.12**	**89.95**	**90.03**	**88.70**	**78.87**	**86.78**	**101.21**	**107.37**
Housing association	**1,094**	**1,114**	**1,106**	**1,083**	**1,070**	**1,048**	**1,013**	**527**	**465**	**402**	**373**	**87.29**	**93.14**	**94.77**	**99.25**	**102.62**	**104.13**	**103.95**	**85.62**	**92.90**	**106.25**	**114.98**
Private rented sector	**801**	**835**	**824**	**775**	**700**	**644**	**590**	**555**	**434**	**324**	**269**	**119.19**	**113.87**	**111.40**	**111.12**	**112.65**	**113.99**	**113.54**	**117.61**	**125.08**	**143.18**	**146.32**
Scotland:																						
Local authority housing	**149**	**147**	**144**	**142**	**138**	**135**	**129**	**49**	**44**	**40**	**39**	**64.04**	**66.47**	**65.40**	**67.98**	**69.40**	**71.01**	**71.24**	**61.47**	**75.41**	**91.06**	**98.03**
Housing association	**130**	**130**	**129**	**128**	**125**	**122**	**119**	**46**	**38**	**31**	**28**	**68.28**	**71.83**	**71.29**	**74.17**	**76.36**	**78.06**	**79.72**	**65.05**	**69.81**	**76.63**	**80.30**
Private rented sector	**58**	**62**	**62**	**61**	**57**	**53**	**49**	**30**	**22**	**16**	**14**	**101.27**	**96.97**	**96.29**	**96.47**	**98.38**	**99.76**	**99.95**	**80.36**	**86.22**	**99.52**	**103.84**
Wales:																						
Local authority housing	**48**	**48**	**47**	**46**	**45**	**44**	**43**	**16**	**14**	**13**	**12**	**68.34**	**71.46**	**71.65**	**74.23**	**77.42**	**80.00**	**82.21**	**68.59**	**73.28**	**81.83**	**87.28**
Housing association	**74**	**74**	**74**	**74**	**73**	**73**	**72**	**26**	**23**	**19**	**18**	**76.14**	**80.70**	**81.45**	**85.35**	**88.54**	**90.83**	**92.89**	**77.15**	**88.24**	**99.47**	**106.61**
Private rented sector	**52**	**55**	**56**	**55**	**52**	**49**	**46**	**25**	**18**	**13**	**10**	**88.78**	**85.45**	**84.59**	**84.47**	**85.33**	**85.79**	**85.29**	**71.33**	**72.24**	**81.44**	**82.55**
Great Britain:																						
Local authority housing	**1,027**	**1,004**	**979**	**946**	**898**	**869**	**831**	**404**	**363**	**324**	**301**	**74.72**	**79.63**	**80.42**	**83.62**	**86.17**	**86.58**	**85.65**	**76.40**	**84.89**	**99.22**	**105.35**
Housing association	**1,298**	**1,319**	**1,309**	**1,285**	**1,268**	**1,242**	**1,204**	**598**	**526**	**452**	**420**	**84.75**	**90.33**	**91.70**	**95.95**	**99.22**	**100.80**	**100.90**	**83.69**	**91.02**	**103.93**	**112.27**
Private rented sector	**911**	**951**	**942**	**890**	**809**	**746**	**685**	**610**	**474**	**353**	**294**	**116.33**	**111.15**	**108.83**	**108.50**	**109.89**	**111.12**	**110.66**	**113.94**	**121.27**	**138.98**	**142.06**

Sources: see Table 110a.

Notes: 1. The steep rise in local authority rents reported for non-passported benefit claimants may be linked to the growing concentration of those in supported accommodation.
2. Other notes see Table 110a.

Table 111 **Households in Great Britain in receipt of universal credit housing costs element, by country and region**

Number of recipient households

Country/region	2016				2020 revised				2021 provisional			
	Social tenants	Private tenants	Other or unknown	All tenures	Social tenants	Private tenants	Other or unknown	All tenures	Social tenants	Private tenants	Other or unknown	All tenures
North East	**1,883**	**2,063**	**–**	**3,946**	**62,466**	**59,203**	**1,015**	**122,684**	**76,932**	**70,039**	**1,192**	**148,163**
North West	**19,025**	**18,740**	**–**	**37,765**	**139,567**	**160,606**	**3,654**	**303,827**	**170,310**	**194,181**	**4,426**	**368,917**
Yorkshire & The Humber	**2,353**	**3,526**	**–**	**5,879**	**91,969**	**107,507**	**2,275**	**201,751**	**115,420**	**131,845**	**2,950**	**250,215**
East Midlands	**1,662**	**1,979**	**–**	**3,641**	**69,138**	**78,659**	**2,656**	**150,453**	**88,172**	**99,522**	**3,264**	**190,958**
West Midlands	**3,777**	**3,226**	**–**	**7,003**	**109,836**	**100,315**	**2,851**	**213,002**	**137,548**	**126,198**	**3,635**	**267,381**
East	**1,797**	**2,334**	**–**	**4,131**	**89,477**	**98,687**	**3,464**	**191,628**	**111,741**	**123,684**	**4,393**	**239,818**
London	**5,853**	**4,925**	**88**	**10,866**	**155,957**	**233,851**	**6,247**	**396,055**	**194,341**	**332,876**	**8,005**	**535,222**
South East	**1,886**	**3,310**	**5**	**5,201**	**109,514**	**148,933**	**5,857**	**264,304**	**139,343**	**186,663**	**7,710**	**333,716**
South West	**1,880**	**3,510**	**–**	**5,390**	**78,260**	**104,754**	**3,889**	**186,903**	**95,854**	**123,841**	**4,624**	**224,319**
England	**40,116**	**43,613**	**93**	**83,822**	**906,184**	**1,092,515**	**31,908**	**2,030,607**	**1,129,661**	**1,388,849**	**40,199**	**2,558,709**
Wales	**1,501**	**2,093**	**–**	**3,594**	**53,931**	**52,733**	**922**	**107,586**	**67,798**	**63,597**	**1,151**	**132,546**
Scotland	**7,420**	**3,464**	**–**	**10,884**	**140,844**	**66,197**	**1,344**	**208,385**	**172,225**	**79,916**	**1,662**	**253,803**
Great Britain	**49,042**	**49,182**	**97**	**98,321**	**1,101,201**	**1,213,192**	**34,215**	**2,348,608**	**1,370,008**	**1,535,618**	**43,053**	**2,948,679**

Source: DWP Stat-Xplore.

Notes: 1. Universal credit statistics are classed as experimental and are subject to revision. All figures are for May of each year.

2. Figures are based on households in receipt of universal credit where entitlement to a housing element has been recorded. The average values of the UC housing element award have not yet been published.

