

2024 UK HOUSING REVIEW

Mark Stephens
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Gillian Young



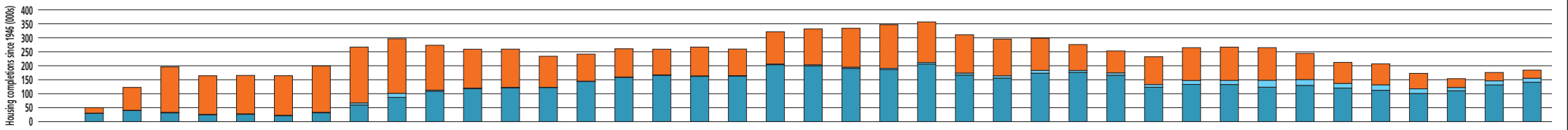
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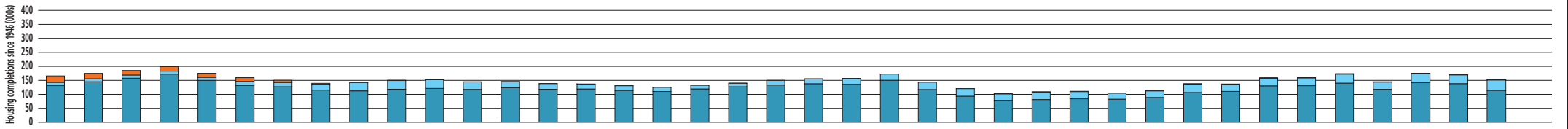


Roll-call of post-war English housing ministers



1949 – Bevan visits new homes	1953 – Peak council house building	1957 – Private rents decontrolled	1963 – Home property taxes end	1968 – 350,000 homes built	1973 – Private tenants get HB	1976 – IMF austerity measures	1980 - Right to buy starts
1945	1950	1955	1960	1965	1970	1975	1980

Aneurin Bevan
 Harold Macmillan
 Duncan Sandys
 Henry Brooke
 Charles Hill
 Keith Joseph
 Richard Crossman
 Anthony Greenwood
 Robert Mellish
 Peter Walker
 Julian Amery
 Paul Channon
 Reginald Freeson
 John Stanley
 Ian Gow



1989 – New HA finance regime	1991 – 75,000 repossessions	1995 – Buy to Let starts	2003 – Lowest social housing built	2008 – Global financial crisis	Modest recovery in housebuilding	2017 – Grenfell Tower fire	Covid strikes
1985	1990	1995	2000	2005	2010	2015	2020

John Patten
 William Waldegrave
 Earl of Caithness
 Michael Howard
 Michael Spicer
 George Young
 Viscount Ullswater
 David Curry
 Hilary Armstrong
 Nick Raynsford
 Lord Falconer
 Lord Rooker
 Keith Hill
 Yvette Cooper
 Caroline Flint
 Margaret Beckett
 John Healey
 Grant Shapps
 Mark Prisk
 Kris Hopkins*
 Brandon Lewis
 Gavin Barwell
 Alok Sharma
 Dominic Raab
 Kit Malthouse

Esther McVey 24.07.19 – 13.02.20
 Christopher Pincher 13.02.20 – 8.02.22
 Stuart Andrew 8.02.22 – 6.7.22
 Marcus Jones 8.7.22 – 7.9.22
 Lee Rowley 7.9.22 – 26.10.22
 Lucy Frazer 26.10.22 – 7.2.23
 Rachel Maclean 8.2.23 – 13.11.23
 Lee Rowley 13.11.23 –

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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Chartered Institute of Housing



Contents of the *UK Housing Review 2024*

Introduction and acknowledgements **3**

Executive summary **5**

List of figures and tables **325**

Section 1: Contemporary issues

1 How much housing do we need and how should we provide it?
Glen Bramley **11**

2 Ethnic inequalities in housing: exploring the policy response
David Robinson, Rhiannon Williams and Jenny Preece **23**

3 The growth in migration to the UK and its effects on housing
John Perry **35**

4 Housing benefits, housing policy and social security – the long view
Mark Stephens **45**

Section 2: Commentary

1 Economic prospects and public expenditure **57**
Mark Stephens

2 Dwellings, stock condition and households **65**
Matthew Scott and John Perry

3 Private housing **75**
Peter Williams

4 Housing expenditure plans **85**
John Perry

5 Homelessness **101**
Lynne McMordie

6 Help with housing costs **111**
Sam Lister and Mark Stephens

● Click on page number to be taken to that page

Section 3: Compendium of tables

Economic prospects and public expenditure **119**

Dwellings, stock condition and households **141**

Private housing **193**

Housing expenditure plans **219**

Homelessness, housing needs and lettings **261**

Help with housing costs **289**

International comparisons **317**

UK Housing Review 2024

Mark Stephens, John Perry, Peter Williams and Gillian Young

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* = www.geograph.org.uk/

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Introduction and acknowledgements

The Chartered Institute of Housing is delighted to present the 32nd edition of the *UK Housing Review*. First published in 1993 by the Joseph Rowntree Foundation as the *Housing Finance Review*, CIH has taken the lead responsibility for producing it since 1999. Mark Stephens of the University of Glasgow is the lead editor, following on from Steve Wilcox who was the editor from the *Review's* inception. John Perry is the production editor.

This edition follows the familiar format. An Executive Summary is followed by chapters on four contemporary issues and by six chapters of commentary on the current year's statistics. The major part of the *Review* is the Compendium of Tables; the Index to the tables is at the end.

On the inside cover, the chart of English housing ministers records yet another change, with the reappointment of Lee Rowley in November 2023.

Contemporary Issues and Commentary Chapters

The *Review* opens with Contemporary Issues Chapters which analyse current topics in depth. The first chapter is a new analysis by Glen Bramley of housing needs in England and options for meeting those needs. In the second, David Robinson, Rhiannon Williams and Jenny Preece of the University of Sheffield examine ethnic inequalities in housing. The third is a chapter by John Perry on the different ways in which recent migrants relate to the housing system. And the fourth chapter, by Mark Stephens, takes a long view of the housing benefit system and poses questions about its future.

The six Commentary Chapters in Section 2 discuss key developments in policy, financial provision and outputs, drawing partly from the main Compendium of Tables. Of this year's series, Mark Stephens wrote Chapter 1, Matthew Scott (of CIH) and John Perry wrote Chapter 2 and Peter Williams wrote Chapter 3. John Perry

wrote Chapter 4. Chapter 5 was written by Lynne McMordie of Heriot-Watt University. Chapter 6 was written jointly by Sam Lister of CIH and Mark Stephens.

The Review's Compendium of Tables

The *Review's* Section 3 again draws together a huge volume of 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 subject to delays. 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 statistical sources and models 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. Table numbering may have changed if they have been revised: this is indicated in the edition where the change took place.

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.

As well as covering the four UK administrations, the *Review* contains many tables covering the regions of England, in some cases providing regional breakdowns in

cases where official figures no longer provide them. Readers wanting more detailed data on the three Northern regions are recommended to refer to the Northern Housing Consortium's *Northern Housing Monitor 2023*.

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

Many recent Contemporary Issues Chapters have been collected in a separate publication from the *Review* team, a reader entitled *Housing Policy in a Changing World*, available free of charge from the CIH bookshop (www.cih.org/publications).

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. The *Review* now also features comparative international statistics provided by Eurostat and the European Mortgage Federation.

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The enormous help provided by these organisations in compiling the data for each year's *Review* is warmly acknowledged.

We are also particularly grateful for the collective help from this year's sponsors (listed on the cover), without whom the 32nd edition (and future editions) would not be published, especially since DLUHC can now only provide 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, led in this by John Perry. Jeremy Spencer is the graphic designer and 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 misjudgements is that of the authors. The views expressed in the *Review* are also the responsibility of the respective authors.

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

March 2024

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Executive summary

This is a summary of the key points from the *UK Housing Review 2024*.

Contemporary Issues Chapters

1. How much housing do we need and how should we provide it?

(Glen Bramley)

Glen Bramley's work in 2018-19 was generally accepted as the most authoritative assessment of housing needs across Great Britain. This chapter summarises a new assessment of needs, focussed on England, using essentially the same methods as the previous study. It links an affordability-based approach to housing to a dynamic sub-regional housing market model. Rather than providing a single projection of required housing output to meet identified need, the study generates a set of five scenarios for future output and evaluates them against an array of outcome indicators. It also addresses the likely net cost in terms of public subsidy of each scenario, which in current circumstances may prove to be the determining constraint on actual policy.

Bramley concludes that increased provision of housing, particularly social rented housing, would generate a wide range of beneficial social outcomes, enumerated in the study's detailed analysis.

The beneficial outcomes of increased housing provision tend to increase in step with both the scale of the programme and its focus (geographical, and tenure-related) on areas and sectors of greatest need and market pressure. While 'levelling up' is desirable, it is unlikely to completely overcome the very strong market demand in London and its surrounding region. When compared with current very low supply, a move to a medium-high level of supply has a considerable impact on most outcomes.

The study considers various restraints on increasing supply including that the higher-end levels of new provision would require £10-12 billion annually in subsidy.

The conclusion is that it would be reasonable to plan on the basis of achieving a total supply of at least 300,000 new homes annually, including 60-70,000 socially rented units. The total should rise to around 350,000 per annum from 2030, of which 90,000 should be for social rent.

2. Ethnic inequalities in housing: exploring the policy response:

(David Robinson, Rhiannon Williams and Jenny Preece)

Inequality is inevitable in a market-based system where ability to pay is a key determinant of housing outcomes. Important ethnic inequalities persist within the UK housing system, despite efforts to tackle discrimination and promote race equality.

This chapter explores whether and how policy is rising to this challenge. It begins with a descriptive overview of ethnic inequalities in housing in the UK. It then considers what the contemporary evidence base tells us about the drivers of these inequalities, before exploring the policy response to ethnic inequalities in England, Scotland and Wales.

Headline figures on ethnicity provide the background to analysis of the data on a range of indices: tenure, overcrowding, housing quality, housing costs, housing wealth, homelessness and place of residence, in each case examining the differences for a range of ethnic groups.

How might the ethnic inequalities highlighted by this analysis be explained? While in the recent past there was considerable exploration of these issues and their consequences for policy, this effort has declined considerably, leaving unanswered several fundamental questions about current ethnic inequalities.

There has been a shift away from policy to address ethnic inequalities. Today, tackling them appears to be a marginal concern. Race equality is not flagged as a priority within national housing policy statements in England. In Scotland and Wales, there is renewed recognition of race equality as a priority but this is not yet fully embedded into housing policy.

Are housing providers meeting their legal duties under the Equality Act? The authors argue that there needs to be greater clarity about legal responsibilities. Research needs to ‘tell the stories’ of ethnic inequalities in housing and help understand the causes. Policymakers and practitioners need to engage with this evidence and what it tells them about what action is needed. Regulation should actively identify threats to equality, anticipate problems, look for early warning signs and challenge performance. Targeted interventions should tackle persistent inequalities and promote greater fairness; learning on these issues should be shared.

Only then might we be able to answer ‘yes’ to critical questions about whether inequality is being tackled.

3. The growth in migration to the UK and its effects on housing *(John Perry)*

Migration to the UK reached record levels in 2022 and prompted enormous controversy and political debate. Will migration continue at these levels? What impact is it having on the housing system? As the UK government continues to tighten migrant access to government benefits and services, how does this affect their ability to find satisfactory accommodation?

This chapter looks at the evidence on how the housing system is dealing with the growth in migration, and at the consequences for recent migrants of an already strained housing system and of the ever-worsening ‘hostile environment’ that they have to navigate. It shows that, while it is true that migration is leading to population growth and housing need, migrants’ short-term impact on the housing system is very limited. Many are initially dependent on the private rented sector, where they are likely to find difficulties of access, and greater problems than UK nationals in finding good-quality and affordable accommodation.

Migrants with ‘no recourse to public funds’, of which there are considerable numbers, face hardship if they lose their jobs or their incomes are cut. They are ineligible for a housing allocation or help if homeless. Refugees, who in theory have access to social housing, in practice face considerable obstacles and increasing numbers of them experience homelessness and rough sleeping. Asylum seekers,

dependent on Home Office-provided accommodation, often live in unacceptably poor conditions for lengthy periods of time. The many ‘irregular’ or undocumented migrants get the worst deal of all, and there are few schemes to help them if they are sleeping rough, sofa-surfing or otherwise lack secure accommodation.

4. Housing benefits, housing policy and social security – the long view *(Mark Stephens)*

Despite the post-2010 restrictions, housing benefits, which include housing benefit and the housing cost element of universal credit, represent the single largest financial subsidy to housing, greatly exceeding the DLUHC budget for housing and communities. Yet they are also failing to provide a safety net, which prevents incomes after rent has been paid from falling below the accepted minimum implied by the personal allowances rates in universal credit.

This chapter calls for a strategic review of housing benefits, which are of course controlled by the Department of Work and Pensions, rather than by DLUHC or the devolved administrations.

To kick-start a debate about its future, the chapter provides a ‘long view’ of housing benefits, starting with their origin as a plethora of local authority rebate schemes aimed at improving affordability to widen access to council housing for lower-income households. A parallel safety net system emerged through the central government’s social security system.

The local authority schemes were replaced by a national housing benefit system in the 1970s, but it was not until the 1980s that a unified system was established. Consistent with the mantra of targeting subsidies to those households most in need, its function was narrowed, with the affordability function being limited in favour of the safety net.

The housing benefit system played a crucial role in ‘taking the strain’, facilitating the transformation of the housing system by supporting the transition to higher rents in social housing, the leveraging of private finance into housing associations, and the deregulation of the private rented sector which heralded its revival.

This heavy lifting by housing benefit came at a great financial cost, as housing subsidies shifted from being predominantly supply-side in the 1970s to almost all demand-side by the 2000s.

It is unsurprising that housing benefit became targeted for cuts as part of the austerity programme after 2010. However, these cuts (including the restrictions to the local housing allowance rate and the 'bedroom tax') undermined the safety net function, leading to claimants being expected routinely to meet some of their housing costs from what are generally accepted to be inadequate baseline incomes set by universal credit.

Being simultaneously expensive and inadequate, the time for a strategic review is now.

Commentary Chapters

1. Economic prospects and public expenditure (*Mark Stephens*)

After the chaos in the UK's economic management under the short-lived Truss government, recovery has been slow and inflation has been the most pressing problem. Nonetheless, a technical recession has been avoided and the economy appears more robust than was originally feared might be the case. However, the lagged effect of high interest rates is still being revealed in the housing market and in mortgage costs.

High interest rates are among the reasons for the prevalence of what has been called the 'grey gloom' surrounding the UK's economic prospects. Moreover, the UK remains vulnerable to international instability and conflict.

The report of the Economy 2030 Inquiry offers recommendations for a more sustained recovery, such as directing increased public investment towards the transition to net zero, with reformed pension funds playing a key role; a wholesale reform of the labour market and social security system, and stronger moves towards decentralising decision-making, particularly for England's biggest cities. It also argues for greater housing supply and more progressive property taxation.

In reality, recent tax changes have been very modest and will draw more people into higher income-tax bands. Yet despite high tax yields, expenditure on public services remains constrained and prospects for improvement are poor. The Autumn Statement announced very limited resource increases for housing, although the uprating of the local housing allowance was welcome. Local authorities' financial position remains precarious, with high costs of temporary accommodation for homeless households one of the main causes of stretched budgets.

Cuts in the block grants for Scotland, Wales and Northern Ireland all affect housing expenditure to differing degrees. The return of devolved government in Northern Ireland does at least mean that longer-term budgeting should resume.

2. Dwellings, stock condition and households (*Matthew Scott and John Perry*)

New housing supply in England recovered after the pandemic and for the last two years has been at a net figure of 234,000 annually, but this is well below the government's 300,000 target. In contrast, housing supply in Scotland, Wales and Northern Ireland is at or above projected levels of need.

The UK has an ageing housing stock, with around six million homes built more than a century ago. Despite the significance of the older stock, government investment in renovation has declined rapidly. Spending fell from around £327 million on average each year across Great Britain for the decade to 2010/11, to only £93 million annually in the following decade. Numbers of homes renovated with grant aid have fallen to a third of the level they reached in 2009/10.

Dealing with damp, mould, and condensation in the housing stock continues to be a top priority for UK and devolved governments, but progress is slow. Around four per cent of the stock in England suffers from these problems, while there is no up-to-date assessment of the stock in the other three countries. The persistence of damp problems may be exacerbated by householders facing high fuel costs and cutting down on heating.

This emphasises the importance of energy efficiency, where the evidence on progress is also mixed, and hampered by government schemes whose ambition is far below the required levels.

Decarbonisation of heating systems is proceeding at well below the required pace if government targets are to be met. While there have been welcome improvements in the available financial incentives, they are still far from sufficient to meet the target of installing 600,000 heat pumps annually to replace fossil-fuel heat sources such as gas boilers.

Conditions are in many respects worse for ethnic-minority residents with – for example – their greater than average exposure to fuel poverty and to damp problems in their homes.

3. Private housing (*Peter Williams*)

Many of the seemingly fundamental foundations of the market have come under challenge in the past year, with interest rates rising and house prices softening. However, the worst predictions about the housing market have not come about.

Evidence suggests that the growth of the private rented sector has now stopped, as has the fall in homeownership, although the proportion of those who own outright has risen. Despite the continuing importance of renting, reforms to the sector have lagged behind in England compared with Wales and Scotland, amid evidence of rising numbers of evictions. Fears of landlords leaving the sector in anticipation of more regulation may be poorly founded, although this is undoubtedly happening in Scotland. Demand for lettings remains high, reflected in rising rents. However, both the Buy to Let and Build to Rent markets have cooled.

Strains in the homeownership market have led to suggestions of a severe downturn with prices falling and a sharp rise in arrears and possessions. Prices have been reducing in real terms for some time, with nominal falls in late 2022 and through 2023. Lending has slowed and numbers of transactions have fallen, with the downturn assumed to continue into 2024. The required stress-tests have been partially eased and some lenders are using the UK government's recently extended mortgage guarantee scheme.

Help to Buy equity loans have assisted over 400,000 purchases across Great Britain since the different schemes began in 2013, with the scheme in England reportedly 'in profit' after loan repayments. In terms of helping those who could not otherwise buy, shared ownership in England has delivered 127,214 homes, and compares favourably to Help to Buy (which assisted just 70,000 in this category over a similar period).

Nonetheless, numbers of first-time buyers have fallen sharply, and within that group the proportion dependent on parental financial help has risen. More purchases are also accounted for by cash buyers.

If house-price falls are seen as harmful, then 2023 was not quite as 'bad' a year for the market as some had suggested, and there are mixed views as to whether they will continue to fall in 2024. Both the decline in transactions and mortgage lending are likely to bottom out soon, with the housing market (as is often the case) proving more resilient than many have forecast.

4. Housing expenditure plans (*John Perry*)

The past year has seen intense pressures on social landlords' finances across the UK. Many are shifting their focus towards improving the quality and safety of their existing stock, and shortfalls are starting to occur against the targets set in the new build programmes that began in 2021.

This chapter aims both to assess progress in investment in affordable housing in each of the four nations across the past year and consider future prospects. England underinvests in affordable housing compared with the three other countries: it produces fewer affordable homes per 10,000 population, housing has a consistently lower share of government spending in England, and it continues to be out-of-step with the rest of the UK in directing a high proportion of government support towards the private market.

England's Affordable Homes Programme (AHP) 2021-26 started in April 2021 with a public target to achieve 180,000 starts by 2026. By May 2022, Homes England and the Greater London Authority (GLA) had collectively allocated £9.2 billion, covering 131,000 new homes. However, the programme now looks likely to deliver

a maximum of 153,000 homes. By September 2023, some 7,600 had been completed by Homes England, with average scheme costs per home of £214,429 and average grant of £52,246 (excluding those built without grant). None had been completed by the GLA.

The chapter examines constraints on achieving the targets as well as other sources of funding apart from grant.

Scotland has an ambitious commitment to deliver 110,000 affordable homes by 2032, with at least 70 per cent being for social rent. However, December's Scottish Budget saw a cut in funding for 2024/25 of 22 per cent compared with the expected provision, drawing criticism that this jeopardised the new target. Ironically, the first full year's contribution to the target was promising, with 10,462 completions in 2022/23, the highest in more than two decades, but approvals and starts fell in 2023/24.

Wales's Programme for Government 2021 to 2026 aims to deliver 20,000 new low carbon homes for rent within the social sector over five years. After falling in 2021/22, output increased by 26 per cent in 2022/23, reaching the second highest total since 2007/08. Funding rose to £370 million in 2023/24 but has been cut slightly for 2024/25.

Northern Ireland's Social Housing Development Programme is a rolling, three-year programme to secure a minimum number of new social housing starts, set at 1,950 for 2022/23 but due to increase to 2,100 starts by 2025/26 – subject to the availability of funding. The target for 2022/23 was met, but output in 2023/24 is only expected to reach 1,500 starts after the capital budget was cut by 27 per cent. There is not yet a Northern Ireland Budget for 2024/25, although restoration of the Northern Ireland Assembly may help to restore stability to investment programmes and – possibly – enable the future of the Northern Ireland Housing Executive to be resolved.

5. Homelessness (*Lynne McMordie*)

Since devolution in 1999, homelessness policies in the UK have taken different directions. England has increasingly focused on rough sleeping, while the other

countries have placed continued emphasis on all dimensions of homelessness. This chapter looks at developments in statutory homelessness, use of temporary accommodation, rough sleeping and 'core' homelessness. It concludes by considering the impact of various homelessness policy interventions.

Wholly comparable homelessness statistics for the four UK countries are unavailable but approximate comparisons can be made. Reflecting broader rights under the Scottish statutory homelessness system, there is a significantly higher rate of 'full-duty' homelessness acceptances in Scotland compared to England and Wales, where there have been shifts in how assistance is provided. Numbers of 'full-duty' homelessness acceptances are increasing throughout Great Britain, having risen to 93,549 in 2022/23, the largest year-on-year increase (19 per cent) since 2001.

Taken together, the figures paint a troubling picture of a sustained rise in homelessness acceptances across the UK, eroding the reductions in homelessness that were previously achieved in England and Wales following implementation of their respective legislative changes.

Official statistics on use of temporary accommodation (TA) reveal a very sizeable upward trend throughout the UK, with numbers reaching historic levels in overall use and in the number of children affected. Bed and breakfast placements in England and Scotland also experienced significant increases and continue to dominate TA provision in Wales and Northern Ireland. In both England and Scotland, the escalating costs of TA are putting enormous financial strains on local authorities.

Amidst the escalating TA crisis, there is also growing concern about its impact on levels of rough sleeping, with a rising trend evident from counts across the UK.

Great Britain-wide assessments of core homelessness show that levels are consistently higher in England (1.04 per cent of households in 2022) than in Scotland (0.74 per cent in 2022) and Wales (0.68 per cent in 2020). Moreover, this is not only a London effect, with all English regions exhibiting higher rates compared to Scotland and Wales, albeit to varying degrees.

Reducing homelessness is achievable. Projections on core homelessness demonstrate that a heightened emphasis on prevention, enhanced housing supply, and improved social security measures can bring about substantial reductions. The challenge lies in securing the necessary capacity and resources needed to effectively design and implement these measures. Regrettably, there continues to be insufficient political commitment to do this.

6. Help with housing costs (*Sam Lister and Mark Stephens*)

Two topical issues about how private tenants are helped with their housing costs are tackled in this chapter.

First, it considers how the local housing allowance (LHA) operates in England, using Census and other data to examine the effects of LHA limits locally and regionally. While the Autumn Statement 2023 reset LHA at the level of the 30th percentile rent for each broad market rental area, there are geographical disparities in the numbers of households who experience a shortfall from their contractual rent. Broadly, the proportion of households with a shortfall increases with distance from London, except in the case of Scotland.

In six of ten English regions, at least 40 per cent of private renters receive benefits; they compete for the bottom 30 per cent of rents if they wish to avoid a shortfall in covering their housing costs. However, more detailed analysis shows that in a significant number of areas, the quantity of benefit claimants is at least double the number of affordable homes. Benefit claimants in London are heavily concentrated in the most affordable areas. Benefit claimants in the rest of England tend to be in depressed housing markets in northern regions or in coastal areas. But being a claimant in a low-cost area does not protect against a shortfall in covering the rent.

Government often justifies a freeze on LHA rates on the grounds that it will help keep rents from rising further. However, the evidence does not support this assertion, whether in areas with large numbers of claimants or in those with few. 'It is plainly naïve to assume that tenants will simply be able to compensate for the cuts by seeking rent reductions or cheaper properties.'

Second, the chapter considers experience in Scotland, where the government responded to the cost-of-living crisis by introducing a private sector rent freeze, followed by a rent cap. Evidence suggests that rents on new tenancies, although not targeted by the changes, have risen quickly since these were imposed. Critics have also argued that recent restrictions on rents have led to landlords exiting the sector, and there is evidence which appears to support this claim.

Although four Scottish councils have declared 'housing emergencies' and there is growing uncertainty in the market, the Scottish Government is continuing to develop proposals for a national system of rent controls. It is also consulting on proposals to temporarily change the rent adjudication process for one year from April 2024 for existing private tenancies, which are described in the chapter. They are labelled as overly complicated by critics and as rent controls through the backdoor.

Section 1 Contemporary issues



Chapter 1

How much housing do we need and how should we provide it?

Glen Bramley

For at least 20 years the need for more housing across the UK has been widely accepted, as has the need for more social housing. Attempts by recent governments to increase new supply to 300,000 units per year in England have – for a variety of reasons – failed. After the dramatic international and economic shocks of the last four years, it is timely to update the last authoritative assessment of housing requirements (made by this author).¹ Whichever party is in government, this is an issue that will need to be addressed urgently, and it is essential that policy is based on the most up-to-date and rigorous assessment of housing need.

This chapter summarises the new estimates of the overall housing requirement for England, including how much of this provision should be social housing, available in more detail in a parallel report.² The new work uses essentially the same methods as the previous, 2018-19 study, linking a well-established affordability-based approach to housing to a dynamic sub-regional housing market model. However, rather than providing a single projection of required housing output to meet identified need, this study generates a set of scenarios for output and evaluates them against an array of outcome indicators. It also gives additional attention to a key consideration in weighing whether to adopt particular housing targets, namely the net cost in terms of public subsidy, which in current circumstances may prove to be the determining constraint on actual policy.

The study approach

As in the previous study, we use an evidence-based approach to examine the relationship between different levels and distributions of housing provision and the degree of achievement of a range of key outcomes. This requires a modelling framework which adequately captures the system in question, which in this instance is the Sub-Regional Housing Market Model which we have developed progressively since 2010, and which underpinned the 2018-19 study and ongoing projections of homelessness for Crisis.³

This dynamic model is combined with a traditional, affordability-based local housing needs model, used in many studies between 1990 and 2010. The latter is used to target supply to areas with greater relative need for additional homes (whether market or social), while the former is used to provide a dynamic picture of a range of key outcomes against which we assess the adequacy of supply.

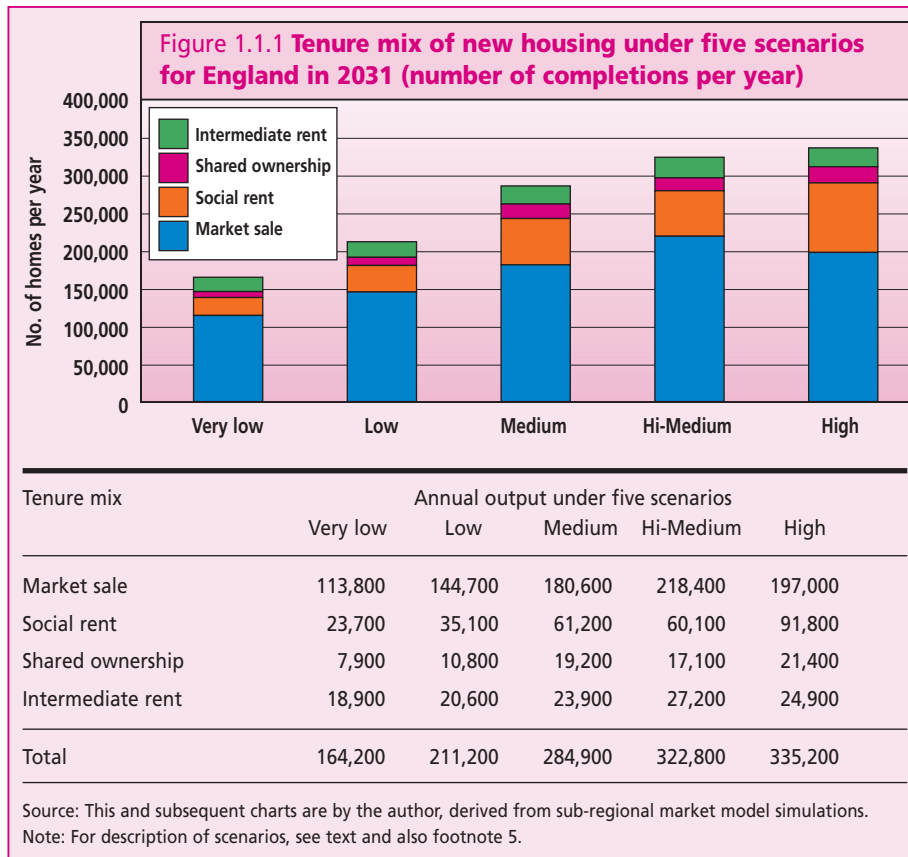
The key outcomes include:

- Homes supplied by tenure/sector (net and gross numbers).
- Household formation and growth.
- Affordability to buy or rent, poverty after housing costs and related financial difficulties.
- Change in housing tenure.
- Concealed and other households with current housing problems.
- Homeless households in temporary accommodation or ‘core homeless’.
- Adequacy of lettings supply to meet new and existing need, including homelessness.
- Various indicators of low demand.

All these are projected forward over 20 years for 102 Housing Market Areas (HMAs) across England, although in this study we focus particularly on the period around 2031 (model outcomes are mainly reported for this year).⁴ It should be emphasised that when modelling tenures of new provision in forward years we take ‘social rent’ to mean regulated provision equivalent to current social rent levels, while provision at so-called ‘Affordable Rent’ levels (i.e. up to 80 per cent of market rent outside London: around 50 per cent in London) is treated as a distinct tenure of ‘intermediate rent’.

Figure 1.1.1 presents the five scenarios used in the study. It gives a summary of the numbers of new housing completions by tenure modelled for the period around 2031 for England as a whole, under each one, ranging from a ‘Very Low’ scenario, which is a pessimistic interpretation of current policy at the time of writing⁵ to the ‘High’ levels which, as described below, can be justified in terms of meeting needs and achieving good outcomes. These scenarios have also been used to analyse potential cost and subsidy implications.

The model is generally used to compare the baseline scenario, ‘carrying on as we are’ with existing policies, with the range of alternatives summarised in Figure 1.1.1. The ‘low’ scenario represents recent performance, while ‘very low’ reflects the current (2024) economic climate and what we judge to be deleterious government changes in planning policy. In this application, we gradually move from these



scenarios through enhanced output targets for overall new housing and social housing, informed by affordability and housing need measures, and constrained by capacity in some cases. These incorporate strategic planning decisions on selective green belt release in pressured areas and enhanced provision in growth areas, various 'levelling up' measures, and finally a higher overall economic growth trajectory.

At the 'Medium' stage of this sequence we also included a range of non-supply measures (around benefits, prevention, allocations) which the model indicates would particularly help with addressing homelessness. Also overlaid on this, later

in the process, is a revised national demographic assumption incorporating arguably more realistic projections of international migration and mortality. Having built up the overall policy packages in this way, we also try to assess the effects of varying supply while holding other factors (economic growth, non-supply policies) constant, and in one case altering the balance between total and social-rented supply.

For the baseline and early years of the projections, economic assumptions are informed by the average forecasts from official/reputable sources, including the Office for Budget Responsibility (OBR), Bank of England, National Institute of Economic and Social Research, and the Treasury's average of independent forecasts. Obviously, we are in the midst of a cost-of-living crisis with real incomes falling or stagnant, following a difficult period through the pandemic, including a shift to higher interest rates, and these factors make the market prospects for the next few years 'subdued'. This in turn impacts on the likely achievable levels of supply and the viability of developments. Negative factors are compounded by recent government retreats on planning targets.⁶ Partly for this reason, the study focuses on the period of the early 2030s when plans promoted in the immediate future would come to full fruition.

Findings on supply

This section explains how outcomes vary across the five scenarios, referring back to the eight outcomes listed above. First, we summarise the impact on supply and tenure (the first outcome). Second, we make some observations about the impact on the other outcomes, picking out issues such as affordability and rehousing opportunities. Third, we look at differences between regions, and finally we comment specifically on how 'intermediate' tenures fare under the scenarios.

Varying supply

The scenarios tested show a wide variation in the scale of new housing supply, with those reported here ranging between around 164,000 p.a. and around 325,000 p.a. total new dwellings in gross terms (slightly less in terms of net additions), with social rented completions ranging between 24,000 and 92,000 dwellings per annum. Generally, the modelling assumes that, from the point that need quotas are defined, these numbers (total and social) move in step,

but in one scenario ('High-Medium' in Figures 1.1.1 and 1.1.5) we deliberately change the relative shares.

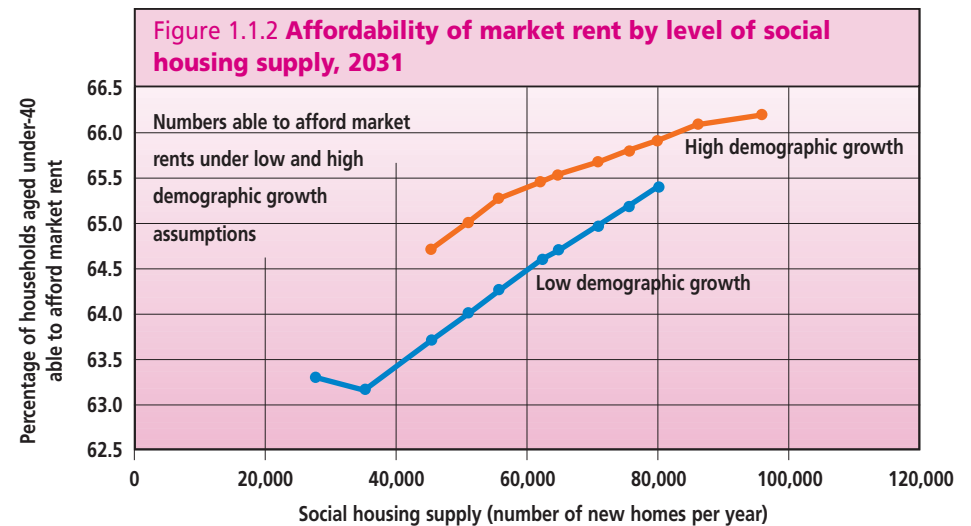
Certain points emerge from this process of modelling successive enhancements to supply. First, while we take account of constraints on land supply, these are mainly significant for Greater London and to a smaller extent for some other pressured areas. We therefore include within the higher supply options a selective release of green belt for housing in some London fringe and other pressured HMAs.⁷ Also, as already noted, with the higher scenarios we also include additional non-supply measures to directly impact homelessness.

A further point revealed by the varying supply scenarios is that household growth is quite strongly influenced by supply, which we link to evidence of substantial suppressed household formation in most regions over the last two or more decades. This in turn helps to explain some apparently disappointing outcomes in terms of certain key measures, discussed below.

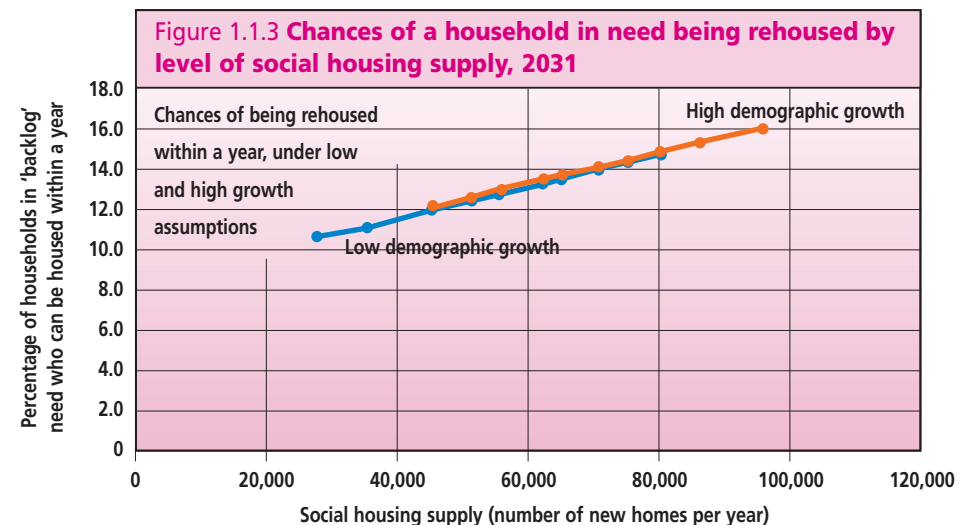
Differential impacts on outcomes

In reviewing the pattern of outcomes across scenarios with different supply levels, there are distinct groups of outcomes. Based on the model's predictions, some outcomes are not much affected by supply: this includes homeownership affordability and tenure share (apart from through low-cost homeownership – LCHO), and also includes the total backlog of housing need that has developed from past failure to provide adequate supply. Some outcomes show moderate improvement with increased supply, including lower private renting share, after housing costs (AHC) poverty, fewer homeless households in temporary accommodation and core homelessness, and increased homeownership through LCHO.

A moderate improvement is also seen in the affordability of market rents with increased social housing supply: Figure 1.1.2 compares the outcome in terms of numbers able to afford market rents for different levels of social-vented output, against low and high assumptions of economic and demographic change. Under both assumptions, increased supply has a moderate, positive impact on affordability, more favourable still if demographic change is assumed to be greater.



Notes: Affordability thresholds are as defined in Bramley (2019) Technical Report, namely gross rent less than 27.5 per cent of gross income and having more than 60 per cent of UK median equivalised income after housing costs. 'Low' and 'high' demographic growth refer to economic growth combined with international migration and mortality assumptions.



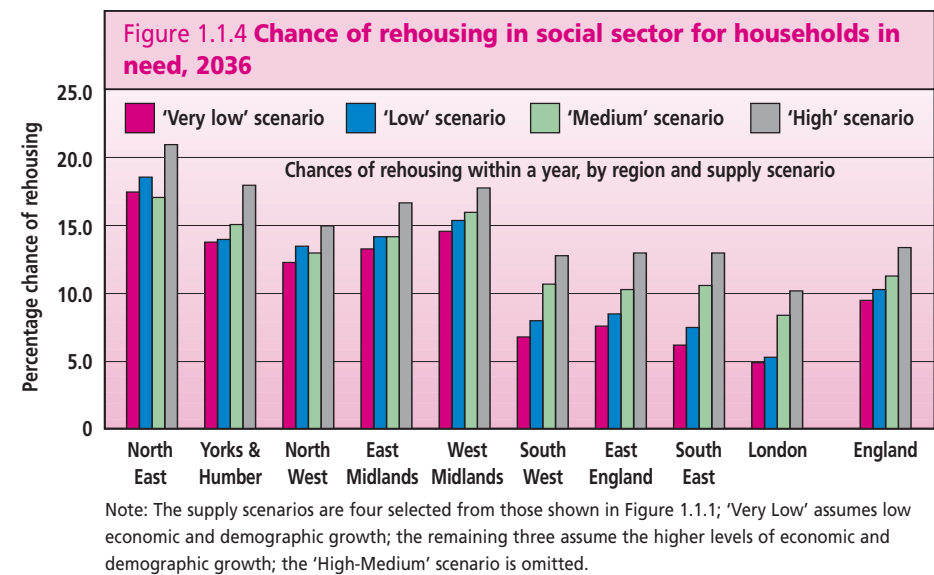
Indicators showing a relatively stronger impact include the annual new net need for social housing and the adequacy of social lets relative to core homeless flow. The chance of a household in need being rehoused in social renting is (as might be expected) also strongly influenced (see Figure 1.1.3).

A further question about the response of different outcomes to differing levels of supply is whether there is clear evidence (in any of the cases) of reaching a maximum or optimal point, beyond which things either go into decline or at any rate level off. Looking at Figures 1.1.2 and 1.1.3, in neither case do these outcomes flatten out or go into decline. In Figure 1.1.2 it appears that the affordability benefits may be approaching a point of levelling off, but in Figure 1.1.3 there is no indication of any levelling off in terms of chances of rehousing. These examples are generally representative across the cases where the outcomes are responsive to supply, in that there is no obvious maximum or turning point, although in some cases there is some tendency towards diminishing marginal benefits. This comes out more in some of the regional analyses, such as that shown in Figure 1.1.4, particularly in the more pressured regions.

Higher economic growth has mixed effects on most of these outcomes, with quite a number of them slightly worse – affordability to buy, owner-occupation share, and most housing need measures – especially annual net new need and chance of rehousing. This is consistent with some earlier findings from this model, and seems mainly to result from the tendency of higher growth to push up house prices significantly. However, this also depends on the regional profile of growth, discussed further below.

Regional impacts

As well as looking at average outcomes, we also review broad indicators of regional equity of outcomes, for example the difference between the best and worst regions relative to the average. Figure 1.1.4 provides an example regional analysis, in this case looking at chances of rehousing in the slightly longer term, by 2036, for four of the five scenarios. This illustrates the general point that there are quite wide variations in outcome, especially in the 'Very low' scenario (equating to current performance). The regions with the best outcomes are scoring two to three times



the level of the worse performing regions, in this case London and the southern regions. Raising supply in the way we have modelled, which targets more supply to those with the greatest unmet needs and affordability problems, brings clear benefits in raising their outcome performance, and so reducing the regional differences.

Two points stand out from Figure 1.1.4, relating to the impacts of increased supply. First, on the regional equity point, one could describe Figure 1.1.4 as a kind of inverse 'levelling up', because in this instance the regions which need levelling up are London and the South, whereas this term is normally taken to mean improving outcomes in the North and Midlands. Second, it is visually apparent that in this case the greatest improvement in those regions with most need (London, and also South East and South West) is achieved by the step from the 'Low' supply to 'Medium' supply scenarios, with the additional gain from going to the most ambitious, 'High' scenario being slightly more muted. The Northern and Midland regions seem to gain more from this, although their situation was already relatively more favourable to start with.

Intermediate tenures

It is worth at this point commenting briefly on the role of intermediate affordable tenures in this analysis. Low-cost homeownership (LCHO) is represented by a typical shared ownership product (a 40 per cent tranche owned by the occupier). In this case, potential numbers are constrained by supply, affordability and likely demand. The calculation starts from 30 per cent of the social rent numbers, but subject to the constraint of the number of buyers in the appropriate affordability bracket from younger, newly forming households, and assuming that only half of these would consider this tenure (given that they could also afford private renting). When modelling detailed size-type mixes further constraints come into play, because it is assumed that LCHO cannot monopolise the provision of certain size-type combinations and squeeze out private market provision of these. On this basis the indicated scale of provision of LCHO is in the range of 17-23,000 in the medium and higher scenarios, which is close to recent levels of provision, suggesting that there is not a clear case for expansion, unlike the case for social renting. Nevertheless, provision at this level would make a useful contribution to increasing homeownership somewhat, by around one percentage point by 2031 and two percentage points by 2041.

The numbers estimated to be potential candidates for intermediate rent are somewhat greater, at around 24-27,000 households per year. This group could not afford market rent but would be able to manage a rent level consistent with what has been termed Affordable Rent in recent years, but again we only assume a proportion (half) would choose this option.

Summary of outcomes

Our analysis of the outcomes suggests that it is reasonable to plan on the basis of a total supply of at least 300,000 homes per year, including 60-70,000 let at social rents, in the initial period. From 2030 output would rise to around 330-350,000 in total, including 90,000 for social rent. There appears to be a case also for providing around 20,000 shared-ownership homes annually (i.e. no more than recent numbers) plus 25,000 for intermediate rent (subsuming what is now called Affordable Rent).

Financial Implications

This section outlines how this higher output might be financed. It depends significantly on the role of the planning system, and this is described first. We then consider the subsidy implications, principally the use of cross-subsidy and surpluses, which then leaves a gap that would have to be filled by grant. Finally, we consider some issues that arise from assessing the financial implications.

Role of the planning system

In the predecessor study of 2018-19, almost as an afterthought, the costs of required levels of housing provision and how they might be funded were modelled, assuming that the potentials of the planning obligation system were to be fully exploited. The role of the planning system needs some explanation.

Over a period of three decades the UK (particularly England) has used planning powers to require most new developments above a certain size to include a proportion of affordable housing. The main instrument involved is the 'section 106' planning agreement, although similar outcomes can be obtained in other ways, particularly on publicly owned land. As many have argued, this is one of the most effective of such policies when compared internationally, and surprisingly long-lasting given the controversy around it.⁸ While by the 'mid-noughties' this system had become normalised and accepted, accounting for half or more of affordable housing development, following the financial crisis of 2008-10 and subsequent economic difficulties there was more pushback, with developers claiming that what local authorities were expecting was 'not viable'. This led to the development of a veritable 'industry' of viability studies, examining the economics of development in different contexts with different levels of affordable housing content. Also, arguably, government retreated on promoting vigorous application of this approach, while allowing schemes that were not appropriately affordable (e.g. 'First Homes') to be included.

For the purposes of this study, the Three Dragons consultancy (which has perhaps the longest track record in viability studies) was asked to provide a detailed picture of the current state of the art in such studies, in terms of sources of key input data and current norm values for key parameters (e.g. cost mark-ups, profit margins).

We then devised a small number of representative housing development schemes, defined in terms of number of units, type/size mix, and density, and populated development numbers from the sub-regional model scenarios with an appropriate mix of these archetypes, consistent with the characteristics of each housing market area (e.g. density, brownfield share). Tenure mix from the needs models and target numbers associated with each scenario were then overlaid on this.

This methodology then allowed the cost of developing a typical year's output to be calculated, for two target years (2027 and 2032) in each simulated scenario, which could then be compared with the revenues available to developers to cover these costs, distinguishing the market sector from the affordable sector. While, for the market sector, revenues derive from the product of completions and sale prices, for the affordable sector there would typically be up to five sources:

- the capitalised value of future rents, net of repairs costs and voids
- sales receipts from shared ownership tranches sold
- capital grants, as available from government
- cross-subsidies from rental surpluses on existing rental stock, and
- developer contributions from available surpluses on the market part of the development.

On only one item did we depart somewhat from the standard or typical parameter values provided by Three Dragons, and that was the 'benchmark land value' used to represent the value which would be paid to the previous landowner. Whereas for brownfield land this was specified as 1.2 times industrial land value, taken as the most likely existing or alternative use value, for greenfield land the suggested benchmark was *fifteen times* the agricultural value. While this may have been customary in recent years under a current government whose guidance and intentions have been less than clear, in our view this is completely inappropriate and simply serves to fuel a lot of speculative activity in greenfield land. Having set this at a more defensible three times, we noted that this still left an enormous sum being paid nationally (around £20 billion) for brownfield 'industrial' land. While noting that this also seems highly questionable, that is the basis of the current calculations.

Although these cost and subsidy calculations were run for both the shorter (2027) and the medium (2032) term, the results for 2027 were concerning in terms of the number of areas, particularly in the North and Midlands, where market-sector development did not appear to be viable, calling into question the deliverability of part of the scenario. This reflects the currently pessimistic economic forecasts for this period from official and independent analysts. Therefore we focus here mainly on the medium-term projections.

Subsidy implications

Taking account of the role assumed to be played by the planning system, maximising the potential of planning obligations subject to viability assessment, we now summarise the key findings about the subsidy requirements for each scenario, taking 2032 as an example year.

Figure 1.1.5 again shows the five scenarios described in Figure 1.1.1, ranging from 'Very Low', effectively continuing to perform at expected current levels (165,000 total supply, but with an enhanced level of social rent, 24,000); through 'Low' and 'Medium' levels of total and social supply (210,000/35,000 and 285,000/61,000), a 'High-Medium' option (323,000/60,000), a 'High' overall option (335,000/92,000). In addition, there is a 'High' overall option with modified subsidy (335,000/87,000) whereby all social rented homes would attract a direct government subsidy of 20 per cent of cost, regardless of the market context.

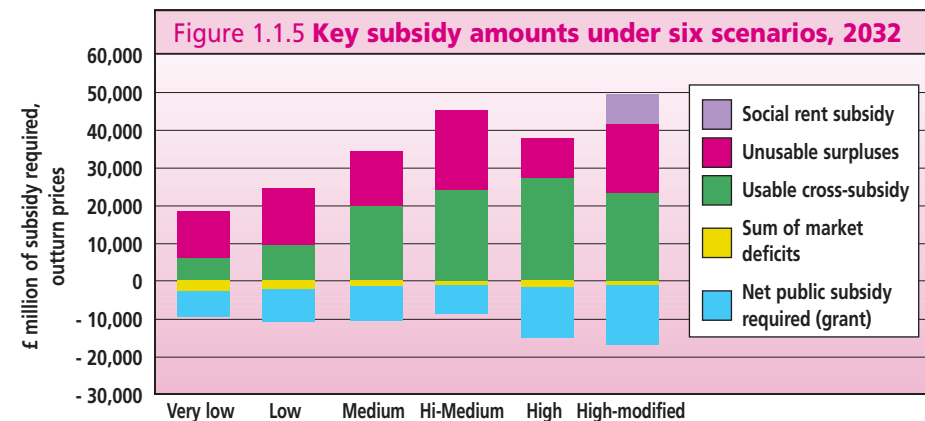


Figure 1.1.5 shows the key numbers relating to surpluses, deficits and subsidies, assuming consistent application of section 106 and equivalent arrangements for developer contributions.

The name of the game in this approach is 'cross-subsidy' and how cross-subsidy works is described here. It should be noted that in this iteration it is calculated at the level of Housing Market Areas, rather than at local authority level as in the 2018-19 study. This assumes that there is functioning cooperation between local authorities and their partners working in the area:

1. Areas where the private market housing makes a surplus, even after allowing for 'normal profit' and financing costs, are identified and the amount calculated.
2. This is compared with the (inevitable) deficit on the affordable housing. If the market surplus exceeds the affordable housing deficit, the cross subsidy is set at the latter figure. In this case no further public subsidy is required, but there is a balance of unexpended surplus from the market side.
3. If the market surplus is less than the affordable deficit, the cross-subsidy is set at the former value, and there will be a remaining net deficit to be covered by public subsidy (i.e. grant).

By the early 2030s market conditions are projected to be such that very large surpluses can be generated on market developments, ranging from £18.5 billion in the very low scenario to between £38 billion and £46 billion on the three variant 'high' scenarios (at outturn prices). In this period, market deficits would only arise in a few HMAs and would not amount to much. The amount which could be usable for cross-subsidising social and affordable housing, given need-based numbers, would range between £6.4 billion for the very low scenario to between £23 billion and £27 billion for the various high scenarios, with £20 billion for the medium scenario. Consistently applying this approach, and making full use of usable cross-subsidies, the net requirement for public subsidy would range from £6.7 billion ('very low') and £8.4 billion (Low) through £7.7bn (High-Medium combination), £9.1 billion (Medium) and £13.4 billion (High) to £15.9 billion (High modified by direct 20 per cent subsidy). At today's

2022 price levels, these amounts would be £5.0 billion, £5.8 billion, £6.9 billion, £10.0 billion, and £11.9 billion.

These numbers for net subsidy are similar to or lower than those appended to my 2018-19 study, focusing on the high end of supply. They are much higher, in terms of usable cross-subsidy, than the estimates of what was being achieved through section 106 around 2016 in the study by Alex Lord and others,⁹ indicating that the system could be worked a lot harder. Interestingly, the first three of the figures just given are well within the current total of over £8 billion annually spent on government grants and loans for housing in the period 2021-2024, excluding guarantees (see Table 2.4.1 on page 86).

An incoming chancellor after the next general election, facing a very tough set of fiscal choices, might find a scenario like 'High-Medium' extremely attractive. This would deliver a lot more housing overall as part of a growth agenda, but including a meaningful and sizeable jump in social housing, well-justified by the evidence on needs and outcomes, and feasible within current spending levels.

Issues raised by the analysis

There are perhaps six main issues raised by this analysis, and particularly the part concerned with viability and funding. First, it is clear that government should retain and strengthen section 106 through national planning policy, including stronger guidance on viability assessment and norms. For their part, many local authorities could and should raise their game on section 106, given the steer and support from the centre. The guidance should give appropriate emphasis to the key role of social rented housing within the affordability sector.

In areas where larger-scale development is contemplated, publicly led development vehicles should play a leading role in land assembly, infrastructure provision, master planning and phasing development, acquiring land initially at close to existing use value and disposing of land under building licenses to a diverse range of providers, with freeholds conveyed to homebuyers or social landlords. Some reforms to land compensation codes would be required.

Benchmark land values are a particular issue emerging from the viability analysis. While there appears to be a need to reduce greenfield values so they are much closer to agricultural levels, this may need to be balanced by ensuring that sufficient land continues to come forward for development, perhaps by giving landowners a stake in the final, realised surplus post-development. An even bigger issue seems to be the scale of values being paid for brownfield land, allegedly based on industrial use value. Most of the around £20 billion paid annually to former landowners is accounted for by brownfield land, and it frankly strains credibility that this is truly based on industrial values. Since 2010 there has been a strong drive towards deregulation, typified by 'permitted development rights' (PDR), and complemented by an overriding drive to emphasise brownfield over greenfield at the expense of good planning principles. In our judgement these values are primarily driven now by the hope/expectation value of housing, which seems to trump all other land uses. There is a strong argument to scrap excessive PDR, and have proper use classes and planning based on a balanced view of what towns and cities need to be economically and socially vibrant in the future, including land for industry, for smaller and start-up businesses, for creative industries and community services.

This study significantly challenges the expectations of different parties, including landowners and the housing sector, about not only land values but also grant levels. The findings suggest that, for typical developments across most of London and much of the South of England, under buoyant market conditions in the medium term, there should be no automatic requirement for or expectation of grant, even for social housing, and certainly not for intermediate affordable tenures. The existence hitherto of such grant may well be a factor pushing up benchmark land values. The calculations clearly indicate that usable surpluses from market development should be more than sufficient to cover the funding gaps on the affordable sector in typical mixed developments. However, there would need to be a period of transition to such a situation, particularly given expected market conditions in the next 3-4 years. There may also need to be some pooling across localities within housing market areas to cover untypical and smaller social housing-only schemes, but in general there should not be a requirement on typical larger schemes.

Areas with weaker markets, particularly in much of the North and parts of the Midlands, present a different story. Here the viability modelling typically indicates that some grant is needed (i.e. 'levelling up' in the current sense of the phrase). There is a rough sense of fairness here – currently London and the South need the numbers, but these lower-value areas need some grant. What they do not need is over-ambitious numbers or competition between authorities for population, in a context where there are dangers of low demand re-emerging if there is sustained high supply over 15-20 years.

Last but not least, it must be conceded that this study has not taken full account of the implications of net zero targets on the economics of housing development. The government is now consulting on the expected upgrade of Building Regulations to achieve the Future Homes Standard, which will have some effect in pushing up construction costs and attenuating to some extent the development surpluses which fuel both land values and the potential for cross-subsidy. On the numbers side, there are also uncertainties about future levels of demolition and replacement requirements for stock which cannot be economically remedied.

Conclusions

The main conclusions of this updated study of housing requirements in England are reasonably clear.

Increased provision of housing of all kinds, but particularly social rented housing, would generate a wide range of beneficial social outcomes, including enabling more households to form and live independently, improved affordability of renting and homeownership, reduced poverty after housing costs, lower incidence of a range of housing needs or problems (not least homelessness) and a much greater chance of people in housing need gaining access to good quality and affordable housing. Taken in conjunction with some more specific measures, the worst forms of homelessness could be dramatically reduced.

While more households would be able to become homeowners, caution should be exercised in focusing or promising too much in terms of expansion of this tenure.

The beneficial outcomes of such a programme of increased housing provision tend to increase in step with both the scale and the focus (geographical, and tenure-related) on areas and sectors of greatest need and market pressure. While 'levelling up' is a desirable aspiration it is unlikely to completely overcome the very strong focus of market demand on London and its surrounding region.

There is no particular point on the scale of increased provision where the social outcome benefits peak or tail off completely. However, when comparing with the current very low supply and current policies scenario, the move to a medium-high level of supply seems to generate a bigger impact on most outcomes than moving on to the very high scenarios. However, alternative demographic baseline assumptions (which seem on balance more realistic) suggest a somewhat higher top range for social rented housing supply aspirations up to and above the 90,000 p.a. previously recommended.

There are some constraints on achievable numbers, in both the shorter term and the longer term. The economic prospects for the next three to four years are not very bright, which means that market-viable levels of new supply would not reach the levels to which we might aspire within this initial period. Later, supply can grow further, but beyond a certain point there could be some build-up of low demand problems in some areas, depending partly on demographic factors which are uncertain.

A second constraint may lie in the capacity, and (in some areas) willingness, of local authorities to step up to the challenge in terms of putting local plans in place with adequate numbers and targets for affordable housing, cooperating with neighbouring authorities, and operating the planning obligations system effectively.

The third constraint is fiscal. With intelligent use of a strengthened planning system, systematic use of section 106 planning obligations (and/or publicly led development vehicles) to fund infrastructure and affordable housing, reasonable levels of increased provision could be accommodated without a significant rise in publicly funded capital subsidies and borrowing (from the current level of around

£8 billion). This assumes a necessary reorientation of such funding, moving away from ill-targeted support to market development and homeowner subsidies towards social rented housing.

However, higher-end levels of new provision might strain the capacity of the overall fiscal envelope (requiring £10-12bn or more subsidy), especially if providers expect direct subsidy for social units even in the highest value areas. Additional factors which might increase costs and net subsidy requirements include revised Building Regulations to target net zero and more prudent assumptions to reflect risk and uncertainty at the point of scheme commitment. This would also require a level of compliance and effectiveness of implementation within the planning system, which might not be consistently maintained, not least in the face of economic fluctuations.

In the light of these considerations, we conclude that it is reasonable to plan on the basis of a total supply of at least 300,000 new homes, including 60-70,000 social rented units per year in the initial period. There is also a case for providing around 20,000 p.a. of shared-ownership homes (i.e. no more than recent numbers) plus 25,000 for intermediate rent, within the 300,000 overall provision. From 2030, the conclusion is that output should rise to around 350,000 per annum, of which 90,000 should be for social rent.

In this sense, the new, updated analysis broadly confirms the results of the 2018-19 study. While output in England over the last five years has been far from sufficient, the target to be achieved remains the same.

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Notes and references

- 1 See Bramley, G. (2019) *Housing Supply Requirements across Great Britain for Low Income Households and Homeless People*. London: Crisis and the National Housing Federation (main technical report: <https://doi.org/10.17861/bramley.2019.04>); see also Housing, Communities and Local Government Select Committee (2020) *Building more social housing*. Third Report of Session 2019-21, HC 173. London: HoC (see especially section 4, pp.24-27).

- 2 Bramley, G. (2024) *Housing Requirements in England Revisited*. Edinburgh: Heriot-Watt University (<https://doi.org/10.17861/c99k-4v55>).
- 3 See in particular Bramley, G. & Watkins, D. (2016) 'Housebuilding, demographic change and affordability as outcomes of local planning decisions: exploring interactions using a sub-regional model of housing markets in England', in *Progress in Planning*, 104, pp.1-35; Bramley (2019) *op.cit.* footnote 1, and Bramley, G. (2023) *Homelessness Monitor Research Programme: Technical Report on Updated Baseline Estimates and Scenario Projections for England 2023*. Edinburgh: I-SPHERE, Heriot-Watt University (10.17861/949n-am24).
- 4 Subsidy cost calculations are mainly reported for 2032, but also for 2027 in the Technical Report.
- 5 The 'Very Low' scenario reflects the pessimistic interpretation of current English planning policy set out in Lichfields (2023) *Making a bad situation worse: the impact on housing supply of proposed changes to the NPPF* (see <https://lichfields.uk/blog/2023/february/27/making-a-bad-situation-worse-the-impact-of-the-proposed-nppf-changes-on-housing-supply/>) and reflected in House of Commons Select Committee on Levelling Up, Housing and Communities (2023): *Seventh Report of Session 2022-23 'Reforms to national planning policy'* (<https://committees.parliament.uk/publications/40872/documents/199083/default/>). The 'Low' scenario reflects recent reported completion levels.
- 6 See Lichfields (2023) *op.cit.*
- 7 As in the 2019 study, this would use no more than 20 per cent of green belt land in the affected districts over 20 years.
- 8 See for example Gurran, N. & Bramley, G. (2017) *Urban Planning and the Housing Market: International perspectives for policy and practice*. London: Palgrave, chapters 5 & 11; Crook, T., Henneberry, J. & Whitehead, C. (2016) *Planning Gain: Providing Infrastructure and Affordable Housing*. London: Wiley Blackwell.
- 9 Lord, A., et al (2018) *The Incidence, Value and Delivery of Planning Obligations and Community Infrastructure Levy in England in 2016-17*. London: MHCLG.

Section 1 Contemporary issues

Chapter 2

Ethnic inequalities in housing: exploring the policy response

David Robinson, Rhiannon Williams and Jenny Preece

Inequality is inevitable in a market-based system where ability to pay is a key determinant of housing outcomes. However, some forms of inequality have been deemed unacceptable. These include factors unfairly disadvantaging particular groups, such as crude racism or discriminatory practices by mortgage lenders, estate agents, letting agents and landlords. Over time, such practices have been challenged by grass-roots movements, race equality legislation and policy and practice initiatives, helping to extend the housing options of different ethnic groups. However, ethnic inequalities persist within the UK housing system.

These inequalities matter. The housing we live in impacts upon our ability to function and participate in society. It conditions our health and informs our life chances. There are therefore good social-justice reasons for tackling discrimination and promoting race equality in housing. It is also a legal requirement under the Equality Act 2010.

This chapter explores how policy is rising to this challenge. It begins by providing a descriptive overview of ethnic inequalities in housing in the UK. It then draws upon findings from a recent study undertaken by the authors for the UK Collaborative Centre for Housing Evidence (CaCHE) to consider what the contemporary evidence base tells us about the drivers of these inequalities, before exploring the policy response to ethnic inequalities in housing in England, Scotland and Wales.¹ The CaCHE study involved a desk-based review of publicly available information and evidence, more than 20 semi-structured interviews with key policy and practice stakeholders across the three nations and a review of the rich historical evidence base of research and analysis, evaluation and good practice on race equality and housing generated from the 1970s through to the 2000s. The latter provided a useful counterpoint against which to judge the contemporary approach.

Ethnic inequalities in housing: some key headlines

There are notable ethnic inequalities in the UK housing system. Minority-ethnic groups are more likely than the White British group to be living in housing disadvantage and deprivation. This section profiles these inequalities, drawing on data sources including the 2021 Census, the *Understanding Society* longitudinal study² and the English Housing Survey. A delay in the release of data from the latest Scottish Census limits our ability to provide up-to-date comment on that part

of the UK. References to ethnic groups reflect the ethnic categorisations used in the datasets and sources cited. In situations where it is not possible to be specific about ethnicity the collective term used for no-White-British groups is 'minority ethnic'. Finally, it is important to acknowledge that a focus on key headlines inevitably masks complexities and differences in housing experiences within ethnic groups, for example, on the basis of gender, class and disability.

Ethnicity in the UK

The UK is increasingly an ethnically diverse country. In 2021, 44.4 million people in England and Wales (74 per cent of the population) identified with the White British group (Table 1.2.1, from Census 2021).

Table 1.2.1 Population of England and Wales, by ethnicity, 2021

Ethnicity	Number	Percentage
Asian	5,515,455	9.3
Bangladeshi	644,900	1.1
Chinese	445,646	0.7
Indian	1,864,304	3.1
Pakistani	1,587,822	2.7
Asian other	972,783	1.6
Black	2,409,283	4
Black African	1,488,387	2.5
Black Caribbean	623,115	1
Black other	297,781	0.5
Mixed	1,717,977	2.9
Mixed White/Asian	488,228	0.8
Mixed White/Black African	249,593	0.4
Mixed White/Black Caribbean	513,040	0.9
Mixed other	467,116	0.8
White	48,699,231	81.7
White Gypsy/Traveller	67,757	0.1
Roma	100,964	0.2
White British	44,355,044	74.4
White Irish	507,473	0.9
White Other	3,667,993	6.2
Other	1,255,632	2.1
Arab	331,856	0.6
Any other	923,776	1.6

Source: Census 2021.

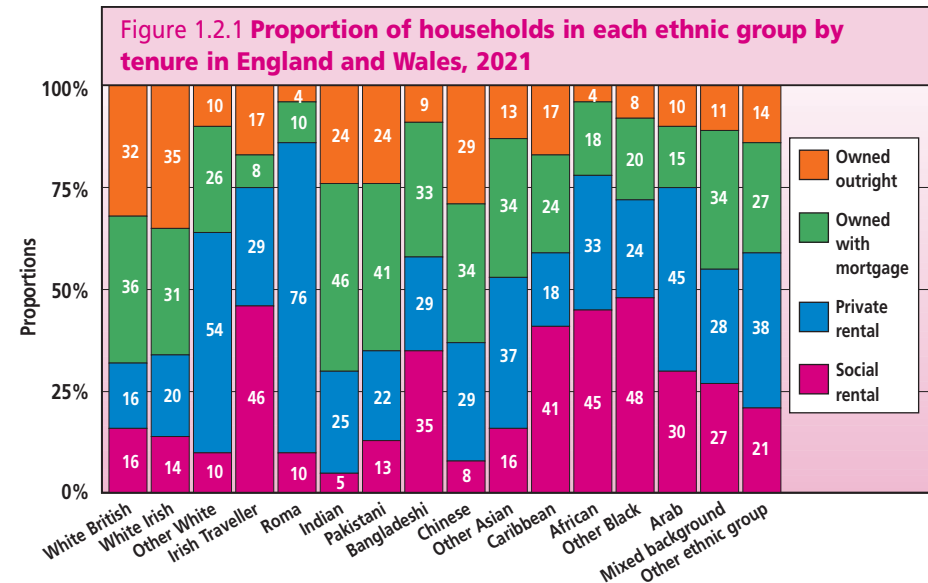
This compares to 87.5 per cent of the population recorded in the 2001 Census. During this period, the largest percentage point increase for any ethnic group was in the White Other group, which went up from 2.6 per cent to 6.2 per cent of the total population. There has also been a recent increase in the number of usual residents in England and Wales born outside the UK, 4.6 million (8.9 per cent of the population) in 2001, to 7.5 million (13.4 per cent) in 2011 and 10 million people (16.8 per cent) in 2021.

In Northern Ireland, 1.8 million people (96.6 per cent of the population) identified with the White group in 2021 and 3.4 per cent (65,000) identified with an ethnic group other than 'White', compared to 1.8 per cent in 2011 and 0.8 per cent in 2001.³ In Scotland, 96.0 per cent of the population identified with the White group in the 2011 Census, a decrease of two per cent from 2001, and 91.8 per cent of people identified as 'White: Scottish' or 'White: Other British'.⁴

Tenure

There are longstanding variations in housing tenure between different ethnic groups in the UK. It has long been observed that minority-ethnic groups are less likely than the White British population to be owner-occupiers and more likely to live in the private rented sector, which is characterised by problems of insecurity, affordability and the highest proportion of stock failing to meet prevailing standards such as England's Decent Homes Standard. However, this general picture masks some significant changes over time in the position and experiences of different ethnic groups in the housing market.

For many years, the prevailing trend was increased access to a wider range of housing tenures, including homeownership.⁵ More recently, time-series data for the UK from 2011-2016 reveal a decline in owner-occupation and social renting and an increase in private renting. This trend is apparent across all groups but is most notable within the 'Asian or Asian British' and the 'Black or Black British' groups, which have both seen net movement into the PRS.⁶ This is a notable shift, particularly in the context of the government's 'hostile environment' policy and, specifically, the introduction of the right to rent in England, which resulted in discrimination against not just recent migrants but also longstanding British residents who happen to be Black (see Contemporary Issues Chapter 3).



The 2021 Census revealed that, with the exception of the Indian group, all minority-ethnic groups in England and Wales are less likely than the White British population to be owner-occupiers, the sector most people aspire to live in and recording the highest levels of housing satisfaction.⁷ All minority-ethnic groups are more likely to be living in the PRS (Figure 1.2.1). Levels of social renting vary dramatically, ranging from less than five per cent for the Indian group, through to more than 40 per cent for all Black groups (African, Caribbean and Other Black). A similar tenure profile was recorded by the 2021 Census in Northern Ireland, where all minority-ethnic groups were less likely than the White group to be owner-occupiers and more likely to be renting from a private landlord.

Overcrowding

Analysis has previously showed that all minority-ethnic groups have higher levels of overcrowding than the White British group across all types of location.⁸ This continues to be the case, with the 2021 Census revealing that overcrowding is most likely in England and Wales in households where all residents identify as 'Black, Black British, Black Welsh, Caribbean or African'; 16.1 per cent of this group were

living in overcrowded housing compared to 2.5 per cent of the White ethnic group. The Census also recorded high levels of overcrowding in households where all residents identify as 'Asian, Asian British or Asian Welsh' (14.6 per cent).

More fine-grained analysis of the 2021 Census reveals wide variations in levels of overcrowding between specific ethnic groups, with the highest levels of overcrowding in the Bangladeshi (39 per cent), Pakistani (31 per cent) and African (32 per cent) groups (Table 1.2.2).

Table 1.2.2 Percentage of individuals in overcrowded accommodation by ethnic group in England and Wales, 2021

Ethnic Group	Overcrowded (percentage)
White British	4
White Irish	3
White Other	15
Irish Traveller	27
Roma	26
Indian	16
Pakistani	31
Bangladeshi	39
Chinese	8
Other Asian	22
Caribbean	16
African	32
Other Black	26
Arab	25
Mixed background	14
Other ethnic background	22

Source: Census 2021.

Housing quality

It has long been recognised that minority-ethnic households are more likely to live in housing in poor condition, including housing that is unfit, in a state of disrepair or in need of essential modernisation.⁹ This continues to be the case, as revealed in Commentary Chapter 2. Most other ethnic groups in the UK are more likely than the White British group to experience specific housing quality problems, including problems with adequate heating and maintaining their home

in a decent state of repair (Table 1.2.3). Problems are particularly common within the Arab, African and Bangladeshi groups. In contrast, problems are less common in the Chinese, Irish Traveller and the White (British, Irish and Other) populations.

The English Housing Survey casts further light on the issue of housing quality through analysis of people living in a non-decent home. A home is defined as non-decent if any of the following apply: it does not meet the basic legal health and safety standards for housing; it is not in a reasonable state of repair; it does not have reasonably modern facilities and services; and it does not have insulation or heating that is effective. The Survey revealed that in the two years to 2019, 17 per cent of households in England lived in accommodation defined as non-decent. Households from Mixed White and Asian (four per cent), Chinese (five per cent) and Indian (11 per cent) ethnic groups were less likely to live in a non-decent home than White British households (18 per cent). All other ethnic groups were more likely to live in non-decent housing, with the highest levels recorded in the Bangladeshi group (24 per cent).

Table 1.2.3 Percentage of individuals in each ethnic group experiencing specific housing quality problems, UK, 2021-2023

Ethnic Group	Population struggling to afford to keep home in decent state of repair (percentage)	Population lacking adequate heating (percentage)
White British	14	3
White Irish	10	1
White Other	15	5
Irish Traveller	8	6
Indian	24	6
Pakistani	30	11
Bangladeshi	35	13
Chinese	6	0
Other Asian	19	4
Caribbean	29	10
African	41	13
Other Black	36	10
Arab	44	15
Mixed background	24	9
Other ethnic background	26	7

Source: Understanding Society 2021-23.