Table 112a **Take-up rates for housing benefit by tenure in Great Britain**

	2009/10	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19
Social rented sector								
Caseload (thousands)	3,000	3,350	3,320	3,280	3,260	3,170	3,050	2,840
Take-up individual claimant (%)	85	87	88	88	85	87	89	88
Central estimate of entitled non-recipients (thousands)	530	510	450	450	580	470	400	380
Average weekly amount claimed (£)	72	81	82	86	89	90	90	92
Average weekly amount unclaimed (£)	41	44	49	47	46	51	48	56
Total expenditure: amount claimed (£ millions)	11,280	14,100	14,120	14,660	15,100	14,800	14,270	13,540
Central estimated amount unclaimed (£ millions)	1,130	1,150	1,170	1,120	1,400	1,250	980	1,110
Estimated take-up (%)	91	92	92	93	92	92	94	92
Private rented sector								
Caseload (thousands)	1,240	1,650	1,650	1,610	1,520	1,420	1,310	1,140
Take-up individual claimant (%)	68	78	73	70	68	70	72	69
Central estimate of entitled non-recipients (thousands)	590	480	620	680	710	610	500	510
Average weekly amount claimed (£)	107	107	107	108	109	110	111	115
Average weekly amount unclaimed (£)	56	59	65	65	60	62	62	63
Total expenditure: amount claimed (£ millions)	6,870	9,200	9,210	9,050	8,650	8,170	7,630	6,820
Central estimated amount unclaimed (£ millions)	1,720	1,470	2,090	2,300	2,240	1,960	1,640	1,680
Estimated take-up (%)	80	86	81	80	79	81	82	80
All								
Caseload (thousands)	4,230	5,000	4,970	4,890	4,780	4,590	4,360	3,980
Take-up individual claimant (%)	79	83	82	81	78	81	83	81
Central estimate of entitled non-recipients (thousands)	1,140	1,010	1,110	1,160	1,320	1,100	920	900
Average weekly amount claimed (£)	82	89	90	93	95	96	96	98
Average weekly amount unclaimed (£)	49	52	58	58	53	57	56	60
Total expenditure: amount claimed (£ millions)	18,160	23,300	23,330	23,720	23,750	22,970	21,900	20,350
Central estimated amount unclaimed (£ millions)	2,920	2,730	3,350	3,530	3,670	3,270	2,680	2,810
Estimated take-up (%)	86	90	87	87	87	88	89	88

Source: DWP Income-related benefits: estimates of take-up, financial year 2017 to 2018 and earlier editions.

Notes: 1. Figures may not sum due to rounding. Figures refer to the median estimates of unclaimed amounts at the mid-point of ranges published by DWP.

2. Council tax benefit figures are no longer available since this benefit was made a local authority responsibility.

Table 112b **Take-up rates for housing benefit by household type in Great Britain in 2018/19**

Household type	Caseload		Average weekly amounts		Expenditure		
	Numbers	Take-up ranges	Claimed	Unclaimed	Total amount claimed	Take-up ranges	Total unclaimed amounts
	000s	%	£	£	£m	%	£m
All non-pensioners	**2,730**	**79**	**103**	**59**	**14,620**	**87**	**2,170**
of which:							
Couples with children	**420**	**64**	**117**	**62**	**2,570**	**77**	**780**
Lone parents	**910**	**88**	**104**	**56**	**4,910**	**93**	**350**
Other non-pensioners	**1,410**	**80**	**97**	**57**	**57**	**87**	**1,030**
Pensioners	**1,240**	**86**	**88**	**62**	**5,730**	**90**	**650**
All	**3,980**	**81**	**98**	**60**	**20,350**	**88**	**2,810**
Non-pensioners in work	**810**	**57**	**102**	**55**	**4,280**	**71**	**1,780**

Source and Notes: As Table 112a.

Table 113 **Housing benefit caseload and payments by tenure and region at May 2021**

	Number of recipients					Status		Average weekly housing benefit				
Country/region	All social sector tenants	Local authority tenants	Housing association tenants	Private tenants	All tenures	Passported	Non-passported	All social sector tenants £	Local authority tenants £	Housing association tenants £	Private tenants £	All tenures £
North East	**114,217**	**34,616**	**79,601**	**31,841**	**146,058**	**102,426**	**43,606**	**85.10**	**73.10**	**90.30**	**92.40**	**86.70**
North West	**254,607**	**37,747**	**216,860**	**85,892**	**340,499**	**241,242**	**99,185**	**93.20**	**85.00**	**94.70**	**97.70**	**94.30**
Yorkshire & The Humber	**181,949**	**94,492**	**87,457**	**56,382**	**238,331**	**162,841**	**75,434**	**84.30**	**70.50**	**99.30**	**94.10**	**86.60**
East Midlands	**135,579**	**72,575**	**63,004**	**41,267**	**176,846**	**118,541**	**58,225**	**90.00**	**73.10**	**109.50**	**96.50**	**91.60**
West Midlands	**209,988**	**82,100**	**127,888**	**52,104**	**262,092**	**161,646**	**100,186**	**104.80**	**81.50**	**119.70**	**105.30**	**104.90**
East	**165,595**	**62,840**	**102,755**	**50,405**	**216,000**	**130,501**	**85,440**	**101.50**	**89.90**	**108.60**	**127.60**	**107.60**
London	**375,862**	**202,775**	**173,087**	**129,462**	**505,324**	**274,144**	**233,798**	**140.40**	**135.30**	**146.40**	**230.80**	**163.50**
South East	**223,025**	**77,417**	**145,608**	**84,995**	**308,020**	**182,714**	**125,189**	**109.30**	**95.40**	**116.70**	**137.90**	**117.20**
South West	**142,596**	**41,651**	**100,945**	**62,539**	**205,135**	**131,983**	**73,132**	**99.10**	**89.80**	**103.00**	**111.90**	**103.00**
England	**1,803,398**	**706,200**	**1,097,198**	**594,894**	**2,398,292**	**1,506,044**	**894,195**	**106.00**	**97.20**	**111.60**	**136.40**	**113.50**
Wales	**113,455**	**42,604**	**70,851**	**35,777**	**149,232**	**108,391**	**40,801**	**99.40**	**91.90**	**103.80**	**88.20**	**96.70**
Scotland	**243,581**	**124,771**	**118,810**	**39,894**	**283,475**	**201,869**	**81,584**	**85.20**	**83.60**	**86.90**	**106.00**	**88.10**
Great Britain	**2,160,435**	**873,572**	**1,286,863**	**670,555**	**2,830,990**	**1,816,301**	**1,016,588**	**103.30**	**95.00**	**108.90**	**132.00**	**110.10**

Source: DWP Stat-Xplore.
Notes: 1. Components may not sum to totals due to rounding and the exclusion of missing and unknown cases.
2. Figures do not include universal credit cases and are rounded to the nearest 10 pence.