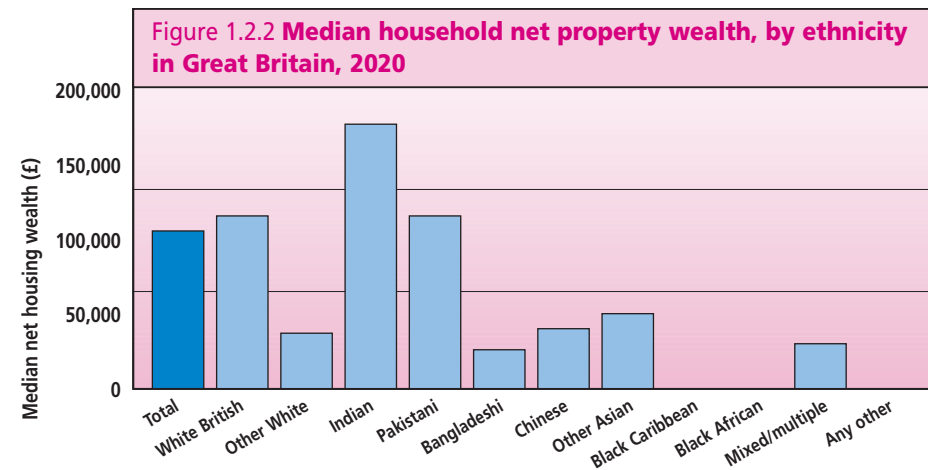
Housing costs

Evidence from the English Housing Survey reveals wide variations in the proportion of household income spent on housing costs by different ethnic groups. In general, minority-ethnic groups tend to spend a higher proportion of their income on housing than the national average. White British homeowners spend 17 per cent of their household income on mortgage payments, compared to 20 per cent or more for most other ethnic groups. In the rental sector, White British tenants spend an average of 30 per cent of household income on rent; most other groups spend a far higher proportion, especially Chinese tenants (spending 72 per cent of income on rent), Arab households (46 per cent) and Black African Households (39 per cent). Evidence from *Understanding Society* suggests that most other ethnic groups in the UK are more likely than the White British group to encounter problems meeting housing costs.

Housing wealth

Office for National Statistics (ONS) data on household wealth by ethnicity reveal that median total wealth for all households in Great Britain between 2016 and 2018 was £286,600.¹⁰ However, medians ranged notably between ethnic groups, from a low of £34,000 among those with a household head from the Black African group, to £314,000 for the White British group. These differences in wealth by ethnicity were found to be statistically significant even after adjustment for household characteristics including age and household composition. The largest differences were found between the White British reference group and the Pakistani and Black African groups.

A similar pattern is evident in relation to property wealth, which makes up a relatively large proportion of total wealth (Figure 1.2.2). When measuring property wealth as the value of any property or land owned, less any outstanding loans or mortgages held against them, households with an Indian, Pakistani or White British head had the highest net property wealth in Great Britain (medians of £176,000, £115,000 and £115,000 respectively). In contrast, Black African, Black Caribbean and Any Other Ethnic groups all (rather remarkably) had median net property wealth of zero.



Source: ONS, Household wealth by ethnicity, Great Britain: April 2016 to March 2018.

Homelessness

Official statistics provide overwhelming evidence that across the UK minority-ethnic groups experience disproportionate levels of homelessness.¹¹ In England in 2022/23, 298,430 households were recognised as being owed a duty under homelessness legislation. Over a quarter (26 per cent) were from a non-White ethnic group, despite only representing 19 per cent of England's population. In Scotland in the same year, a similar proportion (25 per cent) of applicants assessed as in homelessness were from a non-White ethnic group, despite representing a far smaller five per cent of the population. In Wales, the corresponding data were that ten per cent of applicants assessed as homeless or threatened with homelessness in 2022/23 were from a non-White ethnic group, despite representing only six per cent of the population. Comparable analysis is not possible for Northern Ireland because ethnicity is not captured in statutory homelessness data.

Recent analysis drawing on a range of statistical datasets to explore minority-ethnic experiences of homelessness across the UK provides nuance to this general picture.¹² Two particular findings stand out. First, there are notable differences in the risk of experiencing different forms of homelessness between different groups.

For example, Black groups are more likely to experience statutory homelessness than the White British group, while the Asian group have a higher risk of experiencing hidden forms of homelessness, such as overcrowding and 'doubling up' with other households. Second, there are notable geographical differences in the risk and nature of homelessness across the UK, with differences in risk more pronounced between White groups and Black groups in England and Wales than in Scotland.

Place of residence

Where you live informs access to key services, amenities and opportunities that impact on quality of life, including education and healthcare, and access to green spaces and to work opportunities. Over the last 30 years there has been a reduction in residential segregation of all ethnic groups and many more neighbourhoods are now ethnically diverse, as a result of movements within and beyond major conurbations.¹³ However, many ethnic groups continue to be more likely to live in more deprived neighbourhoods.

In England, minority-ethnic groups are more likely than the White British population to live in the most deprived ten per cent of neighbourhoods, with the exception of the Indian, Chinese and White Other ethnic groups.¹⁴ Pakistani people are over three times more likely than White British people to live in the most deprived ten per cent of neighbourhoods. A similar picture is apparent in Wales, where more than one in five people from a minority-ethnic group live in the ten per cent most deprived neighbourhoods, compared to 8.3 per cent of the White population.¹⁵ The situation in Scotland shows some similarities, with African, Caribbean and Black groups much more likely to be living in the most deprived areas, although the Pakistani group in Scotland is less likely than in England to be living in the most deprived neighbourhoods.¹⁶

Minority-ethnic groups are also more likely to live in areas characterised by housing deprivation (Table 1.2.4). Census 2021 data reveal that in England all minority-ethnic groups, with the exception of the White Irish and Chinese groups, are more likely than the White British group to be living in the ten per cent most deprived neighbourhoods, as measured by the proportion of the population experiencing at least one form of housing deprivation (overcrowded, shared dwelling, or no central heating).

Table 1.2.4 Percentage of households in England and Wales living in the most deprived neighbourhoods, by ethnicity, 2021

Ethnic Group	Percentage
White British	7
White Irish	7
White Other	11
Irish Traveller	14
Roma	20
Indian	20
Pakistani	38
Bangladeshi	33
Chinese	7
Other Asian	16
Caribbean	19
African	24
Other Black	21
Arab	21
Mixed background	12
Other ethnic background	19

Source: Census 2021.

Note: Census MSOAs (Middle Layer Super Output Areas), ranked on the basis of proportion of people experiencing at least one dimension of housing deprivation.

Explaining ethnic inequalities in housing

Research and analysis can play a vital role in highlighting and defining a problem, understanding the causes and drivers, informing the policy response and reviewing the effectiveness of practical interventions intended to improve the situation. Early accounts of the experiences of minority-ethnic groups in the housing market revealed how factors including poverty and discrimination served to limit choice and promote segregation, deprivation and inequality.¹⁷ This evidence helped to challenge prevailing thinking that viewed these problems as reflecting the housing choices of minority-ethnic groups. The importance of institutional discrimination in shaping housing opportunities was highlighted and became the focus of efforts to increase access to a wider range of housing opportunities (tenures, property types and locations). Subsequently, research and analysis informed and supported development and delivery of the 'race equality and diversity' housing agenda in the 1990s, which responded to pressure for change from different ethnic groups, increasing awareness of diverse needs and political concerns about racism.¹⁸

Recently, concerns have been raised about a scarcity of relevant data and a lack of attention within contemporary research and analysis to ethnic inequalities in housing, which is undermining efforts to unpick and address the causes of these inequalities.¹⁹ The CaCHE study set out to explore this suggestion through a review of available administrative data, commissioned surveys, research evidence and evaluations that seek to profile and understand ethnic inequalities in housing and analyse the effectiveness of policy and practice responses. Table 1.2.5 summarises the key findings.

The overarching conclusion is that there is a relative dearth of up-to-date information and evidence in England, Scotland and Wales that profiles the situations and outcomes of different ethnic groups; explores the causes of ethnic inequalities; investigates the performance of organisations in promoting equality and fairness, and evaluates the effectiveness of responses. Available evidence allows ethnic inequalities in housing to be profiled, but limits efforts to unpick the *causes* of these inequalities and devise a response. The CaCHE review also revealed a lack of recent good practice guidance for housing organisations on designing and delivering targeted interventions to address inequalities, tackle discrimination and promote equality.

Whereas previously there was a wealth of research and analysis, there is now a dearth of up-to-date studies and a related scarcity of evidence and data. In the past there was a robust understanding of the factors driving ethnic inequalities in housing – including direct and indirect discrimination in the practices of key agents in the housing system, the impact on housing experiences of other inequalities (education, social class, area of residence) and the significance of migration histories. Now it is difficult to unpick the causes of these inequalities.

Table 1.2.5 Attention to race equality in housing within the contemporary evidence base

Evidence	Form	Who	Current situation
National Data	Census data and other population surveys; national housing surveys; monitoring data generated by national housing organisations	National governments; national regulatory and inspection bodies	<ul style="list-style-type: none"> Census is the principal source of robust national data Some insights from other national surveys (e.g. Labour Force Survey) Lack of up-to-date data allowing analysis of smaller populations Narrow focus of available data on specific issues
Exploratory research	In-depth (qualitative and quantitative) exploratory research extending beyond the focus of needs analysis, performance monitoring and evaluation	Academics; think-tanks; campaign groups; charities; national governments; regulatory and inspection bodies	<ul style="list-style-type: none"> Little research commissioned over recent years compared to previous periods Academic research tends to focus on specific issues (e.g. homelessness) and groups (e.g. new migrants) Little attention to discrimination in the housing system Experiences of inequalities largely hidden and neglected
Local housing research	Local analysis highlighting the diverse needs of different communities, as well as shared experiences and challenges. Often commissioned to address inadequacies in existing evidence and to inform local strategies	Local authorities; housing associations; third-sector organisations; local communities	<ul style="list-style-type: none"> Few examples of published local research profiling inequalities and exploring causes, understanding diverse needs, or evaluating initiatives Emphasis on market analysis rather than needs Approach consistent with national guidance (in England)
Performance monitoring	Data on key indicators facilitating analysis of institutional performance of housing organisations against criteria set by the government, funding body or regulating authority	Housing organisations; local authorities; regulatory bodies; complaints and investigation agencies; government	<ul style="list-style-type: none"> Lack of published data Regulatory frameworks place few demands on organisations to monitor race equality and share data Patterns and trends difficult to discern
Evaluation and analysis	Systematic collection and analysis of data to support examination of policies, interventions and programmes	Government; regulatory bodies; membership bodies; race equality agencies; research charities and think-tanks	<ul style="list-style-type: none"> Lack of published evidence generated through robust evaluation Lack of information on good practice; few good practice publications

Source: CaCHE, Race Equality in Housing : A review of the policy approach in England, Scotland and Wales.

Third sector and charity organisations, working in partnership with local communities, housing organisations and academics, are helping to fill some of these gaps.²⁰ They have pointed to the enduring significance of key factors in helping to explain the unequal housing experiences of different ethnic groups, as well as highlighting new complexities in the context of the increasing super-diversity of British cities and the shifting political and policy response to immigration and asylum. However, there are a number of important questions about ethnic inequalities in housing that remain difficult to answer:

- What is the full range of factors that help explain persistent ethnic inequalities in housing?
- Is housing policy and practice helping to reduce or serving to exacerbate inequalities?
- What can be done to tackle inequalities and promote greater equality and fairness in the housing system?

To understand why such fundamental questions remain unanswered, despite persistent ethnic inequalities in housing in the UK, we need to turn our attention to the contemporary policy agenda and consider its commitment to promoting race equality and tackling discrimination.

The policy response to ethnic inequalities in housing

The policy response to ethnic inequalities in housing in the UK has shifted in emphasis over the years. Deborah Phillips and Malcolm Harrison provide a useful review of these developments, starting in the early post-war period, when attention centred on the perceived problems of ethnic segregation and the policy focus was on the active dispersal of new migrants.²¹ In the 1980s, there was a shift in policy toward tackling the poor living conditions of minority-ethnic households through urban renewal and challenging the discriminatory practices of key institutions in the housing system. The 1990s saw the development of the 'race equality and diversity' housing agenda that was underpinned by a broader policy commitment to multiculturalism and centred on challenging discrimination, addressing culturally specific needs and extending housing choices. This agenda continued into the 2000s, accompanied by a return of policy concerns about minority-ethnic settlement patterns captured in contentious debates about the supposed

'parallel lives' of certain ethnic and religious groups and articulated through the 'community cohesion' agenda.

Since 2010, there has been a further shift in the policy response to ethnic inequalities in housing. This was revealed by a review of recent national housing policy statements that outline government objectives, plans and proposals and frame policymaking, regulation and practice, undertaken as part of the CaCHE study.

In England, national housing policy statements are now largely silent on ethnic inequalities in housing and race equality. UK government statements on housing do not identify race equality as an explicit objective and priority; do not explicitly address duties under the Equality Act to eliminate discrimination, advance equality of opportunity and meet the specific needs of groups, and do not propose specific actions or interventions. Nor is there any acknowledgement of the role that discrimination plays in shaping housing outcomes. In 2022, the government accepted the conclusion of the Sewell Commission on race and ethnic disparities that 'where persistent disparities between ethnic groups do exist, they are more likely to be caused by factors other than racism and discrimination'.²² What these factors might be is unclear, but the clear inference is that structural forms of racism and crude racist practices are no longer key determinants of ethnic inequalities.

In Scotland and Wales there is some evidence of a renewed commitment to race equality in housing. The Race Equality Action Plan published by the Welsh Government in 2021 re-engaged with themes and priorities that were central to the Welsh Government's 2002 Black, minority ethnic housing action plan. In Scotland, the national housing strategy (Housing 2040) recognises that there are ethnic inequalities in housing and commits to an equalities-led approach and to meeting the particular needs of minority-ethnic groups. However, in both nations, these commitments are yet to be fully embedded within housing policy.

In short, attention to race equality in housing has waned over the last 20 years and tackling ethnic inequalities is currently a marginal policy concern. This fact helps explain why there is now a dearth of up-to-date studies and a scarcity of evidence and data on ethnic inequalities in housing.

This fact also helps explain three other notable findings to emerge from the CaCHE study about the contemporary policy approach to protecting people from discrimination and advancing equality of opportunity in the housing system.

Regulating for race equality

Regulation is a mechanism used by governments to achieve policy objectives and is characterised by a set of rules and behaviours that people and organisations are expected to follow. The CaCHE study set out to explore how ethnic inequalities in housing are exposed, challenged and addressed and how race equality is promoted through a case study focus on the regulation of social housing in England, Scotland and Wales.

Regulatory frameworks in Scotland and Wales were found to put equality of opportunity in the foreground of consumer standards. Increased attention to equalities within regulatory guidance on good governance in England was also noted. However, little evidence was uncovered of regulatory judgements or action being taken on equality issues, including the promotion of good practice. The annual assurance process in the three nations, through which providers confirm that they are complying with regulatory standards, does not directly address equality and fairness. Standard data returns that social landlords are required to submit annually to the regulator do not collect information on equalities issues, beyond the recent requirement in Scotland that landlords submit profile data. Indeed, recent guidance for providers in England on the new tenant satisfaction measures introduced by the Social Housing (Regulation) Act 2023 explicitly states that they are not required to submit or publish results broken down by any protected characteristics.²³ In addition, a reliance on individual complaints to reveal problems with equality and fairness risks issues remaining hidden and neglected, other than in extreme cases, such as the tragic death of Awaab Ishak.

The coroner's report concluded that Awaab's death was caused by exposure to persistent mould in the home his parents rented from Rochdale Boroughwide Housing. The problems with damp and mould had been reported to the landlord by Awaab's parents, who were originally from Sudan. The landlord concluded it was a result of lifestyle choices, presumed to include ritual bathing.²⁴ Awaab's

father expressed concerns that prejudice and racism had influenced the landlord's response and the Secretary of State, Michael Gove, concluded that the family were 'victims of prejudice'.²⁵ The family's lawyer observed that 'the family could see the mould was affecting their child and ruining his health, but they were just powerless – there was absolutely nothing more they could have done'.²⁶ In response, an amendment was introduced to the Social Housing Regulation Bill, referred to as 'Awaab's Law', obliging social landlords to fix damp and mould within strict time limits. Welcome as this undoubtedly is, the equality issues raised by this case have gone largely unaddressed.

Regulation of the housing system does not appear to actively challenge discrimination and promote race equality. In the social rented sector it is currently difficult to comment with any confidence on whether people are being treated equally and fairly in the allocation and occupation of social housing. The extent that (direct and indirect) discrimination remains a feature of social housing in England, Scotland and Wales is largely hidden.

Mainstreaming race equality

Race equality does not appear to be mainstreamed within national housing policy programmes and initiatives. This is certainly the case in relation to Help to Buy (HtB), which was launched in 2013 and represented the largest government housing initiative, by value, of the last ten years (excluding housing benefit), costing an estimated £29 billion by 2023. The programme aimed to increase homeownership and new build development through the provision of government-backed equity loans to help people buy a new-build home. By 2023, the programme had supported 387,195 sales in England, 10,850 in Scotland and 13,641 in Wales (there was no equivalent scheme in Northern Ireland). The CaCHE team set out to explore whether and how HtB sought to promote equality and fairness in access to the opportunities provided by the scheme, or to address long-standing ethnic inequalities in access to homeownership.

Analysis uncovered no evidence that promoting fair and equal access to the scheme were key considerations in its design and delivery. Equality of opportunity appeared to be equated with treating everyone the same and making the scheme

open to anyone meeting the affordability criteria, and ensuring it was simple to understand and easy to apply to. The possibility that rules or arrangements that apply to everyone can put some people at an unfair disadvantage did not appear to have been considered. Neither was evidence uncovered that the scheme sought to address deep-seated inequalities in access to homeownership by actively promoting the benefits of the scheme to groups traditionally under-represented in the sector. This is despite guidance from the UK government that policy interventions should look for positive opportunities to promote greater fairness for protected groups.²⁷ Furthermore, monitoring data about the characteristics of the people applying to and benefitting from HtB in England, Scotland or Wales (including ethnicity data) were not routinely collected. As a result, it is not possible to draw any conclusions about equality and fairness in access to the scheme.

Targeted initiatives to promote race equality

There is a scarcity of specific public policy initiatives and programmes designed to tackle ethnic inequalities in housing and promote race equality in England, Scotland or Wales. This is despite positive action being supported by the Equality Act. The explanation in England is relatively straightforward; race equality in housing is not a policy priority. There is some evidence of an ongoing reassessment of the approach to race equality in housing beyond government. For example, the National Housing Federation (NHF) code of practice on good governance and the joint NHF and CIH action plan developed in response to the *Better Social Housing Review* both foreground a commitment to race equality. However, these initiatives are swimming against the tide of a national policy agenda that consciously sidelines race equality. In Scotland and Wales, recent government policy statements commit to an equalities-led approach and to tackling discrimination, but there is limited evidence of these commitments being translated into specific priorities and initiatives, beyond frequent calls for a better understanding of minority-ethnic experiences and barriers to housing.

Conclusion

There are persistent ethnic inequalities in housing across the UK. Previously, policy and practice sought to tackle these inequalities by challenging discrimination and exclusion and accommodating difference. Major inequalities remained, but changes

were secured in housing options and outcomes. Today, tackling these inequalities appears to be a marginal concern. Race equality is not flagged as a priority within national housing policy statements in England. In Scotland and Wales, renewed recognition that race equality in housing should be a priority is yet to be fully embedded into housing policy. In all three nations, there is a lack of attention to ethnic inequalities in housing within contemporary research, analysis, monitoring and evaluation. There is little evidence of regulators taking action to challenge poor performance or promote good practice on equality of opportunity. Tackling discrimination and promoting equality and fairness appears to be a peripheral concern for policy interventions.

Considering these findings in the light of legal duties under the Equality Act 2010 prompts a series of significant questions for housing policy and practice. Is the policy approach to tackling ethnic inequalities in housing and promoting race equality consistent with the public sector equality duty, which requires public bodies to work to advance equality of opportunity? Are housing organisations fulfilling their legal duty to protect people who use their services from discrimination, harassment and victimisation? Are landlords and letting agents fulfilling their responsibilities under Part 4 of the Equality Act to ensure they avoid (direct and indirect) discrimination on the basis of a protected characteristic (including ethnicity and race) when letting out or managing accommodation?

The answer to each of these questions should be an unequivocal 'yes'. Currently, the best we can muster appears to be a 'don't know'. In response, there needs to be greater clarity about the responsibilities of policy and practice under the Equality Act. Research needs to tell the stories of ethnic inequalities in housing and understand the causes. Policymakers and practitioners need to engage with this evidence and what it tells them about risks, problems and what needs to be done. Regulation should actively identify threats to equality, anticipate problems, look for early warning signs and challenge performance. Targeted interventions should tackle persistent inequalities and promote greater fairness. Learning should be shared about what works in promoting race equality in housing. Only then might we be able to answer 'yes' to these critical questions.

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Section 1 Contemporary issues

Chapter 3

The growth in migration to the UK and its effects on housing

John Perry

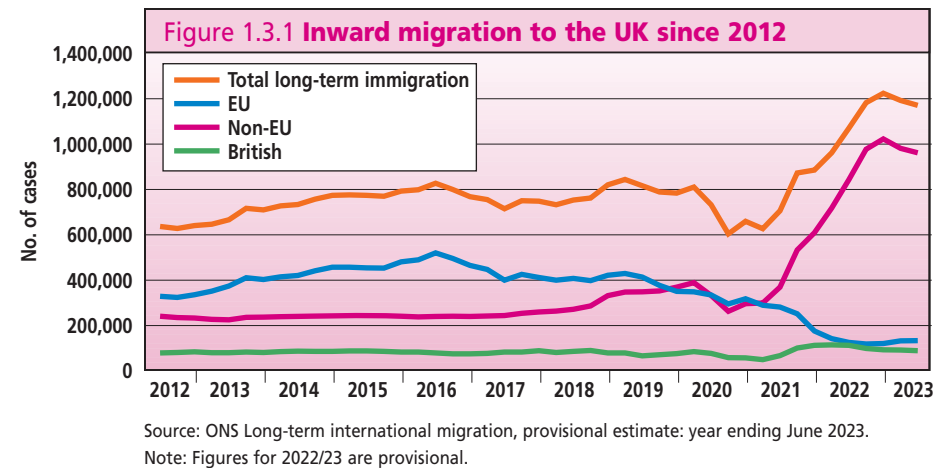
Migration to the UK reached record levels in 2022 and prompted enormous controversy and political debate. Will migration continue at these levels? What impact is it having on the housing system? As the UK government continues to tighten migrant access to government benefits and services, how does this affect their ability to find satisfactory accommodation?

This chapter looks at the evidence on how the housing system is dealing with the growth of migration, and at the consequences for recent migrants of an already strained housing system and of the ever-worsening ‘hostile environment’ that they have to navigate.

Migration at record levels – but will this continue?

In November 2023, the Office for National Statistics (ONS) withdrew its original estimate of net migration to the UK in 2022 and replaced it with one that was 23 per cent higher. The updated estimate, that net migration totalled 745,000, reflected continuing ONS efforts to make immigration statistics more accurate.¹ It resulted from new estimates that 1.23 million people entered the country on a long-term basis in 2022, while 485,000 moved abroad. The revisions took account of ‘unexpected patterns’ of migrant behaviour, such as students staying longer and more workers bringing dependants with them.

By June 2023, the pattern had shifted slightly. Figure 1.3.1 shows inward migration falling to 1.18 million for the twelve months to June 2023. It also shows clearly how the proportion of EU and non-EU migrants has changed markedly, with the former declining after the 2016 referendum and the latter driving the growth in immigration since the pandemic ended. There were unusual factors driving the surge in immigration over the last two years, including a ‘bounce-back’ effect from the restrictions in place during the pandemic. Most of the growth is accounted for by larger numbers using the official routes to travel from outside the EU to work and study in the UK. The *New Statesman* called this a ‘secret workforce’ which is ‘plugging gaps in understaffed sectors in Britain’, via visas for ‘shortage occupations’.² Five construction-work occupations were added to the shortage list in the March Budget, but by far the biggest growth in numbers is of those working in health or social care, accounting for nearly 70 per cent of skilled worker visas.



Numbers have also increased as a result of people using official routes to flee crises in Afghanistan, Hong Kong and Ukraine. However, those seeking asylum who arrive by ‘irregular’ routes, and on which much of the debate really focuses, only form eight per cent of total immigration; of these, only about half arrive on ‘small boats’. Asylum seekers’ contribution to the figure (90,000 arrivals) is similar to that of returning British nationals (84,000).

Despite these high levels of migration, forecasters appear confident that recent experience is exceptional and net migration will fall to much lower levels, similar to those obtaining before the pandemic. ONS population projections (which predate the most recent immigration figures) assume that net migration will level out at 245,000 per year and the Office of Budget Responsibility applies the same assumption in its economic forecasts. The Migration Observatory also agrees but settles on a higher estimate, that net migration will fall to 350,000 by 2030, roughly to its pre-Brexit level.³

How are these likely falls explained? By far the biggest reason is the expected *emigration* of many of those who have recently arrived in the UK to work and study, as a large proportion return home after a few years. In other words, much of the current upsurge of immigration should, after a delay, produce an equivalent

upsurge of emigration. There are, of course, many unknown factors: for example, a stagnant economy may make the UK job market less attractive to migrant workers.

Nevertheless, whether it levels off at 250,000 or 350,000, net migration will affect population numbers, especially because UK levels of births and deaths are almost in balance, meaning that most population growth results from migration. The latest ONS population projection for the UK is that it will grow by 6.6 million between 2021 and 2026, and that 91.8 per cent of this growth will result from net migration. So far there have been no new projections of numbers of households based on these figures.⁴ It therefore remains to be seen to what extent higher net migration figures are forecast to feed through to higher housing demand.

Migrants and the housing market – an overview

The ways in which new arrivals to the UK interact with the housing market show well established trends, summarised periodically by the Migration Observatory:⁵

- People born abroad have lower homeownership rates than the UK-born (47 per cent, as against 70 per cent), and are more likely to be living in the PRS.
- Recent migrants are almost three times as likely to be renters compared to other migrants. The tenure of people who migrated to the UK over 20 years ago, however, does not differ much from the UK-born population.
- UK-born and foreign-born people have similar levels of occupation of social housing.
- Migrants and UK-born households living in privately rented homes in London spend more than a third of their net income on rent.
- An estimated 11 per cent of households headed by non-EU born adults live in overcrowded accommodation, rising to 18 per cent in London.
- Although there is conflicting evidence about the effect of migration on the housing market, the consensus appears to be that it does result in slight increases in house prices.

Homelessness is also particularly prevalent among migrants. About 15 per cent of those owed a prevention or relief duty by English local authorities are non-UK

nationals, and prior to recent legislative changes around one-third of homelessness acceptances were of non-UK nationals. Of course, this misrepresents the full picture of migrant homelessness, since many of those in need may not seek help, or may not be entitled to local authority assistance beyond the 'advice' duty that applies regardless of immigration status.

The remainder of this chapter focuses on categories of migrants (often overlapping), who suffer particular hardship in their access to housing, often as a result of the government's self-proclaimed 'hostile environment' policies. They are:

- Migrants in the private rented sector.
- Migrants with 'no access to public funds'.
- Refugees.
- Asylum seekers.
- 'Irregular' or undocumented migrants.

The chapter ends with some brief conclusions.

Migrants in the private rented sector

New migrants often enter the private rented sector (PRS) through the least desirable accommodation, often in disadvantaged areas or where demand for housing is lowest, filling voids created by people who have moved on to better conditions. This has been described as the 'new migrant penalty' in the housing (and jobs) market.⁶ A recent study in Manchester confirmed the precarity of the PRS for many migrants, especially those living in shared accommodation.⁷

Migrants experience unique barriers in accessing the PRS, not least because of unfamiliarity with the market and potentially greater difficulty in raising a deposit if they are recent arrivals or in low-paid work. A particular hurdle is the 'right to rent' test they have to pass to obtain a private letting (in England only). Because the process can be complicated, especially if the applicant does not have straightforward documentation, and because landlords face tough penalties if they knowingly give a tenancy to someone who is ineligible, many landlords are unwilling to let to non-British passport holders regardless of their residency status (42 per cent were found unwilling to do so in an extensive survey of landlords).⁸

Nevertheless, almost three-quarters of those who have come to the UK in the last five years live in the PRS. Evidence of the conditions many of them endure is provided in a study, by Generation Rent, of 150 migrants living in London and the South East (home to almost half of all migrants in the UK).⁹ In accessing the sector, many had the same problems of unaffordable rents and tenancy deposits that apply to many aspiring tenants. But 42 per cent reported that they had struggled to find a landlord or letting agent to rent to them as a migrant, and 21 per cent reported difficulty in providing valid ID to landlords.

Many experienced poor housing conditions. For example, mould or damp were reported by 57 per cent of respondents (compared with just nine per cent of PRS tenancies recorded as having damp in the 2022 English Housing Survey). Of those that had reported their most recent incident of disrepair to their landlord or letting agent, 51 per cent stated that the repair issue had not been addressed. Poor relationships with a landlord were also reflected in 30 per cent having experienced a threat of eviction.

The Generation Rent report concludes that ‘Every point of navigating the PRS, from the beginning of a new tenancy, during a tenancy, and after a tenancy ended, was fraught with challenges and difficulties for migrant private renters’.

Migrants with ‘no recourse to public funds’

Many people assume that only undocumented migrants or asylum seekers have ‘no recourse to public funds’ (NRPF), the government rule that denies access to services such as a housing allocation, homelessness assistance and almost all social security benefits.¹⁰ In fact, the numbers are much larger: in 2022, about 2.6 million people held visas that have NRPF conditions, in addition to possibly hundreds of thousands of undocumented migrants with NRPF.¹¹ Among the unknown numbers are those EU citizens living in the UK who failed to gain settled status post-Brexit because they did not apply, or remain unaware of the requirements.

Although in theory it is possible to have the NRPF condition lifted, in practice only a few thousand annually manage to achieve this. This leaves huge numbers, often people in low-paid work, vulnerable to unemployment or ill-health without

access to the full safety net of the welfare state. Nor are the effects temporary, because many have to wait ten years before they can obtain permanent settlement. Couples in which one is subject to NRPF are only entitled to the same benefits as single person households, which means there is an extra likelihood that their benefit will not cover their rent.

The housing-related effects were shown in a study by the Children’s Society of 397 people with NRPF across England and Wales. It found that 60 per cent were behind on rent, compared to eight per cent for the UK population at large, and nearly half reported living in overcrowded conditions. Around one in five people with NRPF had experienced homelessness or insecure housing. Overall, many families were ‘experiencing cycles of homelessness, sofa-surfing and sleeping on floors with other families, or in cramped accommodation; with spiralling debt and deep in poverty’.¹²

The government’s argument for large-scale use of the NRPF condition is that migrants should be self-sustaining and not dependant on the state. However, most of those affected are working and paying taxes. If they become destitute, vulnerable people (e.g. those responsible for children) may get emergency help via local authority social services.¹³ Lifting NRPF restrictions would save local authorities £405 million over ten years and cost central government £2.9 billion over the same period, according to one study. However, although there would be a net increase in public sector spending of £2.5 billion, a cost-benefit analysis shows that this might be offset by gains to individuals and the community of as much as £3.2 billion, in terms of outcomes such as better housing, education and health, etc., including savings to the NHS.¹⁴

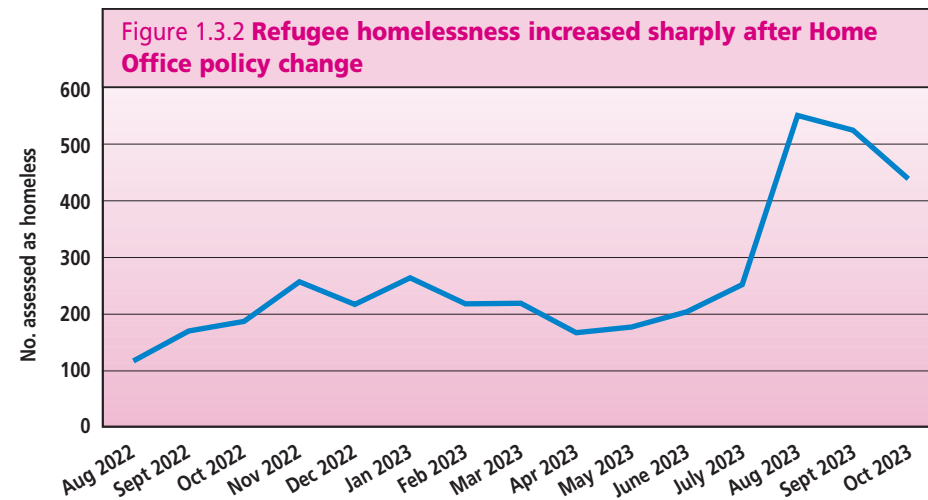
Housing issues facing refugees

For the purposes of this chapter, ‘refugees’ are people brought formally to the UK with visas or via settlement schemes in response to international crises (such as those from Afghanistan or Ukraine), together with those who have successfully applied for asylum and have been granted some form of protection. All such refugees are entitled to housing assistance and social security benefits but, in part because of the numbers involved, their housing needs have exposed the enormous strains on the housing system and on homelessness services.

The numbers are significant. By the end of 2023, 195,000 visa-holders had arrived in total from Ukraine, 21,600 had arrived for resettlement from Afghanistan, and around 144,500 visa-holders had arrived from Hong Kong. These numbers are additional to arrivals from earlier resettlement schemes, for example for Syrian refugees. As to asylum seekers whose applications are successful, 38,761 people were granted refugee status or other protection in the year to September 2023. This was the highest number granted since 2002, a result of the recent attempt to clear the backlog of asylum claims (see below).

The accommodation arrangements for each of these groups are very different, as explained briefly here:

- *Ukrainians*. This is the most privileged group, with a tailor-made scheme, 'Homes for Ukraine', which placed 70 per cent of arrivals with UK 'hosts' who receive a monthly 'thank you' payment from government, while the remainder were hosted by family members in the UK. There has been some fall-out from both schemes, with 9,000 households dealt with as homeless by February 2024 because hosting arrangements had broken down or ended.
- *Afghan refugees*. Many Afghan evacuees are large families. While some quickly found normal tenancies or were housed by councils, most were placed in 'bridging accommodation', which in practice meant hotels. At the end of 2021 there were 12,000 Afghans in hotels; this had fallen to just over 8,000 by August 2023 when the Home Office began to evacuate the hotels, causing local authorities to report that many were presenting as homeless. In the two months when hotel use had ceased, 446 households were owed a 'prevention or relief duty' by English local authorities while, nationally, 1,826 were moved to 'interim accommodation', which in most cases was a different hotel. Thus, some families had lived in hotels for 18 months or longer, and perhaps been moved, severely affecting their ability to settle.
- *Hong Kong evacuees*. People arriving from Hong Kong are supported by various local schemes but in practice are expected to find their own accommodation in the PRS. Typically, they are people on reasonable incomes, but nevertheless have found difficulties such as not having a credit history, guarantor or UK track record of tenancies.



Source: FOI requests by the Big Issue to local authorities in areas with asylum accommodation.¹⁷

Note: Data are likely to be incomplete, but indicate the scale of the change that occurred in mid-year when the Home Office temporarily changed its practice of giving 28 days' notice to leave asylum support accommodation.

- *Refugees from other countries who were previously asylum seekers*. This is probably the most disadvantaged group, since many will have been living in asylum accommodation, receiving only small sums of money and unable to work, who then have to find a job and accommodation at short notice when their asylum application is approved. In theory they get 28 days' notice, but during 2023 the Home Office cut this to only a week, leading to a protest to ministers by the Refugee Council, CIH and other bodies.¹⁵ The *Big Issue* collected data indicating that almost 1,500 refugees presented as homeless in three months to the end of October 2023 (Figure 1.3.2), but the true scale of the problem was probably much larger. Rough sleeping by refugees also increased sharply.¹⁶ Then, just before Christmas 2023, the Home Office quietly reverted to the previous 28-day time period. However, the time period is still very short and pressures are exacerbated as a result of faster processing of asylum claims (see below).

The obvious conclusion from recent experience is that a housing system already under severe stress has found it difficult to meet the demands resulting from

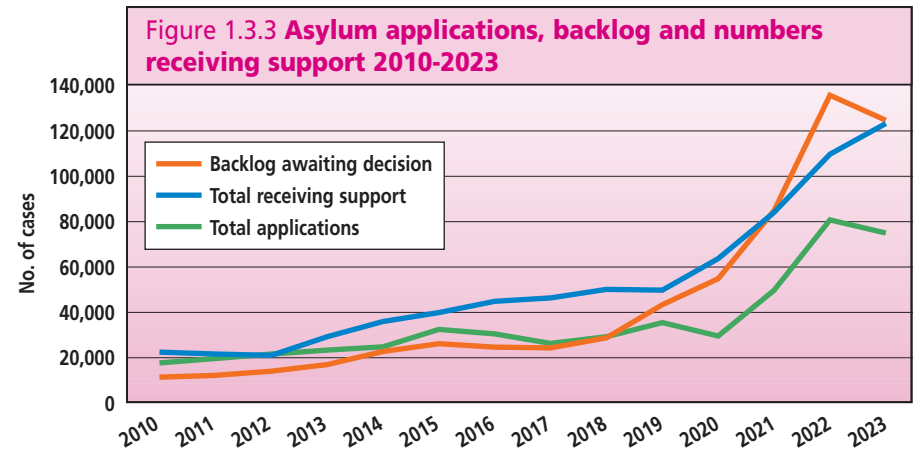
international crises. This required novel solutions, which in the Home Office case was to resort to often-unsatisfactory hotels, while DLUHC developed and resourced an innovative hosting scheme for Ukrainians that – despite teething problems of various kinds – was able to respond to the immediate crisis. This has led some organisations to suggest that ‘hosting’ could become a permanent arrangement for accommodating other migrant groups such as recently approved refugees. Such schemes exist, run by charities, but on a small scale. So far there has been no interest from government in pursuing this, but the House of Commons Public Accounts Committee is currently investigating the longer-term implications of the Homes for Ukraine scheme.

Accommodation issues for asylum seekers

If there has been plentiful media attention to questions about housing refugees, there has been even more about how asylum seekers are accommodated. They have no recourse to public funds, so in most cases their accommodation needs are met by the Home Office. This supported accommodation is ‘dispersed’ across the UK. Originally provided by local authorities, for the past decade it has been contracted out and currently there are three large suppliers, between them covering the whole UK.

When the current system started, typically there were around 20,000 asylum seekers receiving support, most in the form of accommodation. However, by 2018 the number had passed 50,000, and it then grew rapidly to 123,000 in September 2023. As Figure 1.3.3 shows, the numbers receiving support have grown in step with the backlog of undecided claims which has been building up over the last ten years; the number of new claims has grown too, but far less quickly. Asylum seekers typically wait for more than 20 months for an initial decision on their claims, one of the longest waits of any European country. The overall effect is of large numbers stuck in the asylum system unnecessarily and needing support, because otherwise they would be destitute.

In January 2024, the government claimed to have largely addressed the backlog of cases dating from before June 2022. However, there were still large numbers of more recent cases awaiting decisions, so that the overall backlog still stood (provisionally) at 98,599 cases.



Source: Home Office Asylum and Resettlement – Summary tables September 2023.

Note: Data are for calendar years; data for 2023 are for the year to September.

The backlog has created a near-unmanageable accommodation problem, resolved initially by using hotels as ‘contingency accommodation’ instead of using normal housing acquired by providers from the PRS. Numbers accommodated in hotels grew from around 1,200 in March 2020 to 45,775 at the end of 2022 and to 56,042 by September 2023 (housing 45 per cent of all those receiving support). The cost (November 2023) was £8.2 million per day.¹⁸

A report by Migrant Voice cast light on the extremely poor conditions in some hotels.¹⁹ Overcrowding and unsanitary conditions were rampant, with some occupants reporting that 24 people were sharing one toilet and another that one shower was shared by people from two floors of the hotel. In some cases, people were placed ten to a room, and one asylum seeker was left for a year in a windowless room measuring only two metres by two metres. People have also been moved between hotels at short notice, with no regard to their ability to ‘make roots’ in an area and begin to integrate.

Home Office plans to reduce the costs of asylum accommodation by finding cheaper alternatives to hotels have proved, if anything, even more problematic. One option is for contractors to lease more multi-occupied properties (HMOs) in

the PRS, but to make this more viable commercially the Home Office wants to suspend the licensing scheme that applies to HMOs in England and which enforces minimum standards, such as fire safety. This is being challenged in a legal action where this author is a witness, in part on the grounds that the proposal risks severely undermining a licensing system originally set up to protect tenants after a fire in Notting Hill in which eight people died.

The Home Office has explored and partially implemented even more radical options. It is using a remote ex-military base in Wethersfield, Essex, to house up to 1,700 asylum seekers. There have been several suicide attempts, violent incidents and, according to case studies of 140 occupants, a general deterioration in occupants' mental health.²⁰ Most controversial of all is the use of the Bibby Stockholm barge, moored at Portland in Dorset. Despite individual legal challenges the barge now accommodates 300 out of a planned 500 asylum seekers: there has been one suicide, and reports of poor and crowded conditions and general safety concerns. In total, there were an estimated 180 deaths in asylum accommodation in 2023, and there have been at least 23 suicides in the past four years.²¹

Not surprisingly, the government is accused of tolerating or even creating such conditions as a further intensification of its 'hostile environment', in this case aimed specifically at those who arrive by irregular means, such as 'small boats'. However, neither these conditions nor the even more alarming prospect of being deported to Rwanda has had much apparent effect on numbers: 29,437 arrived by 'small boat' in 2023, a similar level to 2021, although more than one-third down on the 45,755 arrivals in 2022.

Use of often expensive alternative accommodation such as hotels or barges reflects the general shortage of low-cost lettings in the PRS. For example, one of the objections to the removal of HMO licensing requirements is that this gives a price advantage to Home Office contractors compared with local authorities, which are competing for the same properties to provide temporary accommodation for homeless households, and whose costs have already escalated enormously (see Commentary Chapter 5). While clearing the asylum applications backlog would also ease the problem, it would add to the burden on local authorities, discussed earlier in this chapter.

The Home Office has made various efforts to increase the supply of dispersal accommodation using conventional housing. A target set in October 2022 to find an extra 500 dispersal bedspaces per week was intended to end hotel use by December 2023, but it was not achieved. Incentive payments to local authorities who accept dispersed asylum seekers in their areas have also been increased. However, the figures testify to a generalised, widespread shortage of low-cost accommodation in most parts of the UK, with competition for available properties, and for which the remedies being adopted are little more than sticking plasters.

'Irregular' or undocumented migrants – the most disadvantaged group

Of the migrant groups dealt with in this chapter, the one with the most precarious living conditions is the diverse group of those living in the UK without documented permission. It consists both of longstanding residents and new arrivals. For example, the people of the 'Windrush generation' who became victims of the ensuing scandal had, in most cases, lived in the UK for decades with full access to jobs, homes, health care and benefits. It was only the gradually tightening of the 'hostile environment' that made it difficult for them to prove their status and left many jobless, homeless and even destitute. On the other hand, irregular migrants may be new arrivals (perhaps on 'small boats') who disappear without seeking asylum, having been trafficked or who otherwise find illegal work. Between these extremes, the majority of people in this category have had visas or asylum claims which have expired or been denied, and thus no longer have any legal immigration status.

There have been several attempts to estimate the numbers of irregular migrants in the UK. However, what is an intrinsically difficult exercise has produced very varying results, from as low as 400,000 to as high as 1.3 million.²²

All irregular migrants have NRPE, meaning no recourse to most services and benefits (there are exceptions, such as – in theory – primary health care and a child's education). This means that their routes into accommodation depend on insecure arrangements such as sofa-surfing, having 'free' accommodation tied to illegal working (e.g. in farms or restaurants), using exploitative landlords who do not check their 'right to rent' or – of course – sleeping rough.

In 2022, more than a quarter (27 per cent) of destitute households were headed by someone who was not born in the UK (see Figure 1.3.4). The risk of destitution for migrants is 35 per cent higher than for non-migrants and a high proportion of these migrant households contain children.²³ Significant proportions are European nationals, often people who failed to apply for settled status in the UK or whose applications were rejected, and asylum seekers, usually those whose claims have been denied.

The obstacles to helping irregular migrants are considerable. Reports from CHAIN, a multi-agency database recording data about street homelessness in London, indicate that half of those sleeping rough in the metropolis are foreign nationals, typically with NRPE.²⁴ The London Borough of Camden, for example, recently found 40 per cent of people sleeping rough to be ineligible for benefits and therefore unable to be offered hostel accommodation or similar.²⁵

Accommodation and support exists, but on a scale far smaller than the size of the problem. Because most irregular migrants cannot pay rent, the available support relies on hosting by individuals or in shared accommodation provided by bodies such as the Boaz Trust in Manchester or the Hope Project in Birmingham, which

manage houses offered free-of-charge by housing associations. Some associations, such as Soha Housing in Oxfordshire, provide free accommodation directly. NACCOM, the support network for bodies providing such options, has 130 member organisations across the UK.

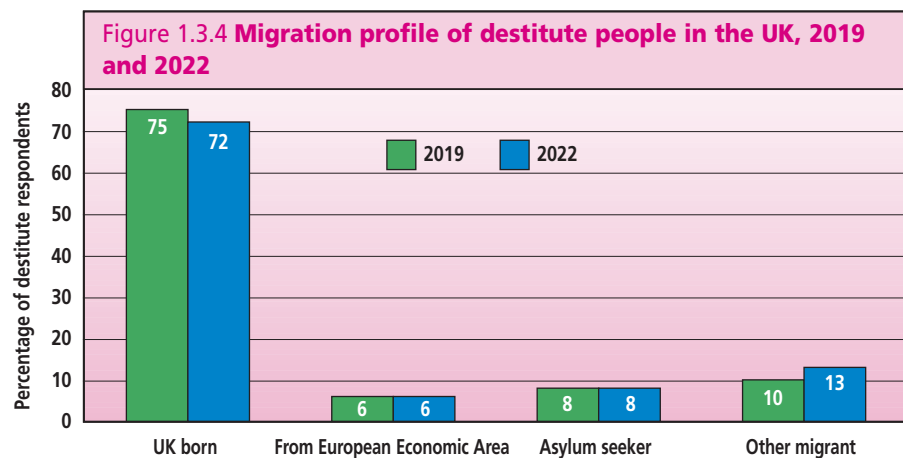
For many migrants, the best route out of destitution is to regularise their status, which many can do if they have access to legal advice (such as through Street Legal, a scheme in London) and secure temporary accommodation from which they can make applications. However, schemes which offer such services at no cost are scarce and advisers have to be registered.²⁶

Rather than supporting such approaches, the government is moving in the opposite direction. The Illegal Migration Act 2023 contains a range of measures to further deter undocumented migrants: increasing the use of detention and removal, banning those who have entered without leave after July 2023 from ever having legal status in the UK, and toughening the penalties applying to employers and landlords who employ or house irregular migrants. However, many commentators have pointed out that the Home Office has a poor track record of enforcement and of removing people from the country, thus the new legislation could be self-defeating and drive more people 'underground'. The result could be many more people 'stuck in limbo' in the UK, unable to claim asylum, unable to get mainstream work and unable to access housing or benefits.

Conclusion: A renewed focus on migrant integration is needed

One conclusion from this overview of migrant-related housing issues is the obvious one: that many of the problems reflect the broader shortage of affordable housing, and that migrants are without doubt one of the vulnerable groups most affected.

However, there is another important conclusion, which is that policies towards migrants have shifted markedly in the last two decades, from ones promoting inclusion to those focused on exclusion and denial of rights and benefits. There are several instances of this, such as the growth in categories of migrant subject to NRPE, and the commodification of asylum seekers' housing so that it is now



Source: JRF, *Destitution in the UK 2023*.

merely ‘warehousing’ them.²⁷ The Home Office used to have a ‘refugee integration strategy’ and projects to promote integration, including several run by housing organisations. When asylum seekers first began to be ‘dispersed’ in 2000, contracts were awarded to local authorities, who then used the income for local projects to benefit migrants and the communities where they settled. A ‘Housing and Migration Network’ existed, to promote ideas and exchange experiences.

All of this has disappeared as the focus has shifted towards (failed) attempts to reduce the headline immigration figures and (successful) attempts to demonise migrants. Labour has not yet made fully clear what its migration policies will be if it forms the next government, although it has committed to reversing some of the most extreme measures in the latest legislation. Its fulsome commitment to economic growth suggests that it might allow continued worker migration, to bolster the workforce. Given that, in general, public attitudes towards migration have softened, it would be opportune to shift the focus of policy away from the obsession with numbers and with maintaining a ‘hostile environment’, towards one which recognises the inevitability of migration and turns towards integrating migrants rather than demonising them.

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- 17 See www.bigissue.com/news/social-justice/homeless-refugees-rise-home-office-asylum-accommodation/
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- 19 Migrant Voice (2023) *NO REST. NO SECURITY. Report into the experiences of asylum seekers in hotels*. London: Migrant Voice.
- 20 Dorling, K. et al (2023) *Ghettoised and traumatised: the experiences of men held in quasi-detention in Wethersfield*. London: Humans for Rights Network and Helen Bamber Foundation.
- 21 See www.theguardian.com/uk-news/2023/dec/21/suicides-of-asylum-seekers-in-home-office-accommodation-double-in-last-four-years
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- 24 See <https://data.london.gov.uk/dataset/chain-reports>
- 25 See www.insidehousing.co.uk/news/more-than-40-of-people-approaching-councils-rough-sleeping-service-not-eligible-for-assistance-84401
- 26 Immigration advisers must be registered with the Office of the Immigration Services Commissioner (OISC). For guidance on assisting migrants out of destitution, see www.housing-rights.info/advising-people-who-are-destitute.php
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Section 1 Contemporary issues

Chapter 4

Housing benefits, housing policy and social security – the long view

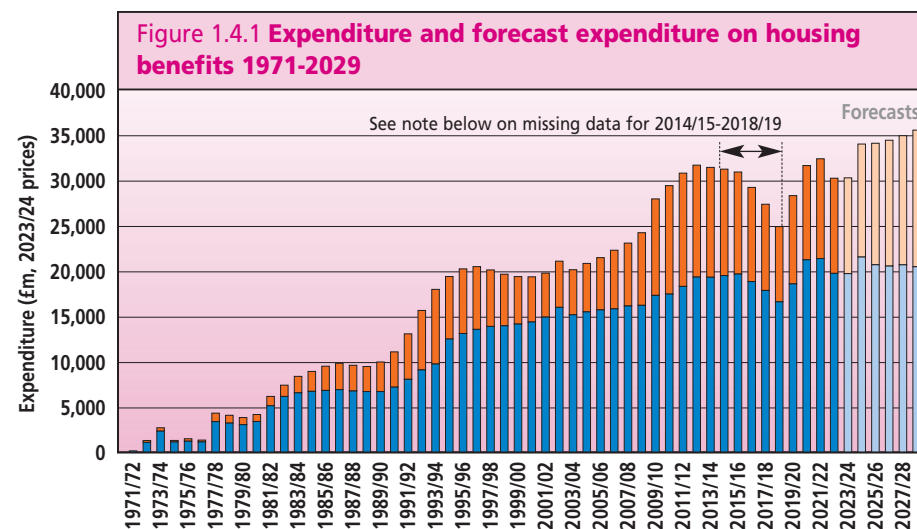
Mark Stephens

Together housing benefit and the housing cost element of universal credit represent the largest government subsidy to housing. Since the late 1970s, their annual cost has grown from under £5 billion to more than £31 billion (see Figure 1.4.1 – both figures in 2023/24 prices). This represents around one-tenth of the entire social security budget, and dwarfs the total expenditure of departments, including the Home Office, Justice, Environment, and Business & Trade (see Compendium Table 16). It greatly exceeds the DLUHC budget for housing and communities. The numbers of claimants receiving housing benefits rose from 3.4 million in the late 1970s to 4.4 million in 1992/93 and 5.3 million in 2022/23 (Compendium Tables 110 and 111). The share of private tenants rose from around one-fifth in the 1970s, continuing until the early 1990s, but has since risen to more than one-third.

Since the formation of the Coalition government in 2010, and its adoption of the economic strategy of austerity, a series of changes to housing allowances sought to contain expenditure, within the wider context of ‘welfare reform’ the centrepiece of which was the phased introduction of universal credit, which merged six working-age benefits, including HB, into a single payment.

These changes to housing allowances attracted much attention in the run-up to their implementation, and aspects of them – notably the tightening of limits on eligible rents applied to the local housing allowance – continue to be controversial. They are monitored annually in Commentary Chapter 6 of the *Review*. However, these detailed analyses deal with the current situation and, by focusing on the immediate monetary effects on households, can neglect their wider and longer-term impacts.

This chapter examines the evolution of the UK’s system of housing allowances, identifying key milestones in their development whilst identifying the underlying objectives and guiding principles that underpinned these changes. This analysis involves placing housing benefits within the context of the wider social security system and their relationship with housing policy. In doing so, the chapter does not seek to explore every aspect of housing benefits. Rather, the purpose is to take stock of the role that housing benefits now play in the housing system and begin a discussion and debate about their future. After all, £30 billion is a lot of money.



Source: DWP (2023) Benefit expenditure and caseload tables 2023 – Outturn and forecast tables – Autumn Statement 2023.

Note: UC housing allowance not reported prior to 2019/20. This affects data over the period 2014/15-2018/19. Prior to 1987/88, rental support delivered through supplementary benefit is also excluded.

The origins of housing allowances

Housing allowances emerged in two forms in the inter-war period, highlighting from the onset two conceptually distinct, but in practice overlapping, functions: an *affordability function*, whereby the allowance improved the affordability of rent, and a *residual-income function*, whereby the allowance prevented post-rent income falling beneath a threshold.

As housing policy shifted in favour of slum clearance from 1930, local authorities were permitted to operate rent rebate schemes, so that rehoused households could afford rents on their new council homes. Unfunded by central government, these schemes sometimes took the form of differential rents, with better-off tenants charged more to cross-subsidise poorer counterparts; other local authorities used revenue from rates to reduce this trade-off. By 1939, almost 200 local authorities in Great Britain operated their own rent rebate schemes, with a variety of designs.¹ Whilst these represented a small proportion of authorities at that time (seven per cent), most large housing authorities operated a rebate scheme. Very rarely did rent

rebate cover all of a tenant's rent (Leeds being the outstanding exception), and after 1938, when central government began to regulate these schemes, a maximum rebate of 50 per cent of rent was introduced (along with an income limit). Consequently, local authority schemes were more closely aligned with an *affordability* function.

Meanwhile, recipients of means-tested unemployment assistance, who were normally excluded from local authority schemes, received more assistance: one-quarter of the 'dole' was assumed to be allocated to rent, and any rental payment above this and a fixed threshold was met in full. If the rent were lower than the threshold, the system clawed back the difference. A similar arrangement appears to have applied to public assistance. This design had the effect of protecting a household's post-rent income from being taken below a certain level – the *residual-income* (or safety-net) function.

Curiously, the Beveridge Report, which agonised over what he called the 'problem of rent'² and the subsequent establishment of the post-war social security system failed to overturn inter-war arrangements. This meant that at best a token sum for rent was included in contributions-based unemployment benefit:³

'... the Labour government's answer to 'the problem of rent' was to pay it in the safety net [means-tested National Assistance] but not for those on contributions-based benefits.'

Indeed, when the post-war Labour government implemented Beveridge's national insurance scheme, the rates of benefit were set around one-third lower than Beveridge had recommended. Moreover, since under the haphazard system of benefits uprating, national assistance benefit rates were sometimes higher than those for unemployment benefit, we can impute that there was effectively no allowance for housing costs in any of the core social security benefit rates. Rental support through social assistance schemes such as national assistance (later supplementary benefit) therefore played a vital income-maintenance function of ensuring that those in social assistance did not have their income taken below core benefit rates by their housing costs.

Many local authorities abandoned their rent rebate schemes in the 1940s and 1950s, in part reflecting the spirit of 'universalism' that saw council housing being promoted as a tenure for all classes.⁴ Meanwhile, forms of rent control were maintained in the private rented sectors. However, council rent rebate schemes became much more widely adopted after 1956 when rate contributions to Housing Revenue Accounts became discretionary, the then housing minister insisting that:⁵

'... housing is no longer synonymous with financial need. There is no doubt that the rents of a large number of council tenants are at present being subsidised to a larger extent than the individual tenant requires.'

This enabled local authorities to shift towards targeting housing subsidies to tenants in greatest need through rent rebates and, by the early 1960s, almost 40 per cent of English and Welsh authorities operated such schemes.⁶ Nonetheless, government guidance maintained that rent rebate schemes should *not* 'seek to remedy income deficiencies.' Rather, 'Their responsibility is the more limited, but very important one, of ensuring that rents charged are well related to the varying incomes and family responsibilities of tenants.'⁷

Therefore, the 'affordability' function of rent rebates was still emphasised, whilst income maintenance was the function of social assistance. Both national assistance and supplementary benefit, which replaced it in 1966, could pay the whole of a claimant's rent. Tensions existed between local rebate schemes and the national social assistance scheme, with negotiations between national social security agencies and local authorities intended to discourage local authorities from discriminating against tenants who, in the absence of local authority support, would be protected by the national scheme.⁸

The introduction and evolution of the national housing benefit system

What is formally called 'housing benefit' – a national scheme – was introduced in 1972 (for council tenants) and 1973 (for private tenants) by the Department of the Environment, in order to support a planned 'radical change in housing policy'.⁹ The department's white paper, *A Fair Deal for Housing*, envisaged moving towards a common method of rent setting between local authority and privately rented

housing, controversially seeking to remove the multiple anomalies between local authority rent structures. Observing that acute housing shortages had largely been removed, the white paper asserted that the government's 'central policy of subsidising people, not bricks and mortar will be carried out through the national rent rebate scheme'.¹⁰ Themes of fairness and choice were therefore associated with these reforms.

In the event, housing benefit was introduced as a national scheme (administered by local authorities), replacing the local authority rebate schemes, and extending assistance to private tenants. However, the integration of common rent setting in the local authority and privately rented sectors was controversial and subsequently abandoned by the incoming Labour government (1974-79) for which containing rents became an important component of its attempts to contain inflation.

The distinction was maintained between housing benefit (HB) broadly performing an affordability function (normally, maximum support was limited to 60 per cent of the rent¹¹) and rental support delivered through social security (supplementary benefit) performing an income-maintenance or safety-net function (hence all the rent could be met by benefit).¹²

Subsequently, the Conservative government elected in 1979 revived the policy of preferring means-tested personal support over general 'bricks and mortar' subsidies, by withdrawing recurrent subsidies from local authorities and so forcing rent increases and increased dependence on HB among council tenants. This reflected a shift from the priority attached to controlling prices directly in the 1970s to controlling public expenditure, which entailed withdrawing housing subsidies from local authorities and forcing rents to rise, with the consequence that HB entitlement rose too, producing a net saving (at least until the 1990s).

However, although administration of support provided by the DHSS was shifted to local authorities, the two separate schemes continued to operate – one reflecting the residual-income/ safety-net function, the other an affordability objective.

The key reform of housing benefit implemented in 1988 was part of a suite of policies that underpinned the transformation of the housing system under the 1970-97 Conservative governments.

A review of the social security system led to an alignment of three means-tested benefits that had grown up since the 1960s. Supplementary benefit, the baseline social assistance benefit since 1966, became income support, and family credit provided support for low-earning families with children. Housing benefit was reorganised into a single 'unified' scheme so becoming the sole source of rental support. Personal allowance rates were aligned with income support, so that a tenant with an income no higher than the baseline social assistance rate was entitled to have all of their (eligible) rent met by HB. This design represented an unambiguous reflection of a residual-income/ safety-net objective: rent should not take incomes below social assistance levels. The formula also implied that increases in rent would be fully compensated, giving rise to fears that it would support 'upmarketing' and remove any 'shopping incentive' for tenants to seek cheaper rents.

As income rose above personal allowances, HB was withdrawn at a rate of 65 pence in the pound – a 'single taper' having been supported by housing pressure groups. This reflected a greater targeting of the benefit on lower-income households, and a narrowing of the affordability objective, which is indicated by the drop off in recipients immediately after 1988.

The narrowing of housing benefit's purpose towards primarily serving a residual-income/ safety-net objective was important in its own right, but a key feature of the new system's design whereby rent increases were met pound-for-pound facilitated the transformation of the housing system after 1988.

The reformed housing benefit system coincided with the 1988 Housing Act, which heralded an ambition to transform the housing system.

This Act marked the formal switch from local authorities to housing associations as the government's preferred providers of new social rented housing. To support

this switch, a new financial regime was introduced, ending 100 per cent capital grants to support housing association development and replacing these with smaller grants (which diminishing over time), with the balance made up by borrowing from banks or building societies (or issuing bonds). The greater cost of development for the housing associations had to be met through higher rents, which were permitted by replacing secure tenancies that required regulated fair rents to be charged, with assured tenancies on new lettings. Assured tenancies, whilst open-ended, were not subject to Rent Officer determinations of fair rents. Support from HB was important not only for limiting tenant hardship, but also for providing comfort to lenders who saw it as akin to a government guarantee.

The Act also liberalised new private sector tenancies, as with the housing associations, ending fair rents, but without supply-side subsidies, resulting in rents set by the market. The Act provided for both secure (assured) and fixed-term (assured shorthold) tenancies.

Both these changes implied a growth in the numbers of tenants paying higher rents. The change would be gradual, as existing tenants were protected by the legacy arrangements. When opposition parties questioned the move towards higher rents, the government referred to the housing benefit system as the guarantor of affordability. In an exchange in the House of Commons in 1991, the housing minister, George Young, stated:¹³

*'Housing benefit will underpin market rents – we have made that absolutely clear. If people cannot afford to pay that market rent, **housing benefit will take the strain** [emphasis added] ...I repeat that the housing benefit system exists to enable people to pay their rent. There can be no question of people losing their homes because they cannot afford to pay reasonable rents.'*

Ministers may have quickly regretted this commitment, as they soon sought to contain HB costs by restricting (without much success) reimbursement to local authorities to what was judged to be a reasonable market rent. In 1996 eligible private rents were limited to the local reference [i.e. median] rent (see below).¹⁴

Nonetheless, HB underpinned the growth in private renting and the proportion of households living in the private rented sector doubled to 20 per cent, and those housed by housing associations tripled to nine per cent by 2015 (see Compendium Table 17b). Whilst HB was by no means the only driver of these changes (most private tenants did not receive HB, and the growth of housing associations was driven by stock transfers as well as new build), HB was a powerful facilitator of the transformation of the housing system in a remarkably short period of time.

New Labour and the experiment in 'shopping incentives'

The Labour's governments of 1997-2010 largely accepted the legacy of the Conservatives' housing policies. They left the private rented sector lightly regulated and insecure for most tenants, and continuing to favour housing associations over local authorities as housing providers. Indeed, they accelerated the shift from councils to housing associations by encouraging stock transfers on a much greater scale than the Conservatives had, as part of an attempt to bring investment into social housing to raise it to the newly devised Decent Homes Standard.

Nor did these governments seek to shift housing benefit back towards playing more of an affordability function.

Labour's key innovation was to rebrand housing benefit in the private rented sector as a local housing allowance (LHA). The LHA emerged from a wide-ranging green paper which asserted that:¹⁵

'Housing benefit takes away responsibility from claimants. Housing benefit gives tenants little interest in the rent – provided it does not exceed local limits it can be reimbursed in full, often directly to the landlord. This means that some tenants are not even aware of how much rent is being paid.' (p.105)

The paper went on to discuss several ways in which housing benefit could be reformed to provide tenants with greater responsibility for their housing and to provide them with greater choice. It suggested that reform of HB in the social rented sector was also desirable but would need to wait until rent restructuring

had been completed for tenants to exercise informed choices. Although rent restructuring was implemented, HB reform did not take place in the manner that the green paper implied.

The LHA, introduced nationally in April 2008 following several pilots, replaced the system of limiting eligible private sector rents to the local average (local reference rent) with one whereby rents above this level would continue to be met by the tenant, but where the actual rent was below the LHA, the tenant would keep the balance of up to £15 per week. A difference between the schemes was that, under LHA, a tenant (or landlord) could look up the maximum rent in that area. The intention of this reform 'was to give claimants an incentive to shop around when looking for accommodation and thereby to become more active consumers in the rental housing market.'¹⁶

The LHA was based on a misnomer that tenants receiving HB had very much scope (spare cash) to exercise 'shopping' decisions. Whilst a tenant might economise on accommodation to gain an additional £15 per week, choosing to occupy more expensive accommodation above the LHA limit would often take their income below basic social assistance levels.

The LHA in this form did not survive long, with the intention to scrap the £15 shopping incentive to contain the growing costs of HB being first announced whilst Labour was still in government, in its 2009 Budget, although it was not withdrawn until April 2011. The longer-term impacts of this form of LHA would therefore never be revealed, but during its short lifetime some local authorities and housing charities reported that the publication of LHA rates led to many landlords raising rents to the LHA level:¹⁷

'... this means that landlords of poor quality properties are charging more than they would get on the open market. There is no real competition in the HB market as all landlords know what the local authority will pay.'

It was also claimed by Crisis that since the median rent was recalculated each month, the tendency of rents to rise to the LHA rate created an upward spiral.¹⁸

This anecdotal evidence to an extent contrasts with the evaluation of the LHA pilots which identified 'only a modest degree of rental convergence towards LHA levels' albeit over a rather short (two-year) period.¹⁹ However, the experiment in 'shopping incentives' misleadingly reinforced the precedent set by the local reference rent that it is reasonable for tenants to meet some housing costs out of their baseline social assistance incomes.

Undermining the safety net

The design of the reformed housing benefit system introduced in 1988 indicated that its function was to prevent post-rent incomes being taken below a minimum set by social assistance rates. Local authorities, which administered HB, were permitted to limit payments where they considered rents to be unreasonably high or accommodation was underoccupied, and from 1990 central government subsidy could be restricted in these circumstances.²⁰ However, these measures were clearly intended to prevent abuse and were intended to be used exceptionally, and in any case the local authority could subsidise any shortfall itself. As noted above, the first real attempt at limiting eligible rent came with the introduction of the local reference rent, which limited it to the median, in 1996.²¹

From 2011, the Coalition government's austerity policy signalled cuts to benefits, including LHA. Consequently, the safety net function of LHA has effectively been abandoned. The LHA rate was reduced from the median to the 30th percentile of rents in broad rental market areas in 2011 (when national caps were also imposed). From 2013 it was uprated by the Consumer Price Index (CPI) on an annual (as opposed to monthly) basis, so ending a relationship between the benefit and actual rents. Ministers indicated that this uprating policy brought LHA in line with other benefits, although other benefits are not intended to cover housing costs which is reflected in their exclusion from CPI; there is little logic in uprating a benefit intended to help with housing costs by an index that expressly excludes them!

Apart from some areas of very high rent increases which attracted targeted affordability funding,²² the LHA was increased by a maximum of one per cent in 2014 and 2015, before being frozen (along with other working-age benefits) for four years from 2016. During the Covid-19 pandemic, it was restored to the 30th

percentile of rents, but again frozen in April 2021, before being restored to the 30th percentile in 2024 (but on the premise that it will not be updated the following year).

The effect of reducing the LHA rate from the median to 30th percentile of rents narrowed the range of accommodation that a claimant could occupy without further reducing their post-rent income, possibly taking it below the basic personal allowances within social assistance benefits. Whenever uprating policy allowed the rate to fall below the 30th percentile the issue became more acute, depending on the levels of rent inflation. Consequently, the gap between the average rent and the 30th percentile rent rose from £3 per week in 2013/14 to £17.20 in 2019/20. It was removed when it was restored to the 30th percentile in 2020/21, but had risen to £14.30 by 2023/24.²³ If, as seems probable, this pattern is repeated, a tenant choosing a property when the 30th percentile is being used for benefit purposes can anticipate that a gap will emerge over time. Recent research by the Urban Big Data Centre suggests that the twin effect of restricting access to social rented housing so shifting many low-income households into the private rented sector, and then limiting eligibility, has contributed to the shift of lower-income populations out of central city areas, so contributing to the ‘suburbanisation of poverty.’²⁴

Extending the squeeze to the social sector: the ‘bedroom tax’

The post-2010 austerity policy led to attempts to contain housing allowance costs being extended to the social rented sector.

The government proposed in 2015 to extend LHA limits to the social rented sector, but this was abandoned. Certainly, this would have sat uneasily beside the parallel budgetary squeeze on affordable housing capital expenditure which centred on the shift towards higher Affordable Rents in the English social sector, in an effort to make a (much diminished) capital subsidy stretch further.

Rather, the government sought to contain housing allowance expenditure by making deductions from working-age tenants’ rents where they were judged to be underoccupying their property from April 2013.²⁵ The government had anticipated

that almost one-third of working-age social tenants in receipt of housing allowances would be affected. Part of the government’s argument in favour of what it calls the ‘removal of the spare room subsidy’ (more commonly known as the ‘bedroom tax’) was that underoccupation in the social sector was unfair on more suitably sized households on the waiting list.

However, for the policy to save money, it required tenants not to downsize. An evaluation suggested that around 17 per cent of households affected by the bedroom tax in 2013 were no longer affected the following year, most commonly because they had found work, increased their earnings, a friend or relative had moved in, or children had reached an age where they were no longer expected to share a room with a sibling of the same sex.²⁶ Opportunities to downsize were limited within the social sector,²⁷ and very few affected households moved into private rented accommodation, whilst many of those affected reported cutting back on essentials including energy and food, as well as travel and leisure. Although rent arrears rates were very high (55 per cent) among those affected, many of these households had been in arrears before the policy was implemented, and there was no discernible increase in evictions. So the main effect of the policy seems to have been to reduce affected tenant incomes, taking the post-rent incomes of those with previously full entitlement below social assistance levels.

The backdoor squeeze through the benefits cap and two-child limit

Meanwhile, government identified further ways to reduce housing allowance expenditure indirectly. The principal mechanism has been the benefits cap, which applies a limit to the overall amount of benefit income that a non-working working age household can receive. The benefits cap was fully rolled out in September 2013, and was lowered in November 2016, and uprated by inflation in April 2023 (but with the expectation that it will remain at this level for some years, the legal requirement being for a review every five years). Outside London it is currently £22,020 for couples and lone parents and £14,753 for singles. Higher rates of £25,323 and £16,967 apply in London. When it was introduced, ‘excess’ benefits were clawed back by reducing HB entitlement. Since universal credit (UC) – which incorporates the housing allowance – has now been fully rolled out (since December 2018), it is mostly clawed back through this mechanism.

In August 2023, 1.5 per cent of UC claimants were subject to the benefits cap, with the highest proportions in London (three per cent) and the lowest in Scotland (0.5 per cent) – underlying the importance of rents in taking households over the cap.²⁸ These amount to more than 83,000 households, about half of whom live in London and the South East. However, the total (or cumulative) number of households affected since the cap was introduced amounted to almost 671,500 by August 2023. The benefits cap disproportionately affects lone parents, who make up 70 per cent of the total. Around one-fifth are couples with children.

Apart from taking post-rent incomes below social assistance levels, a perverse effect of the benefits cap is to negate enhancements to other elements of benefit entitlements. This was seen most strikingly when the UC rate was increased temporarily by £20 per week during Covid-19 lockdown, contributing to the numbers of households claiming UC affected by the cap to surge from just over 40,000 to a peak of more than 160,000 – although it should be remembered that the numbers of UC claimants overall also surged. Similarly, when LHA rates have been restored to the 30th percentile after periods where they have been frozen or lagged behind rent increases, households that are capped or are on the threshold of the cap do not benefit. Indeed, the standard upratings of UC rates are also of no benefit to those households affected by the cap. However, since it is usually the housing-cost element that takes the claimant over the cap, it can be seen as another housing-cost-related limitation.

Although not clawed back through housing support, it is also worth noting the impact of the policy that limits the child element in benefits to the first two children (counting children born after 6 April 2017). This affects almost 410,000 households (most of them with someone in work) containing 1.5 million children.

Mitigation of cuts through discretionary housing payments

The government initially increased the budget for discretionary housing payments (DHPs) to mitigate the impact of reductions in housing support. DHPs are allocated by local authorities in England and by the devolved administrations in

Scotland and Wales. The UK government increased the budget for DHPs across Great Britain from £30 million in 2011/12 to a peak of £180 million in 2013/24. Some £140 million was allocated for use in England and Wales in 2019/20, but this was reduced to £100 million in 2021/22. Although an increasing number of local authorities are opting to top-up DHPs with their own funds,²⁹ this does not fully compensate for the cut in central government support, and there is evidence that the proportion of successful claims has fallen.³⁰ In 2019/20, mitigating the effects of the benefits cap accounted for 38.7 per cent of DHP spending, mitigating the bedroom tax for 29 per cent, and mitigating LHA limits for 19.4 per cent.³¹

The Scottish Government, which is committed to fully mitigating the bedroom tax, spends considerably more per capita on DHPs than is the case in England and Wales. The DHP budget in Scotland is expected to be £83.4 million in 2023/24, with the cost of mitigating the bedroom tax taking 83 per cent of the total.³² Cases involving the benefits cap assume around 7.5 per cent of the total, leaving the balance (just £7.9 million or 9.4 per cent) for other cases.