Table 114a **Escaping the poverty trap: gross weekly earnings levels at which universal credit entitlement ceases in 2021/22**

£ per week

Household type	Universal credit allowances	Earnings disregards	Eligible rent levels £60	£70	£80	£90	£100	£110	£120	£130	£140	£150	£160	£170	£180	£190	£200
Single person over 25	**74.96**	–	***218***	***236***	***258***	***281***	***305***	**328**	**351**	**375**	**398**	**421**	**445**	**468**	**492**	**515**	**538**
Couple over 25	**117.67**	–	***311***	**334**	**358**	**381**	**404**	**428**	**451**	**474**	**498**	**521**	**545**	**568**	**591**	**615**	**638**
Lone parent + 1 child under 19	**140.16**	**67.62**	**463**	**486**	**510**	**533**	**556**	**580**	**603**	**626**	**650**	**673**	**696**	**720**	**743**	**766**	**790**
Lone parent + 2 children under 19	**194.87**	**67.62**	**591**	**614**	**637**	**661**	**684**	**707**	**731**	**754**	**777**	**801**	**824**	**847**	**871**	**894**	**918**
Couple + 1 child under 19	**182.86**	**67.62**	**563**	**586**	**609**	**633**	**656**	**679**	**703**	**726**	**749**	**773**	**796**	**819**	**843**	**866**	**889**
Couple + 2 children under 19	**237.57**	**67.62**	**690**	**714**	**737**	**760**	**784**	**807**	**830**	**854**	**877**	**900**	**924**	**947**	**971**	**998**	**1,026**
Couple + 3 children under 19	**292.29**	**67.62**	**818**	**841**	**865**	**888**	**911**	**935**	**958**	**984**	**1,011**	**1,039**	**1,066**	**1,093**	**1,121**	**1,148**	**1,176**
Couple + 4 children under 19	**347.00**	**67.62**	**946**	**970**	**997**	**1,024**	**1,052**	**1,079**	**1,106**	**1,134**	**1,161**	**1,188**	**1,216**	**1,243**	**1,271**	**1,298**	**1,325**

Sources: HMRC 2021/22 tax allowances for England and Northern Ireland; HMRC national insurance rates, DWP 2021/22 universal credit rates excluding the temporary Covid-19 premium of £20 per week.

Notes: 1. All cases are rounded to the nearest pound and are based on standard universal credit allowances for people aged 25+ years and exclude any eligible child care costs.

2. Gross earnings equivalent to less than working 35 hours at the National Living Wage for people aged 23 years and older for 2021/22 (£8.91 per hour) that would result in cessation of universal credit payments are *italicised*.

3. All applicable cases assume children were born before April 2017; so higher 1st child allowance applies but not the two-children cap. If the two-children cap was applied, universal credit for larger families would typically cease at around the same level for couples with two children.

4. The Scottish and Welsh taxation structures would result in slightly different outcomes for Scottish and Welsh residents.

Table 114b **Escaping the housing benefit poverty trap: gross weekly earnings levels at which housing benefit entitlement ceases in 2021/22**

£ per week

Household type	Housing benefit allowances	Earnings disregards	Child benefit disregards	Rent levels £60	£70	£80	£90	£100	£110	£120	£130	£140	£150	£160	£170	£180	£190	£200
Single person over 25	74.70	22.10	–	*140*	*167*	*196*	*229*	*265*	*288*	*310*	333	356	378	401	428	446	468	491
Couple over 25	117.40	27.10	–	*155*	*181*	*213*	*249*	*306*	358	381	403	426	449	471	494	516	539	562
Lone parent + 1 child under 19	165.50	42.10	21.15	*152*	*178*	*209*	*242*	*298*	355	412	469	519	541	564	586	609	632	660
Lone parent + 2 children under 19	234.10	42.10	35.15	*175*	*206*	*238*	*292*	349	406	463	521	577	634	665	687	710	735	768
Couple + 1 child under 19	203.65	27.10	21.15	*193*	*225*	*270*	327	384	441	498	530	553	575	598	621	643	666	690
Couple + 2 children under 19	272.25	27.10	35.15	*222*	*264*	321	378	435	492	549	606	654	676	699	721	752	784	816
Couple + 3 children under 19	340.85	27.10	49.15	*259*	316	373	430	487	544	601	658	715	799	831	863	895	927	959
Couple + 4 children under 19	409.45	27.10	63.15	314	367	424	481	538	595	652	709	886	941	972	999	1,026	1,052	1,079

Source: See Table 114a

Notes:
1. All figures based on standard income support and housing benefit rates as they apply from April 2019. Figures are for cases without child care costs eligible for assistance under the tax credit scheme.
2. The housing benefit allowances and earnings disregards are set against net earnings (and tax credits).
3. Instances where claimaint would move off housing benefit with earnings below those for an adult working for 35 hours at the national living wage at April 2021 (£8.91) are shown in *italics*.

Table 115a **Housing benefit caseload and payments by tenure, Northern Ireland**

	2017/18	2018/19	2019/20	2020/21
Numbers in receipt of Housing Benefit				
All social rented tenants	**94,625**	**90,485**	**81,268**	**76,294**
Of which:				
NIHE tenants	**64,206**	**59,494**	**53,566**	**50,044**
Housing association tenants	**30,419**	**29,389**	**27,702**	**26,250**
Private tenants	**62,241**	**52,384**	**45,551**	**39,438**
All households that rent their home	**158,389**	**142,869**	**126,819**	**115,732**
Percentage (%)				
All social rented tenants	**79**	**75**	**69**	**64**
Of which:				
NIHE tenants	**77**	**71**	**66**	**61**
Housing association tenants	**83**	**80**	**75**	**71**
Private tenants	**45**	**38**	**33**	**28**
All households that rent their home	**61**	**55**	**49**	**45**

Sources: Northern Ireland Housing Executive, Annual Report and NI House Condition Survey, Northern Ireland Executive NI Housing Statistics, and ONS Family Resources Survey.

Notes: 1. Components do not sum to totals because of rounding and the exclusion of claims from those living in hostels and other small categories of provision or where tenure is unknown.

2. Figures are for end of March in each financial year. Percentages are derived from FRS tenure estimates.

3. Figures exclude tenants in receipt of universal credit (UC) with housing costs included in the award. This largely accounts for the sharp fall in tenants in receipt of HB in recent years.

4. Private renter figures for 2019/20 include 1,610 individuals in hostel provision. From 2020/21 the PRS figures no longer include those in hostel provision.

Table 115b **Help with housing costs: income support and housing benefits in Northern Ireland**

£ million

	1990/91	1995/96	2000/01	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
NIHE tenants	**107**	**175**	**179**	**195**	**195**	**196**	**195**	**199**	**203**	**208**	**214**	**227**	**232**	**239**	**249**	**249**	**225**	**221**	**197**	**186**
+ Private and housing association tenants	**27**	**65**	**104**	**183**	**197**	**217**	**230**	**263**	**324**	**361**	**387**	**404**	**410**	**417**	**416**	**411**	**407**	**396**	**358**	**351**
= All tenants	**134**	**240**	**283**	**378**	**392**	**413**	**425**	**462**	**527**	**569**	**601**	**631**	**642**	**656**	**665**	**660**	**632**	**617**	**564**	**537**
+ Homeowners	**14**	**18**	**15**	**13**	**13**	**13**	**13**	**21**	**26**	**26**	**20**	**18**	**16**	**15**	**13**	**11**	**9**	**–**	**–**	**–**
= Total	**148**	**258**	**298**	**391**	**405**	**426**	**438**	**483**	**553**	**595**	**621**	**649**	**658**	**671**	**677**	**671**	**641**	**617**	**564**	**537**

Sources: Northern Ireland Expenditure Plans and Priorities, NI Housing Statistics, NIHE Annual Reports and data supplied by NIHE.

Notes: 1. Income support and supplementary benefit figures for help with mortgage costs are from surveys undertaken in May each year, except 1997 which is for November.

2. From 1997/98, figures for help with mortgage costs include assistance given to people in receipt of jobseeker's allowance and income support. From 2008/09 support for mortgage interest (SMI) figures include help to people in receipt of income support, JSA, employment and support allowance (ESA) and pension credit.

3. For years prior to 2014/15 where figures are not available for help with homeowner housing costs, a trend-based estimate has been included.

4. From April 2018 support for mortgage interest (SMI) was replaced with the offer of an SMI loan.

5. Housing benefit expenditure excludes discretionary housing payments.

Table 116a **Assistance with housing costs for homeowners, council and private tenants in Great Britain**

£ million

	1980/81	1985/86	1990/91	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
General subsidies																									
Homeowners	**2,188**	**4,750**	**7,700**	**2,700**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
+ Council tenants	**2,130**	**869**	**1,195**	**- 486**	**- 1,184**	**408**	**334**	**313**	**124**	**283**	**132**	**22**	**- 235**	**- 143**	**- 495**	**- 711**	**- 6**	**- 8**	**- 13**	**0**	**0**	**0**	**0**	**0**	**0**
+ Private tenants	**0**	**0**	**105**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
= Total	**4,318**	**5,619**	**9,000**	**2,214**	**- 1,184**	**408**	**334**	**313**	**124**	**283**	**132**	**22**	**- 235**	**- 143**	**- 495**	**- 711**	**- 6**	**- 8**	**- 13**	**0**	**0**	**0**	**0**	**0**	**0**
Means-tested assistance																									
Homeowners(1)	**71**	**300**	**539**	**1,016**	**521**	**453**	**337**	**313**	**340**	**381**	**392**	**437**	**427**	**563**	**517**	**374**	**357**	**319**	**291**	**280**	**278**	**266**	**6**	**7**	*****
+ Council tenants	**841**	**2,296**	**3,368**	**5,430**	**5,258**	**5,282**	**5,405**	**5,027**	**5,200**	**5,263**	**5,370**	**5,454**	**5,368**	**5,470**	**5,405**	**5,578**	**5,878**	**5,949**	**5,997**	**5,972**	**5,801**	**5,485**	**5,178**	**4,788**	**4,761**
+ Private tenants	**145**	**705**	**1,388**	**3,804**	**2,851**	**2,824**	**3,032**	**3,028**	**3,354**	**3,716**	**4,276**	**4,698**	**5,624**	**7,572**	**8,672**	**9,216**	**9,272**	**9,275**	**9,098**	**8,783**	**8,291**	**7,709**	**6,871**	**5,609**	**5,069**
= Total	**1,057**	**3,301**	**5,295**	**10,250**	**8,630**	**8,559**	**8,774**	**8,368**	**8,894**	**9,360**	**10,038**	**10,589**	**11,419**	**13,605**	**14,594**	**15,168**	**15,507**	**15,544**	**15,385**	**15,034**	**14,370**	**13,461**	**12,055**	**10,405**	**9,830**
Both forms of assistance																									
Homeowners	**2,259**	**5,050**	**8,239**	**3,716**	**521**	**453**	**337**	**313**	**340**	**381**	**392**	**437**	**427**	**563**	**517**	**374**	**357**	**319**	**291**	**280**	**278**	**266**	**6**	**7**	*****
+ Council tenants	**2,971**	**3,165**	**4,563**	**4,944**	**4,074**	**5,690**	**5,739**	**5,340**	**5,324**	**5,546**	**5,502**	**5,476**	**5,133**	**5,327**	**4,910**	**4,867**	**5,872**	**5,941**	**5,984**	**5,972**	**5,801**	**5,485**	**5,178**	**4,788**	**4,761**
+ Private tenants	**145**	**705**	**1,493**	**3,804**	**2,851**	**2,824**	**3,032**	**3,028**	**3,354**	**3,716**	**4,276**	**4,698**	**5,624**	**7,572**	**8,672**	**9,216**	**9,272**	**9,275**	**9,098**	**8,783**	**8,291**	**7,709**	**6,871**	**5,609**	**5,069**
= Total	**5,375**	**8,920**	**14,295**	**12,464**	**7,446**	**8,967**	**9,108**	**8,681**	**9,018**	**9,643**	**10,170**	**10,611**	**11,184**	**13,461**	**14,099**	**14,457**	**15,501**	**15,536**	**15,373**	**15,034**	**14,370**	**13,461**	**12,055**	**10,405**	**9,830**

Sources: DWP Expenditure and Caseload Tables and Table 109.

Notes:
1. From 2018/19 Support for Mortgage Interest (SMI) benefit was converted to loan funding. SMI funding for 2020/21 was under £1 million, reflecting the Covid-19 forbearance arrangements agreed between the government, UK Finance and mortgage lenders.
2. Figures for means-tested assistance to private tenants exclude estimated costs of rent allowances to housing association tenants (figures for years to 1994/95 were provided by DWP).
3. General subsidies for homeowners are based solely on mortgage tax relief. They do not include the value of right to buy discounts or the value of capital gains tax and rental value tax relief.
4. Private sector improvement grants cannot be included in this table as at different times they have been more or less extensively subjected to means-testing.
5. General subsidies for council tenants were set to zero following reform of the Housing Revenue Accounts subsidy system in England (from 2012/13) and Wales (from 2015/16). The ending of these subsidy regimes came at a cost of some £8 billion in England and £919 million in Wales. If this cost were spread over 30 years this would be equivalent to an annual negative subsidy of some £430 million a year (based on a 30-year repayment annuity at 2.94% and based on PWLB rates for standard annuities).
6. An * indicates a value of less than one million.