Savings achieved

The government's restrictions to housing allowances (i.e. HB and equivalent support through UC) initially succeeded in greatly slowing down the rate of increase in expenditure, which had grown by almost one-half in real terms in the decade to 2010/11. Expenditure (in 2023/24 prices) was £28.1 billion in 2009/10. By 2022/23 it had risen to £31.4 billion – a rise of 12 per cent in 13 years (see Figure 1.4.1). However, in 2028/29, DWP forecasts that expenditure will have risen to £37.1 billion – an increase of 18 per cent in six years, possibly reflecting higher take-up, especially among private tenants.

An analysis of the savings brought about by the restrictions to housing allowances and other measures since 2010 suggests that, by 2025/26, these will amount to around £6 billion, net of DHPs and the Covid-19 increase. However, the largest component of savings arose from the policy of reducing social rents in England by one per cent a year for four years up to April 2020.

Why undermining the income-support function of housing allowances matters

The Work and Pensions Committee is undertaking an inquiry into the adequacy of benefit levels and whether a consensus can be reached for what constitutes 'adequacy'. This follows the growing evidence of destitution, reliance on foodbanks and the need for 'sticking plaster' measures during the pandemic and the cost-of-living crisis.

The DWP refuses to make an assessment of the adequacy of benefit levels, arguing that:³³

'Income related benefit rates are not determined by individuals' living costs...

*'There is no objective way of deciding what an adequate level of benefit should be – each household will always have different requirements depending on their circumstances... Every claimant's requirements vary and to attempt to base rates upon personal expenditure of individual recipients would produce an unfair and unsustainable system.'*³⁴

Elsewhere the DWP states explicitly that 'The current rates of income-related benefits do not represent a minimum requirement, and are not described as such in legislation or government literature.'³⁵

However, stating that benefit rates such as the standard allowance within UC 'do not represent a minimum requirement' suggests only that they are arbitrary. It seems incredible that expenditure on social security which is rising to £279 billion (see Compendium Table 16) should have no rational basis, and the quest to find one seems compelling.

The Joseph Rowntree Foundation's (JRF) work to establish 'consensual' minimum standards, most recently through an 'Essentials Guarantee' is instructive. By identifying what items the public agree are essential, and costing them by observing how much lower-income households actually pay to obtain them, provides a rational basis for assessing the adequacy of benefits such as UC. On this

basis, JRF suggests that the Essentials Guarantee for a single person (excluding housing costs) would be £120 per week in 2023/24 (compared to a UC standard allowance of £85 per week on the over-25 rate), and £200 per week for a couple (compared to £134 with UC).³⁶ These very substantial gaps between benefit levels and the Essentials Guarantee would be even greater for claimants aged under 25, who receive a lower rate of UC. It should be noted that exceptional cost of living payments have been made to recipients of most income-related benefits (although not HB) since 2022, and these currently amount to £900 per year (about £17.31 per week) or £1,200 (£23.08 per week) for pensioners.³⁷ These end in April 2024.

JRF argues that the Essentials Guarantee should be a minimum level below which UC should not fall, even after any deductions for sanctions or utility arrears. It is noteworthy that one of the most radical attempts to reduce poverty in recent decades was the decoupling of pensioners from the working-age social assistance system through the introduction of what is now called pension credit. The rates for pension credit are substantially above those for UC (and indeed the Essentials Guarantee), amounting to weekly amounts of £201.05 for singles and £306.85 for couples (in 2023/24).

The question of housing costs is not addressed explicitly, but the clear logic of a system such as the Essentials Guarantee is that housing costs should not take incomes below the guaranteed rates. Certainly, some view as to what would constitute an excessive rent or excessively large house would be needed, but the clear logic is for a return to the longstanding pre-2010 (or arguably pre-1996) practice that within the social assistance system benefits should be based on actual rents, since the standard allowances do not make provision for housing costs.

Conclusions: ways forward

The discussion so far has focused on the principles that have underpinned government assistance with housing costs, in particular how the affordability function of assistance was first narrowed to a residual-income/ safety-net function in the 1980s, and particularly since 2010 the safety-net function has been undermined, so that tenants' incomes are taken below already-inadequate basic benefit rates because housing assistance is no longer calculated in relation to the

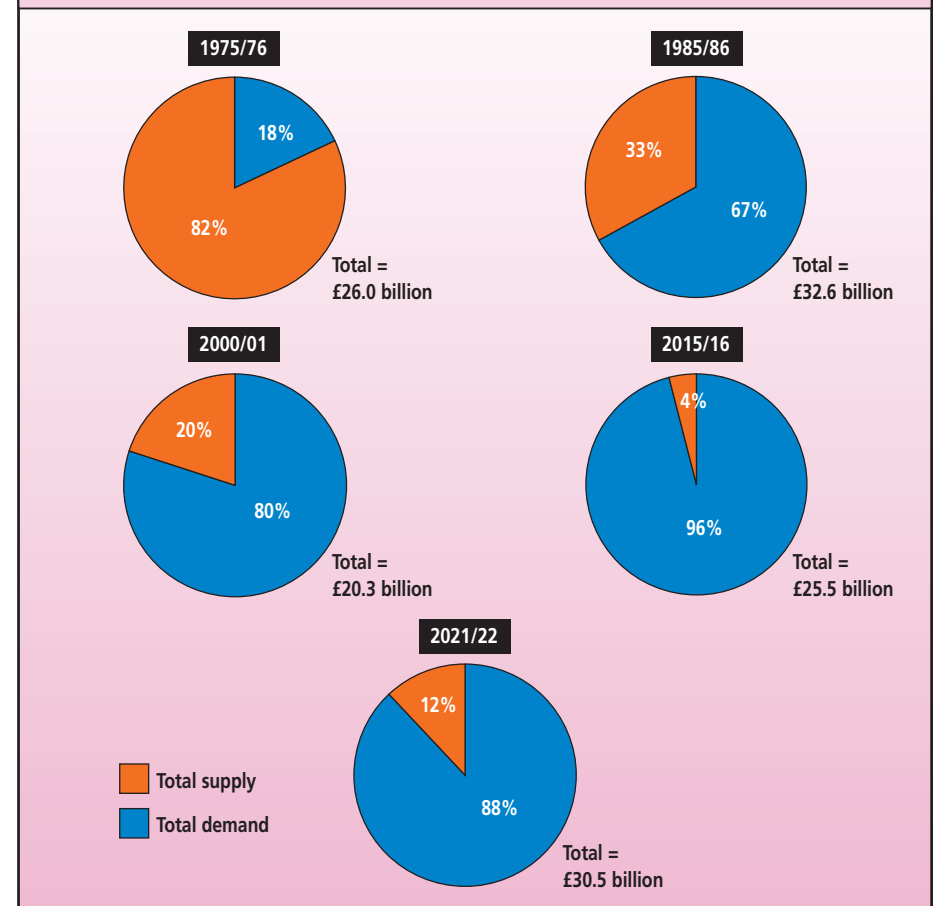
actual rent paid. A true safety-net function would require both a return to support based on actual rents and a review of the adequacy of core benefit rates. However, the paradox is that the cost of HB has grown enormously since the 1980s, and although rising costs have to an extent been contained, the likelihood is that they will rise in the long run as the cohort of people who have been priced out of homeownership and those rationed out of social rented housing reach retirement age, with the prospect of paying market rents for the remainder of their lives. As their incomes fall in retirement, dependence on housing assistance becomes much more likely.

As we have seen the changes that have placed upward pressures on HB costs have arisen from housing policies adopted in the 1980s, and the design of housing benefit introduced to facilitate them. So far as the 'let housing benefit take the strain' strategy is concerned, the public expenditure chickens have well and truly come home to roost. Overall, the UK spends approximately the same amount as it did in the mid-1970s on housing policy including housing benefits. However, the balance has shifted fundamentally, as shown graphically in Figure 1.4.2.

In 1975/76, 82 per cent of government housing expenditure was focussed on 'supply-side' subsidies, and just 12 per cent on 'demand-side subsidies' (of which homeowners' mortgage interest relief was the largest element). By the mid-1980s, demand-side subsidies took the largest share (although mortgage interest relief still exceeded housing benefit). By 2015/16, almost 96 per cent of housing subsidy was demand-side and this was almost entirely accounted for by HB, mortgage-interest tax relief having been phased out by 2000. Whilst our most recent estimate (for 2021/22) suggests that there has been a shift in favour of supply-side subsidies (principally due to new measures to stimulate private housebuilding), demand-side subsidies (virtually all in the form of housing benefits) remain dominant, at 88 per cent of the total.

The big policy challenge is that over this period and especially since 1988, the main subsidy for housing has become divorced from housing policy, and it has ceased to be used strategically or (arguably) effectively. DWP, which has no direct responsibility for housing, finds itself seeking to contain the costs of its principal

Figure 1.4.2 Estimated balance between demand and supply subsidies in England, 1975-2022



Source: Historic data from UK Housing Review 2018, prices updated; 2021/22 estimates by the Review's authors, using government statistics.

Note: Totals are for housing-related central government spending and are all at 2022 prices.

subsidy. Meanwhile DLUHC bears no immediate concern for the cost of HB, to the extent that, when faced with cuts to its capital budget, it devised a new form of sub-market rental housing (Affordable Rents) that spread subsidy more thinly, pushed up rents, and placed upward pressure on housing benefits.

The most effective measure for containing expenditure on housing benefits was the Treasury's enforced reduction of social rents in England. But since there is no such thing as a free lunch so far as housing is concerned, the effect was also to reduce social landlords' capacity to borrow to build new affordable housing and upgrade existing stock, implying more pressure falling on the private rented sector and – indirectly – more calls on housing benefits.

There have always been tensions between housing policy and social security, but never have the two systems appeared to be so disjointed. Policy debate, too, has become very narrowly focussed on immediately important issues, notably the uprating of LHA limits. It seems extraordinary that reform of the private rented sector is envisaged with hardly any thought given to how housing benefits might be deployed to aid the transition to a more secure, higher quality and affordable tenure.

As Beveridge noted more than 80 years ago, social security cannot fully compensate for a dysfunctional housing system and, in an echo of today's 'levelling up' debates, regional economic imbalances:³⁸

'The extreme variation of rents, between regions and in the same region, for similar accommodation is evidence of the failure to distribute industry and population and of failure to provide housing according to needs. No scale of social insurance benefits free from objection can be framed whilst the failure continues. In this, as in other respects, the framing of a completely satisfactory plan of social security depends on a solution to other social problems.'

Social security – currently in the form of HB and UC – can only do so much heavy lifting. In the present context, joining up housing and social security policy would help to change departmental incentives. For example, investment in social housing becomes more attractive as a form of preventative expenditure if decision-makers have an interest in containing HB costs. Similarly, strengthening the safety-net function of HB becomes more attractive if the decision-makers have a direct interest in preventing homelessness and the costs of temporary accommodation that arise from it. A shared understanding of the trade-offs between social rent

risks, investment in stock and HB costs may lead to more strategic approaches than the 'beggar thy neighbour' incentives that were exposed during the rent reduction period. Tenancy policy may also be seen in a different light when the sheer cost of paying HB to a generation of pensioners paying market rents becomes unavoidable.

It is important to acknowledge that 'the system still does much to shelter low-income households from the impacts of the market',³⁹ whilst it is now failing as a safety net and remaining expensive. Things cannot continue as they are, and it is hoped that this chapter helps to inform the in-depth discussion that should soon take place.

Notes and references

- 1 Wilson, G (1939) *Rent Rebates*, Fabian Research Series No. 28, Third Edition, London: Victor Gallanz.
- 2 Namely, that rent has three characteristics that differentiate it from other forms of household expenditure: rents vary across the country, between families within the same area, and cannot be reduced during a temporary interruption of earnings. See para. 197 in Beveridge, W. (1942) *Social Insurance and Allied Services*, Cmnd. 6404. London: HMSO.
- 3 Timmins, N. (2023) *Why has the UK's social security system become so means-tested?*, IFS Deaton Review of Inequalities. London: IFS, p.4.
- 4 In this context Marion Bowley commented, 'After the agitation and trouble over the application of the means test to claims for unemployment assistance in the years before the war, it seems to be seeking trouble gratuitously to introduce one at all generally for housing policy.' Bowley, M. (1945) *Housing and the State 1919-1944*. London: George Allen & Unwin Ltd., p.219.
- 5 Duncan Sandys, quoted by Parker, R. (1967) *The Rents of Council Housing*, Occasional Papers on Social Administration No. 22. London: London School of Economics, p.13.
- 6 Parker, *op.cit.*, pp.47-48.
- 7 Ministry of Housing Circular 46/67, quoted in Parker, *op.cit.*, p.73.
- 8 Parker, *op.cit.*, Chapter 7
- 9 Secretary of State for the Environment, Secretary of State for Wales (1971) *Fair Deal for Housing*, Cmnd. 4728. London: HMSO, p.4.
- 10 *Ibid.*, para. 41.
- 11 'High rent' schemes existed in more pressurised markets. See Stephens, M. (2005) 'An Assessment of the British Housing Benefit System', in *European Journal of Housing Policy*, Vol. 5, No. 2, pp.111-129 (DOI: 10.1080/14616710500162582).

- 12 An anomaly existed for many tenants who were eligible for either scheme. This created a 'better off' problem for tenants who would have been treated more generously by the alternative scheme. See Stephens (2005), *op.cit.*
- 13 Housing association rents, *Hansard*, 30 January 1991, Vol. 184, Column 940 (<https://hansard.parliament.uk/commons/1991-01-30/debates/66b98a89-6d0a-436a-a1a6-1edd08ad1914/HousingAssociationRents>).
- 14 The scope of housing benefit was also narrowed. Most full-time students were excluded from social security, including housing benefit, in 1990, and support for asylum seekers was shifted from DWP to the National Asylum Support Service in 2000. See Stephens (2005), *op.cit.*
- 15 DETR (2001) *Quality and Choice: A Decent Home for All. The Housing Green Paper*. London: HMSO (www.gm1housing.co.uk/documents/DETR%20Quality%20and%20Choice%20-%20A%20Decent%20Home%20for%20All%202000.pdf).
- 16 Work and Pensions Committee (2010) Fifth Report – Local Housing Allowance. Session 2009-10, para 139. London: HoC.
- 17 *Ibid.*, para. 137
- 18 *Ibid.*, para. 135
- 19 Wilcox, S. (2008) *Local Housing Allowance Final Evaluation: The housing and labour market impacts of the Local Housing Allowance*. London: DWP.
- 20 Hobson, F. (2023) *Local Housing Allowance (LHA): help with rent for private tenants*. London: House of Commons Library Research Briefing.
- 21 The narrowing of eligibility of single person households living in the private rented sector is not discussed further here for reasons of space. The single room rent (introduced in 1996) limited eligible rents for single private tenants aged under 25 to those of a room in a shared house. The threshold was raised to 35 with the shared accommodation rate in 2012. See Hobson, F. (2022) *The Shared Accommodation Rate in Universal Credit and Housing Benefit*. London: House of Commons Library Research Briefing.
- 22 See Chartered Institute of Housing (2018) *Missing the Target. Is targeted affordability funding doing its job?* Coventry: CIH (www.cih.org/media/sdbhwzjp/missing-the-target-final-290818.pdf).
- 23 Hobson, F. (2023) *op.cit.*
- 24 Bailey, N., Livingston, N. & Chi, B (2023) 'Housing and welfare reform, and the suburbanization of poverty in UK cities 2011-20', in *Housing Studies* (DOI: 10.1080/02673037.2023.2266398).
- 25 By 14 per cent where there was one spare bedroom, and by 25 per cent where there were two or more.
- 26 Clark, A., *et al* (2015) *Evaluation of the Removal of the Spare Room Subsidy. Final Report*. London: DWP (www.gov.uk/government/publications/removal-of-the-spare-room-subsidy-evaluation-final-report).
- 27 The issue of underoccupation in social rented housing is not new. Regulations applying to Scottish local authorities' rent rebate schemes in the 1930s stated that rebates should not be given to tenants who were underoccupying their council properties, but only if 'the local authority can offer him alternative accommodation suitable and adequate for his requirements' (quoted by Wilson, 1939, *op.cit.*, p.41).
- 28 Statistics in this section are from DWP benefit cap and two-child limit statistics.
- 29 Top-up spending for councils in England and Wales is limited to 2.5 times its annual grant.
- 30 Fitzpatrick, S., *et al* (2023) *The Homelessness Monitor: England 2023*. London: Crisis.
- 31 DWP Discretionary housing payments data tables.
- 32 Since it is Scottish Government policy to mitigate the bedroom tax on a blanket basis, it might be questioned why DHPs are still used for this purpose especially now that the power to vary the housing cost element in UC is available. However, this would not alter the cost of mitigation.
- 33 DWP (2023) Written evidence from the Department for Work and Pensions BPI0095, House of Commons Work & Pensions Committee Inquiry: Benefit Levels in the UK. London: HoC.
- 34 Historically, Seebohm Rowntree attempted to establish an objective minimum income required to achieve 'merely physical efficiency' in the first of his three studies of poverty in York. However, in subsequent studies he conceded that it was impossible to remove culturally determined necessities from the calculation, which points to the logic of seeking to identify a 'consensual' minimum standard – one accepted by the majority of the population.
- 35 DWP Freedom of Information request 2205/2013 (https://assets.publishing.service.gov.uk/media/5a75594840f0b6360e473690/FOI.2205._pub_summary_template.pdf).
- 36 JRF and Trussell Trust (2023) Written evidence from the Joseph Rowntree Foundation and the Trussell Trust BPI0062, House of Commons Work & Pensions Committee Inquiry: Benefit Levels in the UK. London: HoC.
- 37 See www.gov.uk/guidance/cost-of-living-payment
- 38 Beveridge, *op.cit.*, para. 216.
- 39 Bailey, N., *et al* (2023) *op.cit.*

Section 2 Commentary



Chapter 1

Economic prospects and public expenditure

Mark Stephens

In last year's *Review* we reported on the government's attempts to stabilise the economy and its management in the aftermath of the economic instability that had been caused by chancellor Kwasi Kwarteng's misjudged 'mini-Budget' during the short-lived administration of Liz Truss. Her government's 'Growth Plan', which sought to raise the trend growth rate to 2.5 per cent by making some £45 billion in unfunded tax cuts, whilst dispensing of both the advice of the Office for Budgetary Responsibility and the services of the Treasury's most senior civil servant, alarmed the markets. Interest rates on gilts soared as the value of sterling plummeted towards parity with the US dollar, and the Bank of England was forced to intervene to prevent some private pension schemes from failing.

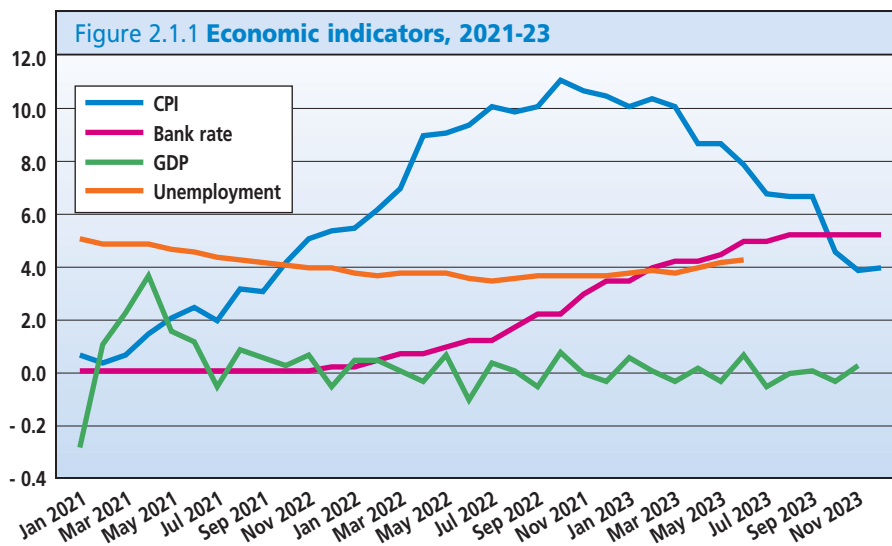
Certainly, the timing of the mini-budget – as inflation reached its peak of 11.1 per cent – was unfortunate, and it was widely feared that bringing inflation down rapidly towards its two per cent target would take the country into recession (see Figure 2.1.1). In the event, the Bank of England's Monetary Policy Committee (MPC) made four more increases to the base rate in 2024, taking it from 3.5 per cent in January to 5.25 per cent in August, its highest level since April 2008. Many economists believe that the base rate has now peaked, and it is only a question of

when the MPC decides to begin to reduce it. However, it is important to remember that the effects of interest-rate changes are lagged not least with respect to the housing market. Although around half of mortgages have been repriced since December 2021, the Bank of England expects some five million more mortgagors to experience average increases in monthly payments of £240, or 39 per cent.¹

Whenever the MPC feels able to cut interest rates depends on the progress made in reducing inflation. Consumer-price inflation fell from 10.1 per cent in January to 3.9 per cent in November. It edged up unexpectedly to 4.0 per cent in December, the rise being attributable to a rise in tobacco duties. Economists are looking to the labour market to judge whether this uptick is likely to be transient or whether a degree of persistence – as occurred in the 1970s – is setting in. Making a judgement is hindered by the difficulties that ONS is experiencing in gaining reliable statistics from the Labour Force Survey, caused by a drop in the response rate and related weighting issues since the pandemic. The most recently released statistics for earnings growth indicated some moderation from the peak of 8.5 per cent in July to 6.5 per cent in November. Vacancies have been falling continuously since their peak of 1.3 million in March-May 2022 and stood at 934,000 in the last quarter of 2023, although there is still some way to go before pre-pandemic levels (822,000 in November 2019-January 2020) are reached. Unemployment crept up from 3.8 per cent in January to 4.3 per cent in June, the latest available statistics, but estimates based on tax and benefits records suggest that it has remained stable since then.² These figures are rather better than many economists had feared. The Office for Budgetary Responsibility (OBR) forecasts unemployment to peak at 4.4 per cent in the second quarter of 2024.

Overall, the UK economy appears to have been more robust than was previously believed. Revisions to 2022's GDP figures by ONS found that the UK economy had recovered more quickly from the pandemic than previously indicated, placing it in-line with many other advanced economies – and ahead of Germany – rather than being the worst performing.³

Similarly, the widespread expectation that the UK economy would enter recession in 2023 seemed unlikely to be realised, on the basis of GDP data to November (technically, a recession occurs when there are two successive quarters of negative



Source: ONS.

growth). Nonetheless, the UK economy did slip into a technical recession in the final quarter of 2023.

That said, the economy was hovering either side of zero throughout 2023, and exhibited no signs of sustained growth. The economy contracted in five of the twelve months up to and including November 2023, although none of these was consecutive. For example, the economy shrank by 0.3 per cent in October 2023, but grew by 0.3 per cent in November.

The OBR downgraded its November growth forecast by 0.6 percentage points compared to March and expects real GDP growth to be on average 1.5 per cent between 2024 and 2027, picking up from an anaemic 0.7 per cent in 2024.⁴ This kind of weakness led the Bank of England – whose forecasts tend to be among the more pessimistic – to estimate in November that there is an even chance of a recession by the middle of 2024.⁵ The consensus expectation is for growth of around 0.4 per cent in 2024.⁶

High interest rates are among the reasons for the prevalence of what has been called the ‘grey gloom’ surrounding the UK’s economic prospects. Moreover, the UK, like all other economies, remains vulnerable to international instability and conflict. It was the Russian invasion of Ukraine alongside disrupted post-pandemic supply chains that prompted the inflationary upsurge. Apart from the immediate humanitarian catastrophe, the Israel-Gaza war may prompt further instability in the Middle East. The attacks by Houthis on shipping using the Red Sea have already caused thousands of ships to be diverted around South Africa, adding significantly to costs.

Ending stagnation?

This chapter of the *Review* has frequently highlighted the stagnation of the UK economy since the global financial crisis. Since 2008, productivity in the UK has stalled and, along with it, real-income growth has stalled, too. The UK’s long-standing regional economic inequalities have become more exposed and were a factor driving Brexit which, in turn, has further weakened the UK economy. The government’s ‘levelling up’ agenda, analysed in Contemporary Issues

Chapter 1 of the 2023 *Review*, seems to have run out of steam and in any case will be subject to another iteration should there be a change in government in the coming year.

The final report of the Economy 2030 Inquiry (a collaboration between the Centre for Economic Performance and the Resolution Foundation) was published in December.⁷ It repeats some of the increasingly recognised features of the UK’s predicament. Fundamentally, both the UK’s public and private sectors underinvest, driving low productivity and so causing median incomes to lag behind those in comparator countries such as Germany, France, the Netherlands, Canada and Australia. Moreover, very high levels of income inequality shared not only by the labour market, but also by our system of taxation and social security, mean that low-income households’ incomes lag even further behind those of their counterparts in other countries.

The Inquiry’s report makes some persuasive recommendations, such as directing increased public investment on the transition to net zero, with reformed pension funds playing a key role, too. It envisages a wholesale reform of the labour market and social security system, moving towards something akin to Denmark’s ‘flexicurity’ model, whilst accepting that some low-productivity firms would not survive. The report also emphasises the importance of decentralising decision-making, particularly towards England’s biggest cities, as a means of raising their productivity levels – that are uniformly below the UK average. We might add to this the need for the Scottish and Welsh Governments to take their own economic strategies more seriously and to move away from the narrow political focus on public spending on services.

The Inquiry report recognises the role that the housing system can play as a part of economic strategy, as well as its social importance. It advocates increasing housing supply to the annual 300,000 units target that the main parties share (for England): planning should be local, but subject to national targets. It also advocates cutting stamp duty on primary residences to remove disincentives to downsize, believing that this would free up stock to be used more efficiently. Other proposals, such as the relinking of the local housing allowance to rents, are welcome, but limited.

The council tax is characterised as being a ‘near poll tax’, and it should be subject to revaluation, and fully localised. This falls far short of the more extensive proposals made in Contemporary Issues Chapter 1 of last year’s *Review* for a gradual adjustment of band multipliers until a proportionate property tax is created.

Taxation and public expenditure

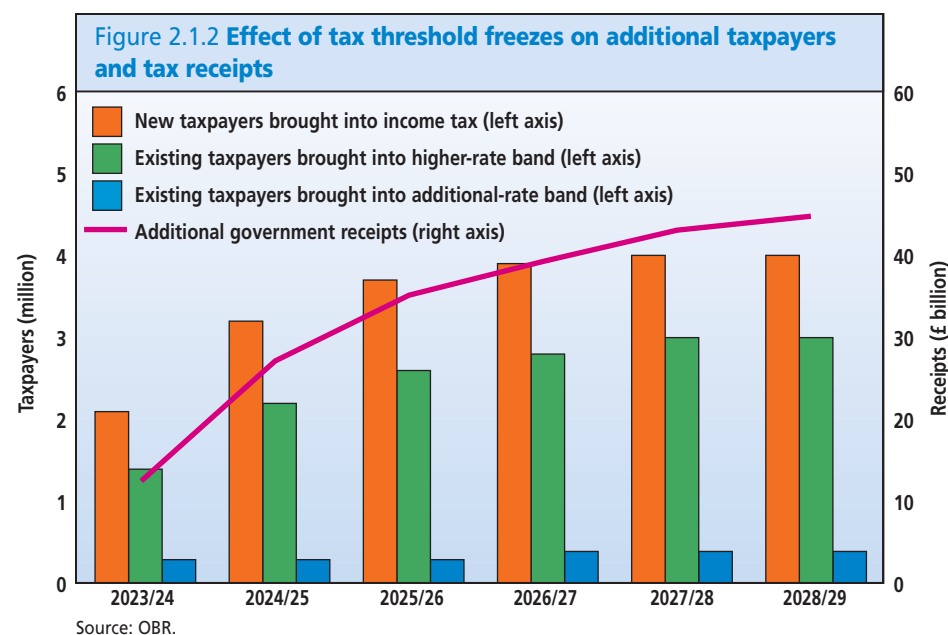
Such strategic considerations do not appear to feature in the realm of government, at least in the short term. Indeed, November’s Autumn Statement made the case for the UK’s relative economic *success*, noting, for example, that the UK government gross debt is the second lowest among the G7 economies. Sceptics might dismiss this as boosterism that ignores the economy’s underlying weaknesses, but the chancellor felt that gave him enough room to announce two tax cuts.

The first of these was to cut employees’ National Insurance Contributions (NICs) by two percentage points to ten per cent (and those of the self-employed by one percentage point to eight per cent) from January 2024. The second was to make permanent the ‘full expensing’ of corporation tax to encourage businesses to invest in plant and machinery by allowing them to offset against tax the whole amount in the first year.

Unexpected falls in debt-interest payments in the first nine months of the 2023/24 financial year were reported as helping to provide sufficient headroom for further tax cuts in the March 2024 Budget whilst remaining within the current iteration of the government’s fiscal rules. These are for government debt to be forecast to be falling, and for the government to be forecast to be running a current deficit of no more than three per cent of GDP, by the fifth year of the five-year forecast period.

However, this picture flatters to deceive.

At 30 per cent, the government suggests that the combined rate of income tax and NICs for a worker on an average wage (of £34,400) will be the lowest since the



1980s. However, this ignores the large increase in personal taxation primarily brought about by freezing the personal allowance and tax thresholds in cash terms for six years from April 2022 (see Figure 2.1.2). As cash wages have risen – especially in response to inflation – more people have been brought into the higher tax band and a greater proportion of the incomes of those already in it are taxed more heavily. The Institute for Fiscal Studies (IFS) estimates that the freeze will bring an additional 2.5 million workers into the 40 per cent and above tax bands, bringing the total to 7.8 million.⁸ Coming at a time of high inflation, the IFS says that the freeze has accelerated a long-term trend which will see the proportions of adults paying higher rates of tax go up from 3.5 per cent in 1991/92 to 14 per cent in 2027/28. Overall, the tax burden is expected to rise to 37.7 per cent of GDP by 2027/28, marginally higher than in the late 1940s, making it the highest since the Second World War.

Yet despite this high tax burden it is not resulting in improvements in public services. There are a number of reasons for this.

The stock of government debt has expanded greatly, first as a result of the global financial crisis, taking it from around one-third of GDP to around 85 per cent in 2015/16. It began to fall, but rose again in response to the Covid-19 pandemic, almost reaching 100 per cent. On some measures, it now exceeds 95 per cent of GDP.⁹ The UK's widespread use of RPI inflation-linked gilts caused the costs of servicing this debt to soar from 1.2 per cent of GDP in 2020/21 to 4.4 per cent in 2022/23.¹⁰ Whilst inflation has fallen, bringing down these costs, they remain a substantial burden on the finances.

In the March 2023 Budget, the chancellor announced that real resource spending would increase by one per cent annually from 2025/26. However, a second issue arises from the rising costs of delivering services, which are greater than those suggested by the Consumer Price Index (CPI). The GDP deflator – which captures inflation across the whole economy – has been running ahead of CPI and has been rising. The OBR's November estimates suggest that the GDP deflator was 6.7 per cent in 2022/23 and 6.1 per cent in 2023/24 (compared to 5.7 per cent and 2.5 per cent respectively in its March forecast). Paul Johnson, Director of the IFS, notes that the cumulative rise in costs across this parliament had been expected to be 13.3 per cent as recently as 2021, but the increase now stands at 21.4 per cent. He suggests that public services are poorer by £13 billion in real terms compared with where they were expected to be in the March 2023 forecast.¹¹ This translates to a day-to-day increase in service spending, in real terms, of only 1.9 per cent over the whole 2019/20-2024/25 period, rather than the 2.4 per cent forecast in March.¹² Moreover, IFS calculates that by 2027/28 the reduction in the spending power of departments between the March Budget and November Autumn Statement (£21.7 billion) slightly exceeds the cost of the tax cuts announced in the Autumn Statement (£19.8 billion). The implication is that, in effect, the tax cuts are being paid for by spending cuts.

Third, when GDP growth is very low – as it is now – the government's ambition to reduce debt as a proportion of GDP must rely to a greater extent on revenues exceeding expenditure than would be the case if growth were to be higher. As Johnson points out, governments have not been running budgetary surpluses since the turn of the century.

Finally, as was the case with post-2010 austerity, the public expenditure squeeze that we are likely to experience in the coming years will not fall evenly as spending by some departments – such as health – is 'protected', whilst others where spending is demand-led – notably social security – are subject to upward pressures.

All in all, the picture is not an optimistic one, and whichever party wins the general election will have some very difficult decisions to make on taxes and spending.

Housing in the Autumn Statement

In November's Autumn Statement, the chancellor announced that the local housing allowance would be restored to the 30th percentile of local rents from April 2024, but with no plans to increase it thereafter. In its first year, the government expects this to help 1.6 million households, increasing their annual support by £800 per year.

A number of announcements were intended to support housing supply. The Affordable Homes Guarantee which helps housing associations to borrow more cheaply was extended at a cost of £3 billion, with the government estimating that this will enable some 20,000 additional homes to be built (see Commentary Chapter 4). The preferential Public Works Loan Board rate for council housing investment is also being extended to the end of June 2025. Some £32 million was announced to help speed up planning decisions and support widening of permitted development, whilst £450 million is being made available to provide new temporary accommodation.

Prospective homeowners will also benefit from the extension of the mortgage guarantee scheme until the end of June 2025 (see Commentary Chapter 3).

However, there was little respite for local government services financed through their General Funds, with the settlement announced following the Autumn Statement judged to be insufficient and to leave many more councils facing insolvency. Five councils have already served 'section 114' notices, declaring insolvency, and one in five councils are said to be at risk of doing so.¹³

In January, DLUHC announced an additional £600 million for England's beleaguered local authorities, intended mainly to assist them with rising social care costs. This does little to help the many authorities also struggling to meet the rising costs of temporary accommodation for homeless people (see Commentary Chapter 5). The leader of Crawley Borough Council was reported as warning that their predicament could mean 'the end of local government'. More than 50 council leaders met at Westminster and there were calls for the subsidy cap on temporary accommodation, which has been frozen since 2011, to be raised.¹⁴

Scotland

After the 2014 independence referendum, the Scottish Parliament received additional powers. The historic block grant conferred by the UK government is now adjusted downwards (block grant adjustments – BGA) to reflect the devolution of earned income tax (excepting the personal allowance) to the Scottish Parliament. The BGA 'reflects what Scotland would have raised in income tax if it had retained the same tax policy as the rest of the UK and if Scotland's per-capita tax revenues had grown at the same rate as the rest of the UK'.¹⁵ The Scottish Parliament also gained some social security powers, which it has used to introduce a Scottish child payment (uprated to £26.70 per child per week from April 2024) to low-income households. Social security introduces a greater element of demand-led expenditure which is matched by a limited tax base and very limited revenue borrowing powers, which introduces a degree of risk. Nonetheless, the framework, modest though it may be, leaves the Scottish Government with considerable powers over taxation and expenditure.

This year, the block grant was reduced by £1 billion in real terms at a time when expenditure pressures have been intensifying due to inflation, public-sector wage settlements and policy choices. This has produced a shortfall of £1 billion compared with the BGA, which is set to rise to £15 billion by 2028/29. As a Scottish Parliament Briefing notes, health and social security have been prioritised over other areas, including business support, and capital expenditure.¹⁶

The Affordable Housing Supply Programme has been a major casualty of capital spending cuts. It suffered a 27 per cent real-terms decrease in the December Budget

for 2024/25, compared to a 4.3 per cent cut in the overall capital budget (had full borrowing powers been used).¹⁷ Whilst it is true that the financial transactions element (which mainly funds shared equity) has been cut most (by 72 per cent in real terms), the cut to the capital element (which funds new build) was still 14 per cent in real terms. The consequences are discussed in detail in Commentary Chapter 4.

Local authorities are also far from pleased. Having recently been promised greater respect and the use of multi-year budgets whenever possible, the Scottish Government promptly reintroduced the council-tax freeze (or more accurately offered local authorities £144 million in return for freezing the tax).

To counter the budgetary squeeze, the Scottish Government has raised income tax. It had adopted the policy of freezing the 'higher' rate threshold before the UK government. From April a new 45 per cent ('advanced') band is being introduced for incomes between £75,000 and £125,140, with a 'top' rate of 48 per cent for incomes over £125,140. The new advanced rate is expected to raise £74 million (some 50 per cent of the amount implied if there were no behavioural change) and the increased 'top' rate just £8 million (15 per cent of the 'static' estimate). More optimistically, income-tax revenues have been buoyant with revenue exceeding the BGA by £1.4 billion.¹⁸ However, the longer-term effects of diverging tax rates compared to the rest of the UK are unknown.

Wales

The Welsh Government enjoys less fiscal autonomy than its Scottish counterpart. Consequently, it depends primarily on the annual block grant from the UK government. The Welsh Government has control over several taxes, and from 2019 the Welsh rate of income tax (WRIT) allows it to vary taxes by 10p in the pound within the same bands set by the UK government. In contrast to Scotland, at present the Welsh Government has a policy of not diverging from England on income tax, but there is nonetheless a block grant adjustment. Again in contrast to Scotland, the Welsh Government is allowing local authorities to increase council-tax rates in 2024/25 and these are expected generally to exceed the inflation rate.

The Welsh Government suggests that its budget for 2024/25 is worth £1.3 billion less than when it was set in 2021. It has decided to prioritise health spending and transport over other areas. The budget for health and social services will rise by 2.6 per cent in real terms relative to the previous provision indicated in October.¹⁹ Transport has been prioritised because of the weak recovery in passenger numbers following the pandemic. Outside these areas, budgets are being cut in real terms, with Rural Affairs being worst hit.

The Welsh Government's social housing grant, used to fund new affordable housing, has been maintained in cash terms in 2024/25, which of course means it has been cut in real terms. The consequences are discussed in Commentary Chapter 4. Elsewhere the previously proposed increase in funding for homelessness prevention has been reduced from £5 million to £2 million.

Northern Ireland

The agreement that allowed the Northern Ireland Assembly to resume its operations came as this edition of the *Review* was being finalised. This may bring a welcome end to the position where Northern Ireland public services subsist on an annual Budget, usually announced late. However, at the time of going press, there was still only a draft Northern Ireland Budget covering the years 2022/23 to 2024/25, published back in 2022, and a confirmed Budget for 2024/25 was still awaited.

Notes and references

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Section 2 Commentary

Chapter 2

Dwellings, stock condition and households

Matthew Scott and John Perry

This chapter brings together analysis of the latest data on the need for housing in the UK and the adequacy of the dwelling stock to meet those needs. This year, the ‘people’ aspect of this analysis is covered elsewhere: Contemporary Issues Chapter 3 includes discussion of migration, its effect on population growth and on housing need; Contemporary Issues Chapter 1 presents a new analysis of housing needs in England.

For this edition, the chapter therefore focuses on the housing stock. It covers the current evidence and debates about:

- housing supply compared with projected need, across the four UK countries
- the older housing stock and government measures to improve it
- the pressing issues of damp and mould and achieving net zero in the housing stock.

It concludes with evidence that stock conditions are worse for black and minority ethnic residents.

Housing need and supply

New housing supply in England recovered after the pandemic and for the last two years has been at a net figure of 234,000 annually, once conversions, demolitions, etc. have been factored in (Table 2.2.1: note that the totals are much higher than reported in DLUHC’s quarterly construction statistics, also shown in the table). However, the figure remains well below the government’s recently restated target of 300,000 new homes annually, and even further below the ideal 350,000 needed annually to meet demand (see Contemporary Issues Chapter 1). If it forms the next Westminster government, Labour has promised to build 1.5 million homes over five years, i.e. to meet the current Conservative government’s target.

Comprehensive net supply figures are not calculated for the other three UK countries, but the available data show that overall housing provision is meeting official projections of need in each case (the current projections are summarised in more detail in this chapter of the 2021 *Review*):

Table 2.2.1 Net additions to housing supply in England, 2016/17 to 2022/23

	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23
New build completions	183,571	195,387	214,413	219,120	191,819	211,665	212,568
+ Net conversions	5,680	4,547	5,162	4,344	3,410	4,855	4,499
+ Net change of use	37,189	29,726	29,295	26,713	21,471	22,905	22,163
+ Net other gains	723	680	968	857	643	766	641
- Demolitions	9,818	8,059	7,961	8,332	5,478	5,729	5,474
= Net additional dwellings	223,234	228,170	247,766	248,591	217,754	234,462	234,397
Quarterly new build figures	147,520	160,910	169,060	175,330	154,660	171,160	174,440

Sources: DLUHC Housing supply: net additional dwellings, England: 2022/23; DLUHC Live Table 213 Quarterly new build completions (not seasonally adjusted).
 Note: Totals are affected by rounding. Since the previous *Review*, DLUHC has adjusted the totals of ‘Net additional dwellings’ to reflect the findings of the 2021 Census. This means that the totals for years to 2020/21 are no longer the sum of the component elements.

- In Wales, the current estimated requirement is 7,400 extra dwellings per year. For the past five years, slightly more than 7,500 homes have been added on average each year.
- Scotland has a projected household growth of 12,000 annually to 2028. This is more than met by net additions to the stock: over the five years to 2020/21, on average around 19,600 new homes were provided annually (including conversions), while demolitions average a little more than 1,000 annually. However, separate estimates of affordable housing need support the current Scottish Government target of providing 11,000 affordable homes annually (see Commentary Chapter 4).
- In Northern Ireland, projected need is for just under 4,900 new homes each year. For the past five years, the stock has been growing by almost 6,000 homes annually.

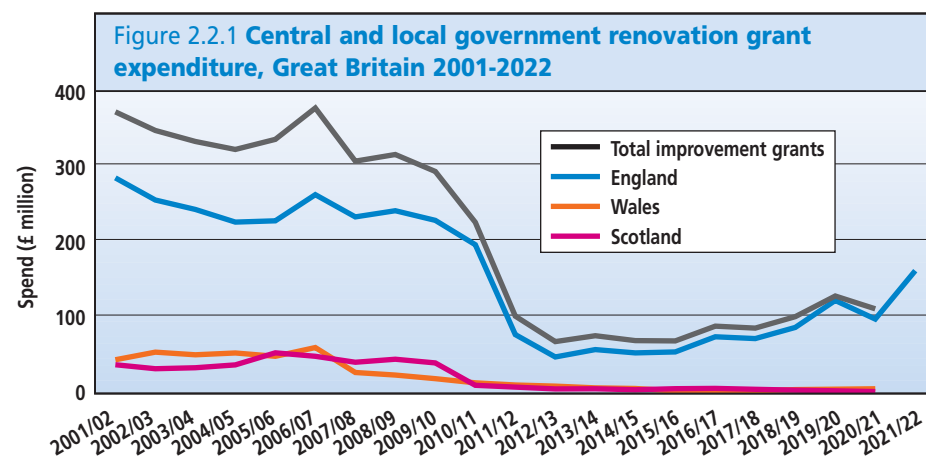
Investment in renovating the existing housing stock

The UK has an ageing housing stock, with around six million homes built more than a century ago. Despite the significance of the older stock, government investment in renovating it has declined rapidly, as Compendium Tables 28

and 29 make clear. A recent report for the Centre for Ageing Better, *Lost Opportunities*, provides some useful graphical summaries of this decline.¹

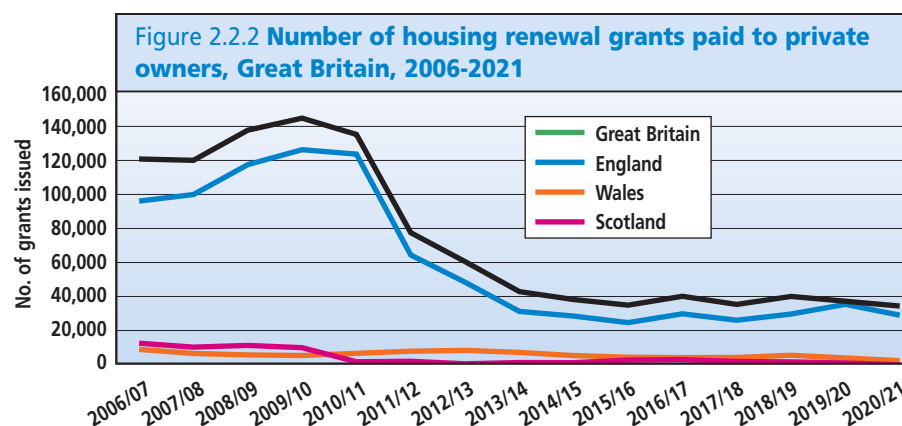
Government investment in housing renewal, which increased markedly in the 1970s and 1980s after large-scale slum clearance ended, was still running at significant levels in the first decade of the 2000s. Figure 2.2.1 shows how this changed: spending fell from around £327 million on average each year across Great Britain for the decade to 2010/11, to only £93 million annually in the following decade, despite an uplift from 2016/17. As *Lost Opportunities* points out, this is a cumulative loss of government-led investment of about £2.3 billion over the last ten years.

The decline in spending is reflected in the fall in numbers of homes renovated with the aid of government grant. Figure 2.2.2 shows that the number of housing renewal grants to private owners since 2006/07 peaked in 2009/10 with 127,000 paid in England alone, but then fell to the current level of around 40,000 annually across Great Britain. *Lost Opportunities* points out that, had the average annual level of homes supported in the decade to 2010/11 been maintained for the decade to 2021/22, a further 586,500 properties would have been renovated in England. This is similar to the entire number of non-decent privately owned or rented homes in the North East and North West regions.

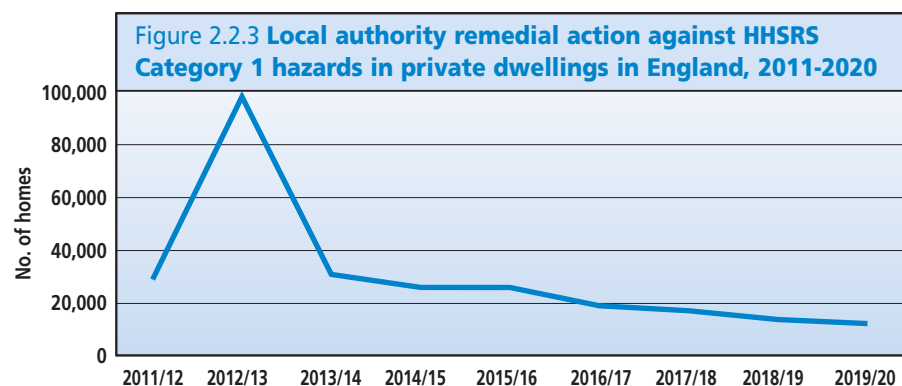


Source: Centre for Ageing Better, based on DCLG Live Tables 313 and 314 and related statistics; UKHR Compendium Table 28.

In 2021/22, the English Housing Survey showed that 2.3 million households (ten per cent) lived in a home with at least one of the most severe (Category 1) hazards under the Housing Health and Safety Rating System (HHSRS). The *Northern Housing Monitor 2023* points out that 823,000 of these are in the three Northern regions, where the ratio is higher than average, and which might in earlier years have benefitted considerably from government-sponsored housing renewal programmes.² Figure 2.2.3 shows how government-led action to remove such hazards has fallen to fewer than 20,000 cases annually.



Source: DLUHC (and predecessors) Local Authority Housing Statistics Open Dataset, Live table 314 and related statistics, Welsh Government Stat Wales and Scottish Government Housing Statistical Bulletin tables; UKHR Compendium Table 29a.



Source: Centre for Ageing Better, based Housing Strategy Statistical Appendix (HSA) until 2014/15 then Local Authority Housing Statistics.

Demolition is of course another solution for older housing stock that is beyond repair. As Table 2.2.1 shows, at present demolitions are running at around 5,000 per year in England, very likely concentrated in local authority stock that is being regenerated, rather than in older, private stock. Scotland has a proportionately higher level of demolitions (about 1,000 per year over the last five years). Nonetheless, it is clear that, across the UK, practically all of the existing dwelling stock is due to have a much longer life before it is replaced.

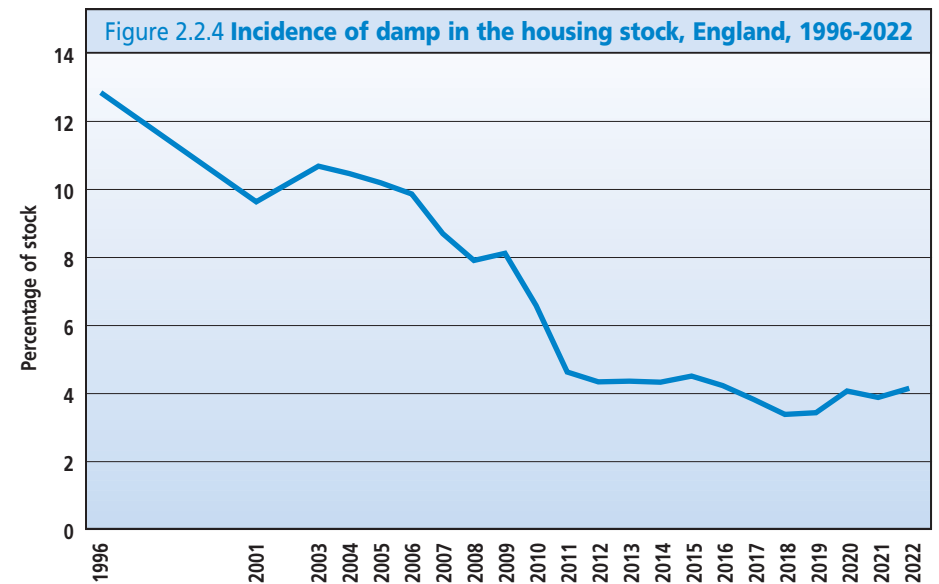
The remainder of this chapter focuses on three key issues concerning the condition of the existing stock which are receiving public attention and are the subject of government intervention of different kinds.

Progress with improving the existing stock: damp and mould

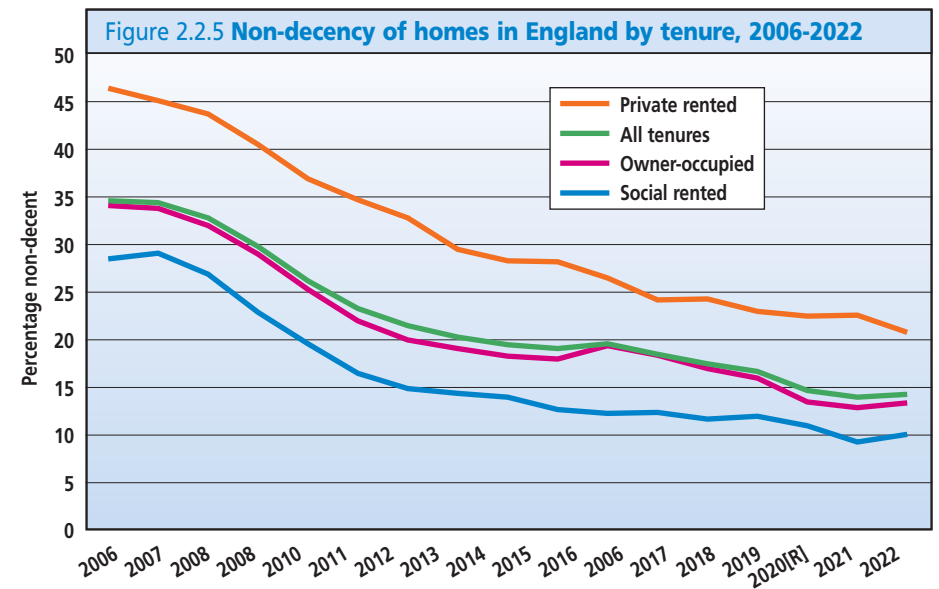
Dealing with damp, mould, and condensation continues to be a top priority for UK and devolved governments, and for the housing sector. November 2023 marked the third anniversary of the publication of the coroner’s Prevention of Future Deaths report³ into the death of Awaab Ishak in Rochdale, and a month later the sector marked the first anniversary of the publication of the Better Social Housing Review, which examined issues of quality, decency, and culture in social housing.⁴

However, the latest data from the English Housing Survey (EHS) continues to indicate next to no progress on damp and mould issues (see Figure 2.2.4).⁵ The proportion of homes recorded as having damp issues in England in 2022 was 4.1 per cent, up slightly from 3.8 per cent in 2021. Since 2012, this proportion has hovered at around four per cent, after significant improvements between 1996 and 2011.

When disaggregated by tenure, the EHS data continue to show that rental properties are more likely to have damp problems. In 2022, nine per cent of private rented sector homes had issues with damp, as did just over five per cent of social rented homes. Beyond this, the data also show a larger prevalence of non-decency and HHSRS hazards in private rented homes. In 2022, one in five private rented homes were classified as non-decent (see Figure 2.2.5), and 11.9 per cent were classified as containing at least one HHSRS hazard.



Source: English Housing Survey (EHS) 2022-23, Table 4.5.



Source: English Housing Survey (EHS) 2022-23, Table 4.4.

These figures reflect the ongoing challenges with regulation and enforcement in the PRS in England. At the time of writing, the Renters (Reform) Bill is moving towards becoming law, and will for the first time apply the Decent Homes Standard to the private rented sector. However, it is unclear exactly how and from when the standard will be implemented.

Simultaneously, government has also been undertaking a review of the Decent Homes Standard, and (via the Regulator of Social Housing [RSH]) will apply new consumer standards to the social rented sector from 2024. It also intends to implement 'Awaab's Law', which will oblige social landlords to address serious health hazards in their homes within minimum timescales. These new regulations will necessitate an improvement in repairs and maintenance processes among social landlords, and they have led, along with volatile market conditions and inflation, to record investment in repairs and maintenance services in the sector. The RSH's global accounts for 2023 showed that this figure reached £7.7bn in 2023, 20 per cent more than in 2022, and could increase further in the coming years (see Compendium Table 71). As discussed in Commentary Chapter 4, borrowing is a key source of funding for this investment, which is transforming the finances of the sector in uneven and, perhaps, unsustainable ways.

In the devolved nations, there is no annual survey undertaken on the quality and decency of homes, which makes assessing the extent of the issue and the investment needed to remedy it challenging. In Wales, a survey issued by Welsh Government noted that five-year rolling stock surveys were the most common approach in the social housing sector, but there is no centralised collation or publication of this data. In Scotland, general disrepair data is produced as part of the Scottish House Condition Survey, but issues relating to gaining access to homes during the pandemic have led to questions about the sample size and accuracy of the figures. Overall, the lack of timely and reliable data on these issues across the UK is a serious matter; without good data, it is difficult to understand the extent of investment, both public and private, that is required to improve the stock.

Although difficult to prove with existing data, there is also some evidence to suggest that the most recent rise in the prevalence of damp is linked to underconsumption of heat in domestic dwellings. Latest government statistics on energy consumption

show that, after removing weather effects, energy consumption in buildings fell by 11 per cent in 2022, possibly 'attributable to behavioural changes driven by other factors such as an increase in energy and other prices'.⁶ Put plainly, the rise in domestic gas and electricity prices from October 2021 has led to sharp increases in the number of people unable to heat their homes, increasing the likelihood of damp and condensation developing. In addition, due to the Covid-19 national lockdowns, the rate of maintenance and repairs slowed, making remediation of damp problems less prompt. Further, the evidence suggests that this relationship is likely to be exacerbated by the energy (in)efficiency of homes, with research by Citizens Advice demonstrating that renters in homes with an EPC of D-G were 73 per cent more likely to experience damp than those in homes with an EPC of A-C.⁷ This refocuses our attention towards energy efficiency.

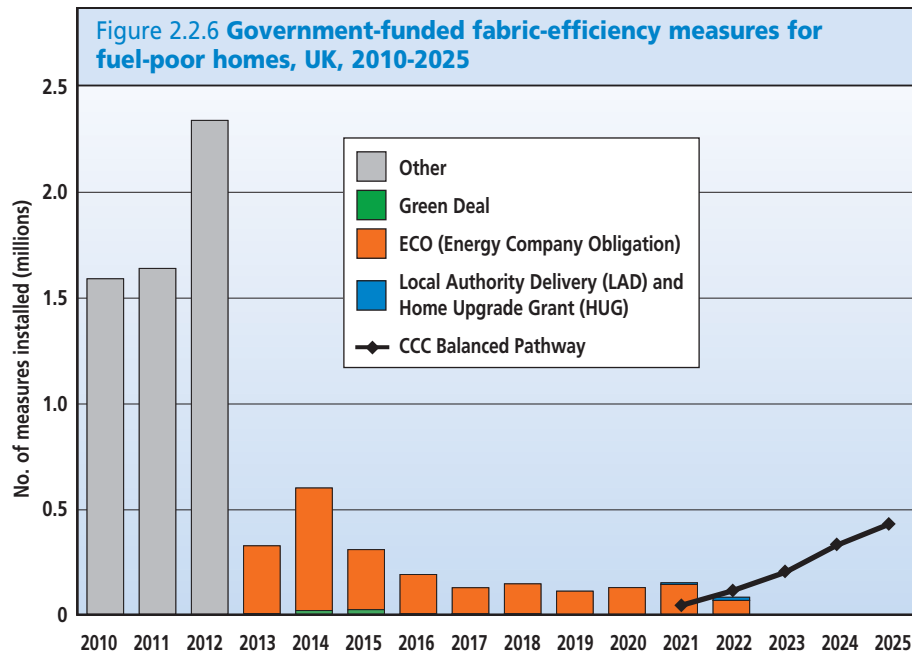
Progress with improving the existing stock: energy efficiency

Of all policy interventions linked to housing, improving the energy efficiency of domestic homes is one with the widest ripple effects. Broadly speaking, improving energy efficiency leads to lower energy costs, reduced overheating risks, and a lower prevalence of health hazards in the home, including damp. The knock-on impact of these changes is significant, with evidence increasingly showing positive effects for the NHS and for local economies.⁸ Not insignificantly, reducing energy demand in homes is one of two critical pillars for meeting statutory net zero targets; the Climate Change Committee's 6th Carbon Budget requires a 78 per cent reduction in UK territorial emissions between 1990 and 2035, a 63 per cent reduction from 2019, with energy efficiency improvements playing a significant role.⁹

Despite this, progress on this crucial area is mixed. In the last decade, the proportion of homes in England classified as EPC Band A, B, or C has increased from 19.3 per cent to 48 per cent. In Scotland, the latest data cover 2021, and show that 52 per cent of homes were EPC Band C or above in this year. Although the housing stock in Scotland has a marginally higher average energy efficiency than England, colder temperatures, a higher frequency of extreme weather conditions, and issues with rurality and remoteness mean that this does not automatically translate to warmer homes or lower levels of fuel poverty.¹⁰ In Wales, the most recent data are from 2017/18, and show that 28.3 per cent of homes are EPC Band C or above. Northern Ireland has the least recent information available,

with the latest official data compiled as part of the 2016 Northern Ireland House Condition Survey. In 2016, 49.4 per cent of homes were in EPC Band C or above. These figures are not directly comparable across nations, especially due to the time lags in the years that they cover.

However, in all nations there is evidence of a partial plateauing in the pace and scale of energy efficiency improvements. Hesitant and, in some cases, backpadding policymaking has been a principal cause of this slowdown. In England, the current government announced its plans to allocate £6 billion of funding for energy efficiency from 2025-28 in December 2023. This included expansions of the Social Housing Decarbonisation Fund and the Heat Network Efficiency Scheme, and the announcement of a new £400 million energy-efficiency grant to make homes ‘heat-pump ready’ and a new £500 million local authority-led retrofit scheme.



Source: CCC 2023 Progress Report to Parliament, figure 5.5.

Although these provisions are hugely welcome, they do not add up to £6 billion per annum (even assuming continuations of the Energy Company Obligation and Great British Insulation Scheme), which is what some assessments note to be the minimum required to meet statutory fuel poverty targets. Interestingly, £6 billion is the amount understood to be earmarked by Labour if it should form the next government, as part of a promised £28 billion green investment fund (assuming, of course, that the promise is kept and implemented).

As a result of the current shortfall in resources, it seems unlikely that the Climate Change Committee (CCC) will significantly adjust its most recent analysis, which noted that ‘the number of Government-backed retrofits for fuel-poor households and residents of social housing has been insufficient for some years’ (see Figure 2.2.6 for the CCC’s latest assessment of the required trajectory). Meanwhile, regulatory action has also taken one step forward to take two steps back. Although the government is due to consult on energy-efficiency requirements in social housing, proposed updates to standards in the PRS have been scrapped, with no formal proposals at all for the owner-occupied sector.

Scotland has historically been the most ambitious of the nations in its energy-efficiency policies, a trend that continued with the publication of its Heat in Buildings Bill. The Bill would set minimum energy-efficiency standards for the private sector and new standards for social housing. While bold in scope and reach, there are concerns that social landlords will not be able to meet the proposed new standards without significant extra funding, especially given the increasingly short timescales proposed in the Bill together with ongoing inflationary pressures.

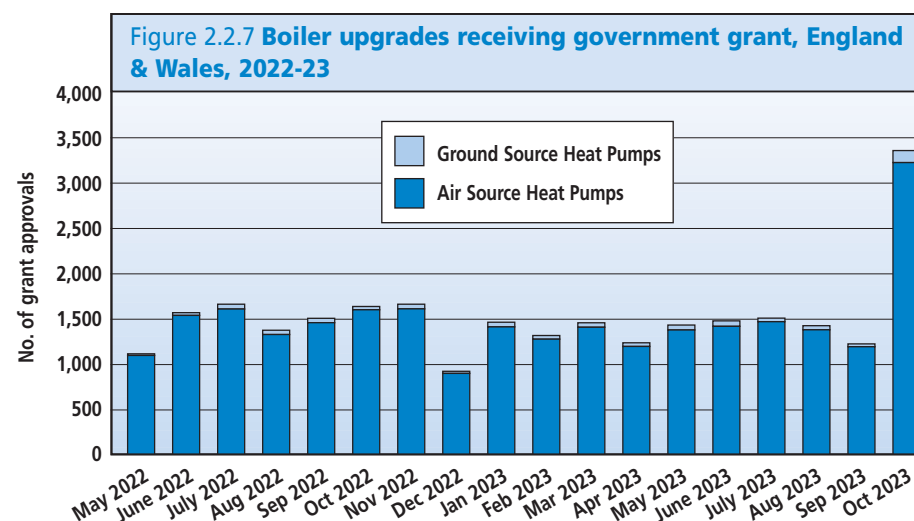
In Wales, the latest iteration of the Welsh Housing Quality Standard comes into effect in April 2024. One of the main aspects of the new standards are measures to promote affordable warmth, which will require social landlords to undertake a whole stock survey and use this to produce a targeted energy pathway which should set out how and when they will meet EPC A. As with Scotland, the ambition of these proposals has not been matched with appropriate funding

certainty from the Welsh Government. Finally, in Northern Ireland, there are no policies or funding support for retrofit, beyond a few sentences in the 2021 Energy Strategy about piloting retrofit projects with a view of scaling up delivery. Overall, there is a muddled but nonetheless broadly consistent picture of ambition in words but not in deeds, especially in deeds that might comprise adequate government financial support for energy-efficiency schemes.

Progress with improving the existing stock: decarbonisation

If improving energy efficiency and reducing energy demand are the first pillar on which decarbonisation stands, ending the use of fossil fuels to heat and power our homes is the other. According to the Energy Networks Association, around 85 per cent of households in Great Britain are connected to the gas network; in Northern Ireland, the proportion is much smaller, with around 316,000 gas connections – around 40 per cent – across its three network areas.¹¹ All of these homes, as well as several thousand more that are off the gas-grid and use oil boilers, must have their heating decarbonised if the UK is to reach net zero.

Similarly, progress towards energy efficiency remains mixed. The UK government has a target to install 600,000 heat pumps per year in existing homes by 2028. It is in the process of implementing an ambitious policy framework to achieve this. The Clean Heat Market Mechanism, introduced in 2024, will obligate fossil fuel boiler manufacturers to sell heat pump units totalling four per cent of their fossil-fuel appliance sales, a proportion that will gradually rise to encourage transition. The Boiler Upgrade Scheme provides £7,500 towards the cost of a qualifying heat-pump installation, and will be supported by over £1 billion of new funding from 2025. Energy-efficiency schemes aimed at fuel-poor and social homes, such as the Social Housing Decarbonisation Fund (SHDF), also include heat pumps, but take up remains low, with only four per cent of all SHDF measures to date defined as heat-pump installations.¹² In the devolved nations, Scotland has again led the way with its Home Energy Scotland Grant and Loan, which offers a combined grant and interest-free loan of up to £15,000 to install a heat pump. Across all nations, policies are also being implemented to grow the pool of trained heat-pump installers, such as through the Heat Training Grant.



Source: DESNZ Boiler Upgrade Scheme statistics.

However, the evidence suggests that these policies are far from sufficient to meet the 600,000 heat-pump installations per year target. In its 2023 progress report to parliament, the CCC stated that current installation rates ‘are around one-ninth of this and are not increasing fast enough’.¹³ Other analysis concurs, with National Grid’s latest Future Energy Scenario report noting that ‘current incentives are insufficient to drive uptake of low carbon heating technologies to stay on track with scenarios which meet the 2028 heat-pump installation target’.¹⁴

Significant delays to some net zero policies, such as the phase out of replacement fossil-fuel boilers in off-gas homes, has further stymied progress. Consequently, and although slightly higher estimates exist, the European Heat Pump Association (EHPA) counted just over 55,000 heat-pump installations in the UK in 2022.¹⁵ Installations in 2023 will doubtless be slightly but not significantly higher once the EHPA publishes its latest annual figures. In the policy landscape, one of the critical gaps is action to reduce the price of electricity. While the government has plans to decouple gas and electricity prices and rebalance the levies attached to consumer gas and electricity bills, this is unlikely to be enough to make heat pumps truly affordable to run, especially for fuel-poor and social homes.

To accomplish this, more radical action is likely to be required, possibly in the form of a subsidy for low-income households in the form of a social energy tariff, which CIH and others have advocated.¹⁶

Progress is slightly more on track in the new build sector. At the time of writing, government is consulting on the final design of the Future Homes Standard in England and Wales, which is expected to drive heat pump installations in new builds alone to 90,000 per year from 2025.¹⁷ Scotland and Northern Ireland have made similar moves, with Scotland again the most ambitious with its proposals for all newbuild housing to meet a Scottish equivalent of the *Passivhaus* standard from 2025. Meanwhile, Northern Ireland has consulted on uplifts to Building Regulations that will see conventional fossil-fuel boilers banned in most new buildings from late 2024. While these policies are welcome, they are long overdue; under Cameron’s Coalition government, an original zero carbon homes standard proposed in 2006 was perpetually delayed and then scrapped in 2015. As a result, in the last ten years over 100,000 homes have been built that are at EPC D or below, and will require improving to EPC C in the future.

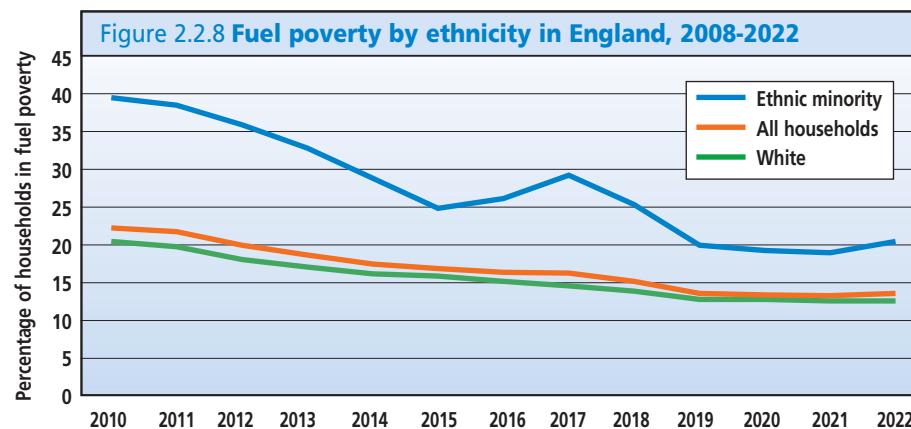
Heat pumps are not the only decarbonisation technology in town, and heat networks will play a significant role in providing affordable heat at scale, especially in areas of high household density. The CCC estimates that around 20 per cent of all heat in the UK will be provided by heat networks in 2050. But they too face complex, messy policy issues. Current government proposals for heat-network consumer regulation do not envisage the introduction of a price cap, which may put households at risk of inefficient networks charging high prices just to recover enough costs to remain viable. A zoning methodology that will effectively compel some households to connect to monopoly heat networks remains in development, heightening the importance of ongoing work to optimise the design of efficient (and therefore affordable) networks. Around two-thirds of all heat networks are operated by social housing providers, who may struggle to comply with forthcoming regulations if additional support is not supplied. And over the fragile, intricate decarbonisation policy landscape, the spectre of hydrogen looms, with government seemingly sticking to its plan to take a strategic decision on the role of hydrogen in 2026 despite cancelling its mooted village trials, in the face of local opposition.

Coda: conditions are worse for black and minority ethnic residents

The issues examined in this chapter are not the same everywhere and for everyone. The *Better Social Housing Review* found that black and minority ethnic (BME) residents were regularly discriminated against by social landlords and consistently experienced poorer service outcomes than other groups.

When some of the data discussed in the second half of this chapter are disaggregated, racial inequality is a common theme. For example, national fuel poverty statistics in England show that households with a minority-ethnic household reference person (HRP) are far more likely to live in fuel poverty than households with a white HRP. In 2022, approximately 1 in 5 ethnic minority households were in fuel poverty, compared to approximately 1 in 8 white households (see Figure 2.2.8). This is partly explained by an £8,000 income gap between BME and white households in the EHS data, with ethnic-minority households earning on average 30 per cent less than the median.

Other metrics tell a similar story. Although the latest EHS reports, published in December 2023, do not yet have data released on housing condition and ethnicity, in 2021/22 households with a black HRP were over twice as likely to have damp problems in their home than households with a white HRP. In the Resolution Foundation’s research, people from Pakistani or Bangladeshi backgrounds were the



Source: DESNZ Trends in Fuel Poverty statistics, table 15.

most likely to report living in poor quality housing (36 per cent), followed by Black families (26 per cent).¹⁸ Moreover, people from ethnic-minority backgrounds, as well as people seeking refuge, often face additional barriers to reporting housing quality issues to their landlord.

This evidence reinforces the need to consider – and tackle – the ways that racial inequality is embedded within our use and treatment of the existing housing stock. A shift in the sector is already underway, partially prompted by the *Better Social Housing Review*, and placing the voices of people who experience racial discrimination at the heart of housing policy will be an essential prerequisite to closing the gaps highlighted in this coda. But as this process accelerates, these statistics act as a perpetual reminder that tackling racism in housing remains a pressing and urgent task.

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Section 2 Commentary

Chapter 3

Private housing

Peter Williams

A look back at the *Review's* commentaries on the private housing market from 2021 highlights its varying fortunes as the UK moved out of the Covid-era measures and into the harsher realities of direct market pressures.

Many of the seemingly fundamental foundations of the market have come under challenge. Most obviously, the Bank of England (BoE) base rate started rising in December 2021 and, fourteen rises later, is now at 5.25 per cent – possibly having reached its peak, subject to unforeseen factors coming into play. Similarly, house prices softened in 2022 and this pattern continued into 2023, partly because of the rise in mortgage rates that followed the BoE rate rises but also because of the squeeze on wages. There were ever more predictions of a sustained housing market downturn running through 2023 and 2024, before recovery in 2025.

However, in the event, the market has not performed quite as some might have expected. In this chapter we will explore current trends in more detail, across both the owned and rented sectors, and close by looking at prospects for 2024.

Taking stock of tenure patterns

The evidence suggests that the growth of the private rented sector (PRS) has now stopped, as has the fall in homeownership, but within both headline figures there are complex dynamics at work. The most authoritative analysis of tenure, by both households and dwellings in England and Wales, is from the 2021 Census (now threatened with being scrapped). In summary this showed:

- The proportion of households that owned their accommodation fell from 64.3 per cent and 15.0 million in 2011 to 62.5 per cent and 15.5 million in 2021. The larger component was the 32.8 per cent of households (8.1 million) who owned their home outright, an increase from 30.8 per cent and 7.2 million in 2011. The smaller component was the 29.7 per cent (7.4 million) who owned their home with a mortgage or loan or shared ownership, which is a smaller proportion than in 2011 (33.5 per cent, 7.8 million).
- In 2021, 20.3 per cent of households (5.0 million) rented their accommodation privately, up from 16.7 per cent (3.9 million) in 2011.