Table 116b **Assistance with housing costs for homeowners, council and private tenants in Great Britain**

£ million at 2020/21 prices

	1980/81	1985/86	1990/91	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
General subsidies																									
Homeowners	**2,188**	**4,750**	**15,218**	**4,415**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
+ Council tenants	**2,130**	**869**	**2,362**	**- 795**	**- 1,757**	**596**	**480**	**444**	**174**	**389**	**177**	**28**	**- 296**	**- 177**	**- 598**	**- 827**	**- 7**	**- 9**	**- 14**	**0**	**0**	**0**	**0**	**0**	**0**
+ Private tenants	**0**	**0**	**208**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
= Total	**4,318**	**5,619**	**17,788**	**3,620**	**- 1,757**	**596**	**480**	**444**	**174**	**389**	**177**	**28**	**- 296**	**- 177**	**- 598**	**- 827**	**- 7**	**- 9**	**- 14**	**0**	**0**	**0**	**0**	**0**	**0**
Means-tested assistance																									
Homeowners[1]	**71**	**300**	**1,065**	**1,661**	**773**	**661**	**485**	**444**	**476**	**522**	**525**	**571**	**539**	**697**	**625**	**435**	**405**	**354**	**318**	**304**	**300**	**280**	**6**	**7**	*****
+ Council tenants	**841**	**2,296**	**6,657**	**8,879**	**7,801**	**7,711**	**7,775**	**7,137**	**7,279**	**7,218**	**7,184**	**7,130**	**6,782**	**6,777**	**6,533**	**6,489**	**6,668**	**6,598**	**6,557**	**6,503**	**6,255**	**5,766**	**5,319**	**4,837**	**4,761**
+ Private tenants	**145**	**705**	**2,743**	**6,220**	**4,230**	**4,122**	**4,362**	**4,299**	**4,695**	**5,097**	**5,721**	**6,142**	**7,105**	**9,381**	**10,481**	**10,723**	**10,518**	**10,286**	**9,947**	**9,565**	**8,939**	**8,103**	**7,059**	**5,667**	**5,069**
= Total	**1,057**	**3,301**	**10,465**	**16,760**	**12,804**	**12,494**	**12,622**	**11,881**	**12,449**	**12,837**	**13,429**	**13,843**	**14,426**	**16,855**	**17,640**	**17,647**	**17,591**	**17,238**	**16,822**	**16,372**	**15,494**	**14,149**	**12,385**	**10,511**	**9,830**
Both forms of assistance																									
Homeowners	**2,259**	**5,050**	**16,284**	**6,076**	**773**	**661**	**485**	**444**	**476**	**522**	**525**	**571**	**539**	**697**	**625**	**435**	**405**	**354**	**318**	**304**	**300**	**280**	**6**	**7**	*****
+ Council tenants	**2,971**	**3,165**	**9,018**	**8,084**	**6,044**	**8,306**	**8,255**	**7,582**	**7,452**	**7,607**	**7,361**	**7,159**	**6,485**	**6,599**	**5,935**	**5,662**	**6,661**	**6,589**	**6,543**	**6,504**	**6,255**	**5,766**	**5,319**	**4,837**	**4,761**
+ Private tenants	**145**	**705**	**2,951**	**6,220**	**4,230**	**4,122**	**4,362**	**4,299**	**4,695**	**5,097**	**5,721**	**6,142**	**7,105**	**9,381**	**10,481**	**10,723**	**10,518**	**10,286**	**9,947**	**9,565**	**8,939**	**8,103**	**7,059**	**5,667**	**5,069**
= Total	**5,375**	**8,920**	**28,253**	**20,380**	**11,047**	**13,090**	**13,102**	**12,325**	**12,623**	**13,226**	**13,606**	**13,872**	**14,129**	**16,678**	**17,041**	**16,820**	**17,584**	**17,229**	**16,808**	**16,372**	**15,494**	**14,149**	**12,385**	**10,511**	**9,830**

Source: See Table 116a.

Notes: 1. Cash figures adjusted using the consumer prices index including owner-occupiers' housing costs (CPIH) which is now the ONS lead inflation index.

2. The figures differ from previous versions (e.g. Table 120b) which adjusted cash figures using the ONS 'all items' retail price index (CHAW).

3. An * indicates a value of less than one million.

Table 117 **Help with housing costs in all tenures in Great Britain**

£ million

	1990/91	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20 provisional	2020/21 provisional
Social housing																							
Council stock subsidy	1,195	- 486	- 1,184	408	334	313	124	283	132	22	- 235	- 143	- 495	- 711	- 6	- 8	- 13	0	0	0	0	0	0
Social/Affordable grant	1,395	1,640	1,232	1,315	1,513	1,725	1,654	2,106	1,995	2,159	2,487	3,627	2,440	1,443	1,124	914	1,236	694	746	1,521	1,839	2,395	1,853
Housing benefit (council)	3,368	5,430	5,258	5,282	5,405	5,027	5,200	5,263	5,370	5,454	5,368	5,470	5,405	5,578	5,878	5,949	5,997	5,972	5,801	5,485	5,178	4,788	4,761
Housing benefit (HAs)	391	1,640	3,053	3,482	4,199	4,291	4,603	4,950	5,195	5,580	6,112	6,947	7,350	8,026	8,750	8,945	9,222	9,489	9,349	9,107	8,681	7,967	7,460
Total	6,349	8,225	8,359	10,487	11,451	11,356	11,581	12,602	12,692	13,214	13,732	15,901	14,701	14,335	15,746	15,800	16,443	16,155	15,896	16,113	15,698	15,150	14,074
Private renting																							
BES subsidies	105	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Renovation grants	26	28	17	18	20	17	16	17	19	16	16	15	11	5	4	4	4	3	4	5	5	5	5
Housing benefit	1,388	3,804	2,851	2,824	3,032	3,028	3,354	3,716	4,276	4,698	5,624	7,572	8,672	9,216	9,272	9,275	9,098	8,783	8,291	7,709	6,871	5,609	5,069
Total	1,519	3,832	2,868	2,842	3,052	3,045	3,370	3,733	4,295	4,714	5,640	7,587	8,683	9,222	9,276	9,279	9,101	8,787	8,295	7,714	6,876	5,615	5,074
Homeowners																							
MITR	7,600	2,660	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ISMI/SMI	539	1,016	521	453	337	313	340	381	392	437	427	563	517	374	357	319	291	280	278	266	6	7	*
Renovation grants	519	564	386	358	331	320	310	323	362	295	303	282	218	100	67	75	69	69	88	85	99	121	96
RTB discounts	882	359	552	496	518	405	185	146	131	124	74	30	30	21	104	231	256	248	249	209	145	175	112
LCHO grant	108	311	138	131	235	530	496	609	500	502	673	855	554	320	269	358	189	185	430	503	697	575	55
Total	9,647	4,910	1,597	1,438	1,421	1,568	1,332	1,458	1,386	1,358	1,476	1,729	1,319	1,188	1,051	1,159	1,047	781	1,045	1,063	948	877	263
Total all tenures	17,516	16,967	12,823	14,767	15,924	15,969	16,283	17,793	18,373	19,286	20,849	25,217	24,703	24,746	26,072	26,239	26,591	25,723	25,236	24,889	23,522	21,642	19,412

Sources: Tables 28, 60, 64, 76, 83, 109 and 116a plus additional information from Scottish and Welsh Governments and authors' own calculations.