The less comprehensive picture from the latest English Housing Survey (EHS) suggests that the number of households in England in the PRS rose slightly to 4,611,000 in 2021/22 but there was no change in the proportion of private rented households from the previous year (2020/21). This was, however, a small, though significant decrease compared to the high point in 2016/17 (20 per cent).

The number of owner-occupiers stayed roughly the same in 2021/22 compared with the previous year.

The PRS is now shrinking slightly and while the fall in homeownership has stabilised, we are seeing the balance between outright and mortgaged owners shifting towards the former. This was almost inevitable given greater longevity, which is slowing the number of ‘exits’ from the sector, while reduced affordability is limiting the number of new entrants.

The private rented sector in 2023

Without doubt, the absence of reliable, consistent time-series and granular data on this sector hinders proper understanding of it, and this in turn impacts upon the effectiveness of policies brought to bear upon it. In the 2023 edition of the *Review*, Ken Gibb provided a detailed analysis of the PRS across the UK highlighting the differing characteristics and paces of change.

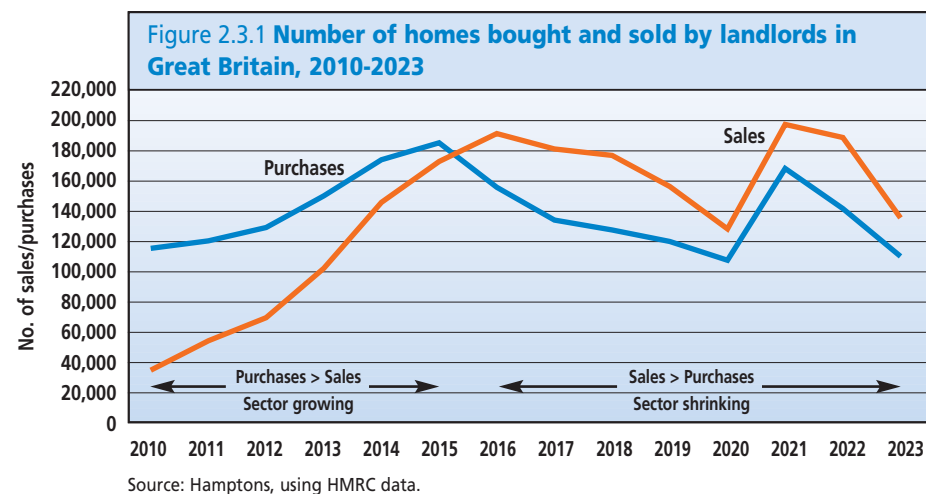
Progress with the flagship policy in England, the Renters Reform Bill, has been slow since it was introduced in May 2023 and indeed it may not reach the statute book if an early election is called. The Bill has been described in detail by Wilson and Cromarty,¹ but it includes the abolition of section 21 ‘no fault’ evictions, a measure welcomed by tenants but opposed by many landlords. While it has been argued that these delays stem from the number of Conservative MPs (68) who are landlords (including the chancellor, with seven flats in Southampton) and a total 87 of MPs who are landlords, regardless of party, this is a somewhat crude elision. Although tenants have a powerful electoral voice, the recent watering down of legislation impacting on landlords does suggest the government has now become more acquiescent to the latter’s voice. In October, secretary of state Michael Gove announced that the courts would have to be reformed as a prerequisite to the abolition of section 21, which might take ten years to achieve, and that a new

ground for possession for student landlords would be created. This followed on the heels of the prime minister's September U-turn, in which he dropped minimum energy efficiency standards for homes in the PRS.

Highlighting the significance of section 21, Ministry of Justice data published in November 2023 revealed that, in the third quarter of the year, 8,399 landlords in England began 'no fault' proceedings to evict their tenants, the highest number for seven years. The number of actual evictions in the same quarter reached 2,307 households, the highest number in four and a half years. These figures show why battle has been joined over the future of section 21. Shelter has recently pointed to the pressures now faced by single parent families in the PRS, their exposure to cost-of-living increases and the ever-present risk of eviction. Shelter estimated that 70,000 one parent families were under threat of eviction this winter.²

England lags behind Scotland and Wales in terms of tightening regulation of the sector. A number of surveys have suggested that legislation would result in landlords leaving the sector, triggering a reduction in the stock of homes available. However, a recent evaluation concludes that it has not been possible to identify 'any robust direct evidence that non-price regulation of the private rented sector causes aggregate disinvestment'.³ The point made about aggregate disinvestment is important as what seems to be happening anyway is that, while some landlords are selling, others are buying – a product potentially of the impact of threatened legislation but also other factors including a life-cycle effect (given the age profile of landlords) and differing business models. With a degree of consolidation underway – which is also about the need for greater efficiency and professionalism in the face of rising costs and other pressures – the net effects are perhaps more limited than some headlines suggest.

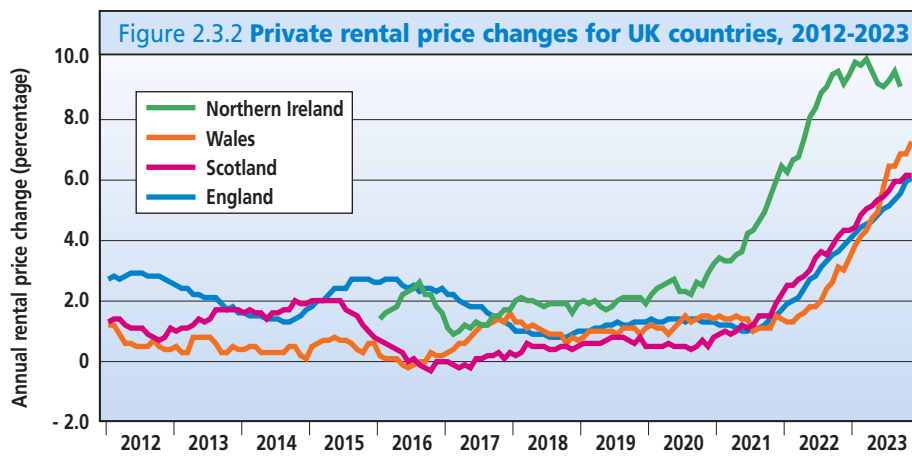
Recent surveys by Hamptons, Paragon Bank and the Intermediary Mortgage Lenders Association (IMLA) help us to understand contemporary dynamics a little more, though none have the analytical power and rigour of the periodic English Private Landlord Survey which last took place in 2021 (based on a sample of 9,000 landlords). Hamptons used HMRC sales data to look at the number and proportion of homes bought and sold by landlords over time. Private investors were estimated to have sold 139,820 buy-to-lets in 2023, 53,240 fewer than in 2022 and 61,810 fewer than in 2021, when landlord sales peaked.



As Figure 2.3.1 shows, since 2016 sales have exceeded purchases by an estimated 294,300. There are strong differences across the UK, with Scotland being notable for an acceleration in sales in 2023.⁴

The Paragon Q3 2023 survey showed landlord optimism rebounding from the dip it made in Q2. Five per cent of landlords were buying (on average 2.2 homes) while 12 per cent were selling (1.6 homes). Purchases were more likely by larger landlords.⁵ A rather limited September survey of 503 landlords by IMLA revealed that despite the pressures, the majority of those surveyed planned to expand their portfolios.⁶ Over the next five years, 35 per cent plan to add properties while only 18 per cent plan to downsize. Amongst portfolio landlords these figures are even higher: 50 per cent and 17 per cent respectively.

One factor in conditioning landlord behaviour is that the demand for renting privately has been very strong with rents in many areas reaching record levels. The increased demand is a consequence of more households being formed alongside the squeeze in affordability in the homeownership sector and some reduction in people's confidence to buy. The irony of this is that this demand has then fuelled ever-higher rents which make it even harder to save for a deposit. Evidence suggests some renters have solved this by sharing a tenancy and others by moving back to live with their parents. Figure 2.3.2 highlights the rise in



private rents across the four countries. The Paragon survey cited earlier gives a useful time series chart on rental market demand and a country/regional breakdown with, for example, 76 per cent of landlords in the West Midlands reporting increased demand.

The EHS 2021-22 suggests that well over 60 per cent of households in the PRS (2.8 million) expect to buy a home at some point in the future (28 per cent expect to do so in the next two years). This highlights the role of the sector as a reservoir of demand for homeownership, with some tenants in it from choice but others out of necessity. Some landlords and housebuilders offer Rent to Buy-type schemes, i.e. a household buying the home that is renting. To date both the provision and take up have been limited but it remains an option and one that seems to be growing. Aside from the government Rent to Buy scheme in England and Rent to Own in Wales, there are private providers such as HomeNow, Save to Buy and Rent Plus.

Buy to Let and Build to Rent

Reflecting the discussion above on the PRS as a whole, UK Finance reported that Buy to Let (BtL) lending for property purchases was down 53 per cent in 2023 (after a record year in 2022).⁷ IMLA noted that total BtL lending in the first nine months of the year was down by 38,000 loans – 41,000 loans were advanced and 79,000

redeemed – although of course some of this was simply landlords repaying debt rather than leaving the sector.⁸ Notwithstanding the limitations of their survey, IMLA points up the fact that older landlords were more likely to own outright and especially so in areas outside London.⁹ Different types of landlords focussed on different segments of the renting population: for example, student rentals were more likely to be provided by corporate entities. What this survey and others highlight is the complexity and diversity of the PRS which in turn makes generalisations about it ever more risky.

The Build to Rent (BTR) sector, although reporting continued growth, has also been facing increased pressures as reported by the British Property Federation (BPF) in its quarterly survey.¹⁰ Although starts and completions have risen in the last quarter the numbers are now much lower than recorded in, for example, the peak in Q4 2021, when starts and completions were roughly three times higher. This is perhaps unsurprising, as this is now a maturing market and one which has grown beyond the biggest cities to many and much more varied locations, including Scotland and Northern Ireland. The property types on offer have also widened from flats to houses. There are now around 90,000 completed homes in the BTR sector largely catering for working-age couples and singles, but that too is changing with retired households growing in number.

Homeownership

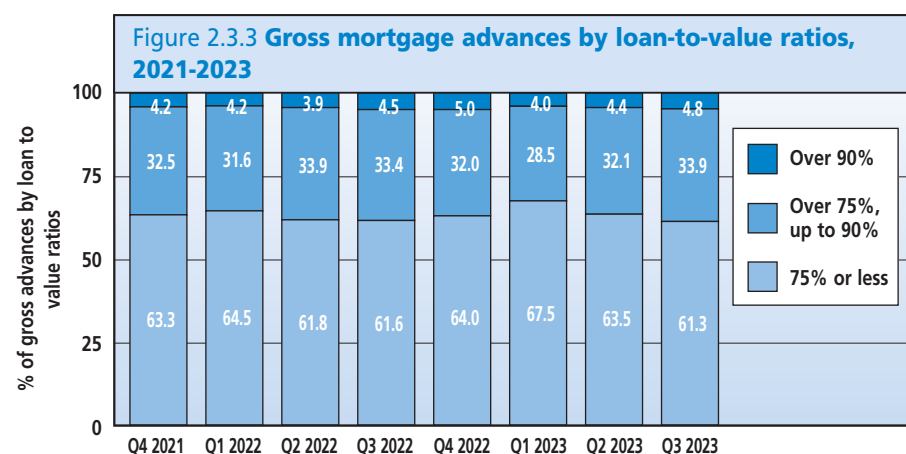
There have been very evident strains in the homeownership market and this has led some to suggest that there could be a severe and sustained downturn with prices falling and a sharp rise in arrears and possessions. Prices have been reducing in real terms for some time, but nominal falls were only really recorded in the later part of 2022 and through 2023. Prices are now generally around 4.5 per cent down from the peak (summer 2022) as reported by Nationwide Building Society. According to this lender's index, Scotland and Northern Ireland were the only parts of the UK where prices rose in 2023.

A steady deflation in house prices has many attractions not least offering the potential to bring house-price: income ratios and other metrics closer to historic norms (there is probably general agreement that the ultra-low interest rates of the last decade are an anomaly). Although interest rates including mortgage rates have

now fallen back, with five-year fixed-rate loans up to 90 per cent loan-to-value ratio (LTV) at below five per cent, there are clearly going to be large numbers of borrowers coming off deals with ultra-low rates who will still face sharp increases in their mortgage costs. Lenders are under pressure to meet their corporate lending targets and competition has intensified, plus of course in the background there is now more confidence that the base rate has peaked and that swap rates will fall further.

UK Finance reported gross mortgage lending of £226 billion for 2023, 28 per cent down from £316 billion in 2022. Lending for home purchase was down by £38 billion to £130 billion in 2023 and net lending (gross lending minus repayments) stood at just £1 billion compared to £61 billion the previous year. Borrowing for new Buy to Let purchases contracted more sharply than homeowner purchases and, taken together, total borrowing for homebuying was down 25 per cent.

Given this contraction it is no surprise that property transactions were also 19 per cent down, at 1,025,000 in 2023. The market has been assuming that the downturn will continue into 2024 and that, with the wider squeeze on the cost of living, there has been a general reluctance to offset some of the real affordability pressures with higher LTV lending. The latest Financial Conduct Authority (FCA) MLAR figures (see Figure 2.3.3) highlights the caution applied over recent years (by both lenders and borrowers).



Source: Financial Conduct Authority, Mortgage Lending and Administration Returns.

The three per cent stress-test required by the BoE's Financial Policy Committee (FPC) was withdrawn in August 2022 though lenders must still apply the FCA's one per cent test and continue to meet the FPC flow limits on loan-to-income ratios. Lending is thus still constrained. Some lenders have opted to protect themselves via the UK government's recently extended mortgage guarantee scheme. The latest data release covering all loans guaranteed up to the end of the second quarter of 2023 shows (Table 2.3.1) that there have been 39,253 mortgage completions in the scheme since its launch in April 2021. These represent 1.6 per cent of all residential mortgage completions in the UK for that period. The total value of the guarantees is £1.1 billion, supporting £7.4 billion of loans. The table sets out the geography of the scheme with Scotland making considerable use of it, mainly in support of first-time buyers.

Table 2.3.1 UK mortgage guarantee scheme outcomes, April 2021-June 2023

Country/Region	Completions	Percentage of total completions	Mean property value (£)	Number of first-time buyers	Mean borrower income (£)
North East	1,916	5%	136,466	1,566	43,133
North West	4,840	12%	172,848	4,235	49,303
Yorkshire and The Humber	3,265	8%	160,933	2,832	46,487
East Midlands	3,093	8%	199,999	2,696	53,330
West Midlands	2,931	7%	200,781	2,564	54,237
East of England	3,097	8%	273,440	2,663	66,412
London	1,505	4%	386,560	1,386	93,454
South East	4,137	11%	297,573	3,565	71,201
South West	2,256	6%	235,597	1,915	58,538
England	27,040	69%	222,699	23,422	58,059
Wales	2,036	5%	164,889	1,799	47,582
Scotland	8,890	23%	143,529	7,382	45,184
Northern Ireland	1,280	3%	145,749	1,157	44,754
Unknown	7	0%	137,857	6	39,174
Total	39,253	100%	199,245	33,766	54,162

Source: HM Treasury, Mortgage Guarantee Scheme Quarterly Statistics.

Help to Buy

Scotland and England have both closed their Help to Buy (HtB) schemes, the former in October 2022 and the latter in March 2023, while Wales has extended its scheme to March 2025. Wales also now has a ‘Help to Stay’ scheme funded by the Development Bank of Wales. HtB is formally a market scheme rather than an affordable homeownership programme such as shared ownership (SO). The latest and indeed last set of statistics for HtB in England were issued in November.¹¹

These showed that in total some 387,195 equity loans had been made, of which 84 per cent were to first-time buyers. Some £24.7 billion of equity loans had been made in total (the current four-year spending on the scheme is shown in Table 2.4.1 on page 86). Based on separate statistics, across GB, nearly 419,000 loans had been made by this date, 92 per cent of which were in England. In addition, some 28,102 loans had been issued under the separate HtB scheme for the armed forces.

Redemptions data on HtB in England are reported by Homes England in its annual accounts. Of the total number of loans made, some 26 per cent have now been repaid (see Table 2.3.2), including a good proportion of the early loans (typically

before the five-year interest-free period ends). Homes England reports a ‘profit’ of £660 million on HtB loan repayments to the end of 2022/23.

The scale of HtB’s contribution to assisting first-time buyers cannot be understated, albeit we estimate that of the 328,346 borrowers in England perhaps only 70,000 could not have bought a home via any other route.

Affordable homeownership

In that context, the affordable homeownership schemes across the UK remain important. Setting aside the right to buy (ended in Scotland and Wales but still contributing around 11,000 sales per annum in England and perhaps up to 500 in Northern Ireland), the main programmes are shared ownership in England and related schemes in the devolved administrations, including co-ownership in Northern Ireland. As well as the continuing HtB scheme in Wales, other small schemes include Rent to Buy (Rent to Own in Wales), First Homes (England) and Open Market Shared Equity and New Supply Shared Equity (both in Scotland).

In England, affordable homeownership schemes contributed 22,593 homes in 2022/23 of which 90 per cent were via shared ownership. Since 2014/15 shared ownership in England has delivered 127,214 homes, 93 per cent of the affordable homeownership output (and compares favourably to the estimated net impact of HtB at 70,000 over a similar period). It has been suggested that the demand for SO significantly exceeds supply¹² and with the closure of HtB and the still unknown future of First Homes as a discounted-price market product, further consideration needs to be given to expanding SO output.

First-time buyers

It is perhaps inevitable, given the pressures on households, that more first-time buyers (FTBs) have opted for loan terms in excess of 30 years, with one in four aged 30 and undertaking loans with terms over 35 years. Combined with the later age of entry to homeownership (the average is now 33), this means that more loans will stretch into retirement with all that this implies. The government has made much of the need for long-term fixed-rate loans and several lenders now offer such loans for ten years while a new entrant to the market, Perenna, has

Table 2.3.2 Help to Buy equity loans issued and repaid, 2013/14-2022/23

Financial year	Number of equity loans issued	Number of loans repaid	Original cost of repaid loans (£m)	Receipt from repaid loans (£m)
2022/23	26,011	8	0.4	0.4
2021/22	32,684	316	17.0	18.3
2020/21	55,682	3,399	209.0	226.6
2019/20	51,449	6,990	434.4	465.0
2018/19	52,467	13,554	829.6	883.6
2017/18	47,587	25,194	1,509.7	1,609.4
2016/17	39,807	25,261	1,401.4	1,491.6
2015/16	33,873	23,727	1,116.1	1,238.7
2014/15	27,874	21,051	921.2	1,053.9
2013/14	19,754	15,046	619.7	730.7
Total up to end of 2022/23	387,188	134,546	7,058.5	7,718.2

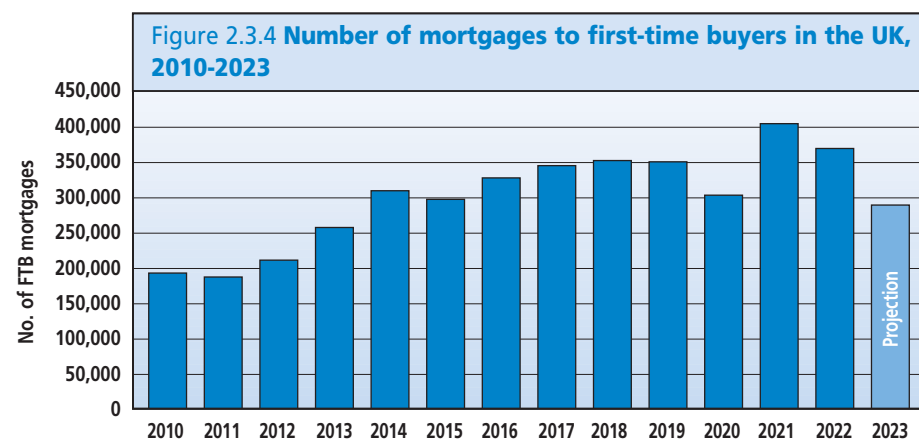
Source: Homes England, Annual Accounts 2022/23.

launched 30-year fixed-rate loans with an early repayment charge only for the first five years. Given that rates have begun to fall again, many may question whether now is the right time to lock into a very long-term rate.

Notwithstanding the varied options for coping with the affordability squeeze, the number of first-time buyers has fallen sharply. Compendium Table 43a shows FTB advances each year, and the *Financial Times* forecast that numbers would have hit a ten-year low of 290,000 by the end of 2023 (see Figure 2.3.4).¹³ The long-term yearly average (since 1974) is 390,658 FTB advances.

In the same article, Savills estimate that the number of FTBs supported by the Bank of Mum and Dad (BOMAD) will rise from 43 per cent in 2022 to 63 per cent in 2023 – a doubling since 2010. BOMAD will contribute around £8 billion in 2023. Of course, this is inevitably a selective process, which intensifies the role the housing market is playing in driving inequality.

Alongside the rise of BOMAD is also the rise of cash buyers. Zoopla estimates that, in 2023, cash purchases accounted for around a third of all sales and that the average price of a cash purchase was ten per cent lower than the average mortgage-funded sale.¹⁴ Cash purchases tend to be clustered at either end of the housing market and typically have more negotiating power.



Compendium Table 43a with additional data from the *Financial Times*.

Looking ahead to 2024: Is the gloom lifting?

If house-price falls are seen as harmful, then 2023 was not quite as 'bad' a year for the market as some had suggested. Looking ahead to 2024, a recent survey of economists by *The Times* had 35 per cent suggesting prices will fall by 5-10 per cent, and a further 22 per cent who envisaged falls of 2-5 per cent.¹⁵ The OBR latest forecast is that prices will come down by an average of 4.7 per cent and most of the mainstream forecasts are for falls of anywhere between two and five per cent, roughly the same deflation that has occurred since the summer of 2022 (depending on which index is used). This is much less drastic a fall than some had speculated.

Mortgage approvals were up slightly in October and the GfK consumer confidence barometer in November was less negative than before,¹⁶ while the BSA property tracker index for December showed that 33 per cent of the adults surveyed thought house prices would rise in 2024, a big increase over the previous quarter (when it was 20 per cent) and the most optimistic outlook since September 2022.¹⁷ With mortgage rates now falling quite rapidly, not least on the back of the market pricing in a potential cut in the BoE base rate to 3.75 per cent by the end of 2024, Capital Economics has suggested 'another year of declining house prices could be avoided altogether' while Pantheon Macroeconomics have a back-ended five per cent rise as their central forecast for the year.¹⁸

Much turns on the wider economy but it is worth noting that the housing market has consistently proved itself more resilient than expected, partly because it is now so different in terms of the scale of outright ownership, the deep reservoir of accumulated capital gains, the switch to longer-term fixed rates and the number of households in the PRS who can move into homeownership quite quickly as and when conditions suit their personal circumstances.

At the same time, UK Finance has forecast a further but modest fall in transactions for 2024 – down a further 20,000 – with gross mortgage lending also falling to £215 billion and house-purchase lending at £120 billion, plus £7 billion of BtL purchases. Net mortgage lending is forecast to be slightly higher at £5 billion. IMLA's forecasts are notably more positive and, if the suggested upturn does indeed eventuate, may prove to be closer to reality.¹⁹

The IMLA analysis also considered the question of negative equity. With falling prices over recent months this issue has crept back onto the agenda, not least of course in the context of higher LTV mortgages. Based on the assumed fall in prices from Q4 2022 to Q4 2024, a model was constructed which estimated the likely scale of negative equity over that period. The estimate was that it might affect 16,000 loans, much lower than the experience of 2008/09 when somewhere between 500,000 and one million households were caught in negative equity. IMLA suggests this much lower figure is a product of far fewer high LTV loans now and more rapid mortgage repayment, given lower rates.

And the question of the Budget and a general election?

If all of this suggests that the market in 2024 might be more positive than some anticipate, there is also a need to factor in the March Budget (after the *Review* goes to press) and the coming general election. A recent study observed that house prices are more buoyant in the year *before* an election compared to the first year *after* an election, based on data for the UK from 1960.²⁰ Given that housing is rising up the political agenda, and given all of the pressures highlighted in this and other articles in the 2024 *Review*, there can be little doubt that it will feature strongly in political debate this year. Rumours already suggest there will be stimulus measures in the 2024 Budget focussed on making demand more effective, whether via more stamp duty exemptions or new FTB schemes, or both. All political parties across the UK will devote space to housing policies in their manifestos – with probably the degree of focus on social housing being the most marked divide.

But, of course, there is also the question of inheritance tax (IHT) and the possibility that the current government might seek to abolish it. Fewer than four per cent of estates pay IHT and it is forecast to raise just £7.2 billion in the current tax year, so one might ask why would that be a priority? The answer lies in the reality that the IHT tax take is becoming an increasing burden in predominantly Conservative seats in London and Southern England, as shown in Table 2.3.3, which is constructed from *Financial Times* data on the number of estates paying IHT and the value of the tax by party and region.²¹ Some 45 per cent of total tax liability across the UK is paid by estates in London and the South East alone.

Given that house-price inflation is propelling more estates into paying tax (subject to allowances being increased), the political attraction of the proposal becomes somewhat clearer.

Table 2.3.3 Number of estates paying inheritance tax and value of tax in constituencies in London and Southern England by major party, 2020/21

Region	London		South East		South West		East Anglia		Total	
	No.	£m	No.	£m	No.	£m	No.	£m	No.	£m
<i>Party elected</i>										
Conservative	1,826	609	4,810	1,109	2,138	422	2,387	471	11,161	2,611
Labour	2,341	565	341	53	198	34	148	28	3,028	680
Lib Dem	400	134	203	69	169	30	103	15	875	248

Source: Financial Times.

As pointed out in the *Review's* Autumn Briefing Paper 2023, housing has been rising up the IPSOS index of political issues – it is now fifth most important with its highest score (18 per cent) since July 2019. Little wonder then that on Boxing Day 2023 both Labour and Conservative parties issued housing press releases – the former on proposals to retighten access to the right to buy and the latter a more discursive and somewhat rambling statement about how the party might help first-time buyers. Without doubt, housing is a big issue but, as this commentary has indicated (as, indeed, does this whole edition of the *Review*), there are few quick fixes.

Notes and references

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- 4 Hamptons (2023) *Landlord sell-off slows everywhere apart from Scotland* (www.hamptons.co.uk/articles/landlord-sell-off-slows-everywhere-apart-from-scotland).

- 5 See www.paragonbank.co.uk/resources/paragonblogs/mortgageblogs/prs-trends-q3-2023
- 6 IMLA (2023a) *IMLA Landlord Survey; Understanding today's private rented sector providers*. London: IMLA. The sample basis for the survey is not clear but it does not include larger corporate landlords. It appears to be weighted towards smaller landlords, when contrasted with the English Private Landlord Survey. The IMLA survey records the following: 59 per cent owned one property, 32 per cent 2-4 properties and 11percent, five or more. By contrast the government 2021 survey reports that 43 per cent of landlords own one property, 39 per cent 2-4 properties and 18 per cent, five or more – with this last group providing 48 per cent of all lets.
- 7 See www.ukfinance.org.uk/news-and-insight/press-release/mortgage-lending-fall-in-2024; subsequent references to UK Finance data are to the same source.
- 8 IMLA *op.cit.*
- 9 IMLA (2023b) *The New Normal; Prospects for 2024 and 2025*. London: IMLA.
- 10 See <https://beechholdings.co.uk/news/build-to-rent-sector-grows-by-11-over-12-months-according-to-british-property-federation/>
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Section 2 Commentary

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 2020/21-2025/26	2020/21 onwards	11,500	–	–	Current AHP launched in September 2020; total funding of £11.5 billion includes funding for 2025/26, with some completions up until 2028/29.
Affordable Homes Guarantee Scheme 2020 (AHGS)	2020 onwards	–	–	3,000	The AHGS 2020 began with £3 billion of funding; a £3 billion extension was announced at Autumn Statement 2023 (not included here). Extended scheme aims to support delivery of 20,000 new affordable homes in total.
Care and Support Specialised Housing Fund	2021/22-2024/25	284	–	–	Delivery of specialist affordable housing on behalf of Department of Health and Social Care; estimated to provide £284 million over 2022/23-2024/25.
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.
Local Authority Housing Fund	2022/23 - 2025/26	1,200	–	–	Funding to local authorities to acquire or build housing for temporary accommodation and for refugees. Rounds 1&2 total £750 million in 2022/23 and 2023/24; Round 3 announced at Autumn Statement 2023 totals £450 million.
Sub-total: Affordable Rent and low-cost homeownership		12,984	4,560	3,000	Sub-total = £20,544 (49%)
Support for housebuilding and house purchase in the private market					
Land and Infrastructure	2021/22-2025/26	5,410	2,256	–	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 based on SR2020 for 2021/22 budgets and SR2021 for 2022/23-2025/26 budgets.
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	–	4,600	–	Equity loan support of up to 20% for first-time buyers (in London up to 40%); scheme closed to new applications in October 2022.
Help to Buy ISA	2015/2016 onwards	700	–	–	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	2,000	–	–	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	Scheme to support lenders to SME housebuilders; operated by the British Business Bank.
PRSGS	2014/15 onwards	–	–	3,500	Debt guarantee scheme supporting Build to Rent in the PRS. The scheme closed to new applicants in 2018, but continues to work through previous applications
Sub-total: private market		9,910	6,856	4,500	Sub-total = £21,266 (51%)
Overall total		22,894	11,416	7,500	Overall total = £41,810

Source: Compiled from the Spending Reviews from 2020 onwards, Autumn Statement 2023 and other official sources, in consultation with DLUHC. 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.

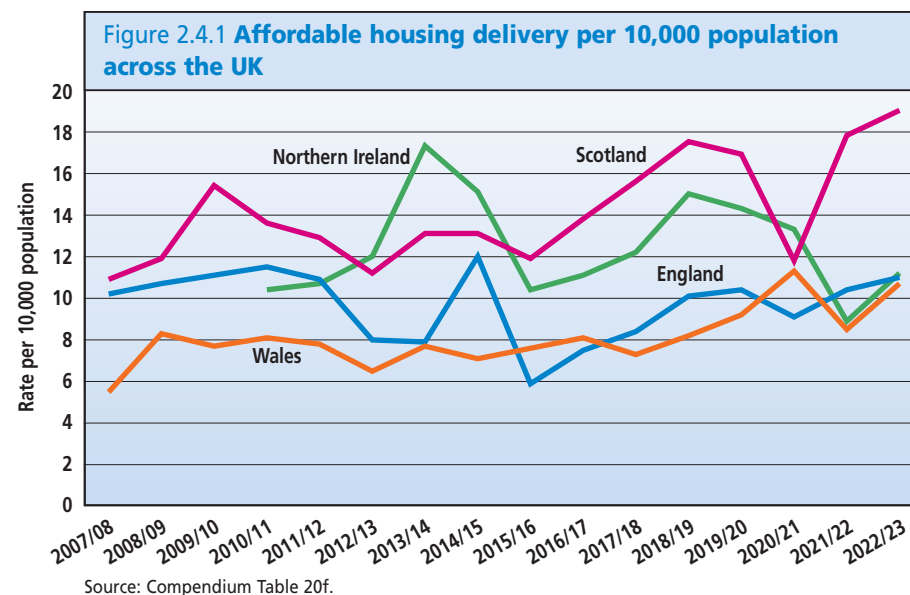
The past year has seen intense pressures on social landlords' finances across the UK. Many are shifting their focus towards improving the quality and safety of their existing stock, while also facing record increases in costs and constraints on rental income. The consequences have been felt in shortfalls against the targets set in the new investment programmes that began in 2021, or the likelihood of shortfalls in the immediate future.

This chapter of the *Review* aims both to assess progress in investment in affordable housing in each of the four nations across the past year and consider the prospects for 2024/25 and beyond, against the backdrop of current economic uncertainty (and, for England, the coming general election).

Cross-UK comparisons of government housing investment

Three different cross-UK comparisons show that England underinvests in affordable housing compared with the three other countries. Assessing delivery in terms of numbers of homes built per 10,000 population since 2008/09 (Figure 2.4.1.), it can be seen that Scotland leads in this measure of affordable output, and that England frequently lags behind both Scotland and Northern Ireland. A second, broad-brush indicator of the relative priority given to expenditure on housing is provided by Compendium Table 57, which shows that housing has a consistently lower share of government spending in England (1.8 per cent of total expenditure) than it does in the other three administrations (Northern Ireland is highest at 4.3 per cent).

A third indicator is the *Review's* annual assessment of all forms of government support for new housing investment, which also shows key differences between UK administrations. Table 2.4.1 summarises housing investment for England from 2021/22 to 2024/25. As in the two previous editions of the *Review*, the constrained time period is due to capital spending plans not being updated in recent Spending Reviews. Over this four-year period the balance of support is 49 per cent for affordable housing and 51 per cent for the private market, differing from last year's assessment where the split was 41:59. The assessment *excludes* investment in the existing stock, whether in the private or social sectors.



As in previous years, England continues to be out-of-step with the rest of the UK in directing such a high proportion of investment support towards the private market. In later sections of the chapter, it will be seen that the proportion of investment directed towards affordable housing supply is much higher in Scotland (90 per cent), Wales (82 per cent) and Northern Ireland (100 per cent), even though such comparisons cannot be made strictly on a like-for-like basis.

The output from the various programmes in England to support private housing (Table 2.4.1) is quite significant, delivering 10,791 new market homes in 2022/23,¹ with Help to Buy assisting 26,000 purchases via equity loans and 55,000 via Help to Buy ISA bonus payments. These programmes are discussed in Commentary Chapter 3.

Affordable housing investment in England

Government investment plans for affordable housing in England until 2024/25 were set in the Spending Reviews 2020 and 2021 and have remained largely unchanged since then. However, the Spending Review 2023 confirmed that overall

capital spending will be held flat in cash terms beyond 2024/25, which means that budgets will fall in real terms. The OBR now forecasts that public sector net investment will fall from 2.6 per cent of GDP in 2023/24 to 1.9 per cent of GDP in 2027/28, compared with the 2023 Budget forecast of 2.1 per cent. This is well below the target, set at the start of this parliament by the Johnson government, to increase public investment spending to around three per cent of national income each year. It therefore inevitably raises concerns about the scale of future investment likely to be allowed to DLUHC, especially if housing continues to be given less priority than some other services.

The government’s main support for affordable housing is through the various editions of the Affordable Homes Programme. The 2023 *Review* provided a final review of the outcome of the previous Shared Ownership and Affordable Homes Programme 2016-21 (SOAHP). Although the SOAHP is not covered here in detail, spending continued in 2023/24 as a result of construction delays brought about by the pandemic, and brief details are given below. This edition now focuses on progress with the current AHP 2021-26, which began in April 2021.

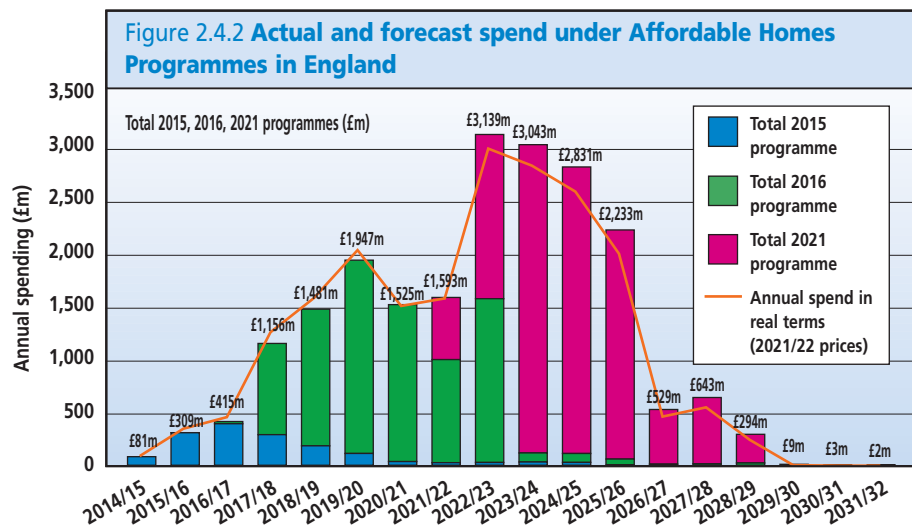
In addition to the overlapping editions of the AHP, another challenge in preparing this chapter of the *Review* is to bring together different datasets provide by Homes England and the Greater London Authority (GLA). The 2023 *Review* benefitted from an appraisal of the AHP by the National Audit Office (NAO), which brought the datasets together.² Subsequently, the House of Commons Public Accounts Committee (PAC) published a report with its recommended actions following the NAO’s appraisal.³ One of these was that the government report more comprehensively and regularly on the output from the various AHPs, and such statistics were promised by DLUHC for Summer 2023. Data on output by programme and tenure have now been published as a new statistical series,⁴ but only Homes England has so far produced more detailed analysis (see below).

One feature of the NAO report was the data it collated on actual and forecast spending on all the recent editions of the AHP, which is not normally available in consolidated form. This enabled the 2023 *Review* to show graphically the effects of three stages of the AHP over an 18-year period (repeated as Figure 2.4.2 this year; note that actual and forecast spend figures have not been updated). In addition, Compendium Tables 20a and 20b show the combined, year-on-year output from recent editions of the AHP added to that from other, non-grant sources of funding.

Shared Ownership and Affordable Homes Programme 2016-21

As a result of delays due to the pandemic, the targets to be achieved under the SOAHP were reset to 31 March 2023. As reported in the 2023 edition of the *Review*, DLUHC informed the NAO as part of its inquiry that its central forecast for the programme was that it would achieve 241,000 starts by that date. In practice, by March 2023 Homes England’s section of the programme had resulted in 126,800 starts, while the GLA produced 116,782 starts.⁵ The total of 243,582 therefore slightly exceeded the DLUHC forecast.

In terms of completions, Homes England produced 106,390 by March 2023 and the GLA produced 55,027, giving 161,417 in total. The DLUHC forecast was that 219,000 homes would be completed by March 2025, with a further 22,000, all in London, being delivered over a longer period. Clearly there is still some way to go even though the SOAHP is now past its original end date.



Source: Data from National Audit Office, The Affordable Homes Programme since 2015.
 Note: '2015 programme' is the Affordable Homes Programme 2015–18, the '2016 programme' is the Shared Ownership and Affordable Homes Programme 2016-21 and the '2021 programme' is the Affordable Homes Programme 2021-26.

A proportion of 'completions' are acquisitions of new or second-hand stock. Overall, new affordable supply in England relies 94 per cent on new build and six per cent on acquisitions, but in London the proportion of acquisitions has been higher, at 12 per cent.⁶

DLUHC commissioned an independent evaluation of Homes England's section of the programme. Unusually, although the cut-off date for statistics in the evaluation was March 2021 and the report was finished a year later, it was not published until September 2023. A GLA-commissioned evaluation of the AHP 2016-21 is promised, but not yet published. The DLUHC report is a useful assessment of the SOAHP's strengths and weaknesses.⁷ One conclusion was that the value added by 'strategic partnerships' is only 'modest' (these partnerships offer longer-term funding and greater flexibility to providers). Another conclusion was that the programme had offered only limited support to modern methods of construction (MMC), although the recent demise of some key operators suggests wider problems with MMC.

A new evaluation is planned by DLUHC for the AHP 2021-26, and this will also cover the GLA element of the programme.

Affordable Homes Programme 2021-26

The Affordable Homes Programme 2021-26, which started in April 2021, allocated £11.4 billion of new funding, split between the GLA (£4 billion for investment in London) and Homes England (£7.4 billion for the rest of England). The government's original target for the new programme was to achieve 180,000 starts by 2026 (with completions continuing until 2028). The target has since been adjusted downwards to reflect recent economic conditions and grant requirements have been eased in some respects. Homes England's target is now 126,000 while the GLA target has been negotiated down to between 23,900 and 27,200, so the programme's maximum output is now 153,000. Unlike the SOAHP, the targets only refer to grant-funded homes.

By September 2023, Homes England reported 34,798 starts and 7,648 completions under the new programme, but no starts or completions had yet been reported by the GLA (see Table 2.4.2). This continued to be the case late in 2023, allegedly because of a dispute between departments and the GLA that has prevented contracts from being signed.⁸

The NAO reported that, by May 2022, Homes England and the GLA had collectively allocated £9.2 billion of the 2021-26 programme to providers, covering 131,000 new homes. Homes England (but not the GLA) has begun to reissue similar data on the AHP 2021-26 to those it published on the SOAHP. Table 2.4.3 provides a summary. It can be seen that, by March 2023, Homes England had approved schemes to deliver more than 108,000 of its target of 126,000.

Table 2.4.2 Affordable Homes Programme 2021-26: Completions by tenure to September 2023

Agency	Affordable Rent	Social rent	Intermediate rent	Affordable homeownership	Total affordable
GLA 2021/22-2022/23	–	–	–	–	–
Homes England 2021/22	303	57	–	532	892
Homes England 2022/23	1,611	540	–	1,769	3,920
Homes England 2023/24 (until September 2023)	1,334	322	–	1,180	2,836
Total	3,248	919	–	3,481	7,648

Source: GLA and Homes England monitoring statistics.

Table 2.4.3 Affordable Homes Programme 2021-26: Funding and number of homes to be provided by tenure

Homes England only, to March 2023

	Funding	Homes to be provided			Total
		Affordable homeownership	Affordable Rent	Social rent	
Non-partnership schemes	£999.9 million	5,946	9,259	3,933	19,138
Partnership schemes	£5,169.7 million	44,026	32,591	12,875	89,492
Total	£6,169.6 million	49,972	41,850	16,808	108,630
Average funding per home (exc. nil-grant homes)	–	£43,742	£48,962	£72,832	£52,246

Source: Homes England Affordable Homes Programme 2021 to 2026 Summary: end of March 2023.

The total scheme cost per home under the current AHP is £214,429 compared with £167,271 under the previous SOAHP, an increase of 28 per cent (see this chapter in the 2020 edition of the *Review*). Grant funding per home is on average 45 per cent higher than the equivalent averages under the previous SOAHP: Table 2.4.3 shows that the average grant is £52,246, or 24 per cent of costs (excluding homes that receive no grant). The NAO assessed that grant accounts for a similar 25 per cent of costs (for properties that receive grant), with debt accounting for the biggest share (46 per cent) and the remainder paid for from capital receipts and other sources.

Impacts of investment in England on stock, tenure and rents

So far, under Homes England's part of the AHP 2021-26, the most significant tenure among approved homes is low-cost homeownership (46 per cent), followed by Affordable Rent (38 per cent) and social rent (16 per cent). In contrast, under the GLA part of the AHP, there is a commitment that at least 60 per cent of output will be social rented homes. However, the GLA will also allow up to 30 per cent of the programme to be delivered via acquisitions, rather than new build.⁹

Almost two-thirds of affordable housing supply in England in 2022/23 consisted of rented homes, although just 15 per cent were for social rent; the remaining third of provision was for low-cost homeownership (see Compendium Table 20a). At 9,561 homes, social rented output was the highest for eight years, and is on course to meet the DLUHC target of 33,500 social rented homes under the AHP 2021-26. However, output is still well below the numbers needed to meet projected housing needs (discussed in Contemporary Issues Chapter 1).

The AHP's emphasis on Affordable Rent (AR) continues to change the balance within social landlords' total rented stock of 4.5 million homes. Nearly 370,000 AR units are owned by social landlords, almost 26,000 more than in 2022.¹⁰ The *Review* aims to report annually on average AR levels for new dwellings resulting from investment programmes. Regional data on rent levels resulting from the SOAHP were set out in Table 2.4.4 in the 2022 edition of the *Review*: they showed average AR levels outside London of £142 per week, or 76 per cent of average market rent. Data for schemes approved under the current AHP by Homes England

show that anticipated rents for all new homes outside London are on average £145 per week, representing 77 per cent of market rent (for comparison, Compendium Table 74b shows AR levels for *existing* stock).

Other sources of affordable housing investment in England

In 2022/23, just 60 per cent of the affordable homes completed in England (38,163) were funded by Homes England or the GLA, which obviously means that a major contribution is made from other funding sources. Of course, for the homes that received government funding, only a proportion was covered by grant, which remains a relatively small factor in driving housing association investment (the Regulator for Social Housing projected it to provide only six per cent of overall development funding in 2023).¹¹

Other sources of investment include:

- *The Affordable Homes Guarantee Scheme (AHGS 2020)*. This began in 2020 and will provide £3 billion of guarantees, with a target to support delivery of 17,000 new homes, which in some cases will also have received grant funding. So far, about £1 billion has been deployed towards delivery of 6,230 homes. The government announced in the Spending Review 2023 that it will expand the AHGS 2020 to £6 billion, to be administered by the same company (ARA Venn).
- *Developer contributions ('section 106')*. These provided more than 33,000 affordable homes in 2022/23, almost all without any grant, forming 47 per cent of total output. Section 106 still has an uncertain future, depending on the way in which the Levelling Up and Regeneration Act (which would replace it with a new Infrastructure Levy) is implemented. There is also concern about falling take-up by social housing providers of homes built under section 106, for various reasons including a preferred focus on new homes built on their own land.¹²
- *Direct investment by local authorities in new and existing stock*. This is an important contributor to affordable homes investment, reaching a recent high of almost £9 billion in 2022/23 (see Compendium Table 64). This includes some non-HRA capital spending and also spending by the GLA

(which is 13 per cent of the total). Borrowing for investment within the HRA has increased with the removal of borrowing caps in 2018, preferential rates for housing debt from the Public Works Loan Board and relaxed rules about use of right to buy receipts. The affordability test, which limited the availability of grant for social rented homes to certain parts of the country, has been removed. Local authorities delivered 8,906 affordable homes in 2022/23 (14 per cent of overall affordable supply), although a sizeable proportion are likely to be acquisitions. Output by local authority-owned housing companies is likely to be included in this figure (see this chapter in the 2023 *Review*).

- *For-Profit Registered Providers (FPRPs)*. In the 2023 edition of the *Review*, Contemporary Issues Chapter 3 considered FPRPs in detail, forecasting significant growth in their contribution to affordable supply. They are not identified separately in DLUHC supply statistics, but RSH figures indicate that the 69 for-profit providers owned 29,272 units of social stock in 2023, over 40 per cent more than in 2022 (20,831). The growth has been predominantly driven by a 53 per cent increase in general needs rented stock and 35 per cent increase in low-cost homeownership. The breakdown between new build and acquisitions is not given, and a proportion is likely to be purchases of low-cost homeownership stock from non-profit providers. However, the growth of FPRP stock, at 8,441, represents one-fifth of total stock change by all registered providers in 2023 (41,537), a significant proportion.
- *Other DLUC programmes*. Some smaller DLUHC programmes, such as the Local Authority Building Fund, also provide modest funding towards affordable supply.

New investment is constrained by rents policy and prioritising existing stock

Faced with the cost-of-living crisis, the Westminster government put a seven per cent cap on social-sector rent increases for 2023/24. Restricted rent increases at a time of high cost-inflation have been a key factor in the downward forecasts of expected output from the AHP noted above. Policies which have held rent increases below inflation over the eight years to 2022 were shown in last year's *Review* to have cost housing associations the equivalent of £2.3 billion in lost rental income, which could have levered in £40-50 billion of new investment. Local authorities' capacity to sustain debt is best judged by comparison with the

self-financing settlement undertaken in 2012. An assessment for the *Review* by Steve Partridge of Savills shows that, while the 2012 settlement left authorities with capacity to sustain debt of almost £29 billion, their capacity in 2024, principally because of lower-than-expected rent increases but also because of higher costs in maintaining the existing stock, reduced significantly, perhaps to less than half of what it was in 2012, although this will differ significantly between authorities.

A new, longer-term policy on rents is still awaited, although the government has confirmed that the cap on increases will revert to CPI+1 per cent in 2024/25, which (based on September's CPI) will allow increases of up to 7.7 per cent, slightly higher than for 2023/24.

Increases in interest rates have a varying impact, depending on the extent to which a provider is taking on new debt. Analysis of housing associations' global accounts for the *Review* by The Housing Finance Corporation shows the downward trend in rates continued until the 2023 accounts, with costs falling, especially for those with a proportion of debt at fixed rates. However, marginal rates are rising quickly for providers who need to take on debt for new development, or for reinvestment in existing stock (where there is no compensatory rise in income).

Restrictions on rent increases and rising costs of debt coincided with new and intense pressure on landlords to invest in their existing stock, whether to tackle building safety issues, combat damp and mould, work towards net zero or conform with the Decent Homes Standard (which is to be updated and made more stringent – see discussion of these issues in Commentary Chapter 2). Homes England's annual report said that affordable housing providers were facing a 'perfect storm' of issues which 'engulfed' development plans. Many had paused and re-evaluated their plans, refocusing on core activities; development appetite had fallen by up to 30 per cent.¹³

Housing associations' audited accounts for 2023, examined by *Social Housing*, show higher incomes but tighter margins as costs increase.¹⁴ Their global accounts (Compendium Tabel 71d) show spending on existing homes is 20 per cent higher than in the previous year. The RSH's most recent quarterly survey also shows that

capitalised repairs spending is at its highest levels.¹⁵ The G15 group of larger associations claimed that some members are cutting new development by one-third,¹⁶ and the RSH's latest *Sector Risk Profile* forecasts a fall of 16 per cent in new build output over the next five years, compared with the 2022 forecast.¹⁷ Given a depressed housing market which affects house sales, the current funding model which relies on cross-subsidy from shared ownership or market sales is severely weakened.

Delivery prospects for affordable housing in the medium term

Overall supply of affordable housing peaked in 2022/23 at 63,605 new homes, of which 3,948 were acquisitions. The total represented an increase of seven per cent over the previous year and was the highest output since 2013/14, because of overlapping contributions from the two main AHPs, combined with still high levels of building from other sources such as developer contributions. However, while the AHP 2021-26 represented a modest increase in spending on new affordable housing, its results are going to be poorer than those of the previous programme: it will deliver a maximum of 153,000 homes while the SOAHP will have delivered some 241,000.

The prospects of output continuing at current levels are poor. The government has yet to announce a successor AHP for 2026/27 onwards and – as noted above – the public spending environment is due to worsen, with overall capital spending being cut in real terms. The SR2023 included modest measures to increase supply (see above) but their effects will be limited. The passing of the legislation to carry out the government's planning reforms is offered as a way of driving up overall housing delivery, but there are significant obstacles, such as staff shortages, long delays in authorities producing their development plans, uncertainty about building targets and the current state of the private market. If the Infrastructure Levy replaces the current section 106 arrangements, there are fears that affordable output could shrink considerably, despite the government's assurances that this will be prevented.

With the prospect of a general election at Westminster before publication of the 2025 *Review*, attention turns to Labour's housing investment plans. Labour promises the biggest boost in affordable housing 'for a generation', including

building more council housing. It will 'repurpose the Affordable Homes Programme to direct it overwhelmingly toward the provision of social rented homes'. Its ambition is to build 1.5 million homes of all types over the life of a parliament, which implies that overall output will be at least 350,000 higher over the five-year period; affordable supply will be key to this increase. To achieve its aims, Labour has produced a 'housing recovery plan' which consists largely of further planning reforms, retaining developer contributions but with tighter rules and a promised new generation of new towns.

However, with the shadow chancellor putting tight constraints on Labour's spending plans, prospects for boosting output of affordable housing will depend on the extent to which it switches capital investment from other areas, including DLUHC's support for the private market which features prominently in Table 2.4.1. If Labour merely begins a new five-year AHP with similar spending levels to the current one, its target will not be achieved. The issues and possible options for delivery are discussed in detail by Glen Bramley in Contemporary Issues Chapter 1.

Scotland's affordable housing investment

The Scottish Government has a commitment to deliver 110,000 affordable homes over the decade to 2032, with at least 70 per cent being for social rent. Part of this commitment was to invest £3.5 billion over the life of the current parliament. However, funding for its Affordable Housing Supply Programme (AHSP) in 2023/24 was lower than for the previous two years, and the Scottish Budget announced in December 2023 made a further cut in funding of almost £200 million, to £556 million for 2024/25, which was also 22 per cent less than the amount provisionally allocated for that year (see Table 2.4.4).

Amidst something of a fiscal crisis in Scotland, the SG explained its 'difficult choice' in cutting the AHSP by pointing out that a real-terms fall of 9.8 per cent in UK government capital funding for Scotland is taking place between 2023/24 and 2027/28. As well as the effect on the main grant-funding line in the AHSP, spending classified as 'financial transactions' has also more than halved since 2023/24. The SG previously intended to publish allocations under the AHSP for the following two financial years, but these are now postponed.

Table 2.4.4 Budget for Affordable Housing Supply Programme (AHSP) 2021-2025

Spending category	2021/22 £m	2022/23 £m	2023/24 £m	2024/25 £m
AHSP – CDEL (spending on investment projects and capital grants)	675.37	605.20	489.10	414.42
Transfer of Management of Development Funding (TMDF) - CDEL	92.25	92.25	92.25	92.25
AHSP – Financial Transactions	64.00	134.00	170.60	49.20
TOTAL AHSP (including TMDF)	831.62	831.45	751.95	555.85

Source: Scottish Government.

Note: Totals may be affected slightly by rounding. CDEL = Capital Departmental Expenditure Limit; TMDF = Transfer of Management of Development Funding (i.e. AHSP funding administered directly by Glasgow and Edinburgh councils).

Predictably, responses to the Budget were critical, with CIH Scotland calling it ‘devastating’ and the Scottish Federation of Housing Associations (SFHA) saying it was an ‘absolute hammer blow’. Several commentators pointed out that the 110,000 target over ten years had already been at risk, but now it will be almost impossible to achieve, despite the only slightly lower previous target having been fully met.

Ironically, the first full year’s contribution to the target was promising, with 10,462 completions in 2022/23, the highest in more than two decades (Table 2.4.5). Because of the way achievement of the target is calculated (starting at March 23 2022), a slightly higher total of 11,570 homes had been completed towards it by March 31 2023. The 8,077 completions for social rent in 2022/23 formed 77 per cent of the total, exceeding the government’s target. Furthermore, the 1,780 affordable homes completed in the second quarter of 2023 (not included in the table) were one-fifth higher than the same quarter in 2022.

However, there are already worrying signs that recent progress may be temporary. In 2022/23, starts on site, at 6,990, were well down on the previous year’s 8,227.

Table 2.4.5 Scottish Government Affordable Housing Supply Programme: Number of completions 2017-2023

Type of AHSP activity	Total (five years 2017/18-2021/22)	2022/23
RENT		
Social rent		
Housing association rent	New build 17,593 Rehab 1,183	4,939 79
Council house rent	New build 8,032 Rehab 295	1,929 1
HA/Council	Off the shelf 3,637	1,119
Home Owner Support Fund (rent)	Off the shelf 113	10
Total Social Rent	30,853	8,077
Affordable rent		
Other affordable rent	New build 4,680 Off the shelf 485 Rehab 124	1,396 103 33
Total Affordable Rent	5,289	1,532
AFFORDABLE HOMEOWNERSHIP		
New supply - shared equity and shared ownership	New build 787 Off the shelf 5 Rehab -	177 - -
Council shared equity	New build 44	12
Other affordable homeownership	New build 130 Off the shelf - Rehab 187	12 - 1
Open Market Shared Equity (OMSE)	Off the shelf 6,324	651
New Supply Shared Equity (Developers)	New build -	-
Home Owner Support Fund (Shared Equity)	Off the shelf -	-
Total Affordable Homeownership	7,477	853
TOTAL AFFORDABLE HOUSING SUPPLY	43,619	10,462

Source: Scottish Government Affordable Housing Supply Programme summary tables.

Approvals also fell from 7,820 to 6,396, and the figure for the second quarter of 2023 was the lowest since 2000. Apart from the severe cuts in funding for the AHSP, providers in Scotland face the same challenges as those in the rest of the UK, which include:

- *Below-inflation rent increases.* After several years of rents keeping ahead of inflation, social landlords are now experiencing the reverse. In 2022/23, average rents rose by only 2.6 per cent. In 2023/24, agreements with the Scottish Government again led to sub-inflation increases, with the average being 5.1 per cent. Despite this restraint, rent arrears at March 2023 reached record levels.¹⁸
- *Financial health of the sector.* The Scottish Housing Regulator (SHR) describes the sector as ‘squeezed but robust’, but with several providers having advised it of potential covenant breaches related to interest cover, in recent months. The SHR says the sector faces ‘significant challenges’ in accessing debt, as providers plan to increase borrowing by £1.47 billion over the next five years.
- *Investment in existing homes.* In contrast with England, Scottish social landlords’ financial plans include a £15 million aggregate *reduction* in investment in their own stock over the next five years, according to the SHR, alongside the cut in new build output (although with no cut in new build expenditure). This may be because of recent past investment in reaching Scotland’s higher current standards for the stock, although might also suggest that there may be difficulties in achieving the next increment in standards, notably those relating to energy efficiency.
- *Affordable housing investment benchmarks.* These are used to determine whether a grant application is subject to a streamlined assessment process or a more detailed value-for-money assessment; they were raised in 2021 and were subsequently adjusted to account for construction inflation in 2023, with the Scottish Social Housing Tender Price Index being used for this purpose. Despite promised flexibility to deliver viable schemes, providers argue that they are not keeping up with costs. Tender prices increased by 26 per cent in the two years to Quarter 1 2023.¹⁹
- *Quality standards for new homes.* More stringent requirements are being placed on all new housing developments, notably that homes will have to meet a Scottish version of the *Passivhaus* standard, with the legislation likely to be laid

in 2025 or 2026 and to come into force later. The extra costs of achieving the standard are clearly an issue, with Midlothian Council recently pausing a 182-unit scheme as costs were said to be more than one-third higher than normal.

Surveys by the SHR showed that housing associations’ development plans for the next five years were forecast to deliver 15 per cent fewer new homes, before the latest cuts in funding were announced.²⁰ This would put their output at around 5,200 annually. If local authorities continue to provide 2,000 new homes each year (see below), total output would therefore be only two-thirds of what is required, even before the new cuts in funding.

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 Charitable Bond programme, 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’ obligations). Contributions in Scotland are mostly in the form of completed units and discounted land. Ready identification of the extra homes that result (as happens in both England and Wales) is not routinely available.²¹

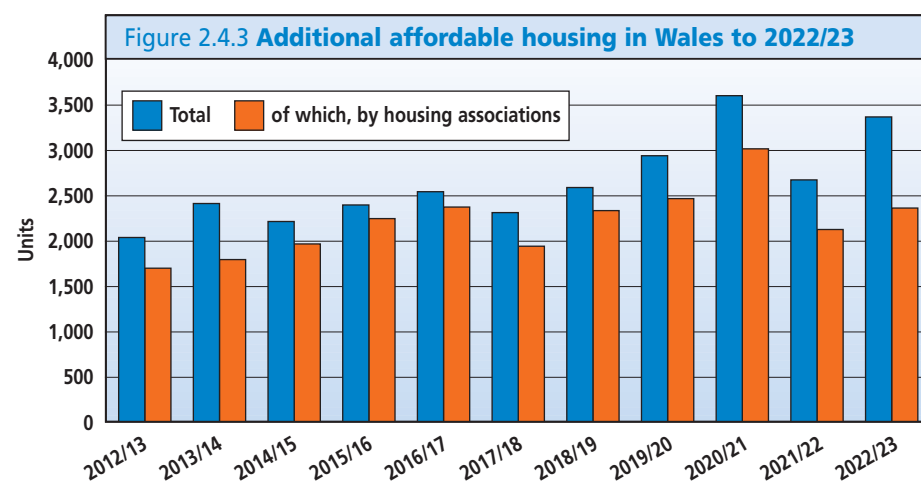
Overlapping with the AHSP, local authority capital spending on housing has shown a steady increase. Councils spent £950 million on HRA housing in 2021/22, provisionally reported to have risen to £1,068 million in 2022/23, and with a budgeted £1,576 million in 2023/24 (although actual spend is invariably much lower than the budget figure). Around half of the increase is due to new build and conversion, with the remainder on existing stock.

Figures supplied to the *Review* by the Scottish Government enable a comparison to be made of its support for affordable housing supply with that for supply in the private market.²² For the five years up to 2020/21 reported in the 2020 *Review*, 85 per cent of funding was directed towards affordable housing. For 2021/22 and 2022/23, the figures were 89-90 per cent. In 2023/24 and 2024/25 virtually all of the support (99 per cent) will be directed towards affordable housing. This reflects the closing of the two principal components of private market support, Help to Buy (Scotland) and the First Home Fund.

Affordable housing investment in Wales

Wales's Programme for Government 2021 to 2026 has a strong emphasis on housing, aiming to deliver 20,000 new low carbon homes for rent within the social sector over five years. Unlike the previous target, the current one excludes the Help to Buy and Rent to Own schemes, marking a shift away from supporting homeownership. The target is ambitious: the 4,000 new homes required annually is considerably higher than previously, although there is a pattern of output increasing towards the end of each programme cycle.

Recent output is shown in Figure 2.4.3. After falling in 2021/22, output increased by 26 per cent in 2022/23: 3,369 additional affordable housing units were delivered across Wales, the second highest total since data were first collected in 2007/08. In terms of progress towards the 20,000 target, the Welsh Government rightly excludes shared equity affordable units from its calculation, meaning that 3,212 affordable homes were delivered towards the target in 2022/23, added to 2,563 in the previous year. Clearly the total of 5,775 over two years means output will have to reach significantly higher levels over the next three years – around 4,700 annually – if the target is to be met.



Source: Welsh Government affordable housing statistics.

The Welsh Government's affordable housing supply data have some useful commentary on the details of delivery.²³ For example:

- Housing associations delivered 70 per cent of the total, local authorities 20 per cent and other providers the remaining ten per cent (principally through the planning system).
- Of homes delivered by housing associations, 82 per cent were for social rent.
- The 685 homes delivered by local authorities were a significant increase on the previous year's 486. The majority of these were delivered by just five of the 11 authorities. Of the total, 66 per cent were newly built properties (the rest being acquisitions or conversions).
- Of total supply, 72 per cent is grant-funded, the remainder without.
- Of total supply, 30 per cent is delivered via planning obligations (section 106 – the percentage relates to 2022/23).

The allocation of social housing grant in the Welsh Government Budget was £250 million in the first year of the new programme (2021/22), then rose to £310 million in 2022/23 and stood at £370 million for 2023/24. These levels of grant funding reflect the shift towards more social rented provision, although this funding will still cover intermediate rent and shared ownership. An indicative amount of £365 million has been confirmed for 2024/25, meaning that social housing investment in Wales has not suffered similar cuts to those in Scotland. However, the minister has also acknowledged that building costs are escalating, saying that, before the pandemic, '...we could get somewhere between five and seven houses for £1 million: now we get four if we're lucky'.²⁴

Inevitably, the same pressures on social landlord finances apply in Wales as in the rest of the UK, with tighter limits on rent increases replacing the previous policy of allowing rents to rise by CPI + 1 per cent. The Welsh Government capped increases for 2023/24 at 6.5 per cent and has announced a cap of 6.7 per cent for 2024/25.

Another cost pressure on landlords is created by the requirement to meet the new Welsh Quality Housing Standard (WHQS 2023) by 2034. CIH Cymru and other bodies point out that while landlords successfully achieved the previous WHQS,

this required extra resources, and the new standard can only be met with similar support. Some is already in place. 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 Draft Budget maintains funding for these at a fixed level, i.e. £108 million annually to cover both support funds. It also includes £92 million annually for decarbonisation of the existing social housing stock. However, there is still a considerable resource gap, covered in more detail in Commentary Chapter 2.

Separate figures for local authority capital spending on housing in Wales show that (as in England and Scotland) it is increasingly sharply. Returns show that HRA investment increased from £317 million in 2021/22 to £435 million in 2022/23 and a planned £468 million in the current year. This will of course include spending on both new build and existing stock.

Table 2.4.6 repeats the assessment of the breakdown of investment support by the Welsh Government which first appeared in this chapter in the 2020 *Review*. The current table is based on the allocations in the Welsh Government’s Draft Budget for 2024/25, excluding expenditure on the existing stock. The Budget shows a split between social sector support and private market support markedly in favour of the social sector, which accounts for 82 per cent of investment support.

Affordable housing investment in Northern Ireland

As this edition of the *Review* was being finalised, Northern Ireland regained its assembly and power-sharing government after a two-year hiatus. The lack of a housing minister over that period significantly affected policy development. The ending of the political impasse means that policymaking can resume and potentially allows the future of the Northern Ireland Housing Executive (NIHE), a vital factor in tackling the backlog of investment in the social housing stock, to be properly addressed.

The absence of an assembly meant that, unlike in the rest of the UK, there has been no agreed multi-year budget and progress on developing a new Housing

Table 2.4.6 Summary of 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 new housing at social rent, plus some low-cost homeownership				
Social Housing Grant	310	370	365	Includes Social Housing Grant plus several other smaller items.
Housing and Care Fund	61	61	61	Funding to integrate health, housing and social services.
Land Release Fund	20	20	25	Funding to free-up difficult land and buildings for affordable housing development.
Housing Finance Grant	13	13	13	Revenue support for HA capital investment.
Sub-total: social housing	404	464	464	Sub-total = £1,332 million (82%)
Programmes aimed primarily at supporting the private housing market				
Market housing and other schemes	10	67	72	Empty Homes Grant Scheme to bring long-term empty properties back into use.
Homebuy	2	3	4	
Regeneration	25	50	50	Aimed at regeneration generally so only part directed to housing.
Sub-total: private market support	37	120	126	Sub-total = £283 million (18%)
Total support for housing capital investment	441	584	590	Total = £1,615 Million (100%)

Source: Welsh Government Draft Budget 2024-25.

Supply Strategy has been halted (it was published in draft in December 2021). A single-year 2023/24 Budget was announced in April 2023 and a 2024/25 Budget is anticipated soon, although with concerns being expressed by CIH and a range of other organisations about potential cuts in housing investment given the reductions in funding for Northern Ireland from the UK government.²⁵

Northern Ireland's Social Housing Development Programme (SHDP) is intended as a rolling, three-year programme. The headline delivery target for the SHDP is to secure a minimum number of annual new social housing starts. In the last decade, there were only three years when the relevant targets for starts were not achieved, including the 2019/20 year, when starts were adversely affected by the pandemic. The target for 2022/23 was set at 1,950 and this was met, with 1,956 homes started. The initial target for the 2023/24 year was to deliver starts on 2,000 new social housing units. The agreed targets for the next three-year SHDP period are 2,000 units in 2024/25, 2,150 units in 2025/26 and 2,300 units in 2026/27 – subject to the availability of funding. Ideally, of course, there would be budget provision commensurate with these increasing targets.

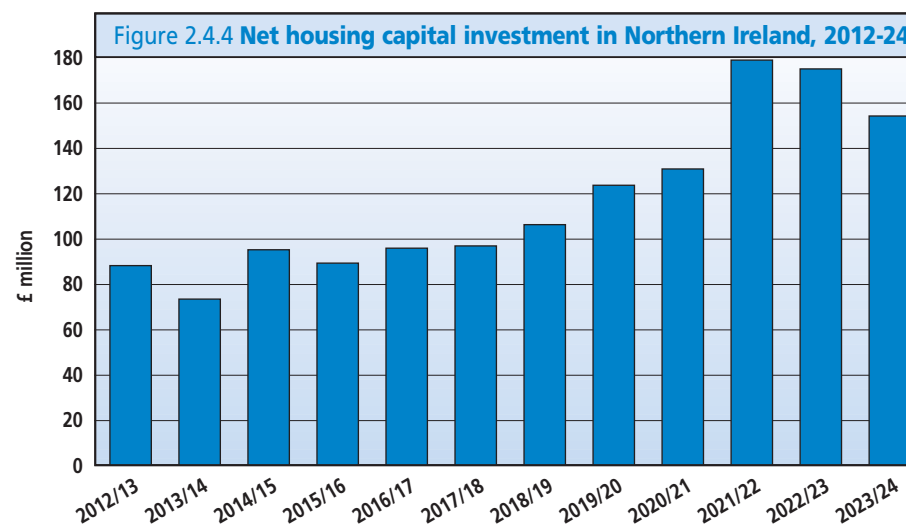
However, when final allocations were announced in June, it transpired that a substantial cut in Westminster's real-terms financial support would mean the Department for Communities (DfC) had a shortfall of £59 million (27.3 per cent) in the capital required for its 2023/24 programme. As a result, only £159 million was made available for the first year of the SHDP period, instead of the £200 million requested by the NIHE. This is expected to produce 1,500 starts, well short of the 2,000 target. Indeed, in the first six months of 2023/24, there were just 271 starts (although starts are typically bunched towards the end of the financial year).

To aid comparison with the rest of the UK, Table 2.4.7 shows SHDP *completions* for the period 2018/19-2022/23 (6,896 units). For the 2023/24 programme year, there had been 465 completions under the SHDP by September 2023. As noted previously in the *Review*, the five-year completions total is boosted considerably by 'off-the-shelf' and other property acquisitions, which account for more than 20 per cent of the total. Completions in 2022/23 made a promising recovery on the previous year's low total but had not yet fully returned to pre-pandemic levels.

Table 2.4.7 Northern Ireland Social Housing Development Programme - completions 2018-2023

Type of provision	Total – five years 2018/19 – 2022/23	2023/24 (Apr-Dec)
New build	5,309	382
Off-the-shelf	792	28
Existing satisfactory purchase	356	10
Rehabilitation	225	45
Re-improvement	214	0
Totals	6,896	465

Source: Department for Communities, Northern Ireland Housing Bulletins and data supplied direct.



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. Totals also include spending on private sector renovation grants.

Figure 2.4.4 shows that the capital finance available for housing within the Northern Ireland Budget remained high, at £154.9 million in 2023/24 (net of receipts). The gross capital budget for this year is £213.8 million, which comprises:

- £153.5 million (72 per cent) for the SHDP (including £16.8 million for shared housing).
- £1.2 million for housing-led regeneration (under the Building Successful Communities housing-led regeneration pilot).
- £58.8 million in other NIHE Budgets for planned maintenance, adaptations, etc.

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.

A further £14.25 million in Financial Transactions Capital (FTC) was allocated to co-ownership homes in 2023/24 as part of a five-year funding programme totalling £145 million, to deliver 4,000 intermediate shared-ownership homes.

In terms of revenue resources, some relief was provided by the seven per cent increase in rents permitted for the NIHE for 2023/24. This came after rents had been frozen in five of the previous seven years, including in 2021/22. Housing association rents are set individually by each association.

In 2021, the DfC launched a public consultation on a 15-year draft Housing Supply Strategy 2022-2037, with the aim of delivering 'upwards of 100,000 homes over its lifetime'. One-third of these would be social housing, implying an annual target of over 2,200 new social homes although it was envisaged that output would be higher in the later years of the strategy. The strategy's importance is heightened given that Northern Ireland's housing waiting list, which is the key portal for access to social housing across the sector, is growing relentlessly. There were 45,292 households on the waiting list in June 2023, up from 44,229 in the same period last year. Of these applicants, 73 per cent (33,130) were experiencing 'housing stress', up from 31,663 in June 2022.

A positive development in affordable housing provision is the incorporation of affordable housing policies into the local development plans being prepared by the eleven local authorities. An example is Belfast City Council's policy requiring developments of more than five units to provide 20 per cent affordable housing.

However, so far, no statistics are available to monitor the use of Section 76 of the Planning Act (Northern Ireland) – the mechanism for securing such provision, the equivalent of Section 106 agreements in England and Wales (Section 75 in Scotland) – and assess its significance.

In addition to this, the DfC published a new intermediate rent policy this year. Intermediate rent aims to provide an additional rental choice for moderate-income households, at rents lower than those in the open market and with longer-term tenancies of five years, catering specifically for those whose needs are not adequately met by the market. DfC expects to launch the programme via an open competition in mid-2024.

The *Review* has regularly pointed out the significant investment challenge facing the Housing Executive. This is a longstanding issue, recognised within the 2020 *New Decade, New Approach* deal between the UK and Irish Governments.²⁶ Solutions are being developed through a Housing Executive 'Revitalisation Programme', aimed at creating 'a revitalised Strategic Housing Authority and sustainable social landlord that can maintain and provide good quality and affordable homes for current tenants and future generations'. Previously, the communities minister promised that NIHE will not be privatised and gave an assurance that options for its future will involve only limited change.