Notes:
1. Renovation grants figures are apportioned on the basis of 95% for homeowners and 5% for private landlords.
2. Costs of right to buy (RTB) discounts are assessed to be those in excess of 32 per cent of vacant possession value (see Contemporary issues Chapter 1 in the 2006/07 edition of the *Review* for a full value for money assessment of RTB).
3. Figures for RTB discounts and renovation grants for 2019/20 and 2020/21 are incomplete as full figures for Scotland and Wales have not been published.
3. Where data are not available the splits between grant for social housing and grant for LCHO schemes have been estimated using approvals and starts data.
4. Help with housing costs for homeowners does not include the value of capital gains tax relief or the non-taxation of the rental value of owner-occupied dwellings. See estimates in various editions of the *Review*.
5. From 2015/16 council housing subsidies are set to zero. This is when Welsh local authorities exited the HRA subsidy system. HRA subsidies for English and Scottish local authorities ended before this.

International comparisons

Table 118 **Housing completions – UK and selected other countries**

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Overall completions														
France	458,039	470,976	395,103	347,166	381,620	399,056	404,355	404,355	413,627	399,564	–	–	–	–
Germany	210,739	175,927	158,987	159,832	183,110	200,466	214,817	245,325	247,722	277,691	284,816	287,352	293,002	306,376
Ireland	77,627	51,324	26,420	14,602	6,994	4,911	4,575	5,518	7,219	9,876	14,348	17,914	21,076	20,584
Italy	281,740	219,143	163,427	131,184	123,499	133,900	118,600	103,600	86,200	81,600	–	–	–	–
Netherlands	80,193	78,882	82,932	55,999	57,703	48,668	49,311	44,041	48,381	54,849	62,982	66,585	71,548	69,985
Spain	641,419	615,072	366,887	240,920	157,405	114,991	64,817	46,822	45,152	40,119	54,610	64,354	78,789	85,945
Sweden	30,572	32,021	22,821	19,500	20,064	25,993	29,225	29,164	34,603	42,441	48,227	54,876	55,659	46,682
United Kingdom	223,590	148,010	124,970	106,720	114,020	115,590	109,450	117,820	142,480	141,880	162,470	165,420	178,300	148,620
Australia	149,538	146,537	144,254	146,896	143,104	141,705	150,591	174,166	197,253	213,644	213,181	219,533	202,989	181,475
USA	1,502,000	1,120,000	794,000	651,000	585,000	649,000	764,000	884,000	968,000	1,059,000	1,153,000	1,184,900	1,255,100	1,287,000
Rate per 1,000 population														
France	7.2	7.4	7.9	6.9	7.5	7.9	7.9	7.9	8.0	7.7	–	–	–	–
Germany	2.6	2.1	2.3	2.3	2.7	3.0	3.2	3.6	3.6	4.0	4.1	4.1	4.2	4.4
Ireland	17.9	11.5	7.7	4.3	2.0	1.4	1.3	1.6	2.1	2.8	4.0	4.9	5.7	5.5
Italy	4.8	3.7	3.3	2.7	2.5	2.7	2.4	2.0	1.7	1.6	–	–	–	–
Netherlands	4.9	4.8	6.4	4.3	4.4	3.7	3.7	3.3	3.6	4.0	4.6	4.8	5.1	5.0
Spain	14.3	13.5	9.6	6.3	4.1	3.0	1.7	1.2	1.2	1.1	1.4	1.7	2.0	2.2
Sweden	3.4	3.5	3.1	2.6	2.7	3.4	3.8	3.8	4.5	5.4	6.1	6.9	6.9	5.7
United Kingdom	3.7	2.4	2.6	2.2	2.3	2.3	2.2	2.3	2.8	2.8	3.1	3.2	3.4	2.8
Australia	7.2	6.9	8.7	8.7	8.3	8.1	8.4	9.6	10.7	11.4	11.2	11.4	10.4	9.2
USA	5.0	3.7	3.4	2.8	2.5	2.7	3.2	3.6	3.9	4.3	4.6	4.7	5.0	5.0

Source: European Mortgage Federation and European Covered Bond Council Hypostat 2021, Tables 14,29 accessed December 2021.

Notes: 1. There was a break in the time series in the Netherlands 2012.

2. The EMF source the data primarily from National Statistics Offices and the US Bureau of Census. Figures for the EU as a whole are not available.

Table 119 **Tenure profile in the UK, EU and selected EU countries**

Percentages of people living in households

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Owned outright														
France	33	35	36	33	34	34	33	34	33	34	34	33	32	34[2]
Germany	–	–	–	25	25	25	25	26	26	26	26	26	25	19[3]
Ireland	45	42	41	39	36	35	34	34	37	37	38	38	37	35[3]
Italy	60	58	58	45	58	58	56	56	56	56	59	59	59	–
Netherlands	8	8	9	33	8	8	7	8	8[2]	8[3]	9	8	9	8
Spain	49	47	47[2]	57	48	47	46	47	47	47	48	47	48	45
Sweden	15	14[2]	14	8	4	9	8	8	7	10	13	12	12	12
United Kingdom	26	27	25	26	26	28[3]	27	27	28	28	27[3]	28	–	–
European Union[1]	–	–	–	–	43	43	43	43	43	43	43	43	43	43
Owned with mortgage/loan														
France	27	27	27	29	29	30	32	31	31	31	31	32	32	312
Germany	–	–	–	28	28	28	28	27	26	26	26	26	26	313
Ireland	33	35	33	35	35	35	36	34	33	32	32	32	31	363
Italy	14	15	15	16	16	16	17	17	17	16	14	13	14	–
Netherlands	58	60	59	60	60	60	60	59	60[2]	61[3]	61	61	60	61
Spain	32	33	33[2]	34	32	32	32	32	31	31	30	29	28	30
Sweden	54	52[2]	53	64	62	58	58	58	59	55	52	52	51	52
United Kingdom	47	46	45	44	42	38[3]	37	37	36	36	383	38	–	–
European Union[1]	–	–	–	–	28	27	27	27	27	27	27	27	27	26
Tenant or subtenant														
France	40	38	37	38	37	36	36	35	36	35	36	35	36	362
Germany	–	–	–	47	47	47	47	48	48	48	49	49	49	503
Ireland	22	23	26	27	30	30	30	32	30	31	31	30	31	303
Italy	27	27	27	27	27	26	27	27	27	28	28	28	28	–
Netherlands	33	33	32	33	33	33	33	33	322	31[3]	31	31	31	31
Spain	19	20	20[2]	20	20	21	22	21	22	22	23	24	24	25
Sweden	31	34[2]	33	33	34	34	34	34	34	35	35	36	36	36
United Kingdom	27	28	30	30	32	33[3]	35	36	37	37	35[3]	35	–	–
European Union[1]	–	–	–	–	30	30	30	30	31	31	31	31	31	30

Source: Eurostat, EU-SILC survey accessed December 2021.