Ideally, the Housing Executive would strengthen its strategic role while also having greater freedom to increase its borrowing and hence its investment. Squaring this circle now becomes possible, at least in theory, with the ending of the political impasse. In 2021, the investment needed in NIHE stock was assessed as more than £10 billion over 30 years, to address housing quality, retrofit and building safety requirements. The Housing Executive invested over £200 million in maintaining and improving homes in 2022/23, but it is running hard to stand still: the NIHE's stock compliance against the Decent Homes Standard has fallen from almost 100 per cent in 2015 to closer to 90 per cent now.²⁷ The Housing Executive has also begun demolishing 33 obsolete tower blocks. While the current situation prevails, it risks creation of a two-tier housing system where the Housing Executive is unable to maintain its properties to the same standards as those of housing associations.

Notes and references

- 1 Calculated from Homes England and GLA monitoring statistics.
- 2 National Audit Office (2022) *The Affordable Homes Programme since 2015*. London: NAO (subsequent references to NAO are to this report).
- 3 Public Accounts Committee (2022) *The Affordable Homes Programme since 2015*. London: House of Commons.
- 4 See www.gov.uk/government/statistics/housing-statistics-1-april-2022-to-31-march-2023
- 5 A further complication is that the GLA figures for starts and completions also include dwellings started in 2015/16, as a result of an earlier agreement with the government.
- 6 Letter from Tom Copley, Deputy Mayor for Housing and Residential Development, to Chair of Housing Committee, 4 October 2023.
- 7 SQW (2022) *Evaluation of Homes England's delivery of the Shared Ownership and Affordable Homes Programme*. London: DLUHC (www.gov.uk/government/publications/shared-ownership-and-affordable-homes-programme-soahp-evaluation-report).
- 8 See www.housingtoday.co.uk/main-navigation/no-new-homes-started-under-khans-2021-26-affordable-homes-programme/5125874.article
- 9 London Assembly Housing Committee (2023) *Affordable Housing Monitor 2023*, November 2023. London: GLA.
- 10 Data from RSH returns for 2022/23 (see www.gov.uk/government/organisations/regulator-of-social-housing/about/statistics).
- 11 Regulator of Social Housing (2020) *Sector Risk Profile 2019*, updated in March 2020 but not since then. London: RSH; data shown in Figure 2.4.2 in the 2021 edition of the *Review*.
- 12 See Williams, E. (2023) *The Section 106 Standing Stock Scandal* (www.thenewmidlands.org.uk/section-106-scandal/).
- 13 Homes England (2023) *Annual Report and Financial Statements 2022/23*. London: Homes England.
- 14 Stothart, C. (2023) 'Accounts digest 2023: operating surplus falls 14%', in *Social Housing*, November 30.
- 15 Regulator of Social Housing (2023) *Quarterly survey for Q2 (July to September) 2023 to 2024*. London: RSH.
- 16 Riding, J. (2023) 'London's biggest housing associations plan to cut development by up to a third', in *Inside Housing*, May 17.
- 17 Regulator of Social Housing (2023) *Sector risk profile 2023*. London: RSH.
- 18 Scottish Housing Regulator (2023) *National Report on the Scottish Social Housing Charter – 2022-2023*. Glasgow: SHR.
- 19 See www.gov.scot/publications/foi-202300370665/
- 20 Scottish Housing Regulator (2023), *op.cit.*
- 21 The 2022 edition of the *Review* reported research showing that in 2019/20 contributions were worth £310 million and that they allow around 3,000 extra affordable homes to be built annually.
- 22 This analysis relates specifically to spending to support housing supply. Other elements of the Scottish Government housing budget include housing support, fuel poverty and housing quality.
- 23 See www.gov.wales/affordable-housing-provision-april-2022-march-2023-html
- 24 See <https://nation.cymru/news/how-will-santa-find-me-asks-one-of-the-3400-children-living-in-temporary-accommodation-in-wales/>
- 25 See www.cih.org/news/ni-sector-bodies-raise-concerns-over-the-humanitarian-and-economic-impact-of-housing-budget-cuts
- 26 UK and Irish Governments (2020) *New Decade, New Approach* (https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/856998/2020-01-08_a_new_decade__a_new_approach.pdf).
- 27 Estimates provide by NIHE.

Section 2 Commentary

Chapter 5

Homelessness

Lynne McMordie

This chapter compares homelessness policies, trends and outcomes across the UK for 2023. It explores recent changes and developments in the distinct statutory homelessness frameworks in place, post-devolution, within their broader economic and housing landscapes. The review focuses on four key measures of homelessness demand: statutory homelessness, use of temporary accommodation, rough sleeping, and 'core' homelessness. It concludes by considering the effectiveness and impact of various homelessness policy interventions.

Homelessness law and policy

Since devolution in 1999, homelessness policies in the UK have taken different directions. Notably, England embraced a localist ideology in the 2010s, with limited central government involvement in homelessness policy. However, as homelessness increased significantly, there was a shift in approach, marked by the government's Rough Sleeping Strategy 2018 and its commitment to end rough sleeping by 2024, alongside the introduction of the Homelessness Reduction Act in 2017. While this progressive legislation expanded access to support, especially for single people, challenges have persisted due to the continued use of the priority needs criterion and cuts to public services, limiting its effectiveness in practice.

Recent policy developments, including the 2022 refreshing of the Rough Sleeping Strategy, along with a £15 million trial and evaluation programme¹ and investment in interventions targeting rough sleeping, underscores England's narrow focus on rough sleeping. In contrast, efforts to tackle broader homelessness are less visible. However, the passage of the Supported Housing (Regulatory Oversight) Act in 2023 represents a crucial step in addressing issues with rogue landlords in the supported housing sector, while protecting the supply of good quality exempt accommodation, as the *Review's* Autumn Briefing Paper 2023 pointed out. This legislation also requires local authorities to evaluate and establish strategic responses to the demand for supported housing, which may provide a basis for a future shift to rapid rehousing, should resources be made available.

In Scotland, a crucial moment in homelessness policy occurred when 'priority need' was abolished (after a gradual phasing out) in 2012, ensuring that almost all eligible households are entitled to settled accommodation. In 2017, the formation

of a Homelessness and Rough Sleeping Action Group resulted in a series of recommendations that laid the groundwork for the government's Ending Homelessness Together Action Plan in 2018.² Rapid Rehousing Transition Plans were subsequently developed by all local authorities in Scotland.³ These plans continue to form the cornerstone of the Scottish approach to addressing homelessness. However, their effective implementation is under severe strain due to difficulties in accessing both temporary and settled accommodation, as well as increased budgetary constraints.

Recent legislative changes, such as extending the Unsuitable Accommodation Order to all homeless households and suspending local connection rules, have sought to support change in the quality of temporary accommodation in Scotland and provide homeless households with choice in where they seek assistance. In 2019, a Prevention Review Group was established to consider legal and policy changes to enhance prevention efforts. Their recommendations included wider public sector prevention duties and legislation to incentivise prevention within a six-month window.⁴ While these anticipated changes have strong support, their complete adoption remains uncertain.⁵

In 2014, a significant shift in the Welsh approach came with the Housing (Wales) Act, which obliged local authorities to prevent and relieve most homelessness. The formation of a Homelessness Action Group in 2019 led to recommendations that influenced the Welsh Government's commitment to further prioritise prevention and rapid rehousing, along with proposals to phase out priority need and intentionality tests, meaning that virtually all homeless households would have a legally enforceable right to settled housing.⁶

In 2023, an expert review panel, tasked with bringing forward proposals for legislative change, recommended a set of measures to end homelessness in Wales.⁷ These recommendations underpinned a white paper, which outlined plans for substantial reform, and which followed soon afterwards. Proposals include abolishing priority need, extending timeframes for homelessness prevention, introducing public sector prevention duties, and increasing the priority given to homeless households in social housing allocations.⁸

Despite the ongoing policy and legal gridlock resulting from the collapse of the Northern Ireland Assembly in 2017 and failure to form an executive in 2022, coupled with specific challenges posed by Brexit in Northern Ireland, there have been positive developments in addressing homelessness. Notably, both the Homelessness Strategy 2017-22 and the latest strategy for 2022-27, supported by inter-departmental action plans and a Chronic Homelessness Action Plan, have promoted a prevention-oriented approach.⁹ The recent Strategic Action Plan for Temporary Accommodation, builds on this work, seeking to minimise the need for temporary accommodation, and where not possible, to reduce the duration of stays.¹⁰

Wider context

In 2023, the legal and policy agendas pursued in addressing homelessness in the UK unfolded against a formidable fiscal and socio-economic landscape. The economy has struggled to regain pre-pandemic growth rates and high inflation has outpaced growth in household incomes, giving rise to a pressing cost-of-living crisis. While interest-rate rises have now eased inflation, they have concurrently elevated mortgage costs, triggering a ripple effect in the private rented sector, where rental costs have surged, and some landlords have withdrawn investment (see Commentary Chapter 3).

Rightmove reported a 12 per cent year-on-year increase in average London private rents in autumn 2023, and rents outside London rose by ten per cent, setting record highs for fifteen consecutive quarters.¹¹ The ongoing supply-demand imbalance is evident, with a 41 per cent increase in tenants seeking private lettings in 2023 compared to 2019, coupled with a 35 per cent fall in available supply. Though early indications suggest a potential slowdown in rental demand,¹² these trends highlight the challenge of a private rented sector that is often unaffordable for lower-income groups, and hard to access for homeless households.

The environment for new social house building is also profoundly difficult, marked by funding and subsidy challenges, rising construction costs, limited land

access, and broader financial constraints on social landlords. Commentary Chapter 4 sets out the issues and the consequent effect on new supply.

Further challenges arise from social security payments for working-aged people failing to keep pace with inflation, both in the short and long term (see Contemporary Issues Chapter 4). Cuts and freezes to benefits since 2010 have resulted in the cash value of basic income-related benefits falling below destitution thresholds for those of working age.¹³ This erosion of UK's social security safety net has played a role in rising levels of severe poverty, problem debt, and destitution across the country, thereby exacerbating the root causes of homelessness.

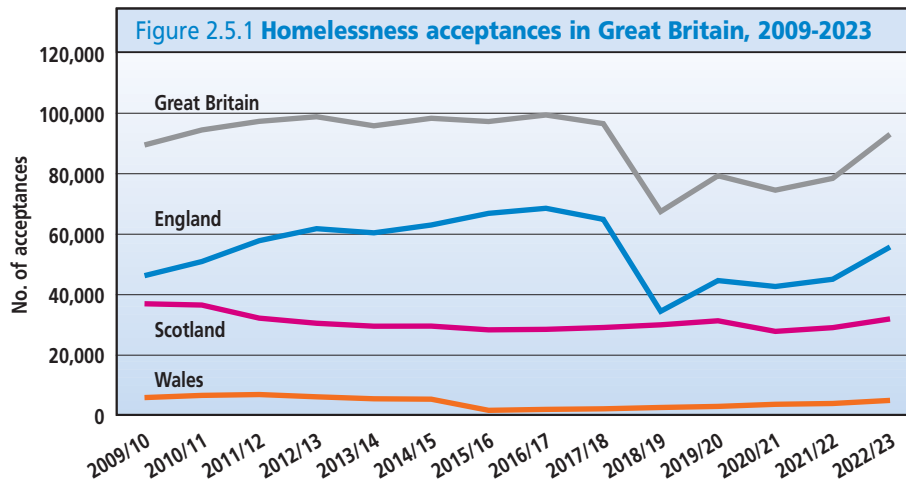
The strained economic conditions, narrowing of housing options for low-income households, and a beleaguered social security system are all reflected in growing homelessness pressures.

Statutory homelessness

Wholly comparable homelessness statistics for the four UK countries are simply unavailable. To some extent this reflects detailed differences in their legal frameworks. Nevertheless, even where not entirely consistent in terms of concepts and definitions, there is some scope for approximate comparison or instructive observation, particularly in relation to trends over time. In this section we compare the incidence of statutory homelessness in terms of local authority 'full-duty acceptance' which – although differently defined in each country – essentially refers to those owed the main rehousing duty.

Reflecting broader rights under the Scottish statutory homelessness system, especially since the removal of the 'priority need' test in 2012, there is a significantly higher rate of full-duty homelessness acceptances in Scotland compared to England and Wales. The implementation of the Housing (Wales) Act (HWA) in 2014 and the Homelessness Reduction Act (HRA) in England in 2017 brought about a shift in how assistance is provided. More individuals seeking help are now formally helped under prevention or relief duties, reducing the number of applications progressing to the 'full-duty acceptance' stage, and creating a drop in numbers in the statistical time series for England in 2018/19 and Wales in 2014/15.

The numbers of ‘full-duty’ homelessness acceptances are increasing throughout Great Britain, having risen by 38 per cent from their low point of 67,882 in 2018/19 – following the introduction of the HRA in England – to 93,549 in 2022/23 (see Figure 2.5.1). Notably, the past twelve months have seen the largest year-on-year increase (19 per cent) since 2001.



Source: Compendium Table 89a.

Homelessness acceptances in England have increased sharply over the last two years, growing by 25 per cent to stand substantially higher than in the pre-pandemic year of 2019/20 (56,120 compared with 44,970) and some 61 per cent above their 2018/19 low point of 34,770, after implementation of the HRA.

In Wales, homelessness acceptances have shown a continuous rise, now standing some 63 per cent above the pre-pandemic year (5,187 compared with 3,189) and a substantial 175 per cent higher than their 2015/16 low point of 1,884 after implementation of the HWA.

Over the last two years, Scotland has experienced a post-pandemic resurgence in the rising trend of homelessness acceptances, albeit with more moderate

increases compared to the rest of Great Britain, at two per cent higher than the pre-pandemic year (32,242 compared with 31,618).

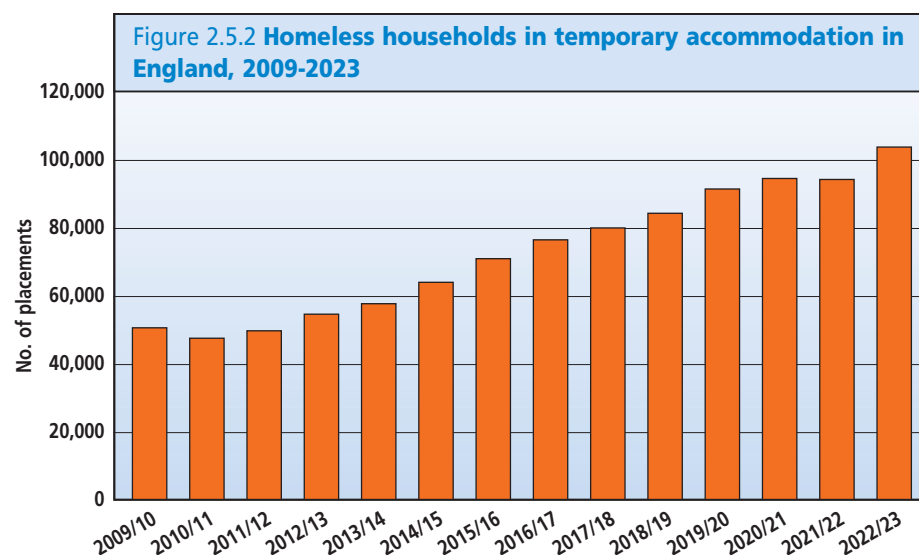
In Northern Ireland, the number of homelessness acceptances (including those discharged) remains lower than the pre-pandemic level of 11,323. However, there has been a consistent increase across the last two years, reaching a level five per cent higher in 2022/23 than in 2020/21 (10,349 compared with 9,889 – see Compendium Table 102).

Taken together, these figures paint a troubling picture of a sustained rise in homelessness acceptances across the UK and particularly in England and Wales. The overall increase marks the most significant year-on-year increase in the past two decades, surpassing pre-pandemic levels and significantly eroding the reductions in homelessness that were previously achieved in England and Wales, following implementation of their respective legislative changes.

Temporary accommodation

Temporary accommodation (TA) refers to short-term housing provided by local authorities to homeless applicants during the application process and households falling under ‘full-duty acceptance’ who are awaiting long-term housing. This section examines rates of TA use across the UK, including a consideration of placements involving families with children, before reviewing the form and quality of accommodation used.

Official statistics on TA usage reveal a very sizeable upward trend throughout the UK. In England, placements have more than doubled since their lowest point in 2010/11, exceeding 104,000 households by 31 March 2023 (see Figure 2.5.2). This represents a ten per cent increase from the previous year, marking the highest figure recorded since data collection began, and exceeding the 2003 level that was considered so unacceptable by the then Labour Government that it launched a major – and successful – initiative to reduce these numbers by at least 50 per cent by 2010. Households in TA on 31 March 2023 contained 131,370 children, setting another unprecedented peak.

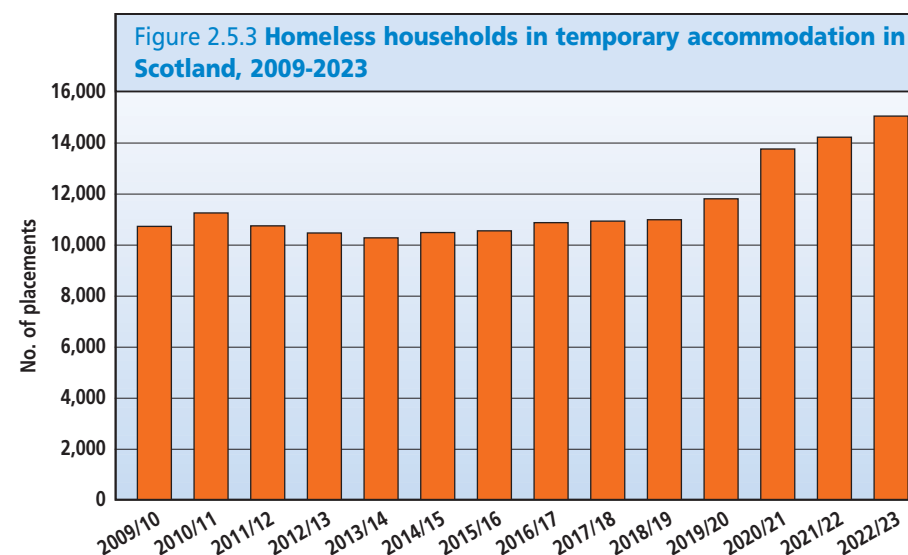


Source: Compendium Table 90a

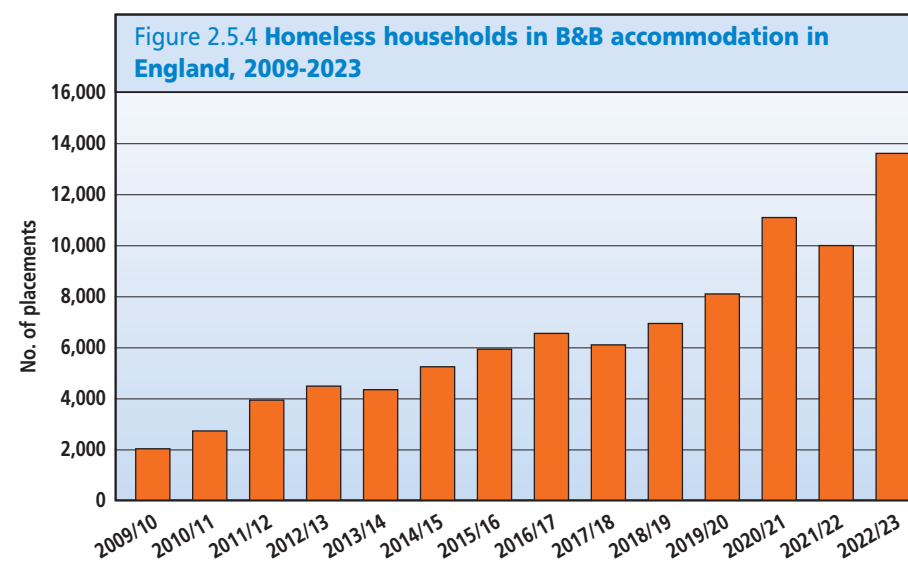
In the ten years up to the pandemic, levels of temporary accommodation use in Scotland remained relatively stable. However, there has been a significant increase in placements in recent years, with TA use reaching an historic high of 15,060 households on 31 March 2023 – an increase of 29 per cent since March 2020 (see Figure 2.5.3). Over the past year alone, the number of children in temporary accommodation in Scotland rose by ten per cent, hitting a record 9,595.

In Wales, the number of households in temporary accommodation increased to 5,481 on 31 March 2023 – a stark 23 per cent rise from the previous year and more than twice the pre-pandemic figure of 2,262 households. This figure stands out as the highest recorded since the enactment of the Housing (Wales) Act in 2015. The situation in Northern Ireland is also concerning, with the number of households in TA surpassing 4,000 by July 2023, a 15 per cent increase on the year before, and a substantial 94 per cent surge on pre-pandemic levels in 2019.

The form and quality of temporary accommodation used across the UK also has concerning trends. In England, placements in bed and breakfast (B&B) hotels have risen more than seven-fold since their low point in 2009 (see Figure 2.5.4).



Source: Compendium Table 90d.



Source: Compendium Table 90a.

Despite B&B hotels and hostels primarily serving households *without* children, the cohort on 31 March 2023 included 6,950 households *with* children, making up 35 per cent of all households in B&B.

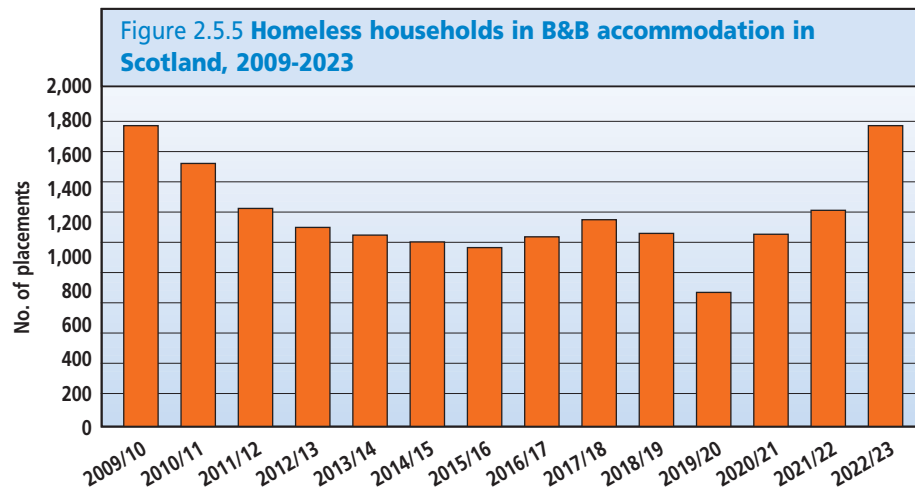
In Scotland, B&B placements have increased significantly since the onset of the pandemic, rising from 789 on 31 March 2020 to 1,765 on 31 March 2023 – an increase of 124 per cent (see Figure 2.5.5). Among these placements, 85 (five per cent) involved families with a pregnant woman or children, a much smaller proportion than in England but an increase from the equivalent figures from 2020, where only five such B&B placements were recorded.

At 31 March 2023, bed and breakfast hotels dominated temporary accommodation in Wales, comprising 40 per cent of all placements, and hotel and B&B accommodation also dominate in Northern Ireland, with 39 per cent of all temporary accommodation placements in the first half of 2023 being to this form of accommodation.

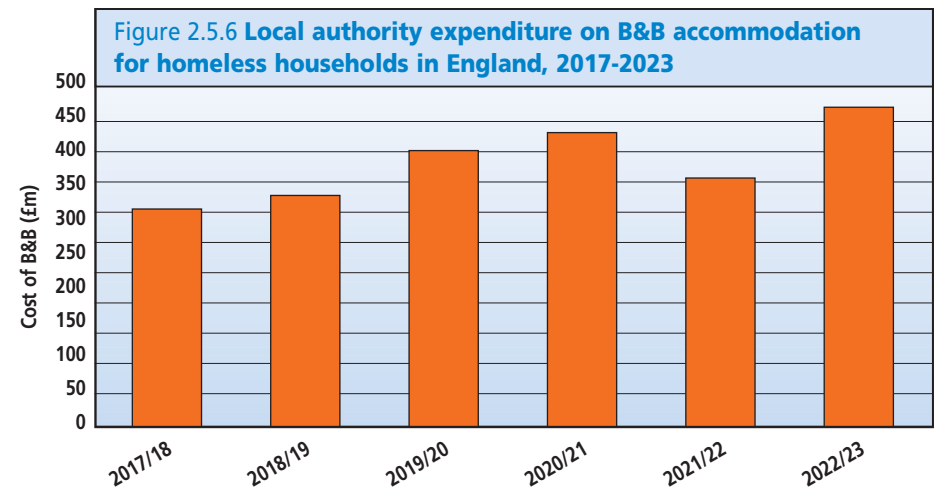
These figures collectively underscore a nationwide trend of escalating temporary accommodation use, with numbers reaching historic levels in overall use and in the

number of children affected. The types of accommodation used also reveal troubling trends, with B&B placements in England and Scotland experiencing significant increases and continuing to dominate TA provision in Wales and Northern Ireland.

The growing strain on TA is a matter of urgent concern. A study conducted by the Smith Institute, examining statutory homelessness and temporary accommodation in Greater Manchester and London, concluded that TA is reaching crisis point, with many English boroughs ‘struggling to cope.’¹⁴ From April 2022 to March 2023, English local authorities spent over £1.7 billion on temporary accommodation. Notably, the cost for B&B accommodation alone amounted to almost £475 million (see Figure 2.5.6).¹⁵ An analysis by *The Guardian* of local authority spending in 2022/23 revealed that ten councils allocate more than £1 in every £10 of flexible core spending to temporary accommodation. Meanwhile, other councils report allocating between a fifth and half of their total available financial resources to address the rapid increase in homelessness.¹⁶ There is growing concern that the rising costs of temporary accommodation in England are pushing some local authorities into severe financial crisis. Since 2021, six local authorities have declared bankruptcy, and up to a fifth report being on the brink, with some citing temporary accommodation as a key contributing factor.¹⁷



Source: Compendium Table 90d.



Source: DLUHC, Local authority revenue expenditure and financing statistics.

The Scottish Housing Regulator (SHR) has drawn attention to the significant challenges faced by some local authorities in meeting their statutory duty to provide TA, and expressed concern about ‘an emerging risk of systemic failure’.¹⁸ This sentiment is echoed by Scotland’s Temporary Accommodation Task and Finish Group, which has cautioned that the housing and homelessness system in Scotland is reaching ‘breaking point’.¹⁹ In June 2023, Argyll and Bute declared a ‘housing emergency’. Facing record levels of homelessness, high rental inflation rates and a shortage of social housing, the City of Edinburgh declared a similar emergency in November 2023, with Glasgow following suit shortly afterwards. In December 2023, the SHR issued revised engagement plans for Edinburgh and Glasgow, determining that both cities are experiencing systemic failure, with homelessness demand exceeding their capacity to respond, particularly in respect of providing temporary accommodation.²⁰

Rough Sleeping

Amidst the escalating TA crisis, there is also growing concern about its impact on levels of rough sleeping. While the number of people experiencing this form of homelessness remains below the level recorded before the onset of the pandemic, there are clear indications of a rising trend. Increasing numbers of asylum seekers being evicted from Home Office supported accommodation as the backlog of asylum claims is dealt with are adding to the pressures (see Contemporary Issues Chapter 3).

After a period of decline, the count of people observed sleeping rough in England increased in 2022. The annual count that year recorded 3,069 people, a 26 per cent rise on the preceding year. This upward trajectory persisted throughout 2023, with monthly snapshot data revealing 900 new individuals sleeping rough on a single night in September – an increase of 15 per cent compared to the same month in 2022.²¹

London-specific data highlight a 21 per cent increase in the number of people observed sleeping rough by outreach workers during the 2022/23 period, as compared to the previous year.²²

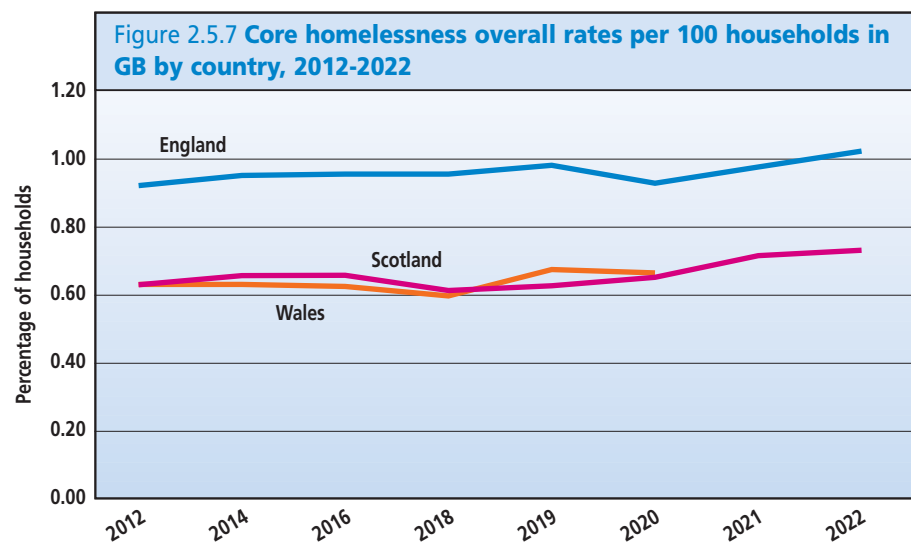
The Welsh annual rough sleeper count was suspended in 2020 due to the pandemic and has not yet resumed; however, monthly estimates are available. As of August 2023, an estimated 167 individuals were sleeping rough across Wales,²³ marking a ten per cent increase from the estimated 152 at the same period in 2022.

In Northern Ireland, the 2022 street estimates indicated that a total of 33 individuals were thought to be sleeping rough, reflecting a 43 per cent increase from the 2021 figure of 23.²⁴ Even in Scotland, where key informants to the Homelessness Monitor series reported much improved collaboration among agencies and greater use of emergency accommodation for this group, the number of applications from people who had slept rough just before seeking assistance reached 1,500 during the year, marking a 15 per cent rise from 2021/22.

Core homelessness

In research undertaken with Crisis, Heriot-Watt University has developed the concept of ‘core homelessness’, focusing on the most acute forms of homelessness, and reported in the *Review* from the 2020 edition onwards. This includes people sleeping rough, as well as those staying in unconventional 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 those engaged in sofa surfing (i.e., staying with non-family, on a short-term basis, in overcrowded conditions).

By triangulating data from multiple survey and administrative data sources, measurements of core homelessness are less dependent on policy and legal arrangements than official homeless statistics, offering an especially valuable and robust means of comparing trends over time within and between the countries of Great Britain. An integral part of the research on core homelessness is the deployment of a forecasting model to examine future scenarios for the evolution of core homelessness, including the potential impact of different policy options. The *Crisis Homeless Monitor Great Britain 2022* describes how this was done, in detail.



Source: Crisis, The Homelessness Monitor: Scotland 2024

Note: Rates for Wales are based on the previous Homelessness Monitor Wales 2021, which have not been updated at the time of writing.

The most recent GB-wide comparisons, shown in Figure 2.5.7, indicate that levels of core homelessness are consistently higher in England (1.04 per cent of households in 2022) than in Scotland (0.74 per cent in 2022) and Wales (0.68 per cent in the latest available estimate, for 2020). Moreover, this is not only a London effect, with all English regions exhibiting higher rates compared to Scotland and Wales, albeit to varying degrees.

In England, core homelessness reached 242,000 in 2022, rising by ten per cent (21,000) from the 2020 figure of 221,000. This resurgence reestablished an upward trend, rebounding from a slight dip due to Covid-19, to surpass pre-pandemic levels. Forecasts for England suggest a significant increase in core homelessness in the near future, with overall levels in 2024 expected to be 21 per cent higher than those in 2020.

In 2022, the total number of households experiencing core homelessness in Scotland reached 18,400, marking an 11 per cent increase (1,800) from 2020 after

a period of relative stability. The rates of core homelessness in Scotland remained below those of England, standing 28 per cent lower in 2022. Projections indicate that although rates will remain lower than England, core homelessness in Scotland is expected to rise by 24 per cent (4,300 additional households) by 2024 and by 33 per cent (6,100) by 2026 under prevailing economic conditions and existing policies.

The actual and anticipated rises in both Scotland and England can be attributed to various factors, including housing-market pressures such as rising rental costs and a scarcity of social rented lettings, alongside a cost-of-living crisis, which is impacting real incomes, exacerbating poverty and contributing to destitution. Differences between the two jurisdictions are likely rooted in distinct housing-market pressures and incidences of poverty and deprivation, with England having higher levels of both. Disparities in social housing supply (with larger supply in Scotland), homelessness policies (more inclusive in Scotland), and Scotland’s more generous social security provision, further contribute to divergent homelessness outcomes.

The projection model examined the impact of ten different policy mechanisms or changes on core homelessness, both individually and in combination, across short, medium, and longer time horizons. In the short term, the most effective policies for reducing core homelessness include increased prevention activity, raising local housing allowances to cover typical levels of actual PRS (maintaining those levels through indexation), increased allocations of social lettings for core homeless households, and increased social security levels and associated measures to reduce destitution.

In the longer term, significant reductions in core homelessness are projected through an increase in social housing supply, eliminating unsuitable temporary accommodation, and expanding Housing First initiatives (see Contemporary Issues Chapter 1).

The comprehensive implementation of the recommended measures is shown to be capable of reducing core homelessness by up to 56 per cent in Scotland by 2026

and by 37 per cent in England by 2031 against baseline, compared with what it would have been without any change in policies. This underscores the transformative impact of targeted and proactive policies on addressing core homelessness.

Conclusion

Different legal and policy agendas on homelessness in 2023 across the UK have unfolded against a formidable fiscal and socio-economic background. As the economy copes with post-pandemic challenges marked by high inflation and increased living costs, PRS rents have surged, exacerbating affordability challenges and worsened by a limited supply of social housing. Cuts to social security payments have contributed to rising levels of severe poverty and destitution, further aggravating the root causes of homelessness.

Against this background, homelessness acceptances have risen across Great Britain, with the most substantial surge in two decades. Increases have been particularly acute in England and Wales, where reductions brought about by the enactment of the HRA and HWA are rapidly eroding. The strain is evident in temporary accommodation usage, which has reached historic highs, with notable impacts on the number of children affected, longer stays and a rise in the use of unsuitable accommodation.

In England, placements have more than doubled since 2010/11, reaching the highest level ever recorded, completely reversing the positive progress made on driving down these figures in the 2000s. Scotland, despite policy intention and efforts to reduce reliance on TA, has also seen an increase, but these rises have been smaller than elsewhere, and may have been even greater without these efforts being made.

Local authorities, especially in England, where some have declared bankruptcy and one-fifth are reportedly at risk of doing so, and in Scotland, where the housing regulator has identified systemic failures in the housing and homelessness systems of two major cities, are grappling with the growing strain.

However, addressing this challenge and reducing homelessness across the different metrics is achievable. There is recent historical precedent of successfully rolling back acutely concerning trends such as those traced here, given focused government action and investment. Projections on core homelessness demonstrate that a heightened emphasis on prevention, enhanced housing supply, and improved social security measures can bring about substantial reductions. The challenge lies in securing the necessary capacity and resources needed to effectively design and implement these measures. Regrettably, there continues to be insufficient commitment within the UK jurisdictions to take this path, in a currently challenging fiscal context and a febrile political climate.

Source material

Some material in this chapter is taken from the 2022, 2023 and 2024 editions of the *Homelessness Monitor* published by Crisis (for this and other editions covering all UK countries, see www.crisis.org.uk/pages/homelessnessmonitor.html). Many thanks to Dr Beth Watts, Professor Suzanne Fitzpatrick, Professor Gillian Young, Professor Glen Bramley, and Professor Hal Pawson for allowing me to draw on their work in the preparation of this chapter.

The main sources of statutory homelessness, temporary accommodation and rough sleeping statistics are the respective official returns, where not otherwise indicated.

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Section 2 Commentary

Chapter 6

Help with housing costs

Sam Lister and Mark Stephens

One of the most significant trends in housing over the past 25 years has been the growth in the private rented sector. As more households have come to depend on private renting, the role of the local housing allowance in improving affordability has received much attention. Meanwhile, one of the Scottish Government’s most important responses to the cost-of-living crisis has been to freeze or limit rent rises within existing tenancies.

The chapter examines these two issues:

- How the local housing allowance (LHA) operates in England, using Census and other data to examine the effects of LHA limits locally and regionally.
- The experience of the rent freeze and cap in Scotland.

The local housing allowance in England

The 2023 Autumn Statement made a long-awaited change in the way that the local housing allowance applies. It was announced that, from April 2024, LHA rates would be reset at the lower of either the 30th percentile rent for each broad market rental area (BMRA) or the national LHA limits, which were raised by 18.6 per cent for the four-bedroom rate and by over 12 per cent for all the other categories. This should bring some welcome relief for hard-pressed private renters, albeit the national LHA caps will mean that LHA rates will remain below the 30th percentile in parts of London. Likewise, some non-working households, mainly lone parents and other households with children, will continue to be subject to the benefit cap.

LHA rates had been frozen at their 2020 levels since their restoration to the 30th percentile during the height of the Covid-19 pandemic. However, in the absence of any government commitment to keeping the rates under review, there was understandable concern that, with each year that passed with the freeze still in place, the rising cost of resetting LHA would make any decision to do so ever more problematic. As expected, when the announcement was eventually made, four years later, to restore rates from April 2024 the projected cost was considerable – an expected £1.285 billion in 2024/25.

With or without the freeze, it has long been known that there are geographical disparities between the numbers of households who experience a shortfall from their contractual rent. DWP statistics for households in receipt of universal credit (UC) show that, in broad terms, the proportion of households with a shortfall increases with distance from London, except in the case of Scotland (see Table 2.6.1).

When the local housing allowance was introduced in 2008, it was set at the median rent, so in theory tenants receiving benefits had access to half the market. This was reduced to the 30th percentile in 2011. That decision was partly justified on the basis that since only around 30 per cent of private renters claimed help with their housing costs, there should be a sufficient supply to ensure that benefit claimants could rent somewhere without facing a shortfall. However, as Table 2.6.1 illustrates, when LHA rates were reset in 2020, only 36 per cent of private renters on UC in the North East had their rent fully covered, compared with 65 per cent in London.

Table 2.6.1 Proportion of private renters on universal credit whose housing costs are fully covered, 2020-2023

	Apr-20	Apr-21	Apr-22	Apr-23
North East	35.5%	32.6%	31.2%	28.2%
North West	41.4%	38.2%	36.2%	31.1%
Yorkshire and The Humber	39.3%	36.4%	34.6%	29.9%
East Midlands	43.1%	39.4%	36.7%	31.4%
West Midlands	45.2%	40.7%	38.2%	32.9%
East of England	47.5%	43.7%	41.9%	37.4%
London	64.9%	59.6%	58.8%	54.6%
South East	52.1%	48.0%	46.4%	41.4%
South West	45.6%	42.0%	39.9%	35.2%
Wales	35.2%	32.2%	30.2%	26.3%
Scotland	51.1%	48.8%	48.7%	46.2%
Total	48.0%	44.9%	43.1%	38.5%

Source: DWP Stat-Xplore.

It is not known why households outside London are more likely to incur a shortfall, but one possibility is that the gap between the numbers of private rental properties with rents equal to (or less than) the LHA rate and the numbers of private tenants claiming UC is much greater outside London.

The recent publication of 2021 Census data for England and Wales on tenure (the Census in Scotland was postponed until 2022) allow tenure and households on benefit to be compared. From this one can estimate the proportion of private renters who get help with their housing costs at the national, regional and local levels. This may help provide a better understanding of the demand for private renting among benefit claimants and others on low incomes.

However, using Census data only provides a broad picture of demand, for three reasons. First, Census data provide a range for the number of private renters: the lower figure (excluding 'other private rented') will tend to overstate the demand, whilst the higher figure will tend to understate it because the Census and benefit definitions of 'private renter' differ. Therefore, numbers of private renters on benefit should be stated as a range instead of definite amount. But for this chapter the higher figure for the number of private renters is used to simplify the comparison (which in turn may understate the proportion on benefit).

Second, neither data set provides a breakdown by property size, so there may be significant variation in the demand at the local level between each of the five LHA categories. Even if the proportion of private renters on benefit is around 30 per cent, there still may be shortages in one or more of the property-size categories, especially in shared and four-bedroom accommodation which account for only a small proportion of all privately rented dwellings.

Third, the LHA is set over broad rental market areas: these are, on average, roughly twice the size of an English local authority district, so it is possible for there to be a shortage of supply (less than 30 per cent of available properties with rents within the LHA) within a single local authority area, but not within the wider BRMA.

Table 2.6.2 Percentage of private renters receiving help with housing costs in England and Wales, 2021

	Private renting as % of all tenures (estimates)		Percentage of private renters receiving UC/HB	
	Low	High	Low	High
North East	15.1%	17.2%	49.9%	57.1%
North West	17.2%	19.2%	45.6%	51.2%
Yorkshire and The Humber	17.2%	19.4%	41.0%	46.4%
East Midlands	16.6%	18.7%	36.5%	41.2%
West Midlands	15.9%	17.9%	40.2%	45.4%
East of England	16.1%	18.2%	35.8%	40.5%
London	27.6%	30.0%	43.5%	47.1%
South East	16.9%	19.2%	36.7%	41.6%
South West	17.1%	19.7%	38.5%	44.4%
Wales	14.5%	17.0%	43.2%	50.7%

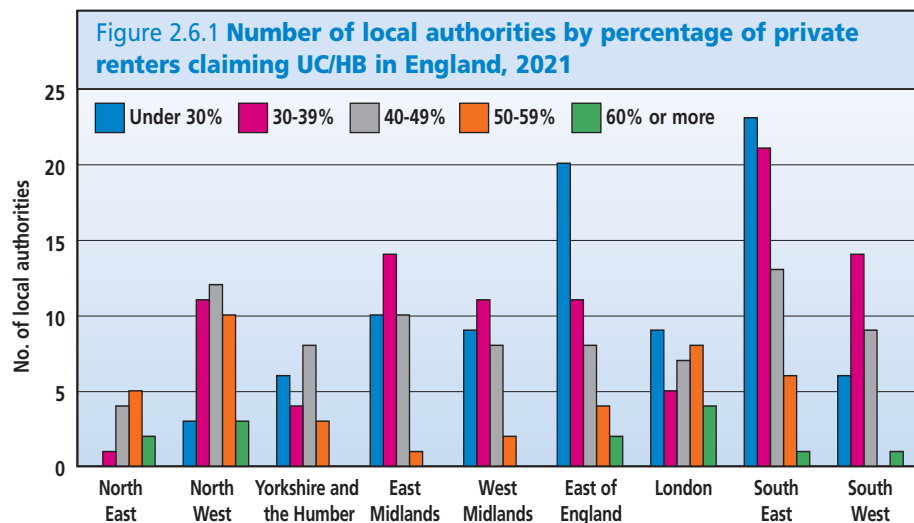
Source: Census 2021 and DWP Stat-Xplore.

Bearing in mind these limitations, the general demand for properties as at April 2021 in each of the English regions and in Wales is shown in Table 2.6.2. In six of the ten regions at least 40 per cent of private renters were receiving benefits. Apart from London, these are in the North, Midlands and Wales. In broad terms, in these regions 40 per cent or more of private renter households would be competing for the bottom 30 per cent of rents if they wish to avoid a shortfall in covering their housing costs.

Even then, this may somewhat understate demand as it assumes only benefit claimants seek homes within the LHA rate, whereas in reality demand may include students, households with modest earnings and households with 'no recourse to public funds' because of their immigration status (see Contemporary Issues Chapter 3). Furthermore, at the local level there will be areas where the demand for homes with rents at or below the LHA is substantially greater than this.

Given that London households are the least likely to experience a shortfall, the relatively high claimant caseload may seem surprising. However, the high London rents mean that benefit entitlement stretches much further up the earnings scale – for example, entitlement extends to £75,000 for a couple with two children, who have a single earner and pay a lower-quartile rent (author calculation). As we shall see, the overall figure for London conceals some wide local variations in the claimant caseload. (Unfortunately, UC statistics do not allow for the disaggregation of working households to allow more detailed investigation.)

Further analysis was conducted at the local authority level for England to identify areas where the proportion of private renter households claiming help with their housing costs exceeded the 30 per cent level, where in theory the supply and demand for lettings at affordable rents would be roughly in balance. Figure 2.6.1 summarises the results for 309 English local authorities, split by region. It is based on the higher Census figure for private renter households and so may somewhat suppress the true level of demand; it is also based on the April 2021 caseload (the first year of the LHA freeze). It shows that in a significant number of areas, the quantity of benefit claimants is at least double the number of affordable homes.



Source: Author calculation.

The results for the 309 English councils can be summarised as showing that:

- In more than half of councils (58 per cent), up to 39 per cent of renters claim help with housing costs. In 86 of these councils, the proportion claiming help with housing costs was below 30 per cent; in the remaining 92 councils, the proportion was 30-39 per cent. However, taken together these two groups only account for 29 per cent of the 1.95 million HB/UC caseload.
- Over a quarter (26 per cent) of councils had 40-49 per cent of private renters on benefit. These 79 councils account for the next largest share of the caseload, at 32 per cent.
- Less than a fifth (52 councils, 17 per cent of the total) have at least half of their private renters on benefit and account for the remaining 39 per cent of the caseload. Indeed, in 13 of these councils, 60 per cent or more of tenants are on benefit.

Within these findings, there are further striking differences. For example, in 52 councils in London, the East and the South East of England (the largest share), under 30 per cent of private renters were receiving benefits, and these account for just under nine per cent of the caseload in England. This is because high-rent areas such as Kensington, Westminster, Camden and Richmond have a low proportion of benefit claimants. In these areas, the benefit shortfalls that arise either from the LHA cap or the benefit cap make renting unsustainable for out-of-work claimants. Conversely, benefit claimants in London are concentrated in the most affordable areas: Enfield, Barking and Dagenham, Brent and Haringey (in descending order) where at least 63 per cent of renters are on UC/HB.

Outside London, the most heavily benefit-dominated markets also follow a pattern – one that has often been commented on. The council with the highest concentration of benefit claimants is Blackpool, where a massive 81 per cent of private renters receive benefits. Other such councils are in depressed housing markets in northern England or in coastal areas: Tendring and Castle Point (both in Essex), Thanet, Torbay, Hastings and North East Lincolnshire (Grimsby), where 60 per cent of private renters are receiving benefits. Other low-demand markets in the north where at least 55 per cent of renters are receiving benefits include Barrow, Burnley and Hyndburn (Lancashire), Rochdale and Oldham. In the North

East, there are two clusters of councils where over 50 per cent of renters are receiving benefits. One is in Teesside (Hartlepool, Middlesbrough, Redcar and Cleveland and Stockton) with 70 and 63 per cent of renters receiving benefits in Hartlepool and Middlesbrough respectively. The other is in Durham (Sunderland, South Tyneside and county Durham) where some 53-58 per cent of renters are receiving benefits.

What can we make of this all? The most obvious and unsurprising finding is that private renters on benefit tend to be concentrated in the most affordable areas. But this does not mean that they are less likely to face a shortfall. In fact, as the DWP data show, if anything claimants in these lower-rent markets in the North of England are more likely to face a shortfall than their counterparts in southern England. The Census data seem to support the hypothesis that this is because the number of renters on benefit often far exceeds the supply of such homes within the LHA rate. It seems likely that these distortions are heightened for less common property sizes (shared, or four-bedroom dwellings) and may be dampened a little for the more commonly sized dwellings.

Overall, it seems that benefit claimants tend to end up in the cheapest markets through a lack of purchasing power, or because they live in areas of economic decline, or both.

With respect to debates about the policy of recurring cycles of LHA freezes and often short-lived 'thaws', government often justifies each new freeze on the grounds that, given that benefit claimants constitute around a third of the market, holding down the LHA rate will 'help keep rents from rising further'.¹ However, the freeze may well have a limited effect on rents where the proportion of tenants receiving LHA exceeds the numbers of properties available within the LHA limit. Areas where 40 per cent or more of tenants receive LHA account for more than 60 per cent of the total benefit caseload. In these circumstances, tenants who are able to do so may be willing to prioritise expenditure on housing over other necessities, at least to an extent. The longer a freeze continues the proportion of the market that LHA covers will steadily shrink, meaning its influence over the market at the margin seems likely also to diminish.

Assuming then that the LHA has little or no impact on rent levels in benefit-dominated markets, do the data indicate that it might exert a downward pressure where there are more properties available under the cap than there are tenants who receive LHA, i.e. areas where supply and demand are in better balance? The remaining 40 per cent of the caseload where benefit claimants and the numbers of affordable homes are more closely matched is spread over 203 council areas. But 62 per cent of these are in the South and East of England, where rents are high and so is demand. Even in these areas it is possible that some claimants will be unable to find accommodation at rents under the cap, due to competition from households in moderately paid work who do not claim or are not entitled to UC, and they face the unpalatable trade-offs in household expenditure.

Rental markets are complex – as is the whole housing market – with a myriad of sub-markets. With more than £10 billion spent annually on supporting private tenants in England, LHA clearly plays an influential role in the private rented sector. However, when the support it provides is cut back or frozen, it is plainly naïve to assume that tenants will simply be able to compensate for the cuts by seeking rent reductions or cheaper properties.

Scotland's rent cap

The Scottish Government responded to the cost-of-living crisis by introducing a rent freeze, followed by a rent cap. It has now announced proposals for transitioning away from the cap, whilst it is developing proposals for a national system of rent controls.

In September 2022, the Cost of Living (Tenant Protection) (Scotland) Act introduced a rent freeze for existing tenancies until the following April, along with a moratorium on enforcing most evictions. Initially this applied to both private and social tenancies. It was replaced by agreements with social landlords for below-inflation increases, and by a three per cent cap on private rent increases in April 2023 (with landlords permitted to apply for increases of up to six per cent based on allowable cost increases). The restriction applies only to the rents of existing tenants; it does not apply to new tenancies.

Student accommodation was also exempt. The Scottish Parliament approved a further and final extension of the rent cap until April 2024. The moratorium on enforcing most evictions has also been extended until the end of March 2024.

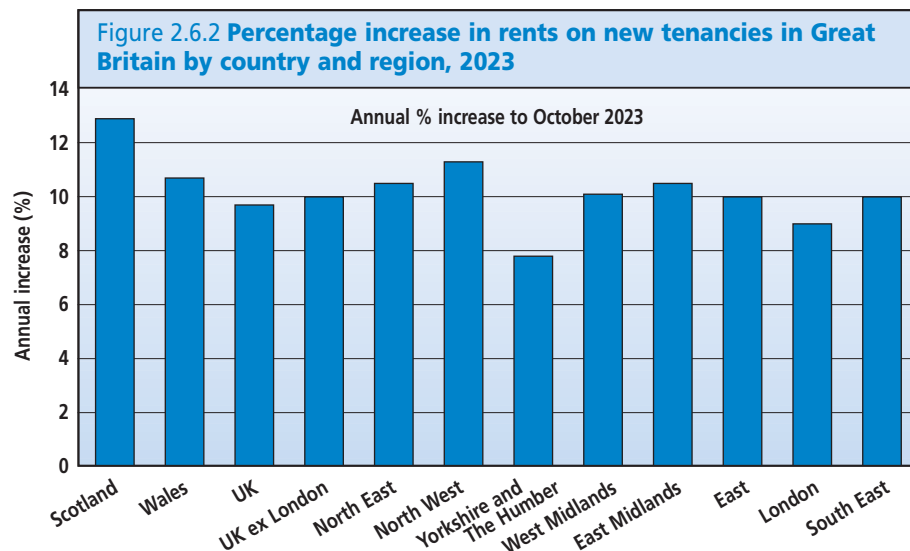
In the period since the cap was introduced, rents on new tenancies have been rising rapidly. The most recent figures from the Zoopla index (see Figure 2.6.2) suggest that rents have risen in Scotland by 12.7 per cent, more than in Wales (10.7 per cent) or any English region. Rent inflation in Scotland’s largest cities was also the highest in the UK, with rents in Edinburgh rising by 15.2 per cent and in Glasgow by 13.2 per cent. With rents rising in Aberdeen by nine per cent, Scottish cities make up three of the most inflationary ten UK cities (see Figure 2.6.3).

As the legislation stood, the end of the rent cap would have led to a reversion to the previous system of rent adjudication which uses the open market rent (determined by the Rent Registration Service or a Tribunal) to prevent excessive within-tenancy rent increases. However, the evidence of the scale of rent inflation on new tenancies, which of course fell outside the cap, has been supplemented with anecdotal examples of landlords seeking rent rises of 50 per cent or more.

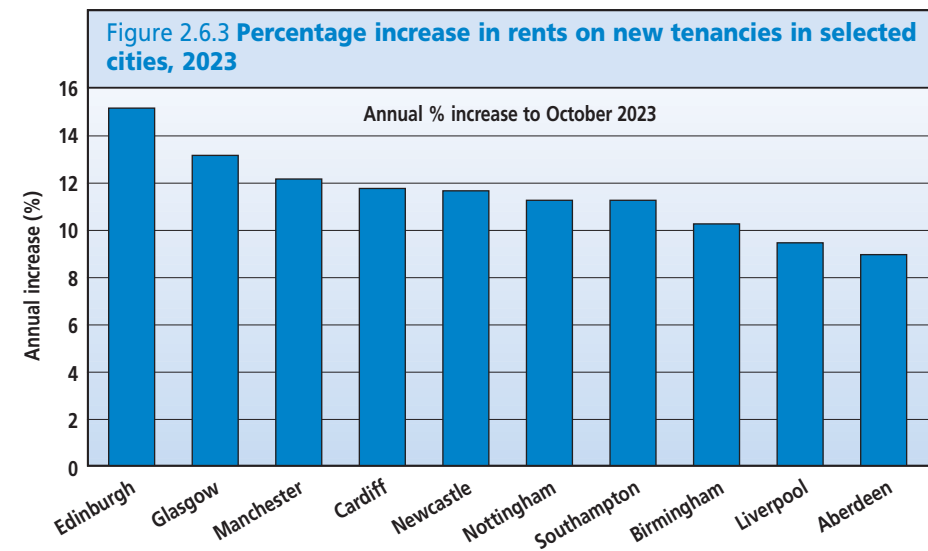
The Scottish Government is therefore introducing a transitional system for regulating rent increases for one year from 1st April 2024.

Under a formula announced in January, just nine days after the consultation closed, within-tenancy rents will be permitted to increase by the lower amount of the rent proposed by the landlord, the open market rent (OMR) or a ‘permitted rent’ based on a formula. The formula allows rent increases of up to six per cent, but then applies a taper of 0.33 per cent for each percentage point of the proposed rent increase over six per cent. The maximum increase allowed is 12 per cent.

Table 2.6.3 illustrates how the scheme is meant to operate. It shows a range of proposed rent increases from one per cent to 30 per cent. There are two illustrative open market rents (OMR A and OMR B) ceilings at the level of eight and 15 per cent above the starting rent. The table shows that where OMR A applies, the rent can be increased by up to six per cent and then increases are dampened until a maximum increase of 12 per cent is reached. Where the lower OMR B applies, the maximum increase cuts in at eight per cent, i.e. before the 12 per cent limit is reached.



Source: Zoopla Rental Market Report, December 2023.



Source: Zoopla Rental Market Report, December 2023.

Table 2.6.3 Scotland's transitional arrangements for ending the rent cap, April 2024-March 2025

Proposed rent increase (%)	A Permitted % increase where open market rent is 15% higher than current rent	A Scale of dampening (percentage point – see note)	B Permitted % increase where rent is 8% higher than current rent	B Scale of dampening (percentage point – see note)
1	1	0.0	1	0.0
2	2	0.0	2	0.0
3	3	0.0	3	0.0
4	4	0.0	4	0.0
5	5	0.0	5	0.0
6	6	0.0	6	0.0
7	6.3	0.7	6.3	0.7
8	6.7	1.3	6.7	1.3
9	7.0	2.0	7.0	2.0
10	7.3	2.7	7.3	2.7
11	7.7	3.3	7.7	3.3
12	8.0	4.0	8.0	4.0
13	8.3	4.7	8.0	5.0
14	8.7	5.3	8.0	6.0
15	9.0	6.0	8.0	7.0
16	9.3	6.7	8.0	8.0
17	9.7	7.3	8.0	9.0
18	10.0	8.0	8.0	10.0
19	10.3	8.7	8.0	11.0
20	10.7	9.3	8.0	12.0
21	11.0	10.0	8.0	13.0
22	11.3	10.7	8.0	14.0
23	11.7	11.3	8.0	15.0
24	12.0	12.0	8.0	16.0
25	12.0	13.0	8.0	17.0
26	12.0	14.0	8.0	18.0
27	12.0	15.0	8.0	19.0
28	12.0	16.0	8.0	20.0
29	12.0	17.0	8.0	21.0
30	12.0	18.0	8.0	22.0

Source: Author calculations.

Note: 'Scale of dampening' is the percentage point difference between proposed and permitted rent increase. For further explanation, see text.

The transitional scheme has been criticised by both property and tenant interest groups. David Alexander, chief executive of the lettings agency D J Alexander described it as 'an overly complicated and laborious action' whilst Aditi Jeehangir, secretary of Living Rent (a tenants' union), described the formula as being 'incomprehensible' and the scheme 'unworkable'.² Jeehangir also pointed out that the scheme places the onus on the tenant to take the landlord to the Rent Service or a Tribunal, implying that the 'take up' of the protection might be limited. However, the Scottish Government could not introduce another across-the-board cap, as the power to do so expires at the end of March.

Controversy about Scotland's controls over rents

The rent cap has been very controversial, as is indicated by the Scottish Association of Landlords' unsuccessful attempt to challenge the rent cap legislation in the Court of Session on the basis that it contravened the European Convention of Human Rights.

Landlord interests have suggested that the rent has led to landlords exiting the market, so placing upward pressure on rents. Zoopla claimed that the high level of rent inflation in Scotland is 'clear evidence of how rent controls can be counter-productive and distort markets'.³

However, Zoopla's own analysis points to strong upward pressures on rents across the UK, attributable to the ending of the pandemic restrictions, a buoyant labour market and high levels of immigration, including overseas students who had been absent during the pandemic. It further points out that high interest rates have slowed entry into owner-occupation by would-be first-time buyers, who remain in the private rented sector for longer, so diminishing the supply of new lettings. It is therefore difficult to assert with any certainty that the additional levels of rent inflation in Scotland are attributable to the cap. It could be that one or more of the commonly experienced pressures (e.g. the numbers of overseas students) is being felt more acutely in Scottish cities.

Has the rent cap led to the shrinking of the private rented sector? In its reasoning for extending the rent cap until April 2024, the Scottish Government argued that

‘there is no strong empirical evidence to substantiate anecdotal claims... that landlords are leaving the sector’.⁴ It pointed to the levels of landlord registration remaining steady as being the ‘most up-to-date measure of the overall supply of privately rented properties’. However, registration lasts for three years so landlords who exit from the sector might just allow their registration to lapse rather than actively deregister.

It is difficult not to be persuaded by the accumulation of partial evidence that suggests that the sector is shrinking. A Propertymark survey of letting agents⁵ identified a large majority reporting an increase in landlords intending to sell because of the cap being extended. Landlords are generally prevented from evicting tenants, and the vast majority of agents report an increase in landlords selling when tenancies naturally end. Rightmove reported a 20 per cent fall in lettings in Scotland between June 2021 and December 2022, whilst Hampton’s (the estate agents) said that landlords made up 14 per cent of sellers in 2023 (up to April), compared to ten per cent in 2022.⁶ Savills suggest that Scotland is the only part of the UK where landlord sales have risen in 2023, whilst the Scottish Association of Landlords was reported as finding that 56 per cent of its members were planning to cut their portfolios.⁷ A report by SOLACE (which represents senior local government officials) asserted that the sector ‘is shrinking’ and that the cap ‘has not achieved what it set out to do’ – rather it has discouraged investment.⁸ A Savills representative also claimed that institutional investors were switching from Build to Rent to student accommodation (which was exempted from the rent cap from April 2023).⁹

A national system of rent controls

Whilst new tenancies, including newly built properties, have not been subjected to the cap, the Scottish Government’s emerging proposals in support of its commitment to introducing a ‘national system of rent controls’ is creating uncertainty in that market.

Legislation has been anticipated for some time. That it has not yet been published is indicative of the complex nature of rent regulation and the risks of unforeseen consequences that have been demonstrated by the experience of rent caps.

The SOLACE report argued that proposals should be postponed ‘until such time as we have better data and more clarity about the role of the PRS’. However, with four Scottish councils, including Glasgow and Edinburgh, having declared ‘housing emergencies’ it seems unlikely that the Scottish Government will back away from this policy. Indeed, we understand that a paper outlining the Scottish Government’s emerging proposals was circulated to local authorities in December.

Notes and references

- 1 For example, welfare minister Lord Freud’s speech to the National Landlords Association, 31 October 2012 (<https://hbinfo.org/news/lord-freud-minister-welfare-reform-speech-national-landlords-association>).
- 2 Kendix, M. (2024a) “SNP’s rent cap for tenants ‘unworkable’ and ‘dimly thought out’,” in *The Times*, 25 January (www.thetimes.co.uk/article/snps-rent-cap-for-tenants-unworkable-and-dimly-thought-out-dwcm7h8hb).
- 3 Zoopla (2023) Rental Market Report, December.
- 4 Scottish Government (2023) *Second proposed extension of the Cost of Living (Tenant Protection) (Scotland) Act 2022. Statement of Reasons*. Edinburgh: Scottish Government.
- 5 Propertymark (2023) *The Cost of Living (Tenant Protection) (Scotland): Letting Agent Insight* (www.propertymark.co.uk/resource/cost-of-living-tenant-protection-scotland-letting-agent-insight-april-2023.html).
- 6 Jack, M. (2023) ‘Why landlords are quitting the Scottish rental market’, in *The Times*, 7 April (www.thetimes.co.uk/article/why-landlords-are-quitting-the-scottish-rental-market-8h77vd33b).
- 7 Kendix, M. (2024b) ‘Edinburgh developers switch to student housing after SNP rent cap’, in *The Times*, 19 January (www.thetimes.co.uk/article/snp-rent-controls-edinburgh-student-housing-accommodation-loopholes-m5772hb3n).
- 8 SOLACE (2023) *Housing in Scotland: Current Context and Preparing for the Future*. Blog article (<https://solace.org.uk/housing-in-scotland/>).
- 9 Kendix, M. (2024b) *op.cit.*

Section 3 Compendium



Economic prospects and public expenditure

Table 1 Key economic trends

	1970	1975	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Gross Domestic Product																						
£ billion (current prices)	56.0	115.1	260.0	414.6	670.8	851.8	1,100.8	1,398.7	1,608.6	1,662.6	1,713.7	1,781.4	1,862.5	1,916.5	1,991.6	2,082.5	2,152.3	2,233.9	2,104.3	2,284.1	2,506.0	2,694.6
£ billion (real terms)	774.0	856.0	956.5	1,073.5	1,266.2	1,355.0	1,621.6	1,837.9	1,879.0	1,900.5	1,929.2	1,963.8	2,026.6	2,071.6	2,111.4	2,167.4	2,197.8	2,233.9	2,002.5	2,176.2	2,270.8	2,277.5
% annual real growth	2.7	-1.5	-2.1	4.1	0.6	2.4	4.3	2.7	2.2	1.1	1.5	1.8	3.2	2.2	1.9	2.7	1.4	1.6	-10.4	8.7	4.3	0.3
Unemployment																						
000s	-	1,174.0	1,833.0	3,151.0	2,053.0	2,436.0	1,587.0	1,464.0	2,497.0	2,594.0	2,572.0	2,474.0	2,026.0	1,781.0	1,633.0	1,476.0	1,380.0	1,306.0	1,551.0	1,524.0	1,262.0	1,384.0
%	-	4.5	6.8	11.4	7.1	8.6	5.4	4.8	7.9	8.1	8.0	7.6	6.2	5.4	4.9	4.4	4.1	3.8	4.6	4.5	3.7	4.1
Inflation %																						
RPI	6.4	24.2	18.0	6.1	9.5	3.5	3.0	2.8	4.6	5.2	3.2	3.0	2.4	1.0	1.8	3.6	3.3	2.6	1.5	4.1	11.6	11.3
CPI	-	-	-	-	8.0	2.7	1.2	2.1	2.5	3.8	2.6	2.3	1.5	0.4	1.0	2.6	2.3	1.7	1.0	2.5	7.9	7.7
CPIH	-	-	-	-	7.0	2.6	0.8	2.1	3.3	4.5	2.8	2.6	1.5	0.0	0.7	2.7	2.5	1.8	0.9	2.6	9.1	8.4
Interest rates %																						
	-	11.5	16.3	12.1	14.6	6.6	6.0	4.6	0.5	0.5	0.5	0.5	0.5	0.5	0.4	0.3	0.6	0.8	0.2	0.1	1.5	4.7

Sources: ONS UK National Accounts, ONS Labour Market Overview and Bank of England. Data for 2023 are provisional.

Notes: 1. Gross Domestic Product is shown at current (YBHA) and 2015 real prices (ABMI) chained volume series. These measures were substantially revised in 2019 following changes in methodology.

2. 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). Figures for 2023 are for first three quarters only.

3. Interest rates are average BoE bank rate for each year to December.

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

5. The methodology used by ONS to estimate elements of purchased software within gross fixed capital formation (GFCF) had led to some double counting from 1997 onwards, but this has had minimal impact on overall annual GFCF and GDP growth.

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

	1970	1975	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
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	726.6	758.5	804.6
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	780.5	811.3	857.9
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	649.2	681.4	728.0
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	255.5	267.5	280.7
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	255.7	257.1	270.4
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	255.5	271.5	284.7
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	596.4	623.3	666.1
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	703.8	728.3	773.3
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	489.3	515.9	555.9
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	83.2	84.0	84.9

Sources: ONS New Earnings Surveys (resident basis) and 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. As figures include employees that were furloughed during the Covid-19 pandemic, the implied rate of wage growth for 2020 and 2021 should be treated with caution.

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

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
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	609.8	641.8	681.7
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	650.7	683.2	725.0
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	558.5	587.7	628.9
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	214.9	228.3	240.9
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	206.4	211.2	230.0
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	219.2	234.1	246.0
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	505.1	533.7	574.9
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	623.2	665.6
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	421.6	449.8	490.6
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	85.8	86.0	86.7

Sources and notes: See Table 2a.

Table 3a Household disposable income, consumer spending and savings

	1970	1975	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
£ billion																					
Gross household disposable income ¹	35.1	76.6	170.2	268.1	424.5	579.7	728.1	892.3	1,070.2	1,086.1	1,130.0	1,178.5	1,219.9	1,291.9	1,316.3	1,352.6	1,408.9	1,462.3	1,458.0	1,512.6	1,610.3
– Consumer spending ²	33.1	70.5	153.2	248.7	404.4	531.3	709.5	874.6	988.7	1,025.2	1,060.8	1,114.8	1,161.7	1,194.2	1,255.7	1,301.1	1,352.0	1,387.7	1,214.5	1,326.3	1,514.5
= Savings	2.0	6.1	17.0	19.4	20.1	48.4	18.6	17.7	81.5	60.9	69.2	63.7	58.2	97.7	60.7	51.5	56.8	74.6	243.6	186.3	95.8
Savings ratio (%) ³	5.8	8.0	10.0	7.2	4.7	8.3	2.6	2.0	7.6	5.6	6.1	5.4	4.8	7.6	4.6	3.8	4.0	5.1	16.7	12.3	5.9
Composite Price Index	73.1	134.8	263.7	373.2	497.5	588.2	671.8	757.3	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	1,203.2	1,342.6
£ billion (2022 prices)																					
Gross household disposable income ¹	645.5	763.1	866.6	964.4	1,145.6	1,323.1	1,455.2	1,581.9	1,629.3	1,571.6	1,584.3	1,603.6	1,621.6	1,700.5	1,703.1	1,689.5	1,702.9	1,723.2	1,692.8	1,687.8	1,610.3
– Consumer spending ²	608.4	701.9	780.2	894.6	1,091.3	1,212.7	1,418.0	1,550.5	1,505.2	1,483.5	1,487.3	1,516.9	1,544.3	1,571.9	1,624.6	1,625.2	1,634.2	1,635.3	1,410.0	1,480.0	1,514.5
= Savings ratio ³	37.2	61.1	86.4	69.8	54.3	110.4	37.2	31.4	124.1	88.1	97.1	86.7	77.3	128.6	78.5	64.3	68.7	87.9	282.8	207.8	95.8
Increases over previous years: ⁴																					
Household disposable income																					
% (Cash)	–	23.6	24.4	11.5	11.7	7.3	5.1	4.5	4.0	1.5	4.0	4.3	3.5	5.9	1.9	2.8	4.2	3.8	-0.3	3.7	6.5
% (Constant prices) ⁵	–	3.6	2.7	2.3	3.8	3.1	2.0	1.7	0.6	-3.5	0.8	1.2	1.1	4.9	0.2	-0.8	0.8	1.2	-1.8	-0.3	-4.6
Consumer spending																					
% (Cash)	–	22.6	23.5	12.5	12.5	6.3	6.7	4.7	2.6	3.7	3.5	5.1	4.2	2.8	5.1	3.6	3.9	2.6	-12.5	9.2	14.2
% (Constant prices) ⁵	–	3.1	2.2	2.9	4.4	2.2	3.4	1.9	-0.6	-1.4	0.3	2.0	1.8	1.8	3.4	0.0	0.6	0.1	-13.8	5.0	2.3

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 (ABIQ) 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 by country and region***£ per head of population at 2022/23 prices*

	1997	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
North East	15,381	16,114	17,289	17,505	17,361	17,401	17,731	17,390	17,145	17,421	17,587	17,952	18,423	18,152	18,113	18,272	18,663	18,286	17,663
Yorkshire & The Humber	16,013	17,149	18,186	18,386	18,503	18,360	18,395	17,823	17,667	17,735	18,011	18,417	19,078	18,678	18,776	19,153	19,556	19,078	18,363
North West	16,228	17,282	18,627	18,801	18,900	18,826	19,035	18,517	18,221	18,343	18,679	19,081	19,792	19,415	19,512	19,837	20,328	19,887	18,864
West Midlands	16,351	17,442	18,321	18,567	18,440	18,544	18,518	18,048	17,824	17,858	18,244	18,802	19,594	19,410	19,225	19,535	19,880	19,359	18,566
East Midlands	16,333	17,219	18,691	18,855	19,281	19,117	18,946	18,314	18,211	18,371	18,708	19,181	19,945	19,452	19,538	19,818	20,299	19,861	18,956
East	18,861	20,081	21,508	21,660	21,824	22,088	22,103	21,479	21,096	21,346	21,858	22,421	23,500	23,287	23,412	23,912	24,412	23,442	22,337
London	21,805	24,559	27,537	28,259	29,299	29,573	28,723	27,873	26,954	27,947	29,099	30,100	31,928	31,574	31,344	32,433	32,984	31,531	31,094
South East	21,433	22,666	23,964	24,476	24,798	24,794	24,668	23,843	23,476	23,723	24,395	24,872	26,139	25,824	25,862	26,333	26,927	25,818	24,623
South West	18,433	19,299	20,562	21,121	21,148	21,377	20,969	20,700	20,498	20,447	20,946	21,538	22,324	21,989	21,989	22,469	23,148	22,220	21,221
England	18,332	19,671	21,188	21,553	21,831	21,909	21,766	21,171	20,820	21,100	21,656	22,235	23,270	22,947	22,939	23,442	23,950	23,122	22,213
Wales	15,643	16,582	17,979	18,121	18,032	18,388	17,952	17,586	17,431	17,522	17,630	18,047	18,446	18,067	18,209	18,582	18,852	18,572	18,038
Scotland	16,192	17,359	19,370	19,821	20,156	20,575	20,320	19,871	19,751	19,858	20,296	20,665	21,095	20,669	20,587	20,823	21,346	20,702	19,630
Northern Ireland	14,463	15,137	17,471	17,922	17,684	17,618	17,405	17,035	16,980	16,857	17,337	17,793	18,236	18,039	18,202	18,362	18,861	18,318	17,636
United Kingdom	17,901	19,190	20,771	21,133	21,384	21,502	21,333	20,768	20,456	20,702	21,225	21,778	22,717	22,389	22,388	22,854	23,352	22,574	21,679

Source: ONS Regional Accounts - gross disposable household income and NOMIS regional gross disposable household income (GDHI) at current basic prices.

Notes: 1. GDHI estimates the total amount of money that all individuals within the household sector have available for spending or saving after they have paid direct and indirect tax and received any direct social security payments.

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. GDHI is therefore not a measure of the average income of each household.

3. Real prices are based on the Consumer Prices Index including owner-occupiers' housing costs (CPIH).

4. Data for 2020 and 2021 are subject to some unusual Covid-19 related movements at the sub-UK level.

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	2021	2022
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	27,752	28,023	28,324
+ 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	4,256	4,272
+ Training programmes	-	309	459	273	143	113	98	109	108	107	128	100	150	158	121	104	82	78	49	51	44	40	67
+ Unpaid family workers	-	-	-	133	109	96	96	101	101	88	94	103	108	110	116	102	118	116	115	128	100	87	82
= 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	32,509	32,407	32,744
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	24,289	24,493	24,566
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	8,220	7,914	8,178
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	1,163	1,228
+ 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	1,551	1,524	1,262
= 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	34,060	33,931	34,006
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	8,658	8,803	8,910
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	1,133	2,243	2,280	1,591

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 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 and are for people aged 16 and over, except the economically inactive that are for those aged 16 to 64. For the years to 1990 figures 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.
5. A combination of methodological and operational changes in response to Covid-19 and lower response rates mean that LFS data may be less reliable.

Table 5 **Claimant unemployment rates at first quarter in year by country/region**

Percentages

Country/region	1970	1975	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
North East	–	3.7	6.9	15.4	9.1	11.0	6.5	3.6	6.8	6.6	7.5	7.0	5.5	3.7	3.9	4.0	4.3	5.1	5.2	8.2	5.8	5.0
North West	–	3.0	4.9	12.6	7.0	8.4	4.3	2.7	5.4	5.0	5.7	5.1	3.9	2.8	2.7	2.7	2.9	3.5	3.7	7.2	5.1	4.5
Yorkshire & The Humber	2.7	2.2	3.9	11.2	6.2	8.3	4.6	2.7	5.8	5.4	6.1	5.7	4.5	3.2	2.6	2.6	2.8	3.3	3.6	7.1	5.0	4.4
East Midlands	2.1	1.9	3.2	9.3	4.6	7.3	3.4	2.3	4.9	4.2	4.8	4.4	3.3	2.2	1.8	1.8	2.0	2.4	2.9	6.0	4.1	3.8
West Midlands	1.8	2.0	3.9	12.1	5.4	8.0	4.1	3.1	6.4	5.7	6.0	5.4	4.2	2.9	2.6	2.7	2.9	3.5	4.0	7.7	5.8	5.3
East	–	1.6	2.5	7.5	2.9	6.4	2.6	2.0	4.0	3.6	3.9	3.6	2.6	1.6	1.4	1.5	1.6	2.0	2.4	5.8	3.7	3.2
London	–	1.4	2.5	8.2	4.4	9.1	3.9	3.3	4.4	4.2	4.4	3.9	2.9	2.1	1.8	1.9	2.0	2.4	2.7	7.2	4.7	4.1
South East	–	1.4	2.1	6.7	2.4	5.8	2.0	1.5	3.4	2.8	3.0	2.8	2.0	1.3	1.1	1.2	1.4	1.7	2.1	5.5	3.5	3.0
South West	2.7	2.4	3.5	8.5	3.6	6.7	2.7	1.5	3.2	2.9	3.2	2.9	2.1	1.4	1.3	1.4	1.5	2.0	2.2	5.1	3.1	2.6
England	–	2.1	3.5	9.7	4.8	7.7	3.6	2.5	4.7	4.3	4.6	4.2	3.2	2.2	2.0	2.0	2.2	2.7	3.0	6.6	4.4	3.9
Wales	3.9	3.0	5.1	13.0	6.3	8.2	4.5	2.7	5.4	4.9	5.5	5.4	4.1	3.1	2.8	2.6	2.6	3.2	3.5	6.5	4.4	3.7
Scotland	3.8	2.9	5.7	12.0	8.0	7.8	4.7	3.1	5.0	5.0	5.1	5.0	3.7	2.8	2.6	2.7	2.9	3.4	3.5	6.7	4.3	3.6
Great Britain	2.4	2.2	3.8	10.1	5.1	7.8	3.7	2.5	4.7	4.4	4.7	4.4	3.3	2.3	2.1	2.1	2.3	2.7	3.1	6.6	4.4	3.9
Northern Ireland	6.5	4.6	8.0	15.3	13.0	11.6	5.5	3.3	6.1	6.5	6.9	7.2	6.4	5.2	4.2	3.5	3.1	3.1	3.0	6.0	4.0	3.7
United Kingdom	–	2.2	3.9	10.2	5.3	7.9	3.7	2.6	4.8	4.4	4.8	4.4	3.3	2.4	2.1	2.1	2.3	2.7	3.0	6.6	4.4	3.9

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 the claimant count unemployment series does not provide a wholly reliable representation of the labour market (see table 4 notes), but it provides a useful indication of variations in unemployment between areas 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:
1. The personal sector includes non-corporate private landlords.
 2. Net equity is the unencumbered value of household housing wealth. House loans secured on dwellings excludes loans to housing associations.
 3. 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.
 4. A further methodological revision was made in 2017, and this provides a new series of data back to 1995.
 5. 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 Housing equity withdrawal

£ million

	1975	1980	1990	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Equity withdrawal	834	612	15,514	7,410	33,044	49,769	44,283	-16,977	-30,528	-36,106	-38,391	-37,106	-41,263	-37,700	-28,285	-29,504	-32,930	-35,202	-30,711	-21,007	-7,864	34,320
Consumer spending	705,000	153,485	404,595	709,828	874,142	907,535	951,491	981,077	957,048	987,020	1,022,611	1,058,134	1,112,232	1,158,972	1,188,031	1,249,345	1,294,569	1,343,731	1,378,649	1,201,787	1,322,966	1,500,399
Equity withdrawal as % of consumer spending	1.18	0.40	3.47	0.78	3.86	5.48	4.65	-1.73	-3.19	-3.66	-3.75	-3.51	-3.71	-3.25	-2.38	-2.36	-2.54	-2.62	-2.23	-1.75	-0.59	2.29

Sources: Bank of England equity withdrawal data, ONS National Accounts; ONS Consumer Trends, plus author's own calculations.

- Notes:
1. At the aggregate level, housing equity refers to the portion of housing wealth which does not have lending secured on it. A negative equity rating indicates that the household sector as a whole was injecting more equity than it was withdrawing from the housing market.
 2. Up to 2005, equity withdrawal was based on summing net mortgage lending and private grants then subtracting domestic capital formation and council house sales. The underlying data can be found in earlier editions of this table. From 2006, equity withdrawal is derived from Bank of England statistics.

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

Percentages

	1970	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Average 2006-22
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	6.1	6.1	6.3	6.3	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	5.2	5.7	5.9	5.2	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	6.3	6.5	6.1	6.9	6.8	6.4
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	6.4	7.0	7.2	7.6	6.0
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	0.8	1.1	1.3	1.6	3.5
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	2.4	2.2	2.1	2.0	2.4	3.7
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	4.0	4.0	5.3	5.8	4.9
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	5.4	5.5	5.4	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	4.9	4.9	5.3	5.8	6.0	5.4	5.5	5.8	5.2	4.2	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	5.8	5.9	5.4	5.5	6.3
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	4.9	5.3	5.4	4.5
United Kingdom	3.6	4.4	3.7	3.4	3.7	3.1	3.1	4.2	4.2	4.0	3.7	3.1	3.2	3.1	3.0	3.2	3.3	3.5	3.6	4.0	4.1	4.1	3.7	4.2	4.4	3.7
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	5.5	5.6	6.0	6.2	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	6.1	6.0	5.9	5.7	5.2	5.2	–	–	5.4
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	9.9	8.8	7.5
Japan	7.0	7.6	6.6	4.7	5.7	5.1	4.9	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	4.0	3.8	–	–	3.9
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	7.3	7.1	7.2	7.6	–	–	6.2
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	3.5	3.7	3.9	3.9	3.8	4.3	–	–	3.6

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 for selected nations**

Average annual percentage changes from previous period

	1975	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Projection	
																					2023	2024
Belgium	- 1.3	4.5	1.7	3.1	2.4	3.7	2.3	2.9	1.7	0.7	0.5	1.6	2.0	1.3	1.6	1.8	2.3	- 5.4	6.3	3.2	0.9	1.4
Denmark	- 1.5	- 0.5	4.0	1.5	3.0	3.7	2.3	1.9	1.3	0.2	0.9	1.6	2.3	3.2	2.8	2.0	1.5	- 2.4	6.8	2.7	0.7	1.4
France	- 1.0	1.6	1.6	2.9	2.1	3.9	1.7	1.9	2.2	0.3	0.6	1.0	1.1	1.1	2.3	1.9	1.8	- 7.8	6.8	2.6	0.8	1.3
Germany	- 0.9	1.4	2.3	5.3	1.5	2.9	0.7	4.2	3.9	0.4	0.4	2.2	1.5	2.2	2.7	1.0	1.1	- 3.7	2.6	1.8	0.0	1.3
Greece	6.4	0.7	2.5	0.0	2.1	3.9	0.6	- 5.5	- 10.1	- 7.1	- 2.5	0.5	- 0.2	- 0.5	1.1	1.7	1.9	- 9.0	8.4	5.9	2.2	1.9
Ireland	5.7	3.1	3.1	8.5	9.6	9.4	5.7	1.7	1.3	- 0.1	1.2	8.8	24.5	1.8	9.3	8.5	5.3	6.6	15.1	9.4	4.4	3.7
Italy	- 2.1	3.4	2.8	2.0	2.9	3.8	0.8	1.7	0.7	- 3.0	- 1.8	0.0	0.8	1.3	1.7	0.9	0.5	- 9.0	7.0	3.7	1.2	1.0
Netherlands	0.1	3.3	2.6	4.2	3.1	4.2	2.1	1.3	1.6	- 1.0	- 0.1	1.4	2.0	2.2	2.9	2.4	2.0	- 3.9	6.2	4.3	0.9	1.4
Norway	5.0	4.6	5.6	1.9	4.2	3.3	2.7	0.8	1.1	2.7	1.0	2.0	1.9	1.2	2.5	0.8	1.1	- 1.3	3.9	3.3	1.5	1.5
Spain	0.5	2.2	2.3	3.8	2.8	5.2	3.7	0.2	- 0.8	- 3.0	- 1.4	1.4	3.8	3.0	3.0	2.3	2.0	- 11.3	5.5	5.5	2.1	1.9
Sweden	2.6	1.7	2.2	0.8	3.9	4.8	2.9	6.0	3.2	- 0.6	1.2	2.7	4.5	2.1	2.6	2.0	2.0	- 2.2	6.1	2.8	- 0.3	1.4
United Kingdom	- 1.5	- 2.0	4.1	0.7	2.5	4.1	2.7	2.4	1.1	1.4	1.8	3.2	2.4	2.2	2.4	1.7	1.6	- 11.0	7.6	4.1	0.3	1.0
Euro area	-	-	-	-	-	3.8	1.7	2.1	1.7	- 0.9	- 0.2	1.4	2.0	1.9	2.6	1.8	1.6	- 6.0	5.3	3.4	0.9	1.5
Australia	2.6	3.3	4.0	- 0.4	3.9	2.0	2.7	2.4	3.9	2.6	2.6	2.2	2.7	2.3	2.9	2.2	- 0.1	2.2	3.6	3.6	1.8	1.4
Canada	1.5	2.2	4.7	0.2	2.7	5.2	3.2	3.1	3.1	1.8	2.3	2.9	0.7	1.0	3.0	2.8	1.9	- 5.1	5.0	3.4	1.4	1.4
Japan	3.1	2.8	5.2	4.8	2.6	2.8	1.8	4.1	0.0	1.4	2.0	0.3	1.6	0.8	1.7	0.6	- 0.4	- 4.3	2.1	1.0	1.3	1.1
New Zealand	- 1.7	1.3	1.6	0.7	4.3	2.3	3.2	0.9	2.6	2.6	2.0	3.7	4.3	3.9	4.4	3.9	2.5	0.0	4.5	2.2	1.0	1.2
USA	- 0.2	- 0.3	4.2	1.9	2.7	4.1	3.5	2.7	1.5	2.3	1.8	2.3	2.7	1.7	2.2	2.9	2.3	- 2.8	5.9	2.1	1.6	1.0

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. 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. 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 for selected nations***Surpluses (+) or Deficits (-)*

	1975	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Difference 2022 and EMU Criterion	Projection	
																						2023	2024
Belgium	-6.4	-10.5	-10.1	-6.7	-4.5	-0.1	-2.7	-4.1	-4.3	-4.3	-3.1	-3.1	-2.4	-2.4	-0.7	-0.9	-2.0	-9.0	-5.5	-3.9	-0.9	-5.2	-4.6
Denmark	-3.7	-4.4	-2.6	-1.7	-3.6	1.9	5.0	-2.7	-2.1	-3.5	-1.2	1.1	-1.3	-0.1	1.8	0.8	4.1	0.2	3.6	3.3	6.3	2.4	1.6
France	-	-0.4	-3.0	-2.4	-5.1	-1.3	-3.4	-6.9	-5.2	-5.0	-4.1	-3.9	-3.6	-3.6	-3.0	-2.3	-3.1	-9.0	-6.5	-4.7	-1.7	-4.8	-4.4
Germany	-	-	-	-	-9.4	-1.6	-3.3	-4.4	-0.9	0.0	0.0	0.6	1.0	1.2	1.3	1.9	1.5	-4.3	-3.7	-2.6	0.4	-1.8	-0.8
Greece	-	-	-	-	-8.7	-4.0	-6.2	-11.4	-10.5	-9.1	-13.4	-3.7	-5.9	0.2	0.6	0.9	0.9	-9.7	-7.1	-2.3	0.7	-1.5	-1.3
Ireland	-	-	-	-2.8	-2.1	4.9	1.6	-32.6	-13.6	-8.5	-6.4	-3.6	-2.0	-0.8	-0.3	0.1	0.5	-5.0	-1.6	1.6	4.6	1.7	2.4
Italy	-9.9	-6.7	-11.9	-11.0	-7.2	-2.4	-4.1	-4.2	-3.6	-2.9	-2.9	-3.0	-2.6	-2.4	-2.4	-2.2	-1.5	-9.7	-9.0	-8.0	-5.0	-4.1	-3.2
Netherlands	-3.2	-3.5	-2.5	-4.5	-8.7	1.2	-0.5	-5.3	-4.4	-3.9	-3.0	-2.3	-1.9	0.1	1.4	1.5	1.8	-3.7	-2.4	0.0	3.0	-1.0	-0.7
Norway	-	6.1	9.8	2.2	3.1	15.0	14.7	10.9	13.3	13.7	10.6	8.6	6.0	4.0	5.0	7.8	6.5	-2.6	10.6	26.0	29.0	17.1	17.1
Spain	-0.9	-3.5	-7.5	-4.8	-6.8	-1.2	1.2	-9.5	-9.7	-11.6	-7.5	-6.1	-5.3	-4.3	-3.1	-2.6	-3.1	-10.1	-6.9	-4.8	-1.8	-3.5	-3.2
Sweden	4.7	-5.3	-3.4	3.1	-7.0	3.1	1.8	-0.1	-0.3	-1.1	-1.5	-1.5	0.0	1.0	1.4	0.8	0.6	-2.8	0.0	0.7	3.7	-0.4	-0.6
United Kingdom	-4.6	-3.2	-2.7	-1.9	-5.0	1.4	-2.9	-9.2	-7.4	-8.1	-5.5	-5.5	-4.5	-3.3	-2.4	-2.2	-2.5	-13.1	-8.0	-5.2	-2.2	-4.8	-3.5
Euro area	-	-	-	-	-7.3	-1.3	-2.6	-6.3	-4.2	-3.8	-3.1	-2.5	-2.0	-1.5	-0.9	-0.4	-0.6	-7.1	-5.3	-3.6	-0.6	-2.9	-2.2
Australia	-	-	-	-0.5	-1.7	0.9	2.2	-4.2	-3.9	-3.1	-1.9	-1.8	-1.0	-1.6	-0.6	-0.6	-1.2	-12.2	-4.8	-1.8	1.2	-0.8	-1.5
Canada	-3.6	-4.1	-8.8	-5.9	-5.5	2.6	1.6	-4.7	-3.3	-2.5	-1.5	0.2	-0.1	-0.5	-0.1	0.4	0.0	-10.9	-4.4	-0.8	2.2	-0.4	-0.3
Japan	-4.7	-4.7	-1.3	2.1	-4.3	-7.3	-4.4	-9.1	-9.0	-8.2	-7.6	-5.6	-3.7	-3.6	-3.1	-2.5	-3.0	-9.0	-6.2	-5.9	-2.9	-5.3	-3.5
New Zealand	-	-	-	-4.9	2.4	1.7	4.8	-6.8	-4.1	-2.1	-0.6	0.5	0.2	1.2	1.6	0.9	-0.5	-8.0	-6.6	-4.4	-1.4	-4.3	-4.3
USA	-7.6	-4.4	-6.2	-5.5	-4.7	0.3	-4.5	-12.5	-11.1	-9.3	-5.9	-5.4	-4.7	-5.5	-4.5	-6.2	-6.7	-14.9	-12.1	-4.2	-1.2	-5.1	-5.1

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

Notes: 1. This table summarises the amount of financial assets that are available to a government for lending or needed for borrowing to finance expenditures. Negative figures equate to 'net borrowing'.

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

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

Table 11 **Office for Budget Responsibility March 2023 Economic Outlook**

Percentage change on a year earlier (unless otherwise stated)

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027
	Outturn							Forecasts				
Gross Domestic Product at constant prices	2.0	1.6	1.3	1.4	- 9.4	7.6	4.0	- 0.2	1.8	2.5	2.1	1.9
Expenditure components of GDP												
Domestic Demand	2.2	1.2	1.3	1.6	- 9.9	8.8	4.0	0.5	1.4	2.0	1.8	1.5
Household consumption ¹	2.9	1.8	1.6	1.1	- 10.5	6.2	5.4	- 0.8	1.5	1.8	1.7	1.9
General government consumption	0.8	- 0.1	0.4	4.0	- 5.4	12.5	1.9	3.7	1.6	1.2	1.5	1.9
Fixed Investment	1.8	3.3	- 0.2	1.5	- 9.4	6.1	7.7	- 1.6	0.7	3.5	2.1	- 0.4
Business	- 0.5	1.8	- 1.5	1.1	- 11.4	0.9	9.9	- 2.8	1.3	6.1	1.9	- 1.9
General government	1.3	1.7	1.3	4.0	2.7	5.3	2.8	12.3	0.4	- 3.3	- 1.1	- 1.4
Private dwellings	7.6	8.1	6.5	1.2	- 12.4	16.9	6.6	- 7.4	- 0.1	3.4	4.6	2.9
Exports of goods and services	2.3	- 0.5	1.2	2.7	- 13.9	2.2	10.3	- 6.6	- 0.3	1.1	0.7	0.4
Imports of goods and services	4.8	5.7	2.0	2.7	- 15.9	6.2	12.6	- 4.0	- 1.3	- 0.4	- 0.5	- 0.9
Inflation												
CPI (Consumer Price Index)	1.1	2.8	2.5	1.8	0.9	2.6	9.1	6.1	0.9	0.1	0.5	1.6
RPI (Retail Price Index)	2.1	3.7	3.3	2.6	1.5	4.0	11.6	8.9	1.6	1.0	1.7	2.8
GDP deflator at market prices	2.2	1.9	2.2	2.1	5.6	- 0.2	5.1	2.9	1.9	1.1	1.0	1.6
Labour market												
Employment (millions)	31.7	32.1	32.4	32.8	32.5	32.4	32.7	32.8	32.8	33.1	33.4	33.7
Wages and salaries	4.0	4.0	4.8	3.7	2.1	6.5	7.4	5.0	1.9	2.4	2.5	3.0
Average earnings ²	2.9	2.7	3.3	3.0	1.8	5.5	6.2	5.0	1.8	1.7	1.9	2.5
LFS unemployment (%age)	4.9	4.4	4.1	3.8	4.6	4.5	3.7	4.1	4.4	4.3	4.2	4.1
Household sector												
Real household disposable income	0.2	- 0.2	2.4	1.8	- 0.5	1.2	- 2.5	- 2.6	1.7	2.4	2.0	1.9
Savings ratio (level, %age)	7.1	4.5	5.8	6.5	13.7	12.6	7.7	6.3	6.6	7.4	7.8	7.9
House prices	7.0	4.6	3.2	1.0	2.8	8.8	10.6	- 1.1	- 5.7	1.1	3.4	3.6
Fiscal aggregates (%age of GDP) ³												
Public sector net borrowing	2.3	1.9	1.8	2.6	55.1	321.9	127.8	99.1	50.2	36.5	34.8	31.6
Public sector net debt	85.3	85.0	80.6	84.4	82.7	83.9	88.9	92.4	93.7	94.6	94.8	94.6
General government net borrowing ⁴	2.4	2.0	1.8	2.8	2.6	6.2	6.0	5.6	3.7	2.9	2.6	2.1
General government gross debt ⁴	85.9	84.8	84.6	84.4	107.7	102.1	100.5	105.9	106.9	107.2	107.3	106.8

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)**

£ billion

	Outturn																		Plans		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	2026/27	2027/28
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	381.8	415.7	565.9	544.8	536.0	542.4	555.2	435.8	446.2	458.9
+ 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	465.1	476.6	468.5	538.4	515.5	550.6	557.9	571.7	741.4	767.0	786.6
= 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	836.4	858.4	884.1	1,104.3	1,060.3	1,086.6	1,100.3	1,126.9	1,213.6	1,247.2	1,279.5
Gross Domestic Product (GDP)	1,399.6	1,472.8	1,545.8	1,594.7	1,551.9	1,630.5	1,671.4	1,727.0	1,806.1	1,875.9	1,937.6	2,022.9	2,102.9	2,177.2	2,249.4	2,085.2	2,337.9	2,525.5	2,573.2	2,668.7	2,759.3	2,849.7	2,949.8
Total Managed Expenditure as a percentage of GDP	40.4	40.2	40.6	43.0	46.5	45.5	44.6	44.0	42.5	41.8	41.0	40.2	39.8	39.4	39.3	53.0	45.4	43.0	42.8	42.2	44.0	43.8	43.4

Sources: HM Treasury Budget Report 2023; Public Expenditure Statistical Analyses 2023 (and previous editions) Statistical Bulletin: Public Spending Statistics. OBR Economic and fiscal outlook.

Notes: 1. Caution should be used in comparing the 2023/24 plans and forecast with outturn figures as the former are subject to sizeable revisions.

2. The OBR forecasts should be treated with caution due to uncertainty around the likely impact of Covid-19 and Brexit on the economy and UK public sector finances.

3. Outturn TME figures for years from 2014/15 include ONS classification changes (e.g. student loans, pensions) that are not included for earlier years and exclude the temporary effects of banks being classified to the public sector..

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	2026/27	2027/28
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	193.4	195.6	224.9	225.0	249.8	268.0	282.2	293.2	306.1
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	144.3	158.1	159.7	176.7	172.3	176.4	181.3	187.2
+ 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	134.7	117.0	138.7	143.3	159.6	162.2	167.9	172.5	176.6
+ 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	50.1	53.1	61.4	68.2	74.4	82.0	90.7	96.6	106.9
+ 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	49.3	42.9	49.6	49.3	47.2	47.8	50.8	50.8	50.9
+ 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	68.0	56.9	62.4	65.3	70.5	74.3	81.8	84.5	87.3
+ 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	9.5	15.6	15.4	17.3	12.6	12.4	14.9	17.6
+ 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	93.3	90.3	101.8	102.6	126.6	131.3	133.4	135.9	140.6
+ 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	82.8	83.5	87.0	88.9	97.5	107.1	108.2	107.3	110.5
= 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	829.1	793.0	899.5	917.7	1,019.7	1,057.6	1,103.7	1,136.9	1,183.7

Source: As Table 12a.

Notes: 1. Stamp duty includes the stamp duty land tax (SDLT), the land and buildings transaction tax (LBTT) in Scotland from April 2015 and the land transaction tax (LTT) 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																	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	2026/27	2027/28
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	829.1	793.0	899.5	917.7	1,019.7	1,057.6	1,103.7	1,136.9	1,183.7
- Current expenditure	508.1	532.2	565.7	600.4	634.8	662.7	671.4	683.1	694.7	705.2	716.0	727.1	743.6	760.8	793.2	981.1	937.8	1,042.3	1,055.6	1,055.7	1,080.2	1,115.6	1,147.9
- Depreciation	32.2	34.2	36.5	39.9	41.8	42.4	43.8	45.0	46.2	47.3	48.2	49.8	50.5	51.1	52.7	53.7	55.1	60.2	59.9	62.5	64.8	67.1	69.5
= Current budget surplus (deficit)	- 19.3	- 15.0	- 19.8	- 72.7	- 114.0	- 102.8	- 92.2	- 93.2	- 79.6	- 64.3	- 51.9	- 20.2	- 15.6	0.9	- 16.8	- 241.7	- 93.4	- 184.8	- 95.9	- 60.6	- 41.2	- 45.8	- 33.7
Gross capital investment ²	59.2	61.8	64.9	87.8	88.7	82.1	74.4	77.2	72.2	82.9	80.5	86.2	96.9	97.5	95.5	125.7	103.7	112.6	133.6	133.5	133.4	131.5	131.7
- Depreciation	32.2	34.2	36.5	39.9	41.8	42.4	43.8	45.0	46.2	47.3	48.2	49.8	50.5	51.1	52.7	53.7	55.1	60.2	59.9	62.5	64.8	67.1	69.5
= Net capital investment	27.0	27.6	28.4	47.8	46.9	39.8	30.7	32.3	26.1	35.6	32.3	36.5	46.4	46.4	42.7	72.0	48.6	52.4	73.6	70.9	68.7	64.5	62.1
Public Sector Net Borrowing	45.8	41.9	46.8	119.0	159.6	141.4	120.9	123.6	103.2	97.4	82.4	55.7	59.9	44.9	62.0	313.2	122.3	134.1	131.6	85.4	76.7	63.5	63.5
Public Sector Net Debt	501.6	537.2	569.3	787.7	1,015.4	1,164.1	1,266.6	1,343.8	1,419.4	1,506.5	1,551.9	1,592.9	1,574.9	1,600.5	1,643.3	1,931.0	2,054.3	2,248.5	2,421.1	2,545.5	2,649.5	2,749.9	2,749.9
Gross Domestic Product	1,399.6	1,472.8	1,545.8	1,594.7	1,551.9	1,612.4	1,664.2	1,713.2	1,782.3	1,862.8	1,921.0	1,999.5	2,085.0	2,157.4	2,238.3	2,109.6	2,270.2	2,491.2	2,573.2	2,668.7	2,759.3	2,849.7	2,899.7
Borrowing and debt as a percentage of GDP																							
Public Sector Net Borrowing	3.0	2.4	1.9	11.0	12.9	7.7	6.5	5.0	3.6	4.2	2.6	4.9	3.8	0.8	0.8	16.3	7.4	1.3	6.0	3.7	0.0	1.7	2.8
Public Sector Net Debt ³	34.3	35.1	35.6	50.5	64.5	70.8	74.2	77.5	79.2	81.5	81.1	83.2	82.1	80.2	84.8	97.1	97.3	99.2	103.1	102.4	99.1	97.6	96.9
General Government Net Borrowing ⁴	3.0	2.6	2.9	6.8	10.1	8.8	7.4	7.2	5.6	5.1	4.4	2.7	2.8	1.8	2.9	15.3	6.0	5.4	5.5	3.6	2.9	2.6	2.1
General Government Gross Debt ⁴	40.4	41.5	42.2	53.5	70.6	76.1	82.2	83.8	85.3	86.4	86.2	85.9	84.8	84.6	84.4	107.7	102.1	100.5	105.9	106.9	107.2	107.3	106.8

Sources: As Table 12a and b.

- 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 2023/24 are consistent with the OBR Economic and Fiscal Outlook forecast published in March 2023.
6. Outturn fiscal data consistent with the ONS/HM Treasury Public Sector Finances Statistical Bulletin released in June 2023.

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

£ billion

	1970/71	1980/81	1990/91	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	2024/25	2025/26	2026/27	2027/28
	Forecasts																						
Public expenditure																							
Public sector current expenditure	17.1	96.6	209.7	361.3	508.1	662.7	671.4	683.1	694.7	705.2	716.0	727.1	743.6	760.8	793.2	981.1	937.8	1,042.3	1,055.6	1,055.7	1,080.2	1,115.6	1,147.9
+ Depreciation	2.1	11.9	21.6	25.1	32.2	42.4	43.8	45.0	46.2	47.3	48.2	49.8	50.5	51.1	52.7	53.7	55.1	60.2	59.9	62.5	64.8	67.1	69.5
+ Public Sector Net Investment	3.6	6.0	6.5	4.7	27.0	39.8	30.7	32.3	26.1	35.6	32.3	36.5	46.4	46.4	42.7	72.0	48.6	52.4	73.6	70.9	68.7	64.5	62.1
= Total Managed Expenditure (TME)	22.8	114.5	237.9	391.1	567.3	744.8	745.9	760.4	767.0	788.1	796.5	813.3	840.5	858.4	888.7	1,106.7	1,041.5	1,154.9	1,189.2	1,189.1	1,213.6	1,247.2	1,279.5
Public expenditure at 2022/23 prices																							
Public sector current expenditure	277.1	408.8	451.9	603.6	750.0	869.1	865.0	865.3	862.0	865.3	871.9	867.7	872.8	877.1	891.2	1,037.3	998.8	1,042.3	1,029.6	1,013.8	1,027.4	1,048.6	1,061.3
+ Depreciation	34.5	50.2	46.5	42.0	47.6	55.5	56.4	56.9	57.3	58.0	58.8	59.4	59.3	59.0	59.3	56.8	58.7	60.2	58.5	60.1	61.6	63.0	64.3
+ Public Sector Net Investment	58.9	25.5	14.0	7.8	39.8	52.2	39.5	40.9	32.3	43.7	39.3	43.5	54.5	53.5	48.0	76.1	51.7	52.4	71.8	68.1	65.3	60.6	57.4
= Total Managed Expenditure (TME)	370.5	484.5	512.4	653.5	837.5	976.8	960.9	963.2	951.6	967.0	969.9	970.6	986.5	989.5	998.5	1,170.2	1,109.2	1,154.9	1,159.9	1,141.9	1,154.3	1,172.2	1,183.1
Public sector borrowing																							
Public Sector Net Borrowing (PSNB)	- 0.3	11.5	7.3	- 15.4	45.8	141.4	120.9	123.6	103.2	97.4	82.4	55.7	59.9	44.9	62.0	313.2	122.3	134.1	131.6	85.4	76.7	63.5	49.3
Gross Domestic Product (GDP)																							
Cash GDP	57.7	267.2	678.5	1,107.9	1,399.6	1,472.8	1,545.8	1,594.7	1,551.9	1,612.4	1,664.2	1,713.2	1,782.3	1,862.8	1,921.0	1,999.5	2,085.0	2,157.4	2,238.3	2,109.6	2,270.2	2,491.2	2,573.2
GDP at 2022/23 prices	938.3	1,130.2	1,461.8	1,851.3	2,066.2	1,931.6	1,991.5	2,020.1	1,925.5	1,978.4	2,026.6	2,044.6	2,091.8	2,147.4	2,158.5	2,114.1	2,220.6	2,157.4	2,183.2	2,025.8	2,159.3	2,341.5	2,379.2
GDP deflator index																							
	6.2	23.6	46.4	59.8	67.7	76.3	77.6	78.9	80.6	81.5	82.1	83.8	85.2	86.7	89.0	94.6	93.9	100.0	102.5	104.1	105.1	106.4	108.2
Public spending measures as a percent of GDP																							
Total Managed Expenditure	39.5	42.8	35.0	35.1	39.9	45.7	44.6	44.0	42.5	42.0	41.1	40.2	40.0	39.4	39.5	53.1	44.5	45.7	46.2	44.6	44.0	43.8	43.4
Public Sector Net Borrowing	1.1	4.6	- 0.1	- 3.4	3.0	7.7	6.5	5.0	3.6	4.2	2.6	4.9	3.8	0.8	0.8	16.3	7.4	1.3	6.0	3.7	0.0	1.7	2.8
Public Sector Net Debt	-	40.3	21.7	28.3	34.3	70.8	74.2	77.5	79.2	81.5	81.1	83.2	82.1	80.2	84.8	97.1	97.3	99.2	103.1	102.4	99.1	97.6	96.9
General Government Gross Debt	-	47.2	27.7	35.7	40.4	76.1	82.2	83.8	85.3	86.4	86.2	85.9	84.8	84.6	84.4	107.7	102.1	100.5	105.9	106.9	107.2	107.3	106.8

Sources: HM Treasury Public Expenditure Statistical Analyses 2023 (and previous editions), ONS Public Sector Finances Statistical Bulletin and OBR Databank and Economic and Fiscal Outlook June 2023.

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. 2022/23 prices are calculated using the GDP deflator.

4. The increase in spending from 2020/21 onwards mainly reflects higher Covid-19 related spend.

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

£ million (2022/23 prices)

	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	2024/25 plans
Central government	25,146	21,736	17,992	19,586	24,489	18,394	6,036	30,930	59,910	49,849	57,016	48,167	50,775	53,672	66,098	65,731	61,564	63,380	95,709	75,558	78,367	98,094	98,866
+ Local government	32,168	34,196	16,998	13,999	12,599	13,185	18,727	20,239	24,006	24,453	22,604	20,341	20,855	21,451	25,013	26,860	21,726	22,597	19,598	21,634	23,565	23,565	23,565
= General government	57,313	55,932	34,990	33,584	37,088	31,580	24,762	27,457	83,922	73,432	81,059	70,307	70,890	75,123	91,111	92,591	83,290	85,977	115,307	97,192	101,932	121,659	122,431
+ Public corporations of which housing associations	28,884	39,201	29,473	16,235	10,152	10,636	5,895	7,217	11,798	9,113	9,202	8,818	10,403	21,216	19,602	19,277	16,168	11,220	11,268	6,492	12,650	11,872	12,221
												9,316	6,392	8,427	7,009	1,331	216	54	-	-	-	-	-
= Total public sector gross capital expenditure	86,198	95,133	64,463	49,819	47,239	42,216	30,657	34,674	95,720	82,545	90,260	79,125	81,293	96,340	110,713	111,868	99,458	97,197	126,575	103,684	114,582	133,531	134,652
- Depreciation	34,459	46,913	50,202	43,237	46,509	40,165	41,996	47,603	55,541	56,368	56,942	57,291	57,989	58,757	59,400	59,271	58,963	59,270	56,784	58,705	60,166	58,461	60,052
= Total public sector net investment	52,632	51,738	18,246	13,584	17,558	18,640	9,476	34,627	54,487	40,342	47,468	35,813	37,079	46,453	45,355	52,597	40,495	37,927	69,791	44,979	54,416	75,070	74,600
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	10.3	9.0	9.7	9.4	10.1	9.3	11.4	11.3	10.1	9.7	10.8	9.3	9.9	11.5	11.8
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	4.6	3.9	4.2	3.7	4.0	4.1	5.4	5.3	4.6	4.5	6.0	4.7	5.3	6.1	6.6

Sources: HM Treasury, Public Expenditure Statistical Analyses, 2023, 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 now included within the public corporations sector.
 2. Public corporations excludes the temporary effects of banks being classified to the public sector.
 3. English housing associations (HAs) were classified as public corporations from October 2015 to November 2017, Welsh HAs from September 2016 to June 2018, Scottish HAs from September 2016 to September 2018 and Northern Ireland HAs from September 2016 to October 2020. To allow for these changes, this table summarises housing association expenditure still attributed to the public sector between 2014/15 and 2022/23.
 4. 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.
 5. The increase in spending from 2020/21 onwards reflect measures taken in response to Covid-19 and increases in the cost of living.
 6. Forecast years from 2023/24 are consistent with the OBR Economic and fiscal outlook forecast, published March 2023.

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	2021/22	2022/23
	cash basis			accruals basis																						
1. General public services	25.0	26.9	36.3	46.9	45.0	45.0	48.8	54.1	58.1	61.0	64.6	69.0	65.4	78.3	79.6	75.3	77.4	76.2	77.0	80.8	84.9	81.5	80.9	71.9	111.0	163.7
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	12.4	12.7	14.4	18.4	28.1	26.8
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	11.2	8.4	8.5
of which: public sector debt interest	19.7	18.3	26.8	34.8	31.5	30.7	32.8	36.5	39.1	42.0	45.4	48.6	44.5	57.7	60.4	56.4	56.4	54.2	55.5	57.5	62.1	56.9	54.8	42.2	74.5	128.4
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	48.7	55.5
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	38.9	39.8	43.9
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	53.1	60.8	66.6	196.2	98.4	125.0
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	10.7	14.1	18.1	131.3	36.9	63.8
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	4.9	5.6	6.0	6.6	6.6	7.2
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	4.2	3.8
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	4.6	5.7	5.8	6.3	6.0	6.7
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	34.4	49.4	44.7	43.6
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	11.1	11.8	11.1	11.8	13.0	13.8	13.9
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	12.1	14.2	13.7	15.2	17.8
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	218.6	216.2	211.6
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	12.5	12.8	12.9	14.0
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	95.5	100.1	105.5
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	299.3	300.0	318.8
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	7.8	5.8	7.0	-2.0	-2.3
Total expenditure on services	176.8	238.2	295.9	361.2	385.0	412.1	449.1	482.2	513.7	536.3	568.8	618.3	655.1	675.6	678.3	681.5	692.5	705.0	719.6	727.8	750.4	773.1	799.2	1,011.4	954.1	1,067.5
Accounting adjustments	6.5	16.0	23.5	29.8	33.7	41.9	46.4	54.5	53.7	57.7	61.8	69.9	68.4	69.2	67.5	78.9	74.4	83.0	76.9	85.5	90.1	85.2	89.5	95.3	87.4	87.4
Total Managed Expenditure (TME)	183.3	254.2	319.4	391.1	418.7	454.0	495.6	536.7	567.3	594.0	630.7	688.1	723.5	744.8	745.9	760.4	767.0	788.1	796.5	813.3	840.5	858.4	888.7	1,106.7	1,041.5	1,154.9

Source: HM Treasury, Public Expenditure Statistical Analyses, 2023, and earlier editions, 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. The increase in spending from 2020/21 onwards mainly reflects higher Covid-19 related spend.

4. TME excludes the temporary effects of banks being classified to the public sector.

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

£ billion (2022/23 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	2021/22	2022/23
	cash basis			accruals basis																						
1. General public services	55.4	45.5	55.9	78.5	73.6	72.0	76.3	82.1	85.7	87.5	90.5	93.2	87.3	102.7	102.7	95.4	96.1	93.6	93.8	96.4	99.7	94.0	90.9	76.1	118.3	163.7
of which: public and common services	7.5	9.6	9.4	13.2	15.1	15.7	17.0	18.4	18.9	18.2	17.5	18.9	18.4	16.8	14.8	14.2	13.9	14.1	17.4	14.9	14.6	14.7	16.2	19.5	29.9	26.8
of which: international services	4.2	4.9	5.2	7.0	7.0	7.2	8.0	8.3	9.2	9.0	9.4	8.7	9.5	10.2	9.9	9.8	12.2	12.9	8.8	12.9	12.2	13.7	13.2	11.9	8.9	8.5
of which: public sector debt interest	43.7	30.9	41.3	58.2	51.5	49.1	51.3	55.4	57.7	60.2	63.6	65.6	59.4	75.7	77.9	71.4	70.1	66.6	67.6	68.6	73.0	65.6	61.6	44.7	79.4	128.4
2. Defence	42.3	39.2	34.7	43.0	41.6	43.2	45.0	45.2	45.8	46.2	47.2	49.8	50.3	51.6	49.9	46.0	45.2	45.1	44.6	44.3	45.4	46.4	47.5	47.2	51.9	55.5
3. Public order and safety	18.0	22.3	24.7	34.1	37.8	39.1	41.3	43.3	43.3	43.6	44.4	45.6	45.5	43.4	41.4	39.7	36.8	37.1	36.8	35.9	37.0	37.4	38.8	41.2	42.4	43.9
4. Economic affairs	42.1	36.2	36.4	39.8	45.4	49.2	51.8	51.0	52.1	53.8	52.4	67.2	65.0	52.5	48.7	46.5	50.8	50.5	57.3	58.7	62.4	70.1	74.9	207.6	104.8	125.0
of which: enterprise and economic development	14.4	9.1	6.9	8.2	8.4	9.4	9.4	9.9	9.5	9.0	9.9	21.9	16.3	6.4	6.2	6.3	8.3	8.1	9.1	9.9	12.6	16.2	20.4	138.9	39.3	63.8
of which: science and technology	2.2	2.2	1.9	2.3	2.8	3.4	3.6	3.8	4.4	4.2	4.6	4.3	4.8	4.5	4.6	4.2	5.2	5.4	5.7	5.4	5.8	6.5	6.7	7.0	7.0	7.2
of which: employment policies	6.7	4.6	4.8	6.4	5.4	4.8	5.0	4.9	4.9	4.7	2.9	4.7	5.5	6.2	4.1	3.7	4.7	3.6	2.9	2.9	3.1	3.1	2.5	2.8	4.5	3.8
of which: agriculture, fisheries and forestry	4.9	4.7	6.0	7.9	10.3	7.8	8.3	8.2	8.3	7.3	6.0	7.8	7.7	7.2	7.5	6.7	6.7	6.4	5.5	6.2	5.4	6.6	6.5	6.7	6.4	6.7
of which: transport	14.2	15.5	16.8	15.0	18.5	23.7	25.5	24.3	25.1	28.5	28.9	28.4	30.7	28.2	26.3	25.6	25.8	27.0	34.0	34.4	35.6	37.7	38.7	52.3	47.6	43.6
5. Environment protection	5.3	5.7	6.3	8.5	8.8	9.6	9.7	10.6	12.6	13.5	13.4	12.4	13.9	14.3	13.5	13.6	13.9	14.2	14.1	13.3	13.9	12.8	13.3	13.7	14.7	13.9
6. HOUSING AND COMMUNITY AMENITIES	10.2	11.5	9.3	9.2	10.2	8.6	10.5	12.1	15.8	16.5	18.2	20.7	21.7	17.5	13.2	12.7	12.3	12.6	11.9	12.3	13.4	14.0	16.0	14.5	16.2	17.8
7. Health	45.0	52.2	63.8	90.6	98.0	106.0	117.1	125.8	132.6	135.8	141.6	147.0	156.0	157.3	156.4	157.5	160.7	164.7	168.7	170.2	173.0	176.4	184.6	231.3	230.4	211.6
8. Recreation, culture and religion	7.8	8.4	8.5	13.0	14.1	14.9	15.2	15.2	15.9	16.3	16.7	16.8	17.6	17.1	16.1	16.1	14.4	15.2	13.9	13.8	13.5	13.1	14.1	13.5	13.8	14.0
9. Education	47.0	52.9	57.1	76.7	83.9	87.6	95.4	98.8	103.1	104.7	110.2	112.2	118.1	120.1	111.5	106.6	105.2	104.5	103.4	101.4	101.1	101.6	101.9	101.1	106.7	105.5
10. Social protection	122.2	135.5	165.9	214.8	225.1	232.7	243.3	249.0	252.5	253.8	264.2	275.0	297.5	302.3	315.6	321.2	315.6	320.7	322.7	316.9	315.5	317.0	310.1	316.7	319.7	318.8
EU transactions	-3.5	-6.9	-6.3	-4.3	-7.9	-3.0	-3.3	-1.4	-0.9	-2.6	-2.1	-3.9	1.2	7.7	5.5	8.5	8.9	7.6	9.4	5.6	6.3	9.1	6.6	7.4	-2.1	-2.3
Total expenditure on services	392.0	402.5	456.3	603.9	630.6	660.0	702.2	731.8	758.6	769.0	796.8	835.9	874.0	886.5	874.6	863.7	859.9	865.8	876.7	868.9	881.2	891.9	898.6	1,070.2	1,016.6	1,067.5
Accounting adjustments	14.4	27.0	36.3	49.9	55.2	67.2	72.6	82.7	79.3	82.8	86.6	94.5	91.3	90.9	87.0	100.0	92.4	102.0	93.7	102.1	105.8	98.3	100.6	100.9	93.1	87.4
Total Managed Expenditure (TME)	406.4	429.5	492.6	653.8	685.9	727.2	774.8	814.5	837.8	851.8	883.4	930.3	965.3	977.4	961.7	963.7	952.3	967.8	970.4	971.0	987.0	990.3	999.2	1,171.1	1,109.7	1,154.9

Source: See Table 15a.

Notes: 1. Real terms figures are the nominal figures adjusted to 2022/23 price levels using GDP deflators from the ONS, issued on 30 June 2023.

Table 15c **Total outturn expenditure on services by function as percentage of GDP**

Percentages

	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	2020/21	2021/22	2022/23
	accruals basis																								
1. General public services	4.6	4.3	4.2	3.9	3.7	3.8	4.0	4.1	4.1	4.1	4.4	4.2	4.8	4.8	4.4	4.3	4.1	4.0	4.0	4.0	3.7	3.6	3.4	4.7	6.5
of which: public and common services	0.7	0.8	0.7	0.8	0.8	0.9	0.9	0.9	0.9	0.8	0.9	0.9	0.8	0.7	0.6	0.6	0.6	0.7	0.6	0.6	0.6	0.6	0.9	1.2	1.1
of which: international services	0.3	0.3	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.5	0.5	0.5	0.4	0.5	0.6	0.4	0.5	0.5	0.5	0.5	0.5	0.4	0.3
of which: public sector debt interest	3.5	3.1	3.1	2.7	2.5	2.6	2.7	2.7	2.8	2.9	3.1	2.9	3.5	3.6	3.3	3.1	2.9	2.9	2.8	3.0	2.6	2.4	2	3.2	5.1
2. Defence	2.4	2.4	2.3	2.2	2.2	2.3	2.2	2.2	2.2	2.2	2.3	2.4	2.4	2.3	2.1	2.0	2.0	1.9	1.8	1.8	1.8	1.9	2.1	2.1	2.2
3. Public order and safety	1.8	1.7	1.8	2.0	2.0	2.1	2.1	2.1	2.0	2.0	2.1	2.2	2.0	1.9	1.8	1.6	1.6	1.6	1.5	1.5	1.5	1.5	1.9	1.7	1.7
4. Economic affairs	1.9	2.0	2.1	2.4	2.5	2.6	2.5	2.5	2.5	2.4	3.1	3.1	2.5	2.3	2.1	2.3	2.2	2.4	2.4	2.5	2.8	3.0	9.4	4.2	4.9
of which: enterprise and economic development	0.3	0.4	0.4	0.4	0.5	0.5	0.5	0.5	0.4	0.5	1.0	0.8	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.5	0.6	0.8	6.3	1.6	2.5
of which: science and technology	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3
of which: employment policies	0.3	0.3	0.3	0.3	0.2	0.3	0.2	0.2	0.2	0.1	0.2	0.3	0.3	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2
of which: agriculture, fisheries and forestry	0.4	0.4	0.4	0.5	0.4	0.4	0.4	0.4	0.3	0.3	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.2	0.3	0.2	0.3	0.3	0.3	0.3	0.3
of which: transport	0.8	0.7	0.8	1.0	1.2	1.3	1.2	1.2	1.3	1.3	1.3	1.5	1.3	1.2	1.2	1.2	1.2	1.4	1.4	1.4	1.5	1.5	2.4	1.9	1.7
5. Environment protection	0.4	0.5	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.6	0.6	0.7	0.7	0.6	0.6	0.6	0.6	0.6	0.5	0.6	0.5	0.5	0.6	0.6	0.5
6. HOUSING AND COMMUNITY AMENITIES	0.5	0.4	0.5	0.5	0.4	0.5	0.6	0.8	0.8	0.8	1.0	1.0	0.8	0.6	0.6	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.7	0.7	0.7
7. Health	4.6	4.7	4.9	5.2	5.5	5.9	6.2	6.3	6.4	6.5	6.9	7.5	7.4	7.3	7.2	7.2	7.1	7.1	7.0	7.0	7.0	7.3	10.5	9.2	8.4
8. Recreation, culture and religion	0.7	0.7	0.7	0.7	0.8	0.8	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.7	0.7	0.6	0.7	0.6	0.6	0.5	0.5	0.6	0.6	0.6	0.6
9. Education	4.0	4.0	4.1	4.4	4.5	4.8	4.8	4.9	4.9	5.0	5.2	5.7	5.6	5.2	4.9	4.7	4.5	4.4	4.2	4.1	4.0	4.0	4.6	4.3	4.2
10. Social protection	11.4	11.6	11.5	11.9	12.0	12.2	12.2	12.0	11.9	12.0	12.8	14.3	14.1	14.6	14.7	14.1	13.9	13.7	13.1	12.8	12.6	12.3	14.4	12.8	12.6
EU transactions	-0.3	-0.3	-0.2	-0.4	-0.2	-0.2	-0.1	0.0	-0.1	-0.1	-0.2	0.1	0.4	0.3	0.4	0.4	0.3	0.4	0.2	0.3	0.4	0.3	0.3	-0.1	-0.1
Total expenditure on services	32.1	32.0	32.4	33.4	34.1	35.2	35.9	36.1	36.0	36.3	39.0	42.0	41.4	40.6	39.5	38.3	37.6	37.1	36.0	35.7	35.5	35.5	48.5	40.8	42.2
Accounting adjustments	2.9	2.7	2.7	2.9	3.5	3.6	4.1	3.8	3.9	3.9	4.4	4.4	4.2	4.0	4.6	4.1	4.4	4.0	4.2	4.3	3.9	4.0	4.6	3.7	3.5
Total Managed Expenditure (TME)	35.0	34.8	35.1	36.3	37.6	38.9	40.0	39.9	39.9	40.2	43.5	46.3	45.7	44.6	44.0	42.5	42.0	41.1	40.2	40.0	39.4	39.5	53.1	44.5	45.6

Source: See Table 15a.

Section 3 Compendium

Dwellings, stock condition and households

Table 17a **Dwellings by tenure in UK by country**

Thousands

	1971	1876	1981	1986	1991	1996	2001	2005	2010	2015	2016	2017	2018	2019	2020	2021	2022
England																	
Owner-occupiers	8,503	9,570	10,773	12,015	13,230	13,842	14,735	15,100	14,895	14,708	14,830	15,086	15,353	15,591	15,776	15,914	16,124
+ Privately rented	3,122	2,332	2,044	1,953	1,767	2,073	2,133	2,720	3,912	4,773	4,832	4,798	4,773	4,762	4,813	4,875	4,885
+ Housing association		281	410	475	608	942	1,424	1,802	2,180	2,387	2,430	2,444	2,452	2,479	2,505	2,524	2,542
+ Local authority	4,586	4,985	4,798	4,439	3,899	3,470	2,812	2,248	1,852	1,698	1,670	1,658	1,635	1,629	1,616	1,615	1,609
= All dwellings	16,211	17,168	18,025	18,882	19,671	20,468	21,207	21,870	22,839	23,567	23,762	23,985	24,213	24,461	24,710	24,928	25,160
Wales																	
Owner-occupiers	540	631	680	761	837	878	941	990	984	985	994	1,003	1,008	1,018	1,031	1,040	1,043
+ Privately rented	151	131	105	98	97	104	90	108	170	207	207	206	208	206	199	194	195
+ Housing association			24	25	28	45	55	65	110	136	137	139	140	141	143	145	147
+ Local authority	276	284	290	254	222	207	188	158	111	88	87	87	87	87	87	88	88
= All dwellings	967	1,046	1,099	1,138	1,184	1,233	1,275	1,319	1,375	1,416	1,425	1,435	1,444	1,452	1,460	1,467	1,472
Scotland																	
Owner-occupiers	569	645	718	850	1,088	1,293	1,439	1,536	1,584	1,552	1,558	1,579	1,620	1,631	1,621	1,640	1,655
+ Privately rented	305	234	191	161	126	155	181	225	303	402	414	413	390	395	416	415	414
+ Housing association			36	47	65	91	139	251	272	278	278	279	281	284	291	293	297
+ Local authority	948	1,042	1,027	974	845	692	553	374	323	317	317	315	314	316	317	318	320
= All dwellings	1,822	1,921	1,970	2,032	2,124	2,230	2,312	2,387	2,482	2,558	2,576	2,595	2,615	2,637	2,654	2,675	2,699
Northern Ireland																	
Owner-occupiers	–	245	271	323	376	409	488	505	521	514	515	517	520	523	527	531	534
+ Privately rented	–	59	38	22	20	22	37	68	106	134	138	143	147	152	157	159	164
+ Housing association	–	–	3	6	10	14	19	22	29	33	34	35	35	37	38	40	41
+ NIHE	–	177	190	184	167	152	129	102	96	90	89	88	88	87	85	84	83
= All dwellings	–	481	501	536	573	597	674	698	752	771	777	783	790	799	808	814	822
United Kingdom																	
Owner-occupiers	–	11,091	12,442	13,949	15,531	16,422	17,603	18,131	17,984	17,722	17,851	18,131	18,445	18,699	18,924	19,125	19,356
+ Privately rented	–	3,037	2,378	2,234	2,010	2,354	2,441	3,121	4,491	5,526	5,605	5,570	5,520	5,512	5,544	5,643	5,658
+ Housing association	–	–	473	553	711	1,092	1,637	2,140	2,591	2,831	2,875	2,892	2,906	2,943	2,981	3,002	3,026
+ Local authority	–	6,488	6,305	5,851	5,133	4,521	3,682	2,882	2,382	2,189	2,158	2,145	2,122	2,116	2,104	2,104	2,100
= All dwellings	–	20,616	21,595	22,588	23,552	24,528	25,468	26,274	27,448	28,268	28,488	28,737	28,993	29,271	29,552	29,884	30,154

Sources: ONS UK Dwelling Stock by Country and Tenure (from 2001), DLUHC (and predecessors) Housing Statistics, Scottish Government Housing Statistics, Welsh Government Housing Statistics, NISRA 2021 Census, NI Land & Property Services Housing Stock statistics and ONS Family Resources Survey.

- Notes:
1. Figures from 2001 for all countries are for March of each year. Prior to 1991, figures are for the December of each year. For 1991-2000 figures for England and Wales are for March of the year shown, for Scotland and Northern Ireland they are for December of the previous year.
 2. 1991 figures for Northern Ireland are not available, so 1992 figures have been substituted. Northern Ireland tenure estimates for 2015-2022 are author's own estimates derived from three-year FRS rolling tenure averages, Census 2021 tenure estimates to total stock figures.
 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 as tenure-specific figures are not available for those years.
 5. Only England and Wales figures for 2011-2020 have so far been adjusted to reflect the 2021 Census. Following methodological changes, England and Wales allow for vacant dwellings from 2003. Tenure figures do not necessarily sum to totals due to varying treatment of vacant stock, and to rounding.
 6. Figures for Scotland and Northern Ireland for 2012-2021 and for all countries for 2022 are provisional and subject to revision by ONS.

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

Percentages

	1971	1976	1981	1986	1991	1996	2001	2005	2010	2015	2016	2017	2018	2019	2020	2021	2022
England																	
Owner-occupiers	52	56	60	64	67	68	69	68	65	62	62	63	63	64	64	64	64
+ Privately rented	19	14	11	10	9	10	10	14	17	20	20	20	20	19	19	20	19
+ Housing association	0	2	2	3	3	5	7	8	10	10	10	10	10	10	10	10	10
+ Local authority	28	29	27	24	21	18	14	10	8	7	7	7	7	7	7	6	6
= All dwellings	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Wales																	
Owner-occupiers	56	60	62	67	71	71	74	75	72	70	70	70	70	70	71	71	71
+ Privately rented	16	13	10	9	8	8	7	8	12	15	14	14	14	14	14	13	13
+ Housing association	0	0	2	2	2	4	4	5	8	10	10	10	10	10	10	10	10
+ Local authority	29	27	26	22	19	17	15	12	8	6	6	6	6	6	6	6	6
= All dwellings	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Scotland																	
Owner-occupiers	31	34	36	42	51	58	62	64	64	61	60	61	62	62	61	61	61
+ Privately rented	17	12	10	8	6	7	8	9	12	16	16	16	15	15	16	16	15
+ Housing association	0	0	2	2	3	4	6	10	11	11	11	11	11	11	11	11	11
+ Local authority	52	54	52	48	40	31	24	16	13	12	12	12	12	12	12	12	12
= All dwellings	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Northern Ireland																	
Owner-occupiers	-	51	54	60	66	69	72	72	69	67	66	66	66	66	65	65	65
+ Privately rented	-	12	8	4	3	4	5	10	14	17	18	18	19	19	19	19	20
+ Housing association	-	-	1	1	2	2	3	3	4	4	4	4	4	5	5	5	5
+ NIHE	-	37	38	34	29	25	19	15	13	12	12	11	11	11	11	10	10
= All dwellings	-	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
United Kingdom																	
Owner-occupiers	-	54	58	62	66	67	69	69	66	63	63	63	64	64	64	64	64
+ Privately rented	-	15	11	10	9	10	10	12	16	20	20	19	19	19	19	19	19
+ Housing association	-	0	2	2	3	4	6	8	9	10	10	10	10	10	10	10	10
+ Local authority	-	31	29	26	22	18	14	11	9	8	8	7	7	7	7	7	7
= All dwellings	-	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Source and Notes: See Table 17a.

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

	1970	1980	1990	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Private sector	1,069	6,115	16,867	32,246	55,180	57,302	57,094	51,401	39,561	43,933	44,090	43,784	49,615	53,610	58,272	62,671	72,548	81,787	86,339	71,468	88,932	105,771
Public sector	801	2,559	4,181	1,421	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	4,617	4,283	5,197	6,324
Whole economy	1,870	8,674	21,048	33,667	58,754	61,350	60,991	57,937	48,406	52,533	52,171	51,238	56,650	61,910	66,402	71,033	81,012	86,405	90,956	75,751	94,129	112,095
Gross Domestic Product (£ billion)	56.0	260.0	670.8	1,100.8	1,398.7	1,472.0	1,544.6	1,593.6	1,548.8	1,608.6	1,662.6	1,713.7	1,781.4	1,862.5	1,916.5	1,991.6	2,082.5	2,152.3	2,233.9	2,104.3	2,284.1	2,506.2
Gross fixed capital formation in dwellings as a percentage of Gross Domestic Product	3.3	3.3	3.1	3.1	4.2	4.2	3.9	3.6	3.1	3.3	3.1	3.0	3.2	3.3	3.5	3.6	3.9	4.0	4.1	3.6	4.1	4.5

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

Notes: 1. All figures at current market prices. Figures from 1997 reflect the switch from the 2003 to the 2007 Standard Industrial Classification.

2. Gross Domestic Product is shown at current (YBHA) prices.

Table 19a Housing starts in England

	1970/71	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	2021/22	2022/23
Local authorities	100,710	27,870	5,400	210	250	200	180	310	320	1,670	1,450	1,610	2,200	1,890	1,490	1,530	1,730	2,550	1,620	2,230	2,220	1,890
+ New towns	9,070	5,540	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Government departments	2,460	220	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total public sector	112,240	33,630	5,490	210	250	200	180	310	320	1,670	1,450	1,610	2,200	1,890	1,490	1,530	1,730	2,550	1,620	2,230	2,220	1,890
+ Housing associations	8,110	13,150	14,180	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	26,740	28,730	27,680	28,020	32,390	33,310
+ Private sector	148,320	84,120	108,950	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	135,340	135,100	119,210	111,410	139,700	137,800
= All dwellings	268,660	130,910	128,620	140,490	183,360	170,320	170,440	88,010	95,560	111,150	110,820	103,520	135,410	143,390	143,740	160,280	163,800	166,380	148,520	141,670	174,300	173,000

Sources: ONS UK house building statistics 2023 and DLUHC indicators of new supply statistics Live Table 213.

Notes: 1. 'Sector' refers to new dwellings constructed by private enterprises, housing associations/registered social landlords and local authorities and not necessarily the intended tenure.

2. Figures in Table 19 may not total precisely due to rounding by ONS.

3. 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.

4. English 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 in previous editions of the table includes 13,000 starts with an unknown tenure.

5. A small amount of missing data for England has been imputed. A small but unknown proportion of housing association starts and completions in England, Wales and Scotland are recorded as private enterprise.

6. Housing starts and completions figures for 2019/20 and more especially 2020/21 were affected by the Covid-19 pandemic while figures for 2021/22 and 2022/23 are subject to minor revision.

Table 19b Housing completions in England

	1970/71	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	2021/22	2022/23
Local authorities	118,942	67,342	12,818	180	300	250	220	490	370	1,140	1,960	1,360	910	1,360	1,900	1,830	2,020	2,560	1,850	1,610	1,300	1,980
+ New towns	9,245	6,973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Government departments	1,993	525	142	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total public sector	130,180	74,840	12,960	180	300	250	220	490	370	1,140	1,960	1,360	910	1,360	1,900	1,830	2,020	2,560	1,850	1,610	1,300	1,980
+ Housing associations	8,180	19,300	14,580	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	27,160	28,230	32,290	25,860	30,870	33,590
+ Private sector	153,440	110,230	132,500	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	138,270	141,200	127,170	139,020	139,030
= All dwellings	291,800	204,370	160,040	133,250	163,400	167,680	170,610	140,980	119,920	107,870	118,540	107,970	112,330	124,650	139,720	147,510	160,910	169,060	175,340	154,640	171,190	174,600

Table 19c **Housing starts in Wales**

	1970/71	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	2021/21	2022/23
Local authorities	4,851	2,347	280	120	-	10	-	10	-	20	-	-	-	-	-	-	-	-	-	-	-	-
+ New towns	155	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Government departments	24	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total public sector	5,030	1,910	280	120	-	10	-	10	-	20	-	-	-	-	-	-	-	-	-	-	-	-
+ Housing associations	110	390	2,310	930	360	390	470	440	910	780	-	-	-	-	-	-	-	-	-	-	-	-
+ Private sector	8,610	4,570	7,270	8,310	8,610	8,730	9,730	4,460	4,390	5,000	-	-	-	-	-	-	-	-	-	-	-	-
= All dwellings	13,750	6,870	9,860	9,360	8,970	9,140	10,200	4,910	5,310	5,800	4,970	5,290	5,790	6,960	6,710	6,870	6,040	5,970	6,220	4,310	5,660	4,560

Source: See Table 19a.

Notes: 1. From 2011/12 the ONS and Welsh Government stopped publishing figures for housing starts in Wales by sector.

2. The starts and completions data for Wales do not include private approved inspector data, resulting in some undercounting in the number of dwellings started.

Table 19d **Housing completions in Wales**

	1970/71	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	2021/21	2022/23
Local authorities	6,511	3,489	470	50	20	-	10	-	-	-	-	-	10	-	-	-	80	60	60	90	70	190
+ New towns	173	209	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Government departments	66	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total public sector	6,750	3,810	470	50	20	0	10	-	-	-	-	-	10	-	-	-	80	60	60	90	70	190
+ Housing associations	70	930	1,720	900	350	350	340	690	880	990	830	740	670	840	1,250	1,240	1,120	1,230	1,210	1,130	810	1,010
+ Private sector	8,650	5,500	8,090	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	4,390	4,580
= All dwellings	15,470	10,240	10,280	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	5,270	5,790

Table 19e **Housing starts in Scotland**

	1970/71	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	2021/22	2022/23
Local authorities	25,717	4,280	1,220	90	6	30	430	250	540	1,440	790	1,220	980	1,260	1,550	1,240	1,300	1,830	2,250	1,350	1,940	1,830
+ New towns	2,014	1,155	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Government departments	289	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total public sector	28,020	4,950	1,220	90	6	30	430	250	540	1,440	790	1,220	980	1,260	1,550	1,240	1,300	1,830	2,250	1,350	1,940	1,830
+ Housing associations	350	1,340	3,260	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	6,080	2,760	2,660	2,350
+ Private sector	8,140	9,590	16,850	17,614	21,233	22,820	20,090	13,510	9,520	8,680	10,480	10,680	11,840	12,820	13,610	13,230	13,630	16,790	17,270	13,860	14,910	15,020
= All dwellings	36,510	15,880	21,330	22,310	26,359	28,400	26,300	19,270	15,120	13,500	13,870	13,520	15,690	16,700	18,050	19,420	19,690	23,060	25,590	17,970	19,510	19,200

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.

Table 19f **Housing completions in Scotland**

	1970/71	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	2021/22	2022/23
Local authorities	25,717	4,280	1,220	90	6	10	30	340	410	610	1,110	960	1,140	1,120	1,100	1,020	1,370	1,390	1,470	1,450	2,710	1,950
+ New towns	2,014	1,155	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Government departments	289	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total public sector	28,020	4,950	1,220	90	6	10	30	340	410	610	1,110	960	1,140	1,120	1,100	1,020	1,370	1,390	1,470	1,450	2,710	1,950
+ Housing associations	350	1,340	3,260	4,610	5,120	3,230	4,100	4,580	5,580	5,110	4,780	3,240	2,910	3,060	2,320	2,690	3,170	4,090	4,200	2,360	3,850	5,020
+ Private sector	8,140	9,590	16,850	17,614	21,233	21,040	21,660	16,110	11,140	10,710	10,190	9,890	11,090	12,570	13,430	13,430	13,030	15,790	16,450	11,980	15,060	16,550
= All dwellings	36,510	15,880	21,330	22,310	26,359	24,280	25,790	21,020	17,130	16,430	16,080	14,100	15,140	16,750	16,850	17,140	17,570	21,270	22,120	15,790	21,620	23,510

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

	1970/71	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	2021/22	2022/23
Local authorities	131,278	34,497	6,900	420	256	240	610	570	860	3,130	2,240	2,830	3,180	3,150	3,040	2,770	3,030	4,380	3,870	3,580	4,160	3,720
+ New towns	11,239	6,791	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Government departments	2,773	232	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total public sector	145,290	40,490	7,000	420	256	240	610	570	860	3,130	2,240	2,830	3,180	3,150	3,040	2,770	3,030	4,380	3,870	3,580	4,160	3,720
+ Housing associations	8,570	14,880	19,750	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	31,450	33,170	33,760	30,780	35,050	35,660
+ Private sector	165,070	98,280	133,070	152,214	190,163	180,900	175,980	83,530	87,680	98,390	97,780	92,660	119,180	127,370	131,070	145,830	148,970	151,890	136,480	125,270	154,610	152,820
= All dwellings	318,930	153,650	159,820	172,160	218,699	207,860	206,940	112,190	115,980	130,440	129,660	122,330	156,890	167,050	168,500	186,570	189,530	195,410	180,330	163,950	199,470	196,760

Source: See Table 19a.

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.

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

	1970/71	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	2021/22	2022/23
Local authorities	157,021	77,000	14,918	340	320	260	260	830	780	1,750	3,070	2,320	2,060	2,480	3,000	2,850	3,470	4,010	3,380	3,150	4,080	4,120
+ New towns	12,208	8,470	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Government departments	2,361	560	142	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total public sector	171,590	86,390	15,060	340	320	260	260	830	780	1,750	3,070	2,320	2,060	2,480	3,000	2,850	3,470	4,010	3,380	3,150	4,080	4,120
+ Housing associations	8,490	21,520	18,650	21,130	23,208	25,330	27,660	31,960	32,980	29,650	33,070	26,040	25,370	30,920	30,040	29,160	31,450	33,550	37,700	29,350	35,530	39,620
+ Private sector	170,310	127,460	155,920	142,230	173,080	175,710	177,150	136,340	109,460	98,400	104,060	99,150	105,880	114,170	130,430	139,470	150,230	158,550	162,420	142,550	158,470	160,160
= All dwellings	350,390	235,370	189,630	163,700	196,610	201,300	205,070	169,130	143,220	129,800	140,200	127,510	133,310	147,570	163,470	171,480	185,150	196,110	203,500	175,050	198,080	203,900

Table 19i Housing starts in Northern Ireland

	1970/71	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	2021/22	2022/23
Northern Ireland Housing Executive	7,828	2,899	1,060	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Government departments	92	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total public sector	7,920	2,910	1,060	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Housing associations	30	110	730	890	950	750	430	1,030	600	1,120	1,440	940	900	730	1,300	1,000	790	980	810	690	530	1,060
+ Private sector	4,080	3,340	5,540	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	6,900	4,990
= All dwellings	12,030	6,360	7,330	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	7,440	6,050

Source: See Table 19a.

Note: 1. 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	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	2021/22	2022/23
Northern Ireland Housing Executive	7,828	2,899	10,100	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Government departments	92	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total public sector	7,920	2,910	10,100	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Housing associations	30	110	730	890	950	1,080	660	470	1,060	740	890	1,450	1,110	960	760	1,100	1,210	940	710	650	920	650
+ Private sector	4,080	3,340	5,540	10,420	141,040	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	6,360	5,770
= All dwellings	12,030	103,100	7,330	11,330	15,590	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	7,290	6,420

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

	1970/71	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	2021/22	2022/23
Local authorities	139,106	37,396	7,960	440	256	240	610	570	860	3,130	2,240	2,830	3,180	3,150	3,040	2,770	3,030	4,380	3,870	3,580	4,160	3,720
New towns	11,239	6,791	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Government departments	2,865	243	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total public sector	153,210	43,400	8,060	440	256	240	610	570	860	3,130	2,240	2,830	3,180	3,150	3,040	2,770	3,030	4,380	3,870	3,580	4,160	3,720
Housing associations	8,600	14,990	20,480	20,420	29,230	27,470	30,780	29,120	28,040	30,040	26,130	22,500	29,640	30,320	29,000	32,100	32,240	34,150	34,570	31,470	35,580	36,720
Private sector	169,150	101,620	138,610	162,634	204,803	195,190	187,690	89,450	95,240	105,040	102,790	96,560	123,580	132,630	136,790	152,560	155,700	159,330	142,750	131,040	161,510	157,810
All dwellings	330,960	160,010	167,150	183,490	234,289	222,900	219,080	119,150	124,130	138,220	136,120	127,170	162,200	173,030	175,520	194,300	197,050	203,840	187,420	170,420	206,910	202,810

Source: See Table 19a.

Note: 1. Sector level figures from 2011/12 do not sum to 'all dwellings' total starts as data for Wales are not split by 'provider type' - see Table 19c.

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

	1970/71	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	2021/22	2022/23
Local authorities	139,106	37,396	7,960	440	256	260	260	830	780	1,750	3,070	2,320	2,060	2,480	3,000	2,850	3,470	4,010	3,380	3,150	4,080	4,120
New towns	11,239	6,791	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Government departments	2,865	243	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total public sector	153,210	43,400	8,060	440	256	260	260	830	780	1,750	3,070	2,320	2,060	2,480	3,000	2,850	3,470	4,010	3,380	3,150	4,080	4,120
Housing associations	8,600	14,990	20,480	20,420	29,230	26,410	28,320	32,430	34,040	30,390	33,960	27,490	26,480	31,880	30,800	30,260	32,660	34,490	38,410	30,000	36,450	40,270
Private sector	169,150	101,620	138,610	162,634	204,803	188,560	187,290	145,300	116,420	103,880	108,890	103,220	110,080	118,710	135,480	144,830	156,120	165,420	169,020	148,340	164,830	165,930
All dwellings	330,960	160,010	167,150	183,490	234,289	215,230	215,870	178,560	151,240	136,020	145,920	133,030	138,620	153,070	169,280	177,940	192,250	203,920	210,810	181,490	205,360	210,320

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	2021/22	2022/23
Social rent	25,705	56,949	27,087	23,633	39,562	37,677	17,580	10,924	9,331	6,798	5,825	7,049	6,363	6,766	6,051	7,620	9,561
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	2,415	2,741
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	323	1,178
of which LA other funding	-	-	-	-	273	430	315	384	740	1,404	1,344	1,408	1,438	1,370	1,119	1,254	1,083
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	3,842	2,825	2,889	3,531
of which other funded	-	-	17	62	230	1,189	927	1,047	1,373	1,368	1,426	1,234	953	728	615	739	1,028
Affordable Rent	-	-	-	-	-	1,146	7,181	19,966	40,860	16,549	24,454	26,934	28,957	28,263	23,830	26,471	24,303
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	9,608	7,509
of which LA, and HE/GLA grant-funded	-	-	-	-	-	-	131	743	3,373	991	1,424	2,108	1,759	798	905	974	1,623
of which LA other funding	-	-	-	-	-	-	31	64	88	617	1,122	1,053	1,579	2,623	2,766	2,309	1,787
of which section 106, nil grant	-	-	-	-	-	41	1,519	3,698	5,603	3,529	8,064	9,947	12,545	13,656	10,275	11,405	11,414
of which other funded	-	-	-	-	-	-	4	296	3,889	6,068	5,427	1,684	2,914	2,662	2,607	2,175	1,970
Intermediate rent	-	-	-	1,675	4,523	2,055	1,340	1,294	1,105	1,697	938	791	1,383	1,748	2,018	1,484	2,728
London Affordable Rent	-	-	-	-	-	-	-	-	-	-	-	103	1,002	1,797	2,102	3,120	4,300
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	1,132	1,047	1,172
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	1,021	833	986
of which other funded	-	-	986	1,096	980	988	627	1,015	525	600	873	308	1,265	1,031	111	214	186
Shared Ownership	-	-	-	-	-	-	-	-	11,128	4,084	9,021	11,048	17,028	18,239	16,984	19,358	20,363
of which PRP, and HE/GLA grant-funded	-	-	-	-	-	-	-	-	6,839	1,162	2,151	3,097	5,398	6,865	6,928	8,154	8,356
of which section 106, nil grant	-	-	-	-	-	-	-	-	3,461	1,828	5,606	7,010	8,983	9,315	8,054	8,918	10,063
of which other funded	-	-	-	-	-	-	-	-	828	1,094	1,264	941	2,647	2,059	2,002	2,286	1,944
First Homes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35	1,058
Unknown tenure	-	-	-	-	-	-	-	-	-	-	-	4	33	43	28	42	120
All affordable	29,674	74,530	33,159	45,995	61,089	58,346	43,077	43,124	65,959	32,614	42,206	47,388	57,226	58,964	52,145	59,177	63,605

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 by 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.