Notes: 1. European Union refers to the EU27 for the period to 2012, the EU28 from 2013 to 2019 and the EU27 from 2020 onwards.

2. Indicates figure is provisional.

3. Marks a break in the time series.

Table 120 **Total outstanding residential loans as a percentage of GDP – UK, EU and selected other countries**

Percentages

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
France	**33**	**35**	**38**	**40**	**41**	**42**	**39**	**39**	**39**	**40**	**42**	**43**	**44**	**49**
Germany	**46**	**45**	**47**	**45**	**43**	**43**	**43**	**42**	**42**	**42**	**42**	**43**	**44**	**48**
Ireland	**46**	**79**	**87**	**61**	**59**	**56**	**53**	**47**	**33**	**32**	**28**	**26**	**23**	**22**
Italy	**46**	**24**	**26**	**33**	**35**	**36**	**35**	**35**	**22**	**22**	**22**	**21**	**21**	**24**
Netherlands	**46**	**97**	**104**	**105**	**105**	**105**	**103**	**101**	**99**	**98**	**96**	**92**	**89**	**94**
Spain	**46**	**55**	**57**	**58**	**58**	**58**	**56**	**54**	**49**	**46**	**43**	**41**	**39**	**43**
Sweden	**46**	**58**	**76**	**78**	**75**	**78**	**77**	**77**	**82**	**83**	**84**	**87**	**89**	**99**
United Kingdom	**46**	**62**	**77**	**75**	**75**	**71**	**71**	**70**	**67**	**64**	**65**	**65**	**68**	**–**
European Union[1]	**46**	**43**	**47**	**47**	**47**	**48**	**46**	**46**	**43**	**43**	**42**	**42**	**42**	**46**
Australia	**49**	**35**	**105**	**103**	**89**	**86**	**76**	**80**	**84**	**101**	**96**	**92**	**91**	**102**
USA	**83**	**86**	**82**	**70**	**66**	**62**	**60**	**57**	**56**	**58**	**50**	**54**	**–**	**–**

Source: European Mortgage Federation and European Covered Bond Council Hypostat 2021, Table 8.

Notes: 1. European Union refers to the EU27 for the period to 2012, the EU28 from 2013 to 2019 and the EU27 from 2020 onwards.

2. Pre-2010 figures include all housing loans but from 2010 include owner-occupied loans only.

3. EMF 2020 reported comprehensively figures for Australia from 2009 and for Italy from 2015. Hence data before these dates are not comparable.

Table 121 **House-price indices – UK, EU and selected other countries**

2015=100

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
France	**100**	**96**	**104**	**107**	**105**	**104**	**102**	**100**	**101**	**104**	**107**	**111**	**117**
Germany	**85**	**85**	**85**	**87**	**90**	**93**	**96**	**100**	**106**	**112**	**121**	**129**	**139**
Ireland	**151**	**122**	**106**	**88**	**76**	**77**	**90**	**100**	**107**	**119**	**131**	**134**	**135**
Italy	**116**	**116**	**118**	**120**	**117**	**109**	**104**	**100**	**100**	**99**	**99**	**99**	**100**
Netherlands	**120**	**116**	**113**	**110**	**103**	**96**	**97**	**100**	**105**	**113**	**123**	**132**	**143**
Spain	**140**	**130**	**125**	**118**	**108**	**101**	**99**	**100**	**102**	**104**	**108**	**111**	**110**
Sweden	**75**	**76**	**82**	**83**	**82**	**85**	**90**	**100**	**108**	**117**	**117**	**121**	**129**
United Kingdom	**89**	**81**	**86**	**85**	**85**	**87**	**94**	**100**	**107**	**112**	**115**	**117**	**120**
European Union[1]	**112**	**103**	**102**	**100**	**98**	**96**	**97**	**100**	**105**	**111**	**119**	**125**	**131**
Australia	**70**	**72**	**81**	**79**	**79**	**84**	**92**	**100**	**106**	**114**	**113**	**108**	**114**
USA	**93**	**89**	**86**	**82**	**85**	**91**	**95**	**100**	**106**	**112**	**119**	**125**	**135**

Source: European Mortgage Federation and European Covered Bond Council Hypostat 2021, Table 18.

Notes: 1. European Union refers to the EU27 for the period to 2012, the EU28 from 2013 to 2019 and the EU27 from 2020 onwards.

2. The index for France is based on a weighted average for existing houses and the price index for new housing; for Sweden is based on houses only (not flats) and for Australia is based on a weighted average of the seven largest cities.

3. Index reset to 2015 whereas base year was 2007 in previous editions.

Table 122 **Proportion of population living in a household with an excessive housing cost burden – UK, EU and selected EU countries**

Percentages living in households where the housing cost burden exceeds 40 per cent of net equivalised disposable income

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
France	6	4	4	5	5	5	5	5	6	5	5	5	6	–
Germany	–	–	–	15	16	17	16	16	16	16	15	14	14	20[2]
Ireland	3	3	4	5	6	7	5	6	5	5	5	3	4	3[2]
Italy	8	8	8	8	9	8	9	9	9	10	8	8	9	–
Netherlands	18	14	13	14	15	14	16	15	15	11[2]	9	9	10	8
Spain	8	9[2]	10	10	10	11	10	11	10	10	10	9	9	8
Sweden	8	10[2]	11	8	9	9	9	9	9	9	8	8	9	8
United Kingdom	16	16	16	17	16	7[2]	8	13[2]	12	12	12[2]	15	–	–
European Union[1]	11	11	10	11	11	11	11	12	11	11	10	10	10[3]	10[3]

Source: Eurostat (2020) EU-SILC survey, accessed December 2021.

Notes: 1. European Union refers to the EU27 for the period to 2012, the EU28 from 2013 to 2019 and the EU27 from 2020 onwards.

2. Marks a break in the time series.

3. Provisional figure.

4. Percentage represents population living in a household where total housing costs (net of housing allowances) represent more than 40% of disposable household income (net of housing allowances).