6. Figures for 2021/22 have been revised by DLUHC to allow for updated data and to correct processing errors. Figures for 2022/23 are provisional and do not sum precisely.

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	2021/22	2022/23
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	2,587	1,751	2,294	1,857
	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	1,724	1,221	1,804	1,297
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	2,992	4,027	3,701	3,603	3,638	4,391
	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	2,677	3,109	2,566	2,669	2,514	2,887
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	6,287	7,034
	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	3,423	3,508	3,372	3,981	4,090
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	3,831	4,755	4,483
	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	2,503	3,262	2,698
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	5,630	5,666	6,075	5,725
	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	3,891	3,955	4,351	3,754
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	6,617	7,205	6,955
	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	4,172	4,891	4,625
London	All affordable	5,926	17,148	8,273	11,504	14,621	17,451	8,907	9,403	18,120	5,789	7,029	7,411	9,225	10,897	10,863	11,889	15,815
	of which rent	4,325	12,830	6,084	6,221	10,853	12,617	5,927	6,492	12,866	4,016	4,463	4,676	5,697	7,228	7,256	7,466	11,046
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	9,274	11,159	11,249
	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	5,451	6,936	6,725
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	6,677	5,084	5,875	6,096
	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	4,575	3,366	3,490	3,770
England	All affordable	29,674	74,530	33,159	45,995	61,089	58,346	43,077	43,124	65,959	32,614	42,206	47,388	57,226	58,964	52,072	59,177	63,605
	of which rent	25,705	56,949	27,087	24,645	44,085	40,878	26,101	32,184	51,296	25,044	31,219	34,877	37,705	38,574	33,965	38,695	40,892

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	2021/22	2022/23
Local authorities	42	38	1	89	50	68	34	53	69	121	266	205	393	497	486	685
Registered Social Landlords (housing associations)	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	2,130	2,366
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	1,712	1,940
Intermediate rented	126	288	112	95	494	416	460	631	451	436	236	223	392	380	204	201
Affordable homeownership	390	368	147	349	200	144	173	135	198	166	164	160	208	195	214	225
Other providers	387	455	197	136	428	270	583	194	81	84	104	49	79	88	60	318
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	2,676	3,369
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	1,813	2,440
Without capital funding	–	–	553	359	884	768	1,059	679	635	737	1,073	689	1,131	1,073	863	929
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	67.8	72.4
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	26.7	30.4

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 3 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	2021/22	2022/23
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	4,602	5,294	6,591	6,963	4,699	7,306	8,077
Of which:																			
Local authority	-	-	-	-	-	41	669	948	1,116	1,324	1,255	1,349	1,593	1,589	2,240	2,294	1,784	3,201	2,971
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	2,948	3,666	4,322	4,642	2,906	4,096	5,096
Other	-	-	-	161	233	303	368	322	288	228	192	80	61	39	29	27	9	9	10
Mid-market and other affordable rent	-	55	32	16	7	59	58	73	416	921	1,077	984	972	1,149	977	967	914	1,282	1,532
Affordable homeownership	2,137	816	1,482	1,428	1,552	2,568	1,337	1,157	1,319	1,727	1,612	1,608	1,919	2,084	1,998	1,360	866	1,169	853
Of which:																			
HA new supply shared equity	391	170	344	371	680	827	511	621	460	317	256	196	183	165	162	195	130	135	177
Open market shared equity	0	0	573	654	512	1,459	579	186	533	1,051	1,026	1,389	1,706	1,715	1,797	1,140	735	937	651
Other new supply shared equity	0	0	0	0	0	0	85	102	73	9	0	0	0	0	25	7	0	12	12
Other affordable homeownership new supply	1,514	354	359	109	160	39	27	134	28	3	300	22	30	17	14	14	0	85	12
Other affordable homeownership acquired	232	292	206	294	200	243	135	114	225	347	30	1	0	187	0	4	1	0	1
All affordable units	6,338	5,888	4,832	5,670	6,221	8,092	7,231	6,882	6,009	7,016	7,065	6,445	7,493	8,527	9,566	9,290	6,479	9,757	10,462
Of which:																			
New build (%)	83.9	86.7	74.9	74.2	76.1	70.3	81.5	87.3	81.1	70.7	76.4	68.5	61.9	62.9	71.8	72.9	67.9	80.5	80.9
Off-the-shelf (%)	0.8	5.4	16.0	18.9	17.0	24.2	14.4	7.8	14.0	19.2	20.4	24.5	30.1	26.0	24.9	23.5	30.4	18.6	18.0
Rehabilitated units (%)	15.3	8.0	9.0	6.9	6.9	5.5	4.1	4.9	4.8	10.1	3.2	7.1	8.0	11.1	3.3	3.6	1.7	0.9	1.1

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 were all delivered by private developers prior to 2017/18. Since then, all such units have been delivered by local authorities.
 4. Other affordable homeownership (new build and acquired) includes units funded via the Partnership Support for Regeneration (PSR) and its predecessor GRO Grant plus those funded through Improvement and Repair.
 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 acquired'.
 6. Not all housing which could be considered affordable is reported in this table, most notably, new council housing that has not received Scottish Government grant.

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	2021/22	2022/23
Social housing	-	-	-	1,409	1,310	1,254	1,967	1,658	1,209	1,387	1,507	1,682	1,626	1,304	835	1,449
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	831	1,449
New build	-	-	-	947	874	925	1,411	1,143	800	951	1,146	1,245	1,088	1,097	680	1,160
Off-the-shelf	-	-	-	320	250	185	324	133	160	202	159	225	181	118	97	171
Existing satisfactory purchase	-	-	-	66	79	28	102	190	100	136	129	167	114	40	16	16
Rehabilitation	-	-	-	14	81	49	44	54	50	41	19	16	48	28	31	102
Reimprovement	-	-	-	24	6	3	0	13	35	21	0	12	180	0	7	0
Shared	-	-	-	38	20	64	86	125	64	36	54	17	15	21	4	0
Co-Ownership Housing Scheme	935	325	461	492	643	957	1,223	1,140	728	699	803	1,152	1,102	1,242	877	715
Total	-	-	-	1,901	1,953	2,211	3,190	2,798	1,937	2,086	2,310	2,834	2,728	2,546	1,712	2,164

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, rehabilitation or off-the shelf 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 the count is based on contracts signed at 31 March each year. Figures for 2022/23 include Co-Owner for Over 55s.

3. Shared accommodation entails a degree of sharing of facilities between persons, such as kitchens, bathrooms and living rooms and is mainly occupied by single persons. It 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	2021/22	2022/23
All affordable homes delivered	66,180	70,720	72,710	69,610	53,340	55,750	78,040	43,400	54,330	60,540	72,220	73,920	64,770	73,320	79,600
Of which:															
Social rent (%)	58	60	67	66	46	33	21	31	25	26	23	24	23	24	27
Other rent (%)	4	4	6	5	18	41	56	45	49	48	45	45	45	44	42
Affordable homeownership (%)	38	36	27	29	37	26	23	23	26	26	32	31	32	31	31
All	100	100	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	9.2	10.9	11.1	9.7	10.9	11.8
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	10.5	11.1
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	8.6	10.8
Scotland	12.0	15.5	13.7	13.0	11.3	13.2	13.2	12.0	13.9	15.7	17.6	17.0	11.9	17.8	19.1
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	9.0	11.3

Source: ONS Annual Mid-Year 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. All UK figures are rounded.
 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 (but above social rent levels), such as Affordable Rent, Mid-Market and Living Rent.
 5. Population estimates for England, Wales and Northern Ireland are based on the 2021 Census whereas those for Scotland are still derived from the 2011 Census. Estimated rates for the UK and Scotland for 2011/12 to 2022/23 are therefore provisional.

Table 21 **Right to buy in Great Britain and house sales in Northern Ireland**

Number of sales

	Total sales 1980/81 to 1989/90	Total sales 1990/91 to 1999/2000	Total sales 2000/01 to 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	2021/22	2022/23	Cumulative total 1980/81 to 2022/23
Local authorities																						
England	960,808	450,323	287,302	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	10,568	6,913	10,978	11,303	1,884,174
Wales	76,173	29,468	22,621	1,787	1,250	821	158	139	103	82	94	156	176	177	141	111	154	n/a	37	8	-	133,656
Scotland	146,355	165,361	68,995	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	6	1	-	-	421,023
Great Britain	1,183,336	645,152	378,918	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	10,574	6,951	10,986	11,303	2,438,853
New towns																						
England	9,750	569	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,319
Wales	2,875	141	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,016
Scotland	50,066	21,851	506	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	72,428
Great Britain	62,691	22,561	506	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	85,763
Housing associations																						
England	19,850	26,534	48,985	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	3,032	2,782	154,137
Wales	783	910	509	78	71	52	51	35	69	89	76	97	110	182	133	125	288	n/a	18	2	-	3,678
Scotland	2,760	4,301	9,086	1,942	1,707	1,602	1,073	541	550	407	352	234	286	380	504	-	-	-	-	-	-	25,725
Great Britain	23,393	31,745	58,580	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	4,689	2,343	3,034	2,782	183,540
Totals																						
England	990,408	477,426	336,287	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	15,257	9,238	14,010	14,085	2,048,630
Wales	79,831	30,519	23,130	1,865	1,321	873	209	174	172	171	170	253	286	359	274	236	442	-	55	10	-	140,350
Scotland	199,181	191,513	78,587	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	6	1	-	-	519,176
Great Britain	1,269,420	699,458	438,004	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	15,263	9,293	14,020	14,085	2,708,155
NI Housing Executive	43,552	41,434	25,325	2,522	2,201	808	54	272	249	236	290	549	471	387	402	436	448	448	229	444	554	121,311

Source: Pre-1996/97: DoE/DCLG Housing Statistics; from 1996/97: DLUHC (and predecessors) Live Table 682, 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 in this table therefore differ from those reported in previous editions.

2. Following methodological changes, DLUHC no longer report on housing association sales prior to 1996/97; these figures should therefore be treated with caution as they have been derived from earlier editions of the *Review*.

3. 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.

4. The RTB scheme in Scotland was closed to new applicants on 31 July 2016 and in Wales on 26 January 2019. In Scotland, no RTB figures have been published since 2020/21 and non-stock transfer housing association RTB figures have not been published since 2013/14.

5. A similar 'house sales scheme' applies in Northern Ireland to homes owned by the NIHE but regular statistics are not produced. This table uses figures supplied by NIHE or found in the NIHE Annual Report.

Table 22 **Changes in the stock of dwellings by tenure, region and country**

	Stock of dwellings (000s)											Percentage change in stock						
	1991						2021						1991-2021					
	Owner-occupied	Private rented	Social sector			Total	Owner-occupied	Private rented	Social sector			Total	Owner-occupied	Private rented	Social sector			Total
			Housing association	Local authority	All social sector				Housing association	Local authority	All social sector				Housing association	Local authority	All social sector	
North East	646	59	35	332	367	1,072	778	206	179	89	268	1,254	20	249	411	- 73	- 27	17
North West	1,898	189	115	591	706	2,792	2,191	591	496	82	578	3,362	15	213	331	- 86	- 18	20
Yorkshire & The Humber	1,326	170	46	479	525	2,021	1,577	477	194	225	419	2,477	19	181	322	- 53	- 20	23
East Midlands	1,158	134	28	314	342	1,634	1,470	354	144	173	317	2,144	27	164	414	- 45	- 7	31
West Midlands	1,399	143	57	480	537	2,079	1,658	437	263	196	459	2,556	19	206	361	- 59	- 15	23
East	1,498	191	54	350	404	2,093	1,860	480	258	158	416	2,759	24	151	378	- 55	3	32
London	1,691	369	148	703	851	2,912	1,814	1,062	401	390	791	3,671	7	188	171	- 45	- 7	26
South East	2,336	299	88	376	464	3,099	2,750	738	351	173	524	4,023	18	147	299	- 54	13	30
South West	1,446	212	36	274	310	1,968	1,760	531	239	94	333	2,627	22	150	564	- 66	7	33
England	13,230	1,767	608	3,899	4,507	19,671	15,858	4,876	2,524	1,581	4,105	24,873	20	176	315	- 59	- 9	26
+ Wales	837	97	28	222	250	1,184	979	214	140	81	221	1,414	17	121	400	- 64	- 12	19
+ Scotland	1088	126	65	845	910	2,124	1,662	384	243	307	550	2,596	53	205	274	- 64	- 40	22
= Great Britain	15,155	1,990	701	4,966	5,667	22,979	18,499	5,474	2,907	1,969	4,876	28,883	22	175	315	- 60	- 14	26
+ Northern Ireland	376	20	10	167	177	573	533	134	37	79	116	783	42	570	270	- 53	- 34	37
= United Kingdom	15,531	2,010	711	5,133	5,844	23,552	19,032	5,608	2,944	2,048	4,992	29,666	23	179	314	- 60	- 15	26

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

Notes: 1. Social sector housing comprises local authority, housing association, new town and Northern Ireland Housing Executive dwellings.

2. Figures from 1992 are adjusted to take account of the 2001 and 2011 Census. The Scottish 1991 figures are for December 1990 as stock estimates for March 1991 are not available.

3. The total stock figures for England and the English regions include 'other public dwellings' such as dwellings owned by government departments (e.g. Ministry of Defence), public sector agencies (e.g. the NHS) or county councils. The number of 'other public dwellings' in England declined from 167,000 in 1991 to 34,000 in 2021.

4. The 1991 owner-occupation English regional figures sum to more than the comparable England-wide total because they include non self-contained bedspaces.

5. From 2003 a new methodology was used to attribute vacant stock to the owner-occupied or private rental sector in England, leading to some discontinuity in the data.

6. The 2021 figures are provisional and subject to revision as new data become available, including 2021 Census data (2022 Scotland Census) and ONS tenure estimates for all four countries.

Table 23 English housing conditions: the Decent Homes Standard

Tenure	Decent Homes (Unfitness-based)								Decent Homes (HHSRS-based)													
	1996		2001		2004		2006		2006/07		2011/12		2015/16		2019/20		2020/21		2021/22		2022/23	
	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	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	1,549	334	1,403	276	1,386	215	1,341	202	1,395	140	1,390	177
Housing association	493	448	952	472	1,228	437	1,414	436	1,387	463	1,758	332	2,057	302	2,207	289	2,173	245	2,186	240	2,300	253
All social sector	2,092	2,318	2,589	1,647	2,748	1,252	2,805	1,131	2,801	1,135	3,307	666	3,461	578	3,593	504	3,513	448	3,580	380	3,704	430
Private sector																						
Owner-occupied	8,391	5,535	10,483	4,316	11,213	4,066	11,738	3,704	10,126	5,316	11,473	3,292	12,009	2,748	13,068	2,549	13,207	2,119	13,420	2,035	13,903	2,207
Private rented	752	1,246	1,072	1,101	1,340	994	1,556	1,055	1,392	1,219	2,610	1,407	3,265	1,311	3,605	1,095	3,277	970	3,334	990	3,846	1,028
All private sector	9,144	6,781	11,554	5,416	12,553	5,060	13,294	4,759	11,518	6,535	14,083	4,698	15,273	4,059	16,673	3,644	16,484	3,089	16,754	3,025	17,775	3,236
All tenures	11,236	9,099	14,143	7,063	15,301	6,312	16,099	5,890	14,319	7,670	17,390	5,364	18,734	4,637	20,266	4,148	19,997	3,537	20,335	3,406	21,440	3,665
Percentage of dwellings within group																						
Social sector																						
Local authority	46	54	58	42	65	35	67	33	68	32	82	18	84	16	87	13	87	13	91	9	89	11
Housing association	52	48	67	33	74	26	76	24	75	25	84	16	87	13	88	12	90	10	90	10	90	10
All social sector	47	53	61	39	69	31	71	29	71	29	83	17	86	14	88	12	89	11	90	10	90	10
Private sector																						
Owner-occupied	60	40	71	29	73	27	76	24	66	34	78	22	81	19	84	16	86	14	87	13	86	14
Private rented	38	62	49	51	57	43	60	40	53	47	65	35	71	29	77	23	77	23	77	23	79	21
All private sector	57	43	68	32	71	29	74	26	64	36	75	25	79	21	82	18	84	16	85	15	85	15
All tenures	55	45	67	33	71	29	73	27	65	35	76	24	80	20	83	17	85	15	86	14	85	15

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 (HHSRS) replaced the fitness standard as one of the components of the Decent Homes Standard. Data for both definitions are provided for 2006.
 3. Figures for 2008/9 and other years can be found in previous editions of this table. Data for 2006/07 & 2008/09 are based on the SAP05 measure of energy efficiency, 2010/11 and 2012/13 are based on SAP09 whilst data from 2013/14 are based on SAP12.
 4. Housing association and local authority estimates prior to 2008/09 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 2020/21 and 2021/22 should be treated with caution. The dwelling samples for these years exclude vacant dwellings and figures are partly extrapolated from EHS 2019/20 data and past trends as the pandemic precluded full internal inspections.

Table 24a **English housing conditions: average energy efficiency (SAP) ratings***Rating out of 100*

Tenure	1996	2001	2005	2006/7	2007/8	2008/9	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
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	65.7	65.9
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	64.9	65.2
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	65.5	65.7
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	69.8	69.7
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	70.3	71.0
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	70.1	70.5
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	66.3	66.5

Sources: Department of Levelling Up, Housing and Communities (and predecessor departments) English House Condition Survey and from 2008 English Housing Survey (EHS) and Live table DA7101.

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 from 2008/09 are based on the SAP 2012 energy-efficiency rating.

3. Separate housing association and local authority estimates are not available prior to 2007/8.

4. Enhancements to SAP modelling partly account for the rise in average SAP ratings between 2017/18 and 2018/19.

5. Figures for 2020/21 and 2021/22 should be treated with caution. The sample excludes vacant dwellings and figures are partly extrapolated from EHS 2019/20 and past trends as the pandemic precluded full internal inspections.

Table 24b **English housing conditions: Energy Performance Certificate (EPC) Bands***Percentage of all dwellings in each band*

Bands	1996	2001	2005	2006/7	2007/8	2008/9	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
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	3.0	3.3
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	44.5	44.8
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	42.7	42.6
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	7.1	6.8
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	2.2	2.1
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	0.5	0.5
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Source: See Table 24a.

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 2020/21 and 2021/22 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				
	1973	old			1986	1986	1993	revised		2008	2008		2017/18	
		1976	1981	1986				1998	2004		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	1,355.3	100	1,419.4	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.

2. The Housing Health and Safety Rating System (HHSRS) has replaced the fitness standard.

3. 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.

4. 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 Percentage 2008	Dwellings with HHSRS category 1 hazards			Average SAP 2005 Rating 2008	Average SAP 2012 Rating 2017/18
		Percentage 2008	Costs			
			Average (£) 2008	Total (£M) 2008		
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 HHSRS 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

Bands	2008				2017/18			
	SAP 2012				SAP 2012			
	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	2021
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 (annual tables) and revised time series data to 2018.

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 to include additional criteria, covering thermal performance and electrical safety from April 2009. As a result, the 2010 survey reported a significant increase in the fail rate for the 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 observed results.

4. All published figures from 2018 have been rounded by the Scottish Government.

5. The 2020 SHCS was not completed due to Covid-19 restrictions while the 2021 survey precluded internal inspections and could not assess compliance with the Tolerable Standard.

Table 26b **Scottish dwellings below the Scottish Housing Quality Standard**

	2003	2005	2008	2010	2012	2013	2014	2015	2016	2017	2018	2019	2021	
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 annual tables 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.

3. The 2020 SHCS was not completed due to Covid-19 restrictions while the 2021 survey precluded internal inspections and could not assess compliance with the Scottish Housing Quality Standard.

Table 26c **Dwellings failing the Scottish Housing Quality Standard**

Percentages

		2003	2005	2008	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2021	
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 2018 and SHCS time-series data, updated December 2018.

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.

4. The 2020 SHCS was not completed due to Covid-19 restrictions while the 2021 survey precluded internal inspections and could not assess compliance with the Scottish Housing Quality Standard.

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	2021
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	65.4
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	65.7
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	65.5
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	68.9
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	71.4
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	69.9
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	66.5

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.
 3. The 2020 SHCS was not completed due to Covid-19 restrictions.
 4. As the 2021 survey precluded internal inspections and was based on telephone surveys, figures for 2021 have been classed as 'experimental' and are not comparable with figures for previous years.

Table 26e **Scottish housing conditions: Energy Performance Certificate (EPC) Bands**

Percentages

Bands	2008-2021										2016			2018			2019			2021		
	SAP 2005		SAP 2009			SAP 2012					SAP 2012			SAP 2012			SAP 2012			SAP 2012		
	2008	2010	2010	2012	2014	2015	2016	2018	2019	2021	Owner-occupied	Private rented	Social sector	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	2	2	2	3	4	5	2	3	2	2	4	3	3	3	7	4	7	6
Band C (69-80)	14	32	23	29	39	34	37	40	41	47	32	34	50	35	40	51	39	37	49	43	44	59
Band D (55-68)	46	44	49	50	43	44	44	42	41	35	47	36	40	45	31	40	42	39	39	38	35	28
Band E (39-54)	31	19	21	16	13	15	13	11	10	10	15	19	6	13	16	5	12	10	5	11	9	6
Band F (21-38)	8	4	5	3	3	4	4	} 4	4	3	4	6	1	} 4	10	1	5	10	1	3	5	1
Band G (1-20)	2	1	1	1	0	1	1		1	1	1	1	1		-	1	1	1	5	10	1	3
Total	100	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 as can all tenure figures for years prior to 2015.

4. The 2020 SHCS was not completed due to Covid-19 restrictions.

5. As the 2021 survey precluded internal inspections and was based on telephone surveys, figures for 2021 have been classed as 'experimental' and are not comparable with figures for previous years.

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 unfit dwellings 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										
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	2021/22	2022/23
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	165.3	185.6
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	-	3.6	4.2	-
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	0.0	6.8	5.9	4.9	-	-
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	81.2	104.3	131.7	109.7	-	-
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	9.2	8.2
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	-	1.8	1.6	-
Scotland	-	-	-	-	-	-	-	-	-	-	-	-	2.7	1.6	2.8	4.2	3.5	3.3	2.7	1.4	2.2	3.6	2.9	-	-
Total loans, etc	-	-	-	-	-	-	-	-	-	-	-	-	-	42.5	24.5	25.4	21.6	22.2	19.8	15.6	13.8	15.1	11.5	-	-
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	32.5	0.0	0.0	-	20.3	26.8	-
Scotland	-	-	-	-	-	-	-	-	-	-	-	-	22.4	24.1	24.1	23.8	22.3	23.1	22.8	21.9	21.8	20.6	13.5	-	-
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 from 2011/12 onwards, DCLG Live Tables 313 and 314 and Housing and Construction Statistics, Welsh Housing Statistics, and Scottish Government Housing Statistics Bulletins and Housing statistics: Scheme of Assistance.

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. Data for 2021/22 and 2022/23 have not yet been published.

3. From 2010, Scotland figures refer to grants and other financial assistance (excluding administrative costs) made under the Scheme of Assistance established by the Housing (Scotland) Act 2006. All loans relate to improvement and repairs, other than in 2014/15 when two disabled facilities loans totalling £30,500 were issued.

4. From 2011, DLUHC (and predecessors) no longer publishes data on disabled facilities grants for England.

5. English figures for private sector improvement grants and loans/other forms of financial assistance are extracted from the LAHS open dataset from 2011/12 onwards, except 2022/23 which is from published tables. Any obvious reporting errors have been rectified.

6. Disabled facilities grant figures for Wales include both mandatory and discretionary grants from 2009/10. Due to the pandemic in 2020, data on assistance for housing improvement in Wales for 2019/20 were not collected.

7. Historic figures were revised in 2022 for Wales and in 2023 for Scotland and therefore differ from those reported in previous versions of this table. Data for 2022/23 are provisional.

Table 29a **Renovation grants paid to private owners under a range of Housing Acts in Great Britain**

Number of renovation grants

Country/region	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	2021/22	2022/23
Region																						
North East	50,334	36,470	21,769	31,913	16,317	6,700	4,560	7,460	12,290	7,540	799	1,682	1,652	1,009	1,055	1,464	1,737	1,315	1,257	1,264	1,948	2,078
Yorkshire & Humberside	75,432	59,049	54,448	76,319	42,575	11,300	12,730	12,420	33,370	25,040	19,906	13,341	9,743	11,707	10,899	16,103	12,090	14,337	12,897	12,288	11,459	11,861
North West	110,879	94,227	57,402	168,469	95,882	23,970	26,650	36,840	13,770	33,410	13,806	14,331	6,965	3,603	1,656	2,461	3,347	4,447	4,310	3,546	4,799	5,809
East Midlands	73,191	55,214	45,153	59,527	29,905	4,830	6,250	5,500	7,700	5,250	2,069	1,455	833	611	652	1,088	1,460	1,273	1,686	1,293	2,125	2,474
West Midlands	58,696	55,073	52,251	89,344	30,904	19,020	16,310	21,050	17,610	15,830	4,445	4,390	4,410	4,587	3,204	3,584	1,260	2,279	4,733	2,457	3,576	3,514
East	32,743	30,071	25,861	67,129	28,480	4,260	4,770	6,180	5,470	7,000	3,128	1,491	1,639	1,397	1,361	1,558	1,669	1,677	3,013	2,604	4,056	4,343
London	103,152	89,877	43,298	90,285	39,770	7,990	10,840	7,650	9,330	7,920	7,279	3,124	2,865	3,449	4,436	2,352	3,271	2,786	3,250	1,255	3,499	3,605
South East	120,809	94,413	52,227	99,109	34,129	6,050	8,140	9,920	11,630	9,370	4,262	4,133	2,081	2,013	1,863	1,585	1,588	1,746	3,230	3,569	4,578	4,479
South West	71,131	47,774	45,341	69,302	30,638	12,960	10,680	11,350	15,910	13,140	8,442	5,514	2,490	1,585	998	1,103	1,208	1,287	2,421	2,169	3,156	2,813
England	696,367	562,168	437,081	751,397	348,590	97,080	100,910	118,370	127,080	124,500	64,136	49,461	32,678	29,961	26,124	31,298	27,630	31,147	36,797	30,445	39,196	40,976
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	-	2,931	4,744	-
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	2,591	1,424	-	-
Great Britain	940,671	823,961	647,418	841,637	455,442	121,649	120,886	138,473	145,504	135,984	78,633	61,301	44,052	39,416	36,088	41,345	36,679	41,253	-	34,800	-	-

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 are rounded to the nearest 10 and report on the total number of private dwellings improved with all forms of assistance (e.g. including loans) as opposed to the numbers of grants awarded. Figures for 2022/23 are provisional.

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.

8. Due to the pandemic in 2020, data on assistance for housing improvement in Wales for 2019/20 were not collected. Historic figures were also revised in 2022 and therefore differ from those reported in previous versions of this table.

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

Country/region	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	2019/20	2020/21	2021/22	2022/23
Region																							
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	3,595	3,453	3,472	-	2,093	2,831	-
Scotland	-	-	-	-	-	-	-	-	-	-	6,144	7,125	7,902	6,735	6,487	6,482	5,967	5,599	5,458	5,132	3,092	-	-
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 to 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.

4. Due to the pandemic in 2020, data on disabled facilities grants (DFGs) in Wales for 2019/20 were not collected.

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	2020/21	2021/22
All owned	69	68	67	67	66	65	64	64	64	63	63	62	63	63	64	65	64
Owned outright	31	31	32	32	32	33	32	33	33	33	34	34	34	35	36	36	35
Buying with a mortgage	38	37	35	35	34	32	32	31	31	30	29	28	29	28	29	28	29
Social rented sector	19	18	18	18	18	18	18	18	18	18	18	17	17	17	17	17	17
Private rented sector	12	13	14	15	16	17	17	18	19	19	20	20	19	19	19	18	19
All	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Source: DWP Family Resources Survey.

Notes: 1. Lower response rates and changes in the composition of respondents following methodological and operational changes to the Family Resources Survey necessitated by Covid-19 mean statistics for 2020/21 and 2021/22 are subject to greater uncertainty than previous years and should be treated with caution, especially those in Table 30b.

2. Figures do not necessarily sum to 100 due to rounding.

Table 30b **Households by tenure and country/region in the UK in 2021/22***Percentages of households*

		All owners	Owned outright	Buying with a mortgage	Social rented sector	Private rented sector
Region	North East	55	30	25	27	18
	North West	66	38	28	18	17
	Yorkshire and The Humber	63	34	29	19	17
	East Midlands	68	39	29	18	14
	West Midlands	62	36	26	18	20
	East of England	70	38	31	12	18
	London	54	24	30	17	29
	Inner London	40	15	25	27	33
	Outer London	60	28	32	13	27
	South East	65	36	29	14	22
	South West	70	39	31	13	17
Country	England	64	35	29	17	20
	Wales	64	42	23	17	18
	Scotland	64	36	28	22	14
	Northern Ireland	71	43	28	12	17
	Great Britain	64	35	29	17	19
	UK	64	35	29	17	19

Source and Notes: See Table 30a.

Table 30c **Property type by tenure in the United Kingdom, 2021/22**

Percentages of households

Property type	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	
Houses:										
Detached	39	28	34	2	4	3	10	5	9	24
Semi-detached	33	37	35	26	27	27	22	14	20	31
Terraced	20	25	22	29	28	29	32	27	31	25
All houses	92	90	91	57	59	58	64	46	61	80
Flats:										
Purpose-built	7	9	8	42	37	39	27	41	30	17
Converted	1	2	1	1	4	2	9	12	10	3
All flats	8	10	9	43	41	42	36	54	39	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.

3. Covid-enforced changes to the methodology of the FRS, mean that stock figures reported for 2021/22 should be treated with caution, especially for the private rental sector.

Table 30d **Length of residence by tenure in UK, 2021/22**

Percentages of households

Length of residence	Owner-occupiers			Social rented	Private rented	All households
	Owned outright	With mortgage	All owners			
Less than 12 months	2	7	4	5	19	7
1 year but less than 2 years	2	7	4	8	18	7
2 years but less than 3 years	3	8	5	8	12	7
3 years but less than 5 years	5	16	10	10	16	11
5 years but less than 10 years	12	23	17	23	20	18
10 years but less than 20 years	17	23	20	22	10	18
20 years or longer	60	16	40	24	4	30
Total	101	100	100	100	100	100

Source: DWP Family Resources Survey 2021/22

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, 2011/12 and 2021/22, United Kingdom

Percentages

Ages	Owned outright	Buying with a mortgage	Social renting sector	Private renting sector	All
2011/12					
16-24	1	8	26	65	100
25-34	2	40	17	41	100
35-44	7	55	18	19	100
45-54	20	52	16	12	100
55-64	50	28	16	7	100
65+	71	4	20	5	100
All	32	32	18	17	100
2021/22					
16-24	2	8	22	67	100
25-34	3	41	14	41	100
35-44	7	52	15	26	100
45-54	18	45	20	17	100
55-64	47	24	18	11	100
65+	75	3	16	6	100
All	35	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*.
 2. Lower response rates in 2020/21 and 2021/22 and changes in the composition of respondents following methodological and operational changes to the Family Resources Survey necessitated by Covid-19 mean statistics for 2020/21 are subject to more uncertainty than previous years and should be treated with caution.

Table 31b Tenure profile of household representatives by age in Great Britain

Percentages

Item		Owner-occupiers		Local authority	Housing association	Rented		With job or business	All tenures
		Owned outright	With mortgage			Private: Unfurnished	Furnished		
Ages at 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
Ages at 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
Ages at 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
Ages at 2021/22	Under 25	0	1	4	4	7	24	–	3
	25 - 29	1	8	4	6	14	22	–	6
	30 - 44	4	43	25	20	39	33	–	25
	45 - 59	20	39	34	31	25	13	–	28
	60 - 64	14	5	7	9	4	4	–	9
	65 - 69	15	2	7	9	4	1	–	8
	70 - 74	16	1	8	8	3	1	–	8
	75 or over	31	1	11	14	4	2	–	14
	All ages	100	100	100	100	100	100	–	100

Sources: ONS General Household Surveys 1980 and 1990; DWP Family Resources Survey from 2000 onwards.

- Notes:
1. From 2000 onwards, figures for private lettings with a job or business are included within the figures for private unfurnished and furnished lettings.
 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 2021/22 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												All household representatives
		Men					All men	Women					All women	
Married	Cohabiting	Single	Widowed	Divorced/ separated	Married	Cohabiting		Single	Widowed	Divorced/ separated	Married	Cohabiting		Single
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
2021	Owned outright	45	13	19	71	30	36	38	14	15	71	33	34	35
	Owned with mortgage	35	49	22	3	20	32	37	36	17	4	22	24	29
	Local authority	3	5	11	10	12	5	5	12	17	9	15	11	8
	Housing association	4	4	12	9	14	6	7	9	19	9	14	12	9
	Private rented unfurnished	11	26	22	5	21	15	11	25	23	6	15	15	15
	Private rented furnished	2	4	13	1	4	4	2	5	8	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 31a and b.

2. Figures from 2000 and onwards distinguish between married and cohabiting (for earlier years married includes cohabiting).

3. Divorce figures for 2018/19 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:		With job or business	All tenures
					Unfurnished	Furnished		
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 group 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:		With job or business	All tenures
					Unfurnished	Furnished		
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 2021/22								
Large employers and higher managerial	1	7	0	0	2	3	–	3
Higher professional	5	21	0	1	13	20	–	11
Lower managerial and professional	9	33	9	7	21	18	–	18
Intermediate	5	9	6	6	10	7	–	7
Small employers and own account	5	6	4	4	10	7	–	6
Lower supervisory and technical	2	7	4	3	5	3	–	4
Semi-routine	3	4	10	9	7	5	–	5
Routine	3	6	10	10	10	8	–	6
Never worked/long-term unemployed	0	0	1	1	1	1	–	0
Economically inactive	65	7	56	60	22	28	–	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 those who were unemployed and had never worked.

2. Skilled manual includes own-account non-professionals. Semi-skilled manual includes personal service.

3. From April 2001 the National Statistics socio-economic classification (NS-SEC) replaced socio-economic groups (SEG) in government surveys. NS-SEC was overhauled in 2010.

4. See also notes for Table 31a and b.

Table 32a Households in UK by tenure and ethnic group of household representative, 2020/21¹

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	Arab	Other ethnic group ^{2,4}
Tenure												
All owners	64	67	49	57	65	55	45	60	42	29	28	37
Owned outright	36	38	18	25	30	27	11	25	18	11	10	12
Buying with a mortgage	29	29	31	32	35	29	34	35	24	19	19	25
Social renting sector	17	16	28	13	5	18	38	5	12	42	32	16
Private renting sector	19	17	22	31	30	27	18	35	47	29	39	47
Total	101	100	99	101	100	101	101	100	101	101	100	100

Source: DWP Family Resources Survey.

Notes: 1. Ethnic group is self-declared, private renting includes rent free and data are presented as a three-year average (2019/20 to 2021/22) 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. Lower response rates and changes in the composition of respondents following methodological and operational changes to the FRS necessitated by Covid-19 mean statistics for 2020 and 2021 are subject to greater uncertainty than previous years. Although the ethnicity figures are based on 3-year averages, they should still be treated with caution.

Table 32b Ethnic group of household representative by dwelling type in the United Kingdom, 2021/22

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	25	26	14	13	17	9	10	16	8	5	9
Semi-detached	29	30	19	26	29	29	16	21	21	21	14
Terraced	22	24	29	31	25	47	29	24	28	27	30
Flats:											
Purpose-built	17	15	27	23	21	12	37	31	33	38	37
Converted	3	3	8	5	6	2	5	6	8	6	6
Other	3	3	3	2	1	1	3	2	2	3	3
Total	100	100	100	100	100	100	100	100	100	100	100

Source: DWP Family Resources Survey 2019/20-2021/22.

Notes: 1. Data are presented as an average for the three years to 2021/22 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, 2021/22***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	48	45	26	62	–	6	15	47	29	11	20
One car	43	46	51	38	[41]	39	50	44	49	45	45
Two or more cars	9	9	23	–	–	55	35	9	22	44	35
Central heating	93	97	95	97	100	98	97	95	95	97	97
Home computer	74	80	89	90	97	97	90	77	91	93	91
Internet connection	92	93	91	98	99	100	93	92	98	96	96
Telephone	70	67	82	62	37	79	92	68	59	86	79
Mobile phone	93	94	93	96	96	97	89	93	96	93	93
Second dwelling	–	–	3	[3]	[13]	8	10	–	4	9	7

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, tumble drier, dishwasher 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 fewer than 20 responses and should be treated with extreme 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, ethnicity and country/region, 2019/20-2021/22**

Percentages

	2019/20				2020/21				2021/22			
	Owner occupiers	Private renters	All social renters	All households	Owner occupiers	Private renters	All social renters	All households	Owner occupiers	Private renters	All social renters	All households
Region												
North East	1	2	2	1	–	–	–	–	–	3	–	1
North West	1	5	6	3	–	–	–	–	1	5	6	3
Yorkshire and The Humber	1	3	5	2	–	–	–	–	1	2	5	2
East Midlands	1	4	8	3	–	–	–	–	2	2	6	3
West Midlands	2	6	9	4	–	–	–	–	2	5	8	3
East of England	1	4	7	2	–	–	–	–	1	3	6	2
London	2	15	17	9	–	–	–	–	2	12	16	8
South East	1	5	10	3	–	–	–	–	1	4	9	2
South West	–	4	5	2	–	–	–	–	0	3	5	2
Ethnicity (England)												
White	1	5	7	2	–	–	–	–	1	4	6	2
Ethnic minority	6	13	18	11	–	–	–	–	5	11	18	10
England	1	7	9	4	1	6	8	3	1	5	8	3
Wales	–	–	–	–	–	–	–	–	–	–	–	–
Scotland	1	4	3	2	–	–	–	–	2	3	5	3
Northern Ireland	–	–	–	–	–	–	–	–	–	–	–	–

Source: English Housing Survey (EHS) 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 the 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 regional percentages based on three-year averages to allow for small sample numbers. Data are not available for Wales and Northern Ireland.

3. Lower response rates and changes in respondent composition due to Covid-19 enforced methodological changes to government surveys mean statistics for 2020/21 and 2021/22 are subject to more uncertainty than previous years and should be treated with caution. Scottish figures for 2021/22 are experimental and not comparable with those for earlier years.

4. Pandemic-related changes to the EHS and SHS prevented the reporting of overcrowding estimates for English regions and Scotland for 2020/21.

Table 35a **Employment status of household reference person by tenure in the UK**

Percentages

Year	Tenure	In employment:			Unemployed	Retired	Other economic inactive	Total
		Full-time	Part-time	All in work				
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
2011/12	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
2021/22	Outright owners	25	8	33	1	64	3	100
	Homebuyers	85	8	93	1	3	3	100
	Local authority	28	14	42	8	27	24	100
	Housing association	29	15	44	8	25	23	100
	Private renters	66	11	78	4	7	12	100
	All tenures	51	10	61	3	29	8	100

Sources: ONS Labour Force Survey 1981 Housing trailer, DLUHC (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 2020/21 can be found in earlier editions of the *Review*. Figures prior to 2001/02 are for Britain and refer to 'head of household'.

2. Figures exclude households in most types of communal household (e.g. hotels, boarding houses, hostels, mobile home sites, etc).

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.

4. Other economic inactive includes people who were permanently sick or disabled, in full-time education or looking after the family at home.

5. Lower response rates and changes in the composition of respondents following Covid-19 enforced methodological changes to government surveys mean statistics for 2020/21 and 2021/22 are subject to more uncertainty than previous years. Changes in the employment status observed in 2020/21 (in the 2022 edition), especially for recent movers (see table 35b) should be treated with caution.

Table 35b **Economic activity status of recently moving household reference persons by tenure**

Percentages

Year	Tenure	In employment:			Unemployed	Retired	Other economic inactive	Total
		Full-time	Part-time	All employed				
1991/92	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
2011/12	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
2021/22	Outright owner	34	6	40	–	46	6	100
	Buying with mortgage	90	6	97	–	0	2	100
	Social renters	22	20	42	21	5	29	100
	Private renters	70	9	79	4	2	16	100
	All tenures	67	9	76	5	6	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. See table 35a. Also dashes indicate small sample size that precludes the production of reliable estimates.

2. Figures do not sum to 100% as economic status is missing for some respondents.

Table 36a **People aged 16-64 in households by housing tenure and combined economic activity status of household members, UK**

Thousands

Tenure	1996	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
All adults in households																	
Working households	18,223	20,097	20,980	20,151	20,250	19,988	20,263	20,885	21,362	21,914	22,309	22,634	23,038	22,636	22,273	22,737	23,066
Mixed households	12,530	12,214	12,791	14,622	14,825	15,372	15,256	15,217	14,916	14,862	14,680	14,496	14,354	14,802	14,983	14,527	14,676
Workless households	5,348	4,941	4,906	5,453	5,431	5,098	4,977	4,515	4,524	4,219	4,134	4,085	3,902	3,847	4,057	4,178	3,845
Total	36,102	37,252	38,677	40,226	40,506	40,459	40,496	40,617	40,801	40,995	41,122	41,216	41,294	41,284	41,313	41,442	41,588
All owners:																	
Working households	15,020	16,374	16,901	15,042	14,719	14,452	14,423	14,697	14,719	15,027	15,393	15,589	16,008	15,648	15,383	15,975	16,091
Mixed households	9,368	9,190	9,493	10,199	10,277	10,316	10,085	9,805	9,413	9,246	9,295	9,330	8,975	9,488	9,745	9,091	9,256
Workless households	2,211	2,034	1,976	1,958	1,905	1,759	1,600	1,506	1,524	1,462	1,487	1,418	1,395	1,441	1,546	1,532	1,410
Total	26,599	27,599	28,370	27,199	26,900	26,527	26,109	26,008	25,656	25,736	26,175	26,337	26,378	26,577	26,674	26,598	26,757
All rented																	
Working households	3,203	3,723	4,079	5,109	5,532	5,536	5,840	6,188	6,642	6,887	6,916	7,045	7,031	6,988	6,890	6,762	6,975
Mixed households	3,163	3,024	3,298	4,423	4,549	5,057	5,171	5,412	5,503	5,616	5,384	5,167	5,379	5,314	5,238	5,436	5,420
Workless households	3,137	2,906	2,930	3,495	3,526	3,339	3,376	3,009	3,001	2,757	2,647	2,667	2,507	2,405	2,511	2,646	2,435
Total	9,503	9,653	10,308	13,027	13,606	13,932	14,387	14,609	15,146	15,260	14,948	14,878	14,916	14,707	14,640	14,844	14,830
All social rented																	
Working households	1,567	1,777	1,574	1,519	1,503	1,588	1,680	1,643	1,880	1,920	2,024	2,044	2,079	2,025	1,923	1,907	1,901
Mixed households	2,081	1,869	1,704	2,008	2,098	2,177	2,316	2,418	2,494	2,444	2,246	2,188	2,460	2,335	2,261	2,248	2,439
Workless households	2,317	2,165	2,087	2,227	2,256	2,080	2,060	1,916	1,889	1,750	1,677	1,755	1,657	1,615	1,704	1,761	1,638
Total	5,965	5,811	5,365	5,754	5,856	5,845	6,056	5,977	6,263	6,114	5,947	5,987	6,196	5,974	5,887	5,917	5,977
All private rented																	
Working households	1,637	1,946	2,505	3,591	4,029	3,948	4,160	4,545	4,762	4,967	4,892	5,001	4,952	4,963	4,968	4,855	5,074
Mixed households	1,082	1,156	1,594	2,415	2,451	2,879	2,855	2,994	3,009	3,172	3,138	2,979	2,919	2,979	2,977	3,188	2,982
Workless households	819	741	843	1,267	1,271	1,260	1,316	1,093	1,111	1,007	971	912	850	791	808	885	797
Total	3,538	3,842	4,942	7,273	7,751	8,087	8,332	8,632	8,882	9,145	9,000	8,891	8,721	8,732	8,752	8,927	8,853

Source: ONS Labour Force Survey: 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 Covid-19 pandemic.

3. Revised tenure weights have been applied from 2020 to mitigate the effects of Covid-19 on under-reporting and sample bias. These have been derived using growth rates from HM Revenue and Customs (HMRC) Real Time Information (RTI).

Table 36b **People aged 16-64 in households by housing tenure and combined economic activity status of household members, UK**

Percentages

Tenure	1996	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
All adults in households																	
Working households	50	54	54	50	50	49	50	51	52	53	54	55	56	55	54	55	55
Mixed households	35	33	33	36	37	38	38	37	37	36	36	35	35	36	36	35	35
Workless households	15	13	13	14	13	13	12	11	11	10	10	10	9	9	10	10	9
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
All owners:																	
Working households	56	59	60	55	55	54	55	57	57	58	59	59	61	59	58	60	60
Mixed households	35	33	33	37	38	39	39	38	37	36	36	35	34	36	37	34	35
Workless households	8	7	7	7	7	7	6	6	6	6	6	5	5	5	6	6	5
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
All rented																	
Working households	34	39	40	39	41	40	41	42	44	45	46	47	47	48	47	46	47
Mixed households	33	31	32	34	33	36	36	37	36	37	36	35	36	36	36	37	37
Workless households	33	30	28	27	26	24	23	21	20	18	18	18	17	16	17	18	16
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
All social rented																	
Working households	26	31	29	26	26	27	28	27	30	31	34	34	34	34	33	32	32
Mixed households	35	32	32	35	36	37	38	40	40	40	38	37	40	39	38	38	41
Workless households	39	37	39	39	39	36	34	32	30	29	28	29	27	27	29	30	27
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
All private rented																	
Working households	46	51	51	49	52	49	50	53	54	54	54	56	57	57	57	54	57
Mixed households	31	30	32	33	32	36	34	35	34	35	35	34	33	34	34	36	34
Workless households	23	19	17	17	16	16	16	13	13	11	11	10	10	9	9	10	9
Total	100	100	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 (nominal)*

Tenure	1972	1976	1980	1984	1988	1992	1996	2000	2004	2008	2010	2012	2014	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Owners:																				
Outright owner	25	59	81	107	157	194	225	281	367	440	461	456	484	662	672	668	684	697	694	708
With mortgage	39	96	142	195	267	320	380	461	555	643	681	722	756	713	714	729	741	746	789	786
Tenants:																				
Local authority	22	58	68	76	93	110	131	140	178	203	222	224	246	480	477	485	497	506	482	523
Housing association	-	54	66	88	94	120	145	164	203	201	247	235	267	487	497	510	506	538	523	564
Private, unfurnished	19	48	60	77	110	149	223	262	406	398	404	457	480	585	590	594	606	612	660	647
Private, furnished	21	57	87	89	161	170	222	333	260	418	451	398	446	646	605	626	635	663	720	679

Sources: ONS General Household Surveys 1972 to 2006, General Lifestyle Survey 2008; Living Costs and Food Survey (LCF) 2009-14, Family Resources Study from 2015/16 (author's derived estimates).

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 some discontinuity in the series.

2. FRS figures are for financial year and are for the UK whereas LCFC and earlier data are for 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. Figures for 2020/21 and 2021/22 are based a smaller sample and different methodology as a result of the pandemic and should be treated with caution.

Table 37b **Average incomes of household representative by tenure in real terms***£ per week (2021/22 prices)*

Tenure	1972	1976	1980	1984	1988	1992	1996	2000	2004	2008	2010	2012	2014	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Owners:																				
Outright owner	392	504	412	408	500	477	501	562	669	697	702	639	643	857	839	808	806	810	775	708
With mortgage	611	820	723	744	850	786	847	921	1,012	1,019	1,037	1,012	1,005	922	892	881	874	866	880	786
Tenants:																				
Local authority	345	496	346	290	296	270	292	280	324	322	338	314	327	621	596	586	586	587	538	523
Housing association	-	461	336	336	299	295	323	328	370	318	376	329	355	630	621	616	597	625	584	564
Private, unfurnished	298	410	305	294	350	366	497	524	740	631	615	641	638	757	736	717	714	710	736	647
Private, furnished	329	487	443	340	513	418	495	666	474	662	687	558	593	836	756	756	749	770	804	679

Sources: See Table 37a.

Notes: 1. See Table 37a.

2. Incomes are adjusted to 2021/22 levels using the composite price index (also known as RPI) 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, 2021/22**

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 renters	22,461	35,139	43,052	676	828	67	8	2	1	2	20	1	100
Social rented	10,573	28,873	33,212	555	639	56	6	3	0	1	34	–	100
Private rented unfurnished	9,583	39,670	50,279	763	967	73	9	1	2	1	13	1	100
Private rented furnished	1,619	43,329	57,767	833	1,111	79	7	2	3	3	6	–	100
Rent free	685	49,092	59,031	944	1,135	63	9	3	2	10	9	5	100
Owner-occupied													
All owners	44,240	54,918	73,778	1,056	1,419	71	8	8	5	1	7	1	100
With mortgage	24,644	62,627	85,485	1,204	1,644	81	8	2	4	1	3	1	100
Rental purchase	384	41,826	53,606	804	1,031	88	3	1	1	1	6	1	100
Owned outright	19,213	45,291	59,165	871	1,138	51	8	19	6	1	15	–	100
All households	66,701	48,257	63,431	928	1,220	70	8	6	4	1	10	1	100

Source: ONS, The Effects of Taxes and Benefits on Household Income, UK, 2021/22 - Reference Tables.

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 due to small sample sizes. Sources of income are rounded.

6. Lower response rates and changes in the composition of respondents following Covid-19 enforced methodological changes to government surveys necessitated by Covid-19 mean statistics for 2020/21 are subject to more uncertainty than previous years and should be treated with caution.

7. Data for years prior to 2020/21 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, 2021/22**

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	21	17	15	[2]	–	37	6	100	38	19	43
Second	253	16	13	16	–	–	46	7	100	28	18	54
Third	369	11	9	19	[2]	–	46	12	100	21	22	58
Fourth	479	6	8	18	[2]	–	48	18	100	13	21	66
Fifth	612	8	7	15	[3]	–	40	27	100	14	19	66
Sixth	761	5	6	16	[3]	–	36	33	100	11	20	69
Seventh	918	[4]	[4]	16	[2]	–	31	41	100	7	20	73
Eighth	1,102	–	–	14	[3]	–	26	52	100	[4]	17	79
Ninth	1,366	–	–	12	[4]	–	23	56	100	[3]	18	79
Highest	1,808	–	–	9	–	–	22	63	100	–	12	86
All	–	7	7	15	3	1	36	32	100	14	19	67

Source: ONS Living Costs and Food Survey, financial year ending 2001, Workbook 4. Expenditure by Household Characteristics (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. See notes for Table 38a. Also 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

Tenure	Low Income High Costs (LIHC)						Low Income Low Energy Efficiency (LILEE)												
	2003	2005	2010	2015	2017	2019	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Owner-occupied	8.2	8.5	8.9	7.4	8.0	8.6	14.1	13.2	12.1	10.8	9.9	9.9	9.8	9.5	8.8	8.2	8.4	8.7	8.8
Private rented	24.2	21.5	20.6	20.9	19.4	16.5	36.7	38.4	36.4	33.3	33.4	31.5	30.1	31.1	29.7	26.8	25.0	24.7	24.1
Social rented	–	–	16.3	12.8	11.8	10.1	40.3	36.4	32.0	30.3	26.7	24.7	23.4	23.4	21.5	18.4	18.7	17.1	17.3
Local authority	21.9	18.4	14.6	14.0	12.5	10.3	44.9	40.2	33.9	32.0	28.7	27.8	27.0	27.6	25.3	22.6	22.5	18.9	21.9
Housing association	14.0	13.6	11.4	11.9	11.3	10.0	36.0	33.0	30.4	29.0	25.3	22.5	21.0	20.6	19.0	15.7	16.2	15.8	14.3
All households	11.7	11.3	11.4	11.0	10.9	10.4	22.1	21.6	19.8	18.5	17.3	16.7	16.2	16.1	15.0	13.4	13.2	13.1	13.4

Source: Department for Business, Energy and Industrial Strategy, Annual Fuel Poverty Statistics in England (detailed annual tables for LIHC and LILEE and fuel poverty trends data, 2022).

- Notes:
1. From 2021, 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 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 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 they were to spend this amount, they would have an equivalised disposable income below 60% of the national median. From 2020, LIHC figures are no longer produced.
 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 2020 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.
 5. Lower response rates and changes in respondent composition due to Covid-19 enforced methodological changes to government surveys mean statistics for 2021 and 2022 are subject to more uncertainty than previous years and should be treated with caution.
 6. Estimates allows for the rise in energy prices in 2022 and the UK Government Energy Bill Support. It is estimated that without the energy bill support given in 2022/23 an additional 350,000 households in England would have been in fuel poverty in 2022.

Table 39b **Levels of fuel poverty in English regions***Percentages of households*

Region	Low Income High Costs (LIHC)							Low Income Low Energy Efficiency (LILEE)												
	2003	2005	2010	2015	2016	2017	2019	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
North East	18.3	17.3	15.4	15.2	13.8	11.8	12.0	27.0	26.2	21.5	21.6	22.9	20.9	20.2	19.3	16.0	14.8	14.4	14.0	13.1
North West	12.9	13.6	12.8	11.8	12.8	13.1	10.8	24.5	23.9	20.1	18.9	17.7	16.5	17.2	18.3	16.7	14.5	14.4	14.6	14.6
Yorkshire & The Humber	17.6	12.3	12.1	12.5	12.1	10.6	12.3	22.8	23.0	19.9	18.1	18.9	19.1	15.8	16.8	16.9	16.8	17.5	16.5	15.9
East Midlands	11.5	11.8	13.4	11.2	11.7	9.3	10.4	23.3	22.5	21.0	17.7	15.4	17.9	17.2	14.1	14.6	13.9	14.2	13.6	13.9
West Midlands	13.9	13.6	13.5	13.6	13.7	12.6	14.4	25.1	25.5	26.3	21.9	18.3	18.1	18.3	18.2	17.4	17.5	17.8	18.5	19.2
East England	8.0	9.7	10.5	7.7	9.4	9.8	11.5	18.8	18.1	16.8	15.2	13.6	14.4	14.7	13.8	13.8	13.2	13.2	12.3	11.2
London	8.5	9.1	10.4	9.7	10.0	11.8	10.1	25.7	23.4	22.0	22.5	20.8	17.7	18.4	20.1	18.7	15.2	11.5	11.9	13.2
South East	7.7	7.3	7.6	9.3	9.0	8.7	6.5	16.1	16.2	16.3	14.9	13.6	14.1	12.8	12.3	10.3	7.5	8.6	8.4	8.6
South West	13.7	12.7	11.3	11.3	10.2	10.8	8.3	19.9	19.6	16.9	18.0	18.2	15.3	14.4	13.7	12.0	10.6	11.4	11.9	13.1
England	11.7	11.3	11.4	11.0	11.1	10.9	10.4	22.1	21.6	19.8	18.5	17.3	16.7	16.2	16.1	15.0	13.4	13.2	13.1	13.4

Source and notes: See Table 39a.

Table 39c **Households in fuel poverty in Wales by tenure***Numbers and percentages*

	2008	2017/18	2021
Number of households in fuel poverty	332,000	155,000	196,000
Percentage of households in fuel poverty			
Owner-occupied	25.0	11.0	13.0
Private rent	36.0	20.0	23.0
Social rent	26.0	9.0	13.0
All households	26.0	12.0	14.0
Number of households in extreme fuel poverty	60,000	32,000	38,000
Percentage of households in severe fuel poverty	4.7	2.4	3.0

Sources: Welsh Government, Living in Wales Property Survey 2008; Welsh Housing Conditions Survey 2017-18; Fuel poverty modelled estimates for Wales: October 2021.

- Notes:
1. A household required to spend more than 10% of their income on maintaining a satisfactory heating regime is defined as fuel poor. A household required to spend more than 20% is defined as being in severe fuel poverty. For a definition of a 'satisfactory heating regime' see note 3 of table 39d for Scotland.
 2. The 2021 modelled estimates were produced by the Building Research Establishment (BRE) and are not directly comparable to the earlier figures.

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	2020	2021
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	-	13.0
Owned outright	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.0
Buying with mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.0
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	-	30.0
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	-	34.0
Local authority	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37.0
Housing association	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30.0
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	-	20.0
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	-	7.1
Owned outright	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.0
Buying with mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.0
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	-	15.0
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	-	15.0
Local authority	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15.0
Housing association	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15.0
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	-	9.5

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 2% 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 related benefits, remaining after housing cost (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 income 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 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. Data for 2018 and 2019 are partial best estimates of the revised legal definition as not all variables were available at the time.
5. The SHCS 2020 was not completed due to Covid-19 restrictions while the SHCS 2021 was based on a comparatively small sample of external inspections. The 2021 estimates are best estimates and are largely extrapolated from SHCS 2019 data and are therefore not comparable with figures for earlier years. They are likely to underestimate fuel poverty due to over-representation of higher-income households. Estimates also pre-date the increase in energy prices in 2022.

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.

Section 3 Compendium

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	2021/22	2022/23
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	1,167	1,034
Wales	60	72	63	35	38	37	39	39	47	50	55	52	56	56	55	48	62	53
Scotland	131	146	143	84	74	72	73	74	89	95	105	98	100	103	103	97	109	102
Northern Ireland	44	51	30	13	15	14	15	16	20	23	25	24	27	28	27	25	32	27
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	1,370	1,217

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. Public health measures to control the Covid-19 pandemic and the temporary increase in the nil-rate tax band for residential transactions, the nature and duration of which varied from country to country, affected transactions levels 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	2021	2022
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	986	1,136	984	476	568	527	530	568	690	728	762	774	765	742	754	778	878	718
+ Insurance companies	18	19	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Local authorities	16	23	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Other specialist lenders	-	-	-	50	68	225	292	266	46	24	44	61	44	45	53	49	36	33	40	36	46	63	36
= Total	709	1,291	1,147	909	1,123	1,211	1,428	1,249	522	592	571	591	611	735	782	811	810	798	782	791	823	941	754

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	2021	2022
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	129,240	158,925	185,193	198,144	226,190	238,473	245,183	244,821	221,862	283,049	289,595
+ 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	7,179	5,781	5,508	5,979	5,472	5,964
+ Other specialist lenders	-	8,991	10,735	42,585	57,861	63,172	21,360	4,973	7,422	10,670	11,176	13,262	16,613	18,416	16,744	14,633	17,549	18,398	15,998	21,316	19,807
= Total	11,484	69,823	119,794	288,280	345,355	362,758	253,929	143,766	133,807	138,257	144,478	176,654	203,609	220,478	246,666	260,285	268,513	268,727	243,839	309,837	315,366
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	10,697	12,911	24,973	32,973	40,560	43,402	40,302	41,878	38,532	62,115	56,108
+ Other lenders	1,060	-214	180	-224	69	519	2,356	2,203	678	1,059	3,903	3,867	-288	-2,043	-899	3,571	2,377	3,179	4,874	3,387	2,196
+ 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	6,304	2,507
= Total	7,368	33,287	40,751	91,158	110,451	108,274	39,962	12,200	6,494	6,903	10,367	13,462	23,120	34,935	40,362	45,878	44,662	49,284	46,288	71,806	60,811
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	1,035,066	1,048,887	1,074,762	1,109,900	1,155,298	1,204,724	1,246,187	1,289,622	1,328,075	1,390,567	1,448,221
+ 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	58,951	57,520	59,717
+ 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	113,885	117,559
= 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	1,235,763	1,254,843	1,286,748	1,322,348	1,367,390	1,407,183	1,452,311	1,498,863	1,561,972	1,625,497
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. Gross advances (lending) refers to the total value of loans advanced by institutions in a given period. Repayments and other adjustments are excluded. Net advances refers to the flow of gross lending less the flow of repayments and bad debt write-off.

3. 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.

4. 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.

5. From 2016, data on advances to housing associations are no longer provided.

Table 43a **Advances to first-time buyers in the UK**

	1970	1980	1990	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Number of loans (000s)	330	318	413	500	364	403	358	192	194	193	188	211	260	303	295	314	329	338	339	297	398	360
Average dwelling price (A) (£)	4,330	17,533	45,234	75,840	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	242,409	258,027
Average advance (B) (£)	3,464	12,946	37,332	60,451	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	182,402	197,937
Average annual income (C) (£)	1,766	7,749	17,016	26,259	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	52,557	55,775
Average advance as % of dwelling price (B/A)	80.0	73.8	82.5	79.7	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	75.2	76.7
Ratio average advance/ average income (B/C)	2.0	1.7	2.2	2.3	3.1	3.0	3.1	3.0	2.8	2.8	2.9	3.0	3.1	3.2	3.2	3.3	3.4	3.4	3.4	3.4	3.5	3.5
Mortgage interest rates (%)	8.6	14.9	14.3	6.2	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	2.0	2.2	2.0	2.1	2.6
Average monthly repayment (D) (£)	22.27	122.60	381.02	396.91	646.78	726.33	826.13	779.72	608.69	652.57	650.52	687.33	703.12	745.78	720.67	727.19	696.30	699.54	728.28	751.54	782.88	894.12
Average repayment as % of average income (12xD/C)	15.1	19.0	26.9	18.4	21.6	21.5	23.7	22.6	17.8	17.6	17.9	18.4	18.2	18.7	17.7	17.7	17.5	17.4	17.9	17.5	17.9	19.2

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.

6. Figures for 2020 reported here are for the full year, whereas in 2021 and 2022 editions they were half-year figures.

Table 43b **Annual changes in house prices, mortgage advances and incomes for first-time buyers in the UK**

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	2021	2022
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	4.4	6.4
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	2.9	8.5
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	2.3	6.1

Sources and Notes: As Table 43a.

Table 43c **Advances to moving owner-occupiers in the UK**

Year	1970	1980	1990	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Number of loans (000s)	210	358	367	623	616	712	646	319	312	330	307	316	327	352	348	349	356	349	344	311	444	339
Average dwelling price (A) (£)	5,838	28,959	76,170	122,140	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	399,274	430,745
Average advance (B) (£)	3,854	13,359	45,180	78,590	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	249,805	271,548
Average annual income (C) (£)	2,168	8,688	22,479	35,197	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	78,078	83,919
Average advance as percentage of dwelling price (B/A)	66.0	46.1	59.3	64.3	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	62.6	63.0
Ratio average advance/ average income (B/C)	1.8	1.5	2.0	2.2	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	3.20	3.24
Mortgage interest rates (%)	8.6	14.9	14.3	6.2	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	2.0	2.2	2.0	2.1	2.6
Average monthly repayment (D) (£)	24.8	126.5	478.0	516.01	752.30	895.98	1,020.57	987.89	793.69	849.60	848.79	874.40	877.39	934.58	951.35	954.99	937.47	928.26	972.00	1,019.38	1,072.18	1,226.64
Average repayment as percentage of average income (12xD/C)	13.7	17.5	25.5	17.6	19.1	18.9	20.4	19.2	15.6	15.8	15.9	16.3	15.9	16.5	15.8	15.9	16.0	15.9	16.3	16.0	16.5	17.5

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	2020	2021	2022
Average dwelling price	5.7	17.5	13.8	5.9	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	7.3	7.9
Average advance	6.9	14.7	13.3	5.3	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	3.9	8.7
Average income	9.2	23.2	11.7	3.9	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	2.2	7.5

Sources and Notes: As Table 43a.

Table 44a **Mortgage cost-to-income ratios for first-time buyers by country/region***Percentages*

Country/region	1986	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
North East	16.6	21.8	17.7	15.6	18.7	20.1	21.9	20.6	15.9	16.0	15.2	15.9	15.4	15.7	14.9	14.8	14.8	14.6	15.0	14.8	15.3	16.3
North West	18.1	23.5	19.3	16.8	20.0	20.8	22.7	21.4	16.8	16.3	16.3	16.9	16.4	16.6	15.8	15.8	15.8	15.7	16.4	16.1	16.6	17.8
Yorkshire & The Humber	18.1	23.6	19.1	16.8	19.3	20.7	22.7	21.4	16.9	16.3	16.2	16.8	16.6	16.6	16.2	16.0	15.9	15.7	16.4	16.1	16.6	17.8
East Midlands	18.6	27.1	19.1	16.7	20.5	21.0	23.1	21.7	16.8	16.5	16.4	17.2	17.0	17.2	16.4	16.6	16.8	16.8	17.4	17.0	17.5	19.0
West Midlands	18.8	25.8	19.4	17.5	20.9	21.5	23.3	21.9	17.3	16.9	17.1	17.7	17.4	17.5	16.7	16.7	16.9	16.9	17.5	17.2	17.6	19.0
East of England	21.5	30.6	20.1	18.6	22.5	22.3	24.3	23.3	18.0	18.2	18.4	19.1	18.7	19.4	18.7	18.9	18.9	18.8	19.4	18.9	19.1	20.6
London	23.3	30.9	21.0	20.4	23.2	22.2	24.6	23.8	18.7	18.4	19.2	19.5	19.4	20.4	19.4	19.2	18.7	18.7	19.1	18.7	18.9	20.2
South East	22.4	31.4	20.6	19.8	23.1	22.5	24.8	23.8	18.7	18.4	18.7	19.4	19.2	19.9	19.1	19.2	19.2	18.8	19.5	18.9	19.2	20.6
South West	21.4	30.0	20.6	18.6	22.6	22.3	24.4	23.0	18.1	17.9	18.2	19.1	18.9	19.2	18.4	18.5	18.6	18.5	19.1	18.5	18.7	20.2
England	20.5	28.2	20.0	18.5	22.0	21.8	23.9	22.9	18.0	17.8	18.1	18.6	18.4	19.0	18.0	18.0	17.8	17.7	18.3	17.9	18.2	19.5
Wales	18.7	23.7	18.9	16.6	19.9	20.8	22.7	21.4	17.2	16.7	16.5	17.1	16.8	16.9	16.5	16.2	16.2	16.1	16.7	16.3	16.8	18.2
Scotland	18.1	18.0	16.9	15.7	17.9	18.3	20.6	19.6	15.9	15.7	15.6	15.9	15.7	15.6	15.1	15.1	15.0	14.9	15.5	15.0	15.6	16.6
Northern Ireland	16.9	19.2	16.5	17.3	19.3	20.6	24.1	22.8	17.5	16.6	16.2	15.7	14.7	14.5	14.2	14.6	14.2	14.3	14.9	14.3	14.9	16.2
United Kingdom	20.1	26.9	19.6	18.1	21.6	21.5	23.7	22.6	17.8	17.6	17.9	18.4	18.2	18.7	17.7	17.7	17.5	17.4	17.9	17.5	17.9	19.2

Source: As for Table 43a.

Notes: 1. Figures are based on mortgage advance levels reported in table 43a and are assumed to be repayable over a 25-year basis at the Bank of England weighted average mortgage interest rate for each year.

2. Repayment cost calculations from 2000 onwards allow for the fact mortgages are calculated on a compound interest basis and exclude MIRAS, which ended in 2000. Figures prior to 2000 are therefore not strictly comparable with later figures.

Table 44b **Mortgage cost-to-income ratios for former owner-occupiers by country/region**

Percentages

Country/region	1986	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
North East	17.2	21.7	15.4	15.1	17.9	18.1	19.3	18.2	14.2	14.1	14.1	14.1	13.9	14.1	13.7	13.5	13.8	13.6	14.1	13.8	14.4	15.2
North West	17.6	23.9	16.5	16.2	18.1	18.5	19.9	18.6	14.6	14.9	14.9	15.0	14.4	14.7	14.3	14.2	14.5	14.4	15.1	14.9	15.4	16.5
Yorkshire & The Humber	17.6	22.7	16.4	15.9	18.1	18.5	19.8	18.7	14.8	14.9	14.6	15.1	14.5	14.8	14.4	14.3	14.5	14.6	15.2	15.1	15.5	16.6
East Midlands	17.8	24.6	15.8	16.8	18.5	18.9	19.8	18.6	14.8	14.9	14.9	15.2	14.9	15.1	14.6	14.6	15.3	15.3	15.9	15.6	16.1	17.3
West Midlands	18.3	25.3	16.8	17.4	18.9	19.1	20.6	19.1	15.1	15.2	15.4	15.9	15.3	15.6	15.1	15.1	15.6	15.5	16.1	15.9	16.4	17.5
East England	19.7	27.0	17.3	18.0	19.8	19.0	20.5	19.5	15.9	16.2	16.2	16.7	16.3	17.0	16.5	16.6	17.0	16.9	17.3	17.0	17.4	18.5
London	21.6	27.4	17.1	19.4	20.1	18.9	20.7	19.1	15.9	16.1	16.8	17.3	17.1	18.3	17.6	18.1	17.6	17.2	17.6	17.1	17.5	18.4
South East	20.9	28.9	18.2	19.0	20.1	19.8	21.1	20.1	16.4	16.7	17.0	17.4	16.9	17.6	17.0	17.2	17.3	17.2	17.6	17.1	17.6	18.7
South West	19.8	25.6	16.8	17.9	19.3	19.1	20.4	19.4	15.7	15.8	15.7	16.5	16.0	16.4	15.7	15.8	16.2	16.2	16.6	16.1	16.6	17.7
England	19.2	25.9	17.1	17.8	19.4	19.1	20.5	19.3	15.7	15.9	16.1	16.5	16.1	16.7	16.0	16.1	16.3	16.2	16.6	16.3	16.8	17.8
Wales	18.1	23.7	16.8	16.1	18.0	17.8	19.1	18.2	14.6	14.5	14.4	14.9	14.2	14.6	14.2	14.2	14.2	14.3	15.0	14.5	15.2	16.4
Scotland	18.1	23.0	16.4	15.6	17.0	17.9	20.0	18.8	14.5	14.8	14.4	14.7	14.2	14.4	13.6	13.5	13.7	13.5	14.0	13.6	14.1	15.0
Northern Ireland	17.4	20.1	15.0	16.0	17.1	18.5	20.8	19.4	15.8	15.5	14.4	13.4	12.7	12.9	12.1	12.4	12.2	12.4	13.1	12.6	13.0	14.3
United Kingdom	19.0	25.5	17.0	17.6	19.1	18.9	20.4	19.2	15.6	15.8	15.9	16.3	15.9	16.5	15.8	15.9	16.0	15.9	16.3	16.0	16.5	17.5

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	2021	2022
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	155.2	170.5
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	135.7	151.2
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	137.0	151.0
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	140.4	156.4
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	154.7	173.7
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	130.6	143.2
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	173.8	187.9
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	202.7	212.4
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	146.7	161.7
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	152.2	168.1
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	153.6	167.3
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	131.1	149.1
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	167.6	185.1
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	179.7	196.9

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 the household reference person (HRP) 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 for households in full-time work by country/region**

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	2021	2022
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	16.3	17.9
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	11.4	12.7
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	13.7	15.1
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	13.2	14.7
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	14.7	16.5
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	14.5	15.9
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	18.6	20.1
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	22.9	24.0
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	17.6	19.4
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	17.2	19.0
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	16.9	18.4
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	13.9	15.8
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	12.4	13.7
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	11.5	12.6

Source: As for table 45a.