5. Housing costs include mortgage interest payments (net of any tax relief) for owners and rent payments (gross of any housing allowance) for renters. They also include the cost of utilities, expenses related to regular maintenance, and expenditure on structural insurance.

6. The equivalised disposable income is the total income (from work, investments, state benefits) after tax and other deductions weighted according to their age, using the modified OECD equivalence scale. It excludes imputed rental income and other benefits in kind.

Table 123 **Proportion of population living in households at risk of poverty – UK, EU and selected EU countries**

Percentages

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Before housing costs														
France	**13**	**13**	**13**	**13**	**14**	**14**	**14**	**13**	**14**	**14**	**13**	**13**	**14**	**14[3]**
Germany	**15**	**15**	**16**	**16**	**16**	**16**	**16**	**17**	**17**	**17**	**16**	**16**	**15**	**19**
Ireland	**17**	**16**	**15**	**15**	**15**	**16**	**16**	**16**	**16**	**17**	**16**	**15**	**13**	**14[2]**
Italy	**20**	**19**	**18**	**19**	**20**	**20**	**19**	**19**	**20**	**21**	**20**	**20**	**20**	**–**
Netherlands	**10**	**11**	**11**	**10**	**11**	**10**	**10**	**12**	**12**	**13[2]**	**13**	**13**	**13**	**13**
Spain	**20**	**20**	**20**	**21**	**21**	**21**	**20**	**22**	**22**	**22**	**22**	**22**	**21**	**21**
Sweden	**11**	**14[2]**	**14**	**15**	**15**	**15**	**16**	**16**	**16**	**16**	**16**	**16**	**17**	**–**
United Kingdom	**19**	**19**	**17**	**17**	**16**	**16**	**16**	**17**	**17**	**16**	**17[2]**	**19**	**–**	**–**
European Union[1]	**17**	**17**	**16**	**17**	**17**	**17**	**17**	**17**	**17**	**17**	**17**	**17**	**17[3]**	**17**
After housing costs														
France	**29**	**26**	**27**	**27**	**27**	**27**	**27**	**28**	**28**	**27**	**27**	**26**	**27**	**–**
Germany	**40**	**39**	**38**	**36**	**36**	**36**	**36**	**35**	**35**	**36**	**35**	**34**	**34**	**37[2]**
Ireland	**27**	**27**	**26**	**29**	**27**	**30**	**28**	**29**	**29**	**29**	**28**	**26**	**24**	**26[2]**
Italy	**30**	**30**	**29**	**29**	**30**	**30**	**31**	**30**	**30**	**31**	**30**	**30**	**30**	**–**
Netherlands	**37**	**35**	**34**	**36**	**36**	**36**	**35**	**37**	**36**	**33[2]**	**31**	**31**	**32**	**–**
Spain	**30**	**30[2]**	**30**	**30**	**31**	**32**	**32**	**33**	**32**	**32**	**31**	**31**	**30**	**30**
Sweden	**26**	**32[2]**	**31**	**30**	**31**	**31**	**31**	**30**	**31**	**32**	**31**	**31**	**32**	**–**
United Kingdom	**37**	**37**	**37**	**38**	**37**	**32[2]**	**32**	**36**	**35**	**35**	**35[2]**	**35**	**–**	**–**
European Union[1]	**–**	**33**	**32**	**32**	**32**	**32**	**32**	**33**	**33**	**32**	**32**	**31**	**31[3]**	**–**

Source: Eurostat At-risk-of-poverty rate by poverty threshold, age and sex – EU-SILC and ECHP surveys [ILC_L102], [ILC_LI45].

Notes: 1. European Union refers to the EU27 for the period to 2012, the EU28 from 2013 to 2019 and the EU27 from 2020 onwards.

2. Marks a break in the time series.

3. Indicates figure is a provisional estimate.

4. The at-risk-of-poverty rate is the share of people with an equivalised disposable income after social transfers (such as state pension and other state benefits) below 60% of the national median equivalised disposable income after social transfers.

List of figures and tables

The main tables included in the *Review* are located in Section 3: Compendium of tables. Table numbers 1-123 all refer to this Compendium. Other figures and tables are included in Section 1: Contemporary Issues, and Section 2: Commentary, and the reference numbers refer to the Section, Chapter and specific table or figure (e.g., Figure 1.2.2 is the second chart in the Contemporary Issues Section 1 Chapter 2).

Data in tables and figures are frequently rounded and/or updated and therefore will not always add up exactly.

The majority of the tables contain UK-based figures, but sometimes figures for Great Britain are used, depending upon the sources. All other tables will refer to the country(ies) concerned. Where English regional figures are shown, this is usually indicated in the title. Tables showing any breakdowns between England, Wales, Scotland and/or Northern Ireland are indicated with a single *, and those showing international comparisons with two **.

For this edition of the *Review* there have been some further minor changes and improvements to the tables compared with the 2021 edition.

Housing, the economy and public expenditure

Housing and the macro-economy

Public expenditure

Dwellings, stock condition and households

Demand for and provision of dwellings

Housing conditions

Help with housing costs

International comparisons

Other tables and figures

The ***UK Housing Review*** has provided a key resource for busy managers and policymakers across both public and private housing sectors for 30 years. This 2022 edition brings together the most important and up-to-date housing statistics available for the UK, Wales, Scotland and Northern Ireland, including English regional data. International tables compare the UK with selected countries in the EU and elsewhere.

The *Review* features over 200 charts and tables including data about:

- *Homelessness and lettings*
- *Housing stock and conditions*
- *Housing characteristics and incomes*
- *House prices and market trends*
- *Rents and revenue spending*
- *Housing investment by councils, housing associations and private investors*
- *Subsidies, tax relief and benefits*
- *Public expenditure plans*
- *UK and international economic trends*

Commentary chapters in this year's *Review* include analysis of trends in UK housing markets and in meeting housing needs, housing provision and public expenditure on housing, the government's current investment plans, homelessness and social security benefits.

Contemporary Issues covered this year include an overview of 30 years of UK housing policy, a review of developments in the private rented sector, assessment of issues determining the supply of affordable housing, and a retrospective analysis of the right to buy.

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> *'Huge congratulations to the CIH on 30 years of the ever-fresh UK Housing Review. From its origins with Steve Wilcox in charge, it has been both the essential encyclopaedia of housing data and the stimulus for informed discussion on the key housing issues. Here's to the next 30 years!'*
> Lord Richard Best

> *'UKHR is the essential roadmap that enables us all to navigate the intricacies of the housing world.'*
> Lindsay Judge, Research Director, Resolution Foundation

> *'It's the sector Bible.'* Steve Moseley, Group Director, Governance, Strategy and Communications, L&Q

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