Note: 1. The table shows the ratios of average mortgage cost in an area to average income of all UK households where the household reference person (HRP) is in full-time employment and are intended to illustrate the ratios faced by a typical potential homebuyer.

2. See also the notes for Table 45a.

Table 46 **Average endowment payments and homebuying households with endowment policies by 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	
Average endowment payments for households with endowment policies (£ per week)																							
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
Percentage of homebuying households with endowment policies (percentages)																							
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
Average endowment payment per household with mortgage (£ per week)																							
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 derived from the Living Costs and Food Survey and previously the Family Expenditure Survey and the Expenditure and Food Survey using data supplied by Office for National Statistics.

Notes: 1. The figures for Scotland, Wales and Northern Ireland from 2000/01 should be treated with caution due to small sample sizes; some figures are omitted for this reason.

2. Figures for Northern Ireland exclude endowment policies from before 1984.

3. From 2006 the reporting period for the Expenditure and Food Survey became calendar years, reverting to financial years from 2014/15. Figures for 2014/15 are therefore not included because of the overlap with 2014.

Table 47a Average regional house prices

£

Country/region	1970	1980	1990	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
North East	3,900	17,700	41,000	64,000	135,000	162,000	153,000	153,000	154,000	162,000	168,000	169,000	168,000	169,000	171,000	180,000	192,000	197,000
North West	4,200	20,100	50,000	78,000	149,000	183,000	175,000	174,000	175,000	184,000	192,000	197,000	198,000	202,000	205,000	217,000	237,000	248,000
Yorkshire & The Humber	3,600	17,700	47,000	72,000	148,000	182,000	171,000	171,000	172,000	182,000	188,000	192,000	192,000	196,000	199,000	210,000	228,000	237,000
East Midlands	4,000	18,900	53,000	79,000	161,000	185,000	179,000	177,000	178,000	188,000	199,000	207,000	213,000	222,000	224,000	236,000	258,000	271,000
West Midlands	4,500	21,700	55,000	88,000	169,000	201,000	189,000	188,000	191,000	202,000	211,000	219,000	223,000	231,000	232,000	247,000	266,000	277,000
East of England	4,500	22,800	72,000	112,000	212,000	261,000	256,000	255,000	258,000	280,000	306,000	326,000	335,000	338,000	339,000	356,000	378,000	398,000
London	6,900	31,000	84,000	164,000	283,000	385,000	401,000	410,000	428,000	470,000	514,000	534,000	536,000	538,000	538,000	575,000	603,000	614,000
South East	6,200	29,800	82,000	143,000	244,000	309,000	301,000	303,000	305,000	330,000	356,000	375,000	379,000	382,000	381,000	404,000	426,000	452,000
South West	4,900	25,300	65,000	104,000	205,000	240,000	232,000	232,000	230,000	244,000	259,000	270,000	277,000	283,000	285,000	304,000	326,000	347,000
England	5,000	24,000	63,000	107,000	202,000	261,000	256,000	256,000	261,000	278,000	291,000	298,000	298,000	300,000	300,000	321,000	342,000	360,000
Wales	4,400	19,400	46,000	72,000	150,000	172,000	165,000	165,000	169,000	178,000	178,000	182,000	184,000	188,000	190,000	201,000	225,000	241,000
Scotland	5,000	21,800	42,000	70,000	130,000	185,000	180,000	180,000	181,000	191,000	193,000	187,000	185,000	190,000	193,000	202,000	218,000	230,000
Northern Ireland	4,400	23,700	32,000	73,000	129,000	168,000	141,000	131,000	136,000	144,000	152,000	152,000	154,000	158,000	160,000	172,000	182,000	192,000
United Kingdom	5,000	23,600	60,000	102,000	191,000	251,000	245,000	246,000	251,000	267,000	277,000	283,000	280,000	283,000	282,000	303,000	324,000	340,000

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 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) house prices by country/region**

2000=100

Country/region	1970	1980	1990	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
North East	59	70	83	100	187	198	185	181	179	186	191	188	184	182	180	178	192	185
North West	52	65	83	100	169	185	174	169	166	174	180	180	178	179	177	176	194	191
Yorkshire & The Humber	49	62	84	100	181	198	183	180	177	185	190	190	187	187	185	184	202	197
East Midlands	49	60	86	100	180	183	174	169	166	174	183	186	188	193	190	188	208	205
West Midlands	50	62	80	100	169	179	165	161	160	168	174	177	177	180	176	177	192	188
East of England	39	52	83	100	167	184	176	173	171	184	199	209	211	209	204	202	215	213
Greater London	41	48	66	100	153	185	189	190	194	211	229	233	230	227	221	223	235	225
South East	42	53	74	100	151	170	163	161	159	170	182	187	187	184	179	179	190	189
South West	46	61	81	100	173	181	172	169	164	172	181	185	187	187	184	184	199	199
England	45	57	76	100	167	192	184	181	181	191	198	199	195	194	188	190	204	202
Wales	59	68	83	100	183	186	176	173	173	181	180	180	178	179	177	176	198	200
Scotland	70	79	77	100	164	207	198	196	192	200	201	191	186	188	185	183	199	197
Northern Ireland	59	83	57	100	157	182	150	137	139	146	152	149	149	150	148	150	160	158
United Kingdom	48	59	76	100	166	194	186	184	183	193	198	199	194	192	187	189	203	201

Sources: See Table 47a.

Notes: 1. The index is based on the prices reported in Table 47a adjusted by the ONS GDP deflator (YBGB).

Table 48a **Average UK house prices by type of dwelling and by country and region in 2022**

£

Country/region	Bungalow	Detached	Semi-detached	Terraced	Flat/ Maisonette in converted house	Purpose-built Flat or Maisonette	All dwellings
Region							
North East	211,000	313,000	175,000	142,000	118,000	113,000	197,000
North West	266,000	408,000	236,000	171,000	163,000	163,000	248,000
Yorkshire & The Humber	261,000	389,000	209,000	173,000	143,000	141,000	237,000
East Midlands	283,000	396,000	226,000	194,000	139,000	138,000	271,000
West Midlands	312,000	438,000	247,000	200,000	147,000	149,000	277,000
East England	384,000	594,000	375,000	321,000	231,000	232,000	398,000
London	606,000	1,207,000	770,000	739,000	466,000	446,000	614,000
South East	482,000	749,000	431,000	349,000	244,000	237,000	452,000
South West	389,000	532,000	320,000	278,000	212,000	202,000	347,000
England	366,000	529,000	312,000	297,000	301,000	308,000	360,000
Wales	267,000	383,000	220,000	174,000	147,000	149,000	241,000
Scotland	259,000	352,000	212,000	179,000	158,000	171,000	230,000
Northern Ireland	210,000	291,000	172,000	124,000	133,000	126,000	192,000
United Kingdom	340,000	500,000	298,000	279,000	273,000	287,000	340,000

Source: UK Finance Regulated Mortgage Survey (RMS) and ONS House Price Index Table 26.

Notes: 1. Prices are based on a sub-sample of the RMS and are unweighted simple averages that are rounded to the nearest £1,000.

2. Prices for flats or maisonettes in converted houses should be treated with caution as they are based on a relatively small number of cases and lenders cannot always distinguish between conversions and purpose builds.

Table 48b **Median UK house prices by size of dwelling and by country and region in 2022**

£

Country/region	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5 bedrooms or more	All sizes
Region						
North East	140,000	120,000	165,000	283,995	411,995	170,000
Yorkshire & The Humber	145,000	150,000	197,500	328,800	489,995	202,500
North West	162,500	153,500	210,000	344,995	499,750	215,000
East Midlands	167,500	177,500	237,625	365,000	535,000	247,000
West Midlands	160,000	180,500	240,000	389,950	580,000	245,000
East	220,000	270,000	350,000	500,000	720,000	350,000
London	354,500	450,000	570,000	830,000	1,200,000	500,000
South East	220,000	291,860	392,000	575,000	875,000	384,995
South West	182,000	235,000	307,000	450,000	661,500	305,000
England	245,000	240,000	280,000	439,995	677,500	300,000
Wales	152,250	158,000	200,000	345,000	475,000	210,973
Scotland	135,000	150,000	210,000	320,000	440,000	205,000
Northern Ireland	164,950	124,950	161,000	259,000	345,000	175,000
United Kingdom	227,000	222,000	265,000	412,000	629,903	284,995

Source: UK Finance Regulated Mortgage Survey: data supplied by UK Finance.

Notes: 1. Figures are kindly supplied by UK Finance, are unweighted and rounded to the nearest £1,000.

2. Cases where the number of rooms, rather than bedrooms are reported are excluded.

3. Figures for properties with one bedroom or five or more bedrooms may be less reliable, due to small sample sizes.

Table 49 **Average mortgage repayments**

£ per week

	1996/97	2000/01	2005/06	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
North East	54	74	68	79	86	107	105	113	127	117	124	120	118	157	114	130	114	136	123
North West	59	77	84	91	94	111	115	124	147	130	125	127	142	160	134	157	146	144	147
Yorkshire & The Humber	54	73	91	88	100	95	105	117	122	136	130	120	126	139	132	129	134	132	138
West Midlands	59	86	110	101	107	112	115	120	134	140	147	129	135	140	143	139	148	154	150
East Midlands	58	79	97	107	96	101	129	137	139	127	148	124	134	141	152	142	163	158	158
East	74	110	124	126	130	139	147	178	158	160	178	179	173	160	182	178	198	199	187
London	87	136	136	147	173	184	190	204	217	246	229	219	215	239	219	228	228	254	239
South East	87	133	145	148	134	165	158	177	204	194	189	184	194	199	176	191	214	218	192
South West	63	87	106	104	117	117	121	154	167	160	159	164	160	166	169	157	159	162	171
England	69	99	111	114	118	128	134	148	160	157	162	156	160	168	163	168	175	181	173
Wales	60	65	77	88	97	86	110	118	123	116	135	130	133	133	109	123	144	127	150
Scotland	59	84	85	93	98	96	110	132	124	122	135	141	133	125	136	137	137	135	145
Northern Ireland	41	57	79	92	74	90	98	–	–	–	–	–	–	–	119	128	123	111	119
United Kingdom	67	95	107	110	114	123	131	145	155	153	158	152	157	162	157	162	169	173	168

Source: ONS Living Costs and Food Survey (Family Spending) and prior to 2016 Expenditure and Food Survey.

Notes: 1. Figures are based on all households with an outstanding mortgage. Payments include capital repayments, interest payments 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.

3. All figures rounded to the nearest pound.

4. The Covid-19 pandemic necessitated changes to the survey questionnaire and fieldwork and adversely affected sample sizes. Whilst the impact of these changes on UK-wide 2020/21 tenure estimates was minimised, results for the English Regions, Scotland, Wales and Northern Ireland may be less representative and should be treated with caution.

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	2021	2022
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	11,064	10,990	10,931	10,957	10,963	10,982	10,933
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	9,214	9,110	9,021	9,023	8,981	8,956	8,885
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	7,710	7,420	6,910	7,990	2,620	2,250	3,920
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	4,880	4,640	5,350	1,450	1,230	2,480
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	32,360	30,230	29,140	26,360	36,710	39,080	27,390
+ 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	34,690	30,440	26,920	24,880	29,250	25,080	22,120
+ 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	46,600	39,910	37,490	34,470	33,480	27,440	27,670
= 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	113,650	100,580	93,550	85,710	99,440	91,600	77,180
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	103,600	92,010	85,480	77,680	87,980	82,280	69,250

Sources: UK Finance, Compendium of Housing Finance Statistics, Housing Finance website and data supplied by UK Finance.

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 figures related to buy to let mortgages see Table 56.

3. For intervening years before 2000, including Janet Ford estimates of 3-5 months in 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

Number of cases

	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Actions entered	145,350	84,170	70,140	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	8,636	13,211
Total Orders	103,508	75,258	52,886	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	3,424	9,618
of which:																					
Suspended orders	48,790	44,723	31,324	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	1,139	3,347
Outright orders	54,718	30,535	21,562	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	2,285	6,271
Repossessions by county court bailiffs	-	-	12,540	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	751	2,852

Source: Ministry of Justice, Mortgage and landlord possession statistics.

Notes: 1. Data relating to 1999 onwards are sourced from county court administrative systems and exclude duplicate observations. Data prior to 1999 are sourced from manual counts made by court staff.

Table 52a Court orders for mortgage repossessions in England and Wales: actions entered

Numbers and percentages

Region	Numbers																			Percentage of the total for England and Wales		
	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2000	2010	2022
North East	3,685	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	554	831	5.3	5.9	6.3
North West	11,945	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	1,297	2,018	17.0	15.8	15.3
Yorkshire & The Humber	7,490	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	846	1,290	10.7	11.4	9.8
East Midlands	5,855	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	591	956	8.3	8.6	7.2
West Midlands	7,435	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	855	1,350	10.6	10.6	10.2
East of England	6,000	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	792	1,175	8.6	9.1	8.9
London	6,830	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	1,415	2,190	9.7	13.0	16.6
South East	8,370	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	1,166	1,704	11.9	11.9	12.9
South West	4,630	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	537	797	6.6	6.7	6.0
England	62,240	106,709	121,633	128,273	132,695	87,118	70,171	67,905	55,513	49,715	37,941	18,279	16,884	18,250	17,965	23,719	5,119	8,053	12,311	88.7	93.0	93.2
Wales	4,815	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	475	734	6.9	6.7	5.6
England and Wales	70,140	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	8,636	13,211	100	100	100

Source: Mortgage repossession statistics, Ministry of Justice.

Notes: 1. Figures in Tables 52a, b & c are for government office regions.

2. Regional figures do not precisely match totals for England and Wales, as location is missing for some cases and while total figures are subject to revision, corresponding revised regional figures are not published.

3. 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.

4. Figures for 1996 to 1999 and 2001 to 2004 can be found in previous editions of the *Review*.

Table 52b Court orders for mortgage repossessions in England and Wales: suspended orders

Numbers and percentages

Region	Numbers																			Percentage of the total for England and Wales		
	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2000	2010	2022
North East	1,882	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	72	241	6.0	5.9	7.2
North West	5,702	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	240	518	18.2	16.4	15.5
Yorkshire & The Humber	3,664	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	128	344	11.7	11.4	10.3
East Midlands	2,436	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	85	265	7.8	8.3	7.9
West Midlands	3,652	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	127	347	11.7	10.4	10.4
East of England	2,462	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	76	306	7.9	8.9	9.1
London	3,081	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	102	509	9.8	12.9	15.2
South East	3,864	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	126	422	12.3	12.3	12.6
South West	2,339	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	96	184	7.5	6.2	5.5
England	29,082	35,570	41,669	45,685	57,468	35,292	27,096	27,567	22,317	18,287	12,576	5,611	4,099	4,375	4,151	5,911	1,288	1,052	3,136	92.8	92.7	93.7
Wales	2,571	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	83	194	8.2	7.2	5.8
England and Wales	31,324	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	1,139	3,347	100	100	100

Source and notes: As Table 52a.

Table 52c Court orders for mortgage repossessions in England and Wales: orders made

Numbers and percentages

Region	Numbers																			Percentage of the total for England and Wales		
	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2000	2010	2022
North East	1,102	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	159	466	5.1	6.9	7.4
North West	3,714	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	398	920	17.2	15.8	14.7
Yorkshire & The Humber	2,391	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	235	612	11.1	12.9	9.8
East Midlands	1,604	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	161	480	7.4	9.4	7.7
West Midlands	2,303	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	208	593	10.7	10.3	9.5
East of England	1,628	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	158	505	7.6	8.5	8.1
London	2,073	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	291	1,066	9.6	11.2	17.0
South East	2,621	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	331	724	12.2	11.2	11.5
South West	1,307	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	160	402	6.1	6.6	6.4
England	18,743	30,383	42,780	54,248	65,723	41,739	30,546	27,907	22,289	18,952	14,758	7,256	6,568	7,492	7,362	9,675	2,240	2,101	5,768	86.9	92.7	92.0
Wales	1,644	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	146	381	7.6	6.9	6.1
England and Wales	21,562	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	2,285	6,271	100	100	100

Source and notes: As Table 52a.

Table 53a **Index of private rents by country and region**

January 2015=100

Country/region	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
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	107.4	112.0
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	112.2	117.8
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	114.0	119.8
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	121.3	127.2
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	116.0	122.0
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	117.9	123.4
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	109.7	115.3
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	116.5	121.6
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	118.7	124.2
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	113.9	119.4
+ 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	108.3	113.7
+ Scotland	-	-	-	-	-	94.3	95.4	96.8	98.2	100.3	100.7	100.7	101.3	102.1	102.7	104.0	107.2	113.1
= Great Britain	-	-	-	-	-	92.4	95.0	97.1	98.5	100.9	103.4	105.2	106.2	107.6	109.1	110.4	113.4	119.0
+ Northern Ireland	-	-	-	-	-	-	-	-	-	100.0	102.4	103.6	105.7	107.6	110.6	114.7	124.0	135.4
= United Kingdom	-	-	-	-	-	-	-	-	-	100.9	103.4	105.2	106.2	107.6	109.2	110.4	113.6	119.2

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 base for the index is January 2015 (100), with reported figures based on non-seasonally adjusted changes as at May of each year.

2. The index is constructed using administrative data on private rental prices from the VOA, Scottish Government, Welsh Government and Northern Ireland Housing Executive (NIHE) plus Northern Ireland data provided by Propertynews.com.

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 2023 figure for Northern Ireland is provisional.

Table 53b **Annual change in private rents by country and region***Percentage change*

Country/region	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
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	2.7	4.3
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	3.6	4.9
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	3.2	5.1
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	4.1	4.9
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	3.1	5.2
East England	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	3.8	4.6
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	1.5	5.1
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	3.1	4.4
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	4.0	4.6
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	2.8	4.9
+ 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	1.9	5.0
+ Scotland	-	-	-	-	-	-	1.2	1.5	1.5	2.1	0.4	- 0.1	0.6	0.8	0.6	1.3	3.1	5.4
= Great Britain	-	-	-	-	-	-	2.8	2.2	1.5	2.4	2.5	1.8	1.0	1.3	1.5	1.1	2.8	4.9
+ Northern Ireland	-	-	-	-	-	-	-	-	-	-	2.3	1.2	2.0	1.8	2.8	3.7	8.1	9.2
= United Kingdom	-	-	-	-	-	-	-	-	-	-	2.5	1.8	1.0	1.3	1.5	1.2	2.8	5.0

Source and notes: See Table 53a.

Table 54a **Median weekly private sector rents by number of bedrooms by country and region, 2022/23***£ per week*

Country/region	Room in shared house	Studios	1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedroom
England	106	144	167	185	208	346
North East	91	91	102	115	137	208
North West	98	110	127	145	173	265
Yorkshire and The Humber	95	115	127	146	160	277
East Midlands	102	114	127	150	179	254
West Midlands	101	110	134	160	190	288
East of England	115	144	173	208	249	346
London	160	231	294	346	415	577
South East	121	150	185	231	288	415
South West	106	127	150	185	225	392
Wales	–	–	–	–	–	–
Scotland	113		150	194	237	382

Sources: ONS (VOA's administrative database as at 31 March 2023), Scottish Government Private Sector Rent Statistics.

- Notes:
1. The figures should be treated with caution as the underlying data aim to be representative of rents within each region or country.
 2. The sample used to produce the statistics may be inconsistent between countries and over time.
 3. English figures are for the year to March 2023. Scottish figures are for the year to September 2023 and are averages as median figures are unavailable.
 4. Figures for Wales for years after 2019 have not been published while comparable Northern Ireland data are not available.

Table 54b **Trend in median weekly private sector rents by country and region***£ per week (nominal)*

Country/region	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
England	109	121	121	123	129	137	133	137	138	138	141	146	150	155	156
North East	89	90	92	104	100	105	104	104	103	109	104	105	100	101	104
North West	94	99	100	110	114	114	113	115	115	109	115	123	119	127	127
Yorkshire and the Humber	90	99	104	98	102	104	108	110	106	109	104	115	115	115	114
East Midlands	96	104	100	104	103	109	106	110	115	109	121	121	132	125	132
West Midlands	100	100	104	108	114	118	115	119	126	127	127	127	132	136	144
East of England	115	130	127	127	133	146	138	150	149	144	150	161	160	156	184
London	170	196	184	196	209	219	230	239	247	230	253	285	276	288	295
South East	130	144	138	144	152	155	158	160	171	170	178	184	196	184	196
South West	115	127	127	121	129	138	137	132	138	155	147	142	150	154	155
Wales	84	92	100	98	110	104	100	110	100	105	109	104	109	121	114
Scotland	80	87	98	101	114	115	108	104	107	112	115	115	115	108	115
Northern Ireland	82	88	83	92	92	95	92	92	94	97	96	97	101	111	105
UK	100	115	115	115	126	127	127	127	132	134	137	138	142	149	150

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 comparable market rent figure as it includes tied accommodation and other private lettings where sub-market, little or no rent is payable.

Table 54c **Trend in median weekly private sector (market) rents by country and region***£ per week*

Country/region	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
England	135	137	138	150	156	156	160	162	168	183
North East	104	104	110	110	114	114	114	114	115	117
North West	114	114	118	121	123	127	127	133	135	142
Yorkshire and the Humber	112	111	114	115	120	121	123	127	133	137
East Midlands	115	115	121	122	127	132	137	138	144	150
West Midlands	121	122	127	130	133	137	138	149	152	160
East of England	138	144	150	160	173	179	183	183	185	200
London	288	300	312	335	345	323	345	329	330	335
South East	173	173	180	195	202	202	202	208	208	219
South West	142	147	150	150	160	162	162	167	173	183
Wales	114	111	114	114	115	118	121	126	127	129
Scotland	-	-	-	-	-	-	-	-	-	-
Northern Ireland	-	-	121	121	124	127	133	137	144	150
UK	-	-	-	-	-	-	-	-	-	-

Source: ONS Private rental affordability, England, Wales and Northern Ireland.

- Notes:
1. Private rents for England are taken from the Private Rental Market Summary Statistics (PRMS) produced by the ONS and prior to 2018 by the Valuation Office Agency (VOA).
 2. PRMS are based on property let on the open market and exclude tied accommodation and properties let to households claiming housing benefit or universal credit.
 3. Private rents for Wales were created as a custom output by ONS using data from Welsh Government (Rent Officers Wales) using methods consistent with the PRMS for England.
 4. Private rents for Northern Ireland have been supplied by the Northern Ireland Housing Executive (NIHE) for 2020/21 only. Comparable figures for Scotland are not currently available.
 5. Rent figures are rounded to the nearest pound and are not adjusted for inflation.

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	2020/21	2021/22
North East	100	99.2	99.5	106.7	87.3	99.7	87.9	100.6	85.5
North West	100	103.9	100.7	95.5	97.5	107.8	96.2	103.8	96.0
Yorkshire and The Humber	100	98.9	93.9	92.6	88.6	95.3	96.7	95.0	84.2
East Midlands	100	104.8	97.1	90.5	97.6	100.8	107.5	104.4	100.7
West Midlands	100	102.9	110.2	106.7	98.3	107.2	101.3	96.6	111.7
East	100	112.8	107.5	102.9	104.4	111.4	104.5	105.1	113.0
London	100	101.3	109.3	95.5	95.4	119.5	104.8	98.7	104.5
South East	100	99.8	107.6	99.9	105.9	107.5	103.4	108.6	102.7
South West	100	91.4	95.7	102.1	91.7	90.3	92.6	104.2	90.4
England	100	102.2	101.6	99.1	96.8	103.9	98.9	105.3	98.6
Wales	100	104.8	99.0	100.7	101.3	99.6	97.5	116.7	97.9
Scotland	100	97.0	92.9	97.2	105.4	98.5	91.6	89.9	94.3
Northern Ireland	100	101.7	101.2	98.2	101.6	98.2	92.8	99.2	99.4
UK	100	99.0	101.7	100.4	99.8	102.6	98.3	105.8	101.6

Source: DWP Family Resources Survey and UKHR analysis of FRS dataset.

- Notes:
1. The index measures change in the affordability ratio since 2013/14, defined as the median of private rent to median income of all households (not just private renters) where at least one adult is in full-time work. The underlying ratios and associated data considerations are reported in Table 55b.
 2. A number above 100 indicates affordability pressures have increased; a lower number indicates affordability pressures have eased.
 3. In the absence of detailed and consistent data on private rents (both total stock and for the flow of new lettings) across the UK, the affordability ratios use survey-based rent and income data, both of which are subject to a margin of error, especially below UK level, and should be treated as indicative of rental affordability.

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	2020/21	2021/22
North East	13.2	13.1	13.1	14.1	11.5	13.1	11.6	13.3	11.3
North West	13.6	14.1	13.7	13.0	13.2	14.6	13.1	14.1	13.0
Yorkshire and The Humber	13.6	13.5	12.8	12.6	12.1	13.0	13.2	12.9	11.5
East Midlands	13.3	14.0	13.0	12.1	13.0	13.4	14.3	13.9	13.4
West Midlands	14.0	14.4	15.4	14.9	13.8	15.0	14.2	13.5	15.7
East	14.6	16.5	15.7	15.0	15.2	16.3	15.3	15.4	16.5
London	21.0	21.3	23.0	20.1	20.0	25.1	22.0	20.7	22.0
South East	16.2	16.2	17.4	16.2	17.2	17.4	16.8	17.6	16.6
South West	16.9	15.4	16.1	17.2	15.5	15.2	15.6	17.6	15.2
England	15.0	15.3	15.2	14.8	14.5	15.6	14.8	15.8	14.8
Wales	12.7	13.3	12.6	12.8	12.9	12.7	12.4	14.8	12.4
Scotland	12.8	12.5	11.9	12.5	13.5	12.7	11.8	11.5	12.1
Northern Ireland	11.5	11.7	11.6	11.3	11.7	11.3	10.7	11.4	11.5
UK	14.5	14.4	14.7	14.5	14.5	14.9	14.3	15.3	14.7

Sources :See table 55a.

- Notes:
1. The affordability ratios show the proportion of gross weekly income of households in all tenures where at least one person is in full-time work that is equivalent to the weekly private rent.
 2. Private rents used for this table are based on FRS figures for all private rents reported in Table 54b and include properties not available for letting on the open market.
 3. Median gross household incomes for households with at least one person in full-time work are derived from the FRS and are based on three-year rolling averages.
 4. A limitation of these affordability ratios is that no adjustment is made for property or household size.
 5. Numbers of FRS private rental respondents for several countries and regions are modest, meaning that the findings may be subject to greater sampling error.
 6. Caution should be exercised in using the 2020/21 results, especially if comparing with previous years. The 2020/21 FRS sampled just over 10,000 households, around half the typical sample size.
 7. In the absence of detailed and consistent data on private rents (both total stock and for the flow of new lettings) across the UK, the affordability ratios use survey-based rent and income data, both of which are subject to a margin of error, especially below UK level, and should be treated as indicative of rental affordability.

Table 55c All private rents as a percentage of income of households that rent privately

Percent

Country/Region	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
North East	24.5	21.4	24.8	23.4	23.6	23.9	23.8	22.1	22.8	21.0
North West	27.0	22.6	23.2	25.1	21.6	22.1	20.4	20.4	21.9	22.8
Yorkshire and The Humber	21.4	22.6	23.4	20.6	22.9	22.6	22.4	20.4	26.9	18.9
East Midlands	24.2	24.4	21.1	21.6	21.6	21.6	18.6	21.3	19.0	21.5
West Midlands	25.2	24.7	24.7	23.7	22.6	21.9	23.5	21.2	18.4	25.8
East	23.8	23.5	23.3	25.9	23.3	23.9	22.8	22.7	22.5	22.4
London	32.5	33.0	32.5	33.9	33.5	33.1	34.0	31.6	34.7	30.8
South East	26.7	26.1	25.3	25.9	25.3	26.9	27.5	25.8	27.0	26.1
South West	24.1	24.1	24.9	24.2	24.3	25.6	24.1	22.8	23.0	24.4
England	24.8	24.1	24.0	24.2	23.2	23.2	22.6	21.7	23.8	22.2
Wales	28.3	24.4	26.0	25.0	24.3	22.0	22.3	20.8	22.3	20.7
Scotland	-	-	-	-	-	-	-	-	-	-
Northern Ireland	22.9	21.7	19.7	19.4	18.8	17.8	18.5	16.5	18.5	17.3
UK	-	-	-	-	-	-	-	-	-	-

Sources: ONS Private rental affordability, England, Wales and Northern Ireland.

- Notes:
1. The affordability ratio shows the proportion of gross weekly household income of private renters that is equivalent to the weekly private rent.
 2. Median rents data used to calculate these affordability ratios are derived from the FRS and are reported in Table 54b; they include properties that are not available for rent on the open market.
 3. Median household incomes are derived from the FRS and are for gross weekly household income for private renters (furnished, unfurnished, rent-free or squatting) and are based on 3-year rolling averages.
 4. For further discussion of the limits of the data and these affordability ratios refer to notes for Table 55 a-b.

Table 56 Buy to let loans

	1998	2001	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Loans outstanding																				
Number	28,700	185,000	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	1,959,962	2,005,098	2,025,900	2,047,900
Value (£m)	2,000	14,700	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	263,535	275,385	283,498	301,557
Average (£)	70,000	79,000	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	134,459	137,342	139,937	147,252
New gross lending																				
Number	-	72,200	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	271,743	238,346	288,148	324,595
Value (£m)	-	6,900	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	44,180	38,634	48,527	57,200
Average (£)	-	96,000	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	162,580	162,092	168,411	176,221
Of which:																				
New house purchases																				
Number	-	-	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	75,167	66,649	117,095	106,820
Value (£m)	-	-	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	11,015	10,114	18,205	17,417
Average (£)	-	-	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	146,544	151,744	155,473	163,050
Remortgages & other																				
Number	-	-	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	189,653	164,637	162,053	209,926
Value (£m)	-	-	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	31,359	27,437	28,351	38,038
Average (£)	-	-	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	165,351	166,650	174,951	181,196
Mortgages 3+ months in arrears																				
Number	-	1,000	4,500	4,800	7,500	27,000	25,100	21,900	19,000	16,500	14,100	11,370	10,310	10,040	8,770	8,080	8,050	11,470	9,310	7,930
Percentage of all loans	-	0.54	0.64	0.57	0.73	2.31	2.01	1.67	1.37	1.14	0.92	0.69	0.58	0.54	0.47	0.42	0.42	0.58	0.46	0.39
Arrears over 2.5% of balance																				
Number	-	-	-	-	-	-	-	-	-	-	-	5,740	5,530	6,090	5,760	5,470	5,160	6,700	6,010	6,060
Percentage of all loans	-	-	-	-	-	-	-	-	-	-	-	0.35	0.31	0.33	0.31	0.29	0.27	0.34	0.30	0.30
Repossessions																				
	-	-	-	1,100	2,000	3,000	4,800	4,600	6,100	6,900	5,600	4,820	2,970	2,420	2,560	2,340	2,670	1,180	1,040	1,450

Source: UK Finance (data supplied directly).

Notes: 1. Loans outstanding are those at the end of each period. Lending figures have been grossed by UK Finance 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.

5. Arrears figures are for first-charge mortgages only and percent outstanding are based on outstanding balance.

Section 3 Compendium

Housing expenditure plans

Table 57 Territorial analysis of identifiable government expenditure in the UK

£ million

	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	2022/23
Housing expenditure (A)																						
England	3,099	3,549	3,620	3,495	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	8,235	10,073	9,681	10,641	12,312
Wales	135	323	397	206	409	471	512	624	623	570	605	638	615	607	702	712	711	824	969	857	1,057	1,199
Scotland	624	649	587	1,050	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	2,240	2,327	2,118	2,462	2,772
Northern Ireland	346	245	257	521	956	889	1,132	1,333	1,122	834	962	824	776	787	711	706	757	852	844	1,030	1,059	1,183
United Kingdom	4,204	4,766	4,861	5,270	10,697	11,547	12,989	15,250	16,344	13,251	10,153	9,995	9,855	10,272	9,835	10,302	11,406	12,151	14,213	13,686	15,219	17,466
All government expenditure (B)																						
England	84,557	124,499	189,320	229,425	342,723	357,500	380,059	409,911	443,744	448,670	445,111	454,061	461,684	473,869	483,676	491,329	502,996	520,836	543,132	737,949	650,941	698,215
Wales	5,565	8,495	13,334	16,004	23,269	24,465	25,486	27,096	28,944	29,327	29,692	29,553	30,089	30,608	30,945	31,389	32,406	33,339	34,328	44,897	41,403	43,739
Scotland	11,682	16,308	24,224	28,777	41,913	43,945	46,431	48,552	51,705	52,352	52,757	53,959	54,063	54,931	56,193	57,366	58,637	60,694	63,067	80,773	75,824	78,589
Northern Ireland	4,318	6,107	8,692	11,182	15,030	15,609	16,778	17,784	18,889	19,123	19,372	19,645	19,916	20,327	20,200	20,482	20,820	21,787	22,748	28,990	26,732	27,612
United Kingdom	106,122	155,410	235,570	285,387	422,936	441,519	468,753	503,344	543,282	549,472	546,933	557,219	565,752	579,736	591,014	600,566	614,859	636,656	663,275	892,609	794,900	848,155
Housing share of government expenditure (A/B) (percentages)																						
England	3.7	2.9	1.9	1.5	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	1.3	1.6	1.8
Wales	2.4	3.8	3.0	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	2.5	2.8	1.9	2.6	2.7
Scotland	5.3	4.0	2.4	3.6	3.4	3.8	3.7	3.7	3.8	3.1	3.3	2.8	2.8	2.8	2.8	2.8	3.1	3.7	3.7	2.6	3.2	3.5
Northern Ireland	8.0	4.0	3.0	4.7	6.4	5.7	6.7	7.5	5.9	4.4	5.0	4.2	3.9	3.9	3.5	3.4	3.6	3.9	3.7	3.6	4.0	4.3
United Kingdom	4.0	3.1	2.1	1.8	2.5	2.6	2.8	3.0	3.0	2.4	1.9	1.8	1.7	1.8	1.7	1.7	1.9	1.9	2.1	1.5	1.9	2.1

Sources: HM Treasury, Public Expenditure Statistical Analyses 2022 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 the United Kingdom excluding private finance***£ million (cash)*

	1979/80	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	2022/23
England	3,508	3,837	4,356	3,780	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	6,660	6,578	7,696	7,184	8,378	10,325
Wales	153	180	371	411	250	335	359	345	373	388	313	327	317	307	340	390	428	407	535	591	611	624	700
Scotland	382	594	867	944	640	894	1,062	1,045	995	1,118	1,002	951	903	921	1,002	1,017	1,156	1,249	1,474	1,645	1,319	1,574	1,746
Great Britain	4,043	4,611	5,594	5,135	4,471	7,362	7,878	8,461	8,882	9,784	7,887	6,022	5,464	5,651	6,761	6,296	6,601	8,316	8,588	9,932	9,114	10,575	12,771
Northern Ireland	–	273	190	228	199	294	282	321	270	269	253	211	166	176	185	176	200	212	227	210	212	261	240
United Kingdom	–	4,884	5,784	5,363	4,670	7,656	8,160	8,782	9,152	10,053	8,140	6,233	5,630	5,827	6,947	6,472	6,801	8,528	8,815	10,141	9,326	10,836	13,011

Sources: See Tables 64a, 75, 79 and 87.

- Notes: 1. The figures for England may involve some double counting of local authority (excluding GLA) funding for private registered provider (housing association) investment.
2. Figures for 2022/23 are provisional and include authors' estimate for Scotland and are derived from table 79 and the Scottish Government Consolidated Accounts 2022/23.
3. For further details refer to the individual source tables.

Table 58b **Gross social housing investment in the United Kingdom excluding private finance in real terms***£ million (2022/23 prices)*

	1979/80	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	2022/23
England	16,633	11,010	9,072	6,698	5,917	9,001	9,231	9,868	10,121	11,002	8,573	6,081	5,342	5,463	6,612	5,923	5,942	7,767	7,514	8,588	7,602	8,937	10,325
Wales	725	516	773	728	412	492	512	482	503	516	408	419	400	379	415	473	508	475	611	659	647	665	700
Scotland	1,811	1,704	1,806	1,673	1,057	1,312	1,518	1,459	1,341	1,485	1,307	1,219	1,136	1,138	1,223	1,232	1,370	1,457	1,683	1,836	1,396	1,679	1,746
Great Britain	19,170	13,231	11,650	9,099	7,387	10,805	11,261	11,809	11,965	13,004	10,289	7,720	6,878	6,979	8,250	7,628	7,819	9,699	9,809	11,082	9,645	11,281	12,771
Northern Ireland	–	783	396	404	329	431	403	448	364	357	330	271	209	217	226	213	237	247	259	234	225	279	240
United Kingdom	–	14,014	12,046	9,503	7,716	11,237	11,664	12,257	12,328	13,361	10,619	7,990	7,087	7,197	8,477	7,841	8,056	9,947	10,068	11,316	9,870	11,560	13,011

Sources: 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	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	2021/22	2022/23
England																										
Capital provision	1,614	1,875	1,459	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	3,766	3,549	3,898	3,717	4,483	5,525
Local resources	1,380	1,245	1,138	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	2,348	2,212	2,430	2,317	2,795	3,444
Total	2,994	3,120	2,597	2,779	3,110	3,828	3,485	3,987	4,584	4,507	5,008	4,901	4,514	4,063	3,274	3,731	3,964	4,807	4,604	4,698	6,114	5,761	6,328	6,035	7,278	8,969
Wales																										
Capital provision	142	184	262	194	199	209	207	211	211	208	207	191	180	174	-	-	-	-	-	-	-	-	-	-	-	-
Local resources	45	71	43	1	3	10	14	31	46	58	40	47	37	36	-	-	-	-	-	-	-	-	-	-	-	-
Total	187	255	305	195	202	219	221	242	257	266	247	238	217	210	230	216	224	260	316	330	318	337	383	311	374	390
Scotland																										
Borrowing and grants	312	322	300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Local resources	141	299	292	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	453	621	592	414	438	457	374	416	508	572	508	559	549	596	650	664	692	730	705	743	741	853	993	769	1,065	1,197
Great Britain																										
Capital provision	2,068	2,381	2,021	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	3,766	3,549	3,898	3,717	4,401	5,525
Local resources	1,566	1,615	1,473	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	2,348	2,212	2,430	2,317	2,743	3,444
Total	3,634	3,996	3,494	3,388	3,750	4,504	4,080	4,645	5,349	5,345	5,763	5,697	5,280	4,869	4,154	4,611	4,880	5,797	5,625	5,771	7,173	6,951	7,704	7,115	8,717	10,555

Sources: See Tables 64a, 76 and 81 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 from 2008/09 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 2022/23 is provisional.

4. Note the Great Britain capital provision/local resources rows do not include Wales and Scotland in years where their figures do not show this breakdown.

Table 60 Housing association 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	2020/21	2021/22	2022/23	
																					provisional		
England																							
Homes England	809	1,234	1,183	717	1,599	1,951	2,063	2,612	3,764	2,509	1,470	513	459	612	285	317	546	818	1,368	1,149	1,100	1356.3	
+ GLA/ Local authority grants	145	193	354	400	0	0	0	0	0	0	0	652	414	676	259	166	793	969	821	662	873	1,180	
+ Private finance	0	250	1,475	1,050	1,200	1,700	1,800	4,100	5,900	3,900	3,700	3,800	3,500	5,800	2,400	2,500	5,700	6,000	8,400	6,200	6,800	8,900	
Total	954	1,677	3,012	2,167	2,800	3,651	3,863	6,712	9,664	6,409	5,170	4,965	4,373	7,088	2,944	2,984	7,039	7,787	10,588	8,011	8,772	11,436	
Wales																							
Welsh Government capital programme	52	102	100	55	78	92	99	135	171	103	97	119	110	113	143	194	198	245	250	300	250	310	
+ Local authority grants	0	14	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
+ Private finance	0	33	76	39.8	56	66	71	98	124	74	70	73	57	58	77	108	113	144	158	217	181	224	
Total	52	149	182	95	134	158	170	233	294	177	167	192	168	170	219	302	311	388	408	517	431	534	
Scotland																							
Scottish Government capital programme	114	195	279	181	360	454	500	416	548	383	263	169	193	207	227	305	364	468	513	426	391	-	
+ Local authority grants	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	14	6	4	-	
+ Private finance	0	43	118	116	224	297	297	319	356	233	204	145	252	163	170	308	301	336	432	227	223	-	
Total	114	249	397	297	583	751	797	735	904	616	466	314	444	370	398	613	665	818	958	659	619	-	
Great Britain																							
HE and government funding	975	1,531	1,562	953	2,036	2,497	2,662	3,163	4,483	2,994	1,830	801	762	931	655	816	1,107	1,530	2,131	1,875	1,741	-	
+ Local authority grants	145	218	354	400	0	0	0	0	0	0	0	652	414	676	259	166	793	984	835	668	877	-	
+ Private finance	0	326	1,669	1,206	1,480	2,063	2,168	4,517	6,380	4,208	3,974	4,018	3,809	6,021	2,647	2,916	6,114	6,480	8,990	6,544	6,604	-	
Total	1,120	2,075	3,585	2,559	3,516	4,560	4,830	7,680	10,862	7,202	5,803	5,471	4,985	7,628	3,561	3,898	8,015	8,993	11,955	9,087	9,222	-	

Sources: See Tables 64, 76 & 82. DLUHC local authority level capital expenditure and receipts, Homes England annual report, National Audit Office (2022) Affordable Homes Programme since 2015 and authors' estimates of private finance, which should be considered indicative only.

Notes: 1. English figures include HAG on deferred interest, but exclude expenditure under the rough sleepers, ERF 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. GLA/ local authority grants exclude the author's estimation of GLA grant funding allocated to London Boroughs as reported by DLUHC from 2018/19 onwards. GLA funding from 2012/13 to 2014/15 reflects the GLAs own Affordable Homes Programme.

4. England estimates from 2008/09 to 2011/12 draw on the HCA NAHP model as recorded by the National Audit Office (NAO). Figures for 2015/16 to 2021/22 draw on published data and the NAO review of Affordable Homes Programme since 2015.

5. Private finance figures for England and Wales are author's own estimates of private borrowing plus RSL own resources (including capital receipts). While these estimates allow for grant levels and outturn grant rate, work is planned to revise these estimates and other inputs to the table.

6. Funding provided to HAs by Scottish and Welsh local authorities is recorded under the Scottish and Welsh Government headings.

7. Scottish figures exclude provision for NLF repayments, spending on Scottish Homes' properties, 'GRO' grants, Mid-Market Rent and from 2014/15 Open Market Shared Equity schemes, all 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 -2004/05	2005/06 -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	Cumulative total
England																				
Local authorities	6,089	9,349	5,515	4,611	10,713	4,100	213	192	368	750	932	986	1,143	1,059	919	898	642	1,083	1,108	50,670
New towns	210	309	47	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	566
Total	6,299	9,657	5,563	4,611	10,713	4,100	213	192	368	750	932	986	1,143	1,059	919	898	642	1,083	1,108	51,236
Wales																				
Local authorities	322	422	259	229	547	194	6	5	5	9	9	11	13	13	13	14	4	1	-	2,075
New towns	25	6	4	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36
Total	347	428	263	229	547	194	6	5	5	9	9	11	13	13	13	14	4	1	-	2,111
Scotland																				
Local authorities	424	942	1,229	1,020	1,261	1,138	92	68	63	60	76	86	149	71	3	-	-	-	-	6,681
New towns	88	140	139	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	391
Total	512	1,082	1,368	1,045	1,261	1,138	92	68	63	60	76	86	149	71	3	-	-	-	-	7,072
Great Britain																				
Local authorities	6,835	10,713	7,003	5,860	12,521	5,433	311	264	436	819	1,017	1,084	1,305	1,143	934	912	646	1,083	1,108	59,427
New towns	323	454	191	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	993
Total	7,158	11,167	7,194	5,885	12,521	5,433	311	264	436	819	1,017	1,084	1,305	1,143	934	912	646	1,083	1,108	60,420

Sources: DLUHC (and predecessors) Live Tables 643 and 692; 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 capital receipts.

2. Receipts in Wales for 2021/22 were well under £1 million, hence the GB and English totals for 2021/22 appear the same after rounding, receipts for 2022/23 were not published at time of compilation.

3. The cumulative total column has been corrected after an error in this table in the 2023 edition of the Review.

Table 62 UK local authority Housing Revenue Accounts

£ million

	1970	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Income																									
Rent on dwellings:																									
Paid by tenants ¹	576	935	1,778	2,063	2,813	2,927	3,073	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	3,210	3,891	4,369	4,605	5,171
Rent rebates ¹	-	237	541	2,190	3,003	5,350	5,284	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	5,209	4,612	4,296	4,014	3,724
Rent on other properties	22	36	75	108	183	219	224	224	229	219	221	221	205	205	192	198	184	181	174	171	171	178	176	187	194
Subsidies:																									
Central government ²	155	700	1,715	537	1,132	765	379	121	74	20	-236	-129	-455	-674	-260	-82	-72	-18	0	0	0	0	0	0	0
Local authorities ²	96	213	516	578	129	-	21	30	25	19	18	102	126	127	126	127	31	0	0	0	0	0	0	0	0
Imputed	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0				
Other income ³	6	13	133	393	409	372	450	722	769	781	971	1,332	1,395	1,562	976	885	884	885	897	870	894	942	920	979	1,056
Total	896	2,134	4,758	5,869	7,669	9,633	9,431	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	9,623	9,761	9,785	10,145
Expenditure																									
Supervision and management	75	271	649	1,084	1,631	2,134	2,243	2,592	2,715	2,721	2,758	2,799	2,754	2,660	2,542	2,637	2,648	2,726	2,670	2,644	2,802	2,965	3,075	3,126	3,191
Repairs	135	370	1,015	1,558	2,253	2,737	2,615	2,263	2,307	2,268	2,252	2,189	2,098	2,017	2,132	2,192	2,276	2,275	2,220	2,183	2,267	2,355	2,352	2,470	2,570
Debt interest (net)	562	1,254	2,715	2,447	2,306	2,254	1,744	1,073	953	852	762	701	650	618	560	531	532	518	515	519	520	518	530	533	556
Capital repayments	100	161	306	449	591	800	861	1,810	1,513	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	1,734	1,734	1,734
Other current expenditure	16	17	63	184	326	270	334	307	433	337	313	304	284	605	359	233	236	233	239	224	329	396	435	398	481
Balance	8	61	10	147	562	1,367	1,701	283	437	657	1,062	1,639	1,523	1,521	1,902	2,237	2,232	2,274	2,161	2,050	1,832	1,655	1,635	1,524	1,613
Total	896	2,134	4,758	5,869	7,669	9,633	9,431	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	9,623	9,761	9,785	10,145

Source: 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, these 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	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	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	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	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	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	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	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	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	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	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	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	0

Sources: See Tables 69, 70, 76, 77, 78 and 84. Additional information from the DLUHC (and its predecessors).

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: 1. 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	2021/22	2022/23
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	6,114	5,761	6,328	6,035	7,278	8,969
Of which:																				
Private sector renewal grants	381	297	232	266	237	245	232	200	81	51	61	56	58	78	75	90	126	101	165	186
Disabled facilities grants	92	131	221	233	250	285	309	302	-	-	-	-	-	-	-	-	-	-	-	-
GLA housing investment	-	-	-	-	-	-	-	-	-	652	414	676	259	166	793	969	821	662	873	1,180
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	546	818	1,368	1,149	1,100	1,356
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	6,660	6,578	7,696	7,184	8,378	10,325
Local authority housing capital receipts	733	1,426	1,545	1,204	954	222	176	213	192	368	750	932	986	1,143	1,059	919	898	642	1,083	1,108
Housing association capital receipts	-	120	536	542	577	336	347	321	109	181	117	172	720	783	932	872	1,050	861	1,160	1,203
HE/HCA housing capital receipts	537	6	25	34	59	41	52	54	18	36	28	39	38	32	29	22	14	10	15	11
Total housing capital receipts (B)	1,270	1,552	2,106	1,779	1,590	599	575	588	319	585	895	1,143	1,744	1,958	2,020	1,812	1,961	1,512	2,257	2,322
Total net investment (A-B)	2,417	2,030	4,027	4,679	5,481	6,914	7,703	5,984	4,425	3,659	3,528	4,276	3,145	3,058	4,639	4,766	5,734	5,671	6,120	8,003

Sources: DLUHC Local Authority Capital Expenditure and Receipts, Live table 682, Homes England Annual Report, Compendium Tables 28, 29, 66 and 71d.

Notes: 1. Local authority figures for 2022/23 are provisional.

2. Data on disabled facilities grants for England have not been collected since 2011/12.

3. 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.

4. 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.

5. For further details on Housing Action Trusts refer to Table 62 in the 2010/11 edition of the *Review*.

6. 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 (2022/23 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	2021/22	2022/23
Local authority housing capital investment	4,335	4,514	6,654	6,442	6,989	6,602	6,000	5,300	4,197	4,697	4,896	5,866	5,578	5,566	7,131	6,580	7,062	6,386	7,764	8,969
Of which:																				
Private sector renewal grants	653	482	340	380	330	330	308	261	103	64	75	69	70	92	88	103	140	107	176	186
Disabled facilities grants	158	212	325	333	349	384	410	394	-	-	-	-	-	-	-	-	-	-	-	-
GLA housing investment	-	-	-	-	-	-	-	-	-	821	511	825	314	197	925	1,107	916	701	931	1,180
HCA affordable housing investment	1,831	1,165	2,347	2,789	2,879	3,519	5,003	3,273	1,884	646	567	747	345	376	636	934	1,526	1,216	1,173	1,356
Housing Action Trusts	154	140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross investment (A)	6,319	5,819	9,001	9,231	9,868	10,121	11,002	8,573	6,081	5,342	5,463	6,612	5,923	5,942	7,767	7,514	8,588	7,602	8,937	10,325
Local authority housing capital receipts	1,256	2,316	2,267	1,721	1,332	299	234	278	246	472	957	1,137	1,167	1,307	1,243	1,079	1,007	690	1,132	-
Housing association capital receipts	-	195	787	775	805	453	461	419	140	228	145	210	872	927	1,087	996	1,172	911	1,237	1,203
HCA housing capital receipts	920	10	37	48	82	55	69	70	23	45	35	48	46	38	34	25	16	10	16	11
Total housing capital receipts (B)	2,176	2,521	3,091	2,543	2,219	807	764	767	409	745	1,136	1,394	2,085	2,272	2,364	2,100	2,194	1,612	2,386	1,214
Total net investment (A-B)	4,143	3,298	5,910	6,687	7,649	9,314	10,238	7,806	5,673	4,598	4,327	5,218	3,838	3,670	5,404	5,414	6,394	5,991	6,551	9,112

Sources: As Table 64a.

Notes: 1. Real prices based on GDP deflator taken from ONS series L8GG in data tables.

Table 65 **Housing capital provision in England to 2008**

£ million (outturn)

	1985/86	1986/87	1987/88	1988/89	1989/90	1990/91	1991/92	1992/93	1993/94	1994/95	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	
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: 1. 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.

2. 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.

3. Comparable figures for more recent years are unavailable because of changes in DLUHC'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	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	2021/22	2022/23
												Revised accounts											
Housing for rent	1,525	948	620	-	-	-	1,990	2,991	2,147	1,267	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Housing for sale	87	234	97	-	-	-	621	772	542	378	-	-	-	-	-	-	-	-	-	-	-	-	-
+ HAG on deferred interest	118	1	0	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Other capital expenditure	2	0	0	-	-	-	1	1	3	2	-	-	-	-	-	-	-	-	-	-	-	-	-
= Gross capital expenditure	1,732	1,183	717	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	1,100	1,356
- AHP/NAHP/ADP capital receipts	93	31	5	25	34	59	41	52	52	21	54	18	36	28	39	38	32	29	22	14	10	15	11
- Non-AHP capital receipts	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Net capital expenditure	1,639	1,153	711	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	1,085	1,346

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 were the National Affordable Housing Programme (NAHP) and Approved Development Programme (ADP).
 2. Figures 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', hence two sets of figures for those years.
 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	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
North East	164	155	161	345	382	383	293	376	331	289	241	245	266	211	214	182	188	185	158	207	229
Yorkshire & The Humber	270	273	278	708	682	700	680	582	513	321	307	336	363	430	424	412	434	422	366	483	528
North West	403	385	378	724	648	622	528	510	429	437	242	244	254	227	281	324	248	222	202	276	332
East Midlands	205	185	172	300	280	256	256	276	295	269	275	302	355	331	293	311	325	363	357	336	431
West Midlands	319	270	257	448	477	517	572	541	451	326	288	336	440	384	382	390	394	465	435	552	409
East	327	207	224	277	278	257	237	251	235	240	284	370	410	416	380	381	489	507	456	553	639
London	712	701	795	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	2,867	3,770
South East	365	354	321	318	298	320	329	341	324	299	305	351	396	423	518	553	581	683	976	882	878
South West	243	215	192	219	223	236	218	196	175	171	180	210	221	214	242	229	247	302	301	358	374
England	3,007	2,745	2,778	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	6,515	7,590

Sources: Housing Investment Programme data, Housing Strategy Statistical Appendices, Local Authority Capital Expenditure and Receipts datasets, DLUHC.

Note: 1. 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 (2022/23 prices)

	1993/94	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	2022/23
North East	304	274	266	506	545	535	394	500	431	370	303	303	325	256	253	212	214	206	167	221	229
Yorkshire & The Humber	502	483	459	1,039	975	977	916	774	669	412	386	415	443	520	503	480	496	471	387	515	528
North West	748	683	625	1,063	926	868	712	678	559	560	305	301	310	275	333	378	284	247	214	294	332
East Midlands	381	327	285	440	400	357	344	366	384	345	346	373	433	401	347	363	371	405	378	359	431
West Midlands	593	478	425	658	682	722	771	719	588	418	363	415	537	465	453	454	450	518	460	589	409
East	607	367	371	406	398	358	319	333	307	308	358	457	500	504	450	444	558	566	483	590	639
London	1,323	1,243	1,313	1,669	1,615	1,509	1,497	1,662	1,550	1,170	1,196	1,407	1,732	2,056	2,090	2,494	2,213	2,580	2,452	3,059	3,770
South East	678	626	530	467	426	446	443	453	423	383	384	434	483	512	613	645	663	762	1033	941	878
South West	451	382	316	322	319	330	294	260	228	219	227	259	269	260	287	267	282	337	318	382	374
England	5,588	4,864	4,590	6,570	6,288	6,103	5,691	5,745	5,140	4,188	3,870	4,365	5,032	5,249	5,329	5,738	5,532	6,091	5,892	6,950	7,590

Source: See Table 67a.

Note: 1. 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, 1988-2017

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
1999/00	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	–	–	–	–	–	–	–	–
Total	1,317,176	6,562	119	187	306	21,966	525	497

Source: Homes England stock transfers dataset.

Note: 1. No transfers were made in 2013/14 or from 2016/17 onwards.

2. Tables 68a and b have been retained because of the historic importance of LSVT and will be updated should any more stock transfers take place.

Table 68b **Large-scale voluntary transfers of council housing in England with negative prices and/or overhanging debt, 1996-2017**

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	-
1999/00	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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 onwards.

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: DCLG - taken from local authority subsidy claim forms, grossed up for missing authorities, and DCLG Housing Strategy Statistical Annex (HSSA) returns - average stock numbers.

- Notes:
1. Repair expenditure includes net transfers to repair accounts. Housing subsidy comprises basic housing subsidy plus housing benefit subsidy.
 2. 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.
 3. 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.
 4. 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.
 5. 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 (2022/23 prices)

	2013/14	2014/15	2015/16	2016/17	2017/18 outturn	2018/19	2019/20	2020/21	2021/22	2022/23 budget
Income										
Rents from dwellings	7,513	7,772	8,659	8,242	7,931	7,956	7,745	7,632	7,264	7,340
Rents other than dwellings	183	163	179	170	168	165	165	155	167	169
Heating and other services	733	746	835	841	760	833	863	787	789	754
Interest income	58	52	50	54	46	62	69	46	26	19
Government grants and assistance	308	343	391	183	166	217	200	247	207	132
Transfers and appropriations	132	74	65	82	98	102	126	97	127	51
Other income	153	131	125	145	155	125	135	135	198	100
Total income	9,080	9,281	10,304	9,718	9,325	9,459	9,303	9,098	8,779	8,566
Expenditure										
Supervision and management: general	2,004	1,940	2,312	2,236	2,179	2,321	2,376	2,363	2,329	2,168
Supervision and management: special	495	521	560	497	494	562	578	546	549	616
Repairs (including transfers to the repairs account)	1,890	1,967	2,123	2,056	1,964	2,051	2,066	1,998	2,026	2,006
Expenditure for capital purposes	2,004	755	837	597	676	801	627	438	541	665
Debt charges	1,379	1,266	1,393	1,503	1,504	1,466	1,540	1,429	1,248	1,265
Interest payable and similar charges	1,054	1,035	1,199	1,058	996	972	941	892	796	784
Transfers and appropriations	1,156	1,081	1,260	1,090	1,064	1,049	1,018	1,132	1,165	868
Other expenditure	130	131	222	213	187	187	196	233	217	286
Total expenditure	8,768	8,696	9,905	9,718	9,065	9,410	9,342	9,031	8,871	8,658

Source: DLUHC Local Government Financial Statistics Report 2023 (and previous editions).

Notes: 1. 'Post-settlement' refers to the agreement that took effect in April 2012, by which local authorities took on additional 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.

4. Real prices based on GDP deflator.

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	-	-	-	-
<i>Total grants (i+ii+iii)</i>	<i>391</i>	<i>423</i>	<i>379</i>	<i>459</i>	<i>428</i>	<i>372</i>	<i>416</i>	<i>274</i>	<i>316</i>	<i>335</i>	<i>317</i>	<i>333</i>	<i>325</i>	<i>369</i>	<i>321</i>	<i>-</i>	<i>165</i>	<i>129</i>
= 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

	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23
Fixed assets							
Housing properties at cost	137,475	142,356	148,737	157,967	164,381	171,391	181,848
+ Housing properties at valuation	2,047	2,666	2,033	2,337	1,740	1,888	1,295
+ Other fixed assets	2,883	3,095	3,173	3,047	3,020	2,986	3,074
+ Investment properties	4,698	5,564	6,199	6,711	6,870	7,426	7,338
+ Other investments	1,707	1,737	1,852	1,860	1,774	1,860	1,808
= Total fixed assets (A)	148,810	155,418	161,993	171,921	177,785	185,550	195,363
Current assets							
Properties held for sale	4,779	5,568	7,097	7,415	7,051	6,359	6,033
+ Trade and other debtors	1,962	2,067	2,041	2,112	2,101	2,205	2,428
+ Cash and cash equivalents	6,883	7,053	7,300	7,401	8,562	7,875	6,311
+ Other current assets	1,973	1,575	1,524	1,894	1,993	2,063	2,313
= Total current assets (B)	15,597	16,263	17,963	18,822	19,708	18,502	17,085
Creditors: amounts falling due within one year							
Short term loans	1,509	1,700	1,854	2,622	3,634	1,888	2,478
+ Deferred capital grant	373	385	441	457	504	535	552
+ Other current liabilities	5,017	5,472	5,752	6,242	6,465	6,916	7,571
= Total creditors: due within one year (C)	6,899	7,556	8,047	9,322	10,603	9,339	10,601
Net current assets/ liabilities (B-C)	8,698	8,707	9,916	9,500	9,105	9,163	6,484
Total assets less current liabilities (A+B-C)	157,508	164,125	171,909	181,421	186,890	194,712	201,847
Long-term creditors and provisions							
Long term loans	67,643	70,228	74,469	79,485	81,695	86,232	89,841
+ Amounts owed to group undertakings	3	9	5	367	342	462	501
+ Finance lease obligations	398	586	581	659	627	622	831
+ Deferred capital grant	34,907	35,656	36,623	37,652	38,481	38,531	39,750
+ Other long term creditors	5,913	5,071	4,371	4,647	4,057	3,295	2,279
= Total creditors: due more than one year (D)	108,864	111,549	116,048	122,811	125,202	129,143	133,202
Provisions for liabilities							
Pension provision	2,173	1,877	3,136	2,059	3,353	1,926	700
+ Other provisions	1,239	1,150	834	828	889	883	979
= Total provisions (E)	3,412	3,027	3,970	2,887	4,242	2,809	1,679
Total net assets (A+B+C-D-E)	45,232	49,549	51,891	55,723	57,446	62,760	66,966
Reserves							
Income and expenditure reserve	33,741	38,017	40,638	44,490	46,224	51,076	55,235
+ Revaluation reserves	12,313	12,156	11,926	12,110	11,941	11,699	10,924
+ Other reserves	-821	-625	-673	-876	-719	-15	807
= Total reserves	45,232	49,549	51,891	55,723	57,446	62,760	66,966

Sources: Regulator of Social Housing 2023 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. In response to government policy to reduce social rents by 1% per annum from 2016/17 to 2019/20, housing associations revised business plans included a reduction in spend on major repairs.
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

	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23
Income from social housing lettings (SHL)							
+ Rents receivable, net of voids	13,115	13,315	13,342	13,507	13,951	14,246	15,164
+ Service charges	1,289	1,383	1,422	1,455	1,494	1,522	1,691
= Net rental income	14,405	14,698	14,764	14,962	15,445	15,767	16,854
+ Capital grant released to income	457	456	477	479	486	504	522
+ Other & revenue grant	259	210	212	230	219	261	291
= Turnover from SHL (A)	15,120	15,364	15,453	15,672	16,149	16,532	17,667
Expenditure							
Management	2,603	2,755	2,857	2,956	3,001	3,125	3,448
+ Service charge costs	1,522	1,624	1,712	1,834	1,892	1,972	2,271
+ Routine maintenance	1,905	1,942	2,060	2,218	2,276	2,559	2,993
+ Planned maintenance	831	846	957	998	985	1,098	1,288
+ Major repairs expenditure	466	486	491	514	546	640	690
+ Bad debts	99	102	105	135	94	85	112
+ Depreciation of housing properties	2,104	2,178	2,218	2,315	141	2,504	2,645
+ Impairment of housing properties	35	49	17	30	41	29	89
+ Other costs	395	343	328	308	292	343	354
= Expenditure on SHL (B)	9,960	10,325	10,745	11,308	11,562	12,357	13,892
Operating surplus / (deficit) on SHL (A-B)	5,161	5,039	4,707	4,364	4,587	4,175	3,775
Statement of comprehensive income							
Turnover	19,997	20,459	20,860	21,233	22,092	22,830	24,267
+ Cost of sales	-1,937	-2,205	-2,481	-2,656	-3,020	-3,369	-3,355
+ Operating expenditure	-12,143	-12,610	-13,162	-13,874	-14,135	-15,013	-16,884
Operating surplus/(deficit)	5,916	5,644	5,216	4,703	5,798	4,448	4,027
+ Gain/(loss) on disposal of property, plant and equipment (fixed assets)	783	932	872	1,050	861	1,160	1,203
+ Gift aid and other items	542	94	241	915	180	1,252	2,014
+ Interest receivable	101	104	123	172	102	98	194
+ Interest payable and financing costs	-3,465	-3,175	-3,238	-3,263	-3,404	-3,280	-3,364
+ Movements in fair value	262	130	244	-82	249	363	179
+ Movement in valuation of housing properties	-	-	-	-	-	-	-
Surplus / (deficit) before tax	4,139	3,728	3,457	3,495	2,925	4,040	4,254
+ Taxation	-52	-25	-1	8	0	-60	40
Surplus / (deficit) for the period	4,087	3,703	3,456	3,503	2,925	3,980	4,294
+ Unrealised surplus/(deficit) on revaluation of housing properties	26	33	92	83	95	92	77
+ Actuarial (loss) / gain in respect of pension schemes	-520	323	-379	1,101	-1,423	1,489	1,318
+ Initial measurement of defined benefit pension liability	-	-	-444	5	-10	-	-
+ Change in fair value of hedged instruments	106	374	-54	-280	362	451	664
+ Other remeasurements	1	-22	2	5	-	-39	-92
= Total comprehensive income for the period	3,701	4,411	2,673	4,417	1,949	5,973	6,262

Sources and notes: As Table 71c.

Table 72 **Rents and earnings in England**

£ per week

	1980	1990	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	2021/22	2022/23
Local authorities:																					
Subsidy guideline	8.47	23.05	39.28	50.89	56.02	60.16	63.79	66.97	71.30	-	-	-	-	-	-	-	-	-	-	-	-
Average rent	7.70	23.74	45.62	55.27	57.93	61.62	64.21	66.05	67.83	73.58	78.61	82.64	86.29	88.16	87.37	86.71	85.85	85.56	88.17	89.69	93.10
Housing associations:																					
Fair rents	12.52	29.94	62.73	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Social rents		28.97	56.52	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	96.60	98.05	102.15
Affordable Rents			-	-	-	-	-	-	-	110.36	113.68	118.59	124.34	128.60	127.95	127.80	128.05	128.62	133.31	136.72	143.81
Private tenants:																					
Fair rents	11.18	29.21	66.52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Market rents		46.67	76.58	111.47	115.55	-	-	-	-	-	135.00	137.31	138.46	150.00	155.77	155.77	160.38	161.54	168.46	183.46	190.38
All private lettings				-	-	109.00	121.00	121.00	123.00	129.00	137.00	133.00	137.00	138.00	138.00	141.00	146.00	150.00	155.00	156.00	-
Average earnings	110.70	266.70	426.20	411.30	450.40	464.00	484.50	495.90	506.00	504.70	513.20	520.60	523.60	531.90	544.70	555.80	574.80	592.10	589.90	613.30	648.20
Rents as a % earnings:																					
Local authority rents	7.0	8.9	10.7	13.4	12.9	13.3	13.3	13.3	13.4	14.6	15.3	15.9	16.5	16.6	16.0	15.6	14.9	14.5	14.9	14.6	14.4
HA fair rents	11.3	11.2	14.7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HA assured rents		10.9	13.3	15.6	14.8	15.1	15.2	15.7	15.5	16.5	17.2	17.7	18.3	18.4	17.7	17.2	16.5	15.9	16.4	16.0	15.8
HA Affordable Rents										21.9	22.2	22.8	23.7	24.2	23.5	23.0	22.3	21.7	22.6	22.3	22.2
Private fair rents	10.1	11.0	15.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Market rents		17.5	18.0	21.1	21.1	-	-	-	-	-	26.3	26.4	26.4	28.2	28.6	28.0	27.9	27.3	28.6	29.9	29.4
All private rents				24.0	24.7	23.8	25.6	24.3	24.9	25.6	26.7	25.5	26.2	25.9	25.3	25.4	25.4	25.3	26.3	25.4	-

Sources: DLUHC (and predecessors), Live tables 702 and 704, ONS Family Resources Survey, ONS Annual Survey of Hours and Earnings, ONS Private rental market summary statistics in England and UKHR Compendium Tables 54 and 73.

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 prior to 1997 relate to dwellings let during the year only. HA rents for all years exclude service charges.

3. Private market rents for years prior to 2011/12 are those determined by the Rent Officer when referred for housing benefit purposes or reported by the Valuation Office Agency, and are indicative only.

4. Private rent figures from 2001 onwards are for financial years. The all lettings figures prior to 2014/15 include rents for regulated and assured tenancies; but exclude rent-free lettings. From 2014/15, as they are derived from the FRS but include rent-free, this has created a major discontinuity, such that these statistics are only indicative of the whole private rental sector when making comparisons over time.

5. Earnings figures are average earnings for England for all adults in full-time work.

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	2020/21	2021/22	2022/23	Increase 2000/01- 2022/23 %	Increase 2021/22-- 2022/23 %
North East	18.25	21.02	32.27	38.54	45.56	47.82	51.07	53.09	54.61	56.02	59.38	68.74	69.39	73.54	75.59	74.96	74.40	73.79	72.82	75.28	76.59	79.01	105.0	3.2
North West	18.09	21.98	34.70	42.24	48.97	50.79	53.60	55.63	57.19	58.76	62.63	68.70	71.69	74.28	75.65	75.30	74.72	74.52	74.50	76.45	77.83	79.92	89.2	2.7
Yorkshire & The Humber	17.31	19.84	29.68	36.95	46.03	48.28	51.74	53.87	55.63	56.84	60.55	65.30	69.31	73.25	74.97	73.65	73.17	72.58	72.16	74.35	75.55	78.43	112.3	3.8
East Midlands	17.82	21.12	32.59	39.66	48.27	50.38	53.65	56.00	57.46	59.06	62.94	69.39	72.88	75.34	76.27	75.70	75.04	74.14	74.05	76.68	77.84	80.69	103.5	3.7
West Midlands	18.61	23.78	35.12	41.31	51.59	54.11	57.32	59.54	61.47	63.22	67.40	72.11	76.47	80.68	81.16	80.18	79.48	79.02	77.98	80.29	81.65	84.12	103.6	3.0
East England	18.15	23.88	40.22	47.78	57.62	60.15	64.75	66.83	68.13	70.28	75.26	79.58	86.79	89.14	91.50	91.03	90.24	89.50	89.27	92.10	93.86	97.42	103.9	3.8
London	22.06	29.10	50.70	60.17	69.58	72.77	76.79	79.72	82.43	83.50	89.17	97.22	101.83	105.09	107.93	108.06	106.24	105.72	104.91	107.88	109.79	113.86	89.2	3.7
South East	20.11	27.18	44.48	51.97	61.61	63.98	67.91	70.83	72.99	74.19	78.70	84.55	87.90	92.26	94.15	93.76	93.06	92.03	91.71	94.76	96.31	99.68	91.8	3.5
South West	18.59	24.21	39.60	44.99	51.62	53.61	56.79	59.18	61.44	62.96	67.06	72.93	76.19	79.12	81.67	80.95	80.18	80.17	79.18	81.44	82.57	85.72	90.5	3.8
England	19.01	23.92	38.31	45.62	55.27	57.93	61.62	64.21	66.05	67.83	73.58	78.61	82.64	86.29	88.16	87.37	86.71	85.85	85.56	88.17	89.69	93.10	104.1	3.8

Source: Department for Levelling Up, Housing and Communities (and its predecessors) Local Authority Housing Statistics (LAHS) and from 2019/20, the Regulator of Social Housing Local Authority Data Return (LADR).

Notes: 1. Local authority rents are net of service charges and are based on stock-weighted averages and include rents for general needs, supported accommodation and, from 2012/13, Affordable Rent housing.

2. There are discontinuities in the data. Most significantly, data before 2003/4 were 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 0.1%.

4. Imputations for years 2012/13 to 2014/15 were removed from the published data in 2022 to ensure consistency with other years, which has resulted in some changes to the rents reported for this period.

5. Rents for the four years to 2019/20 were subject to the Welfare Reform and Work Act (2016). It required local authorities in England to reduce rents by 1% per annum for most social rented homes.

6. There have been revisions to some local authority data across the years. This has resulted in minor changes to regional/national figures.

7. Figures for 2022/23 are provisional and the annual percentage change should be treated with caution. The figures are for general needs social rent and exclude supported and Affordable Rent which collectively account for less than 7% of local authority rented stock.

Table 73b **Average weekly local authority rents in England by region in real terms***£ per week (2022/23 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	2020/21	2021/22	2022/23	Increase 2000/01- 2022/23 %	Increase 2021/22- 2022/23 %
North East	41.20	43.78	57.18	62.61	66.86	68.35	71.27	71.52	72.58	73.08	76.12	86.53	85.70	89.74	91.58	88.80	86.77	84.28	81.26	79.66	81.70	79.01	26.2	- 3.3
North West	40.84	45.78	61.49	68.62	71.87	72.60	74.80	74.94	76.01	76.65	80.29	86.48	88.54	90.64	91.65	89.20	87.15	85.12	83.13	80.90	83.03	79.92	16.5	- 3.7
Yorkshire & The Humber	39.08	41.32	52.59	60.02	67.55	69.01	72.21	72.57	73.94	74.15	77.62	82.20	85.60	89.38	90.83	87.24	85.34	82.90	80.52	78.68	80.59	78.43	30.7	- 2.7
East Midlands	40.23	43.98	57.75	64.43	70.84	72.01	74.87	75.44	76.37	77.05	80.68	87.35	90.01	91.93	92.40	89.67	87.52	84.68	82.63	81.15	83.04	80.69	25.2	- 2.8
West Midlands	42.01	49.52	62.23	67.11	75.71	77.34	80.00	80.21	81.70	82.47	86.40	90.77	94.45	98.45	98.33	94.98	92.70	90.26	87.02	84.97	87.10	84.12	25.4	- 3.4
East of England	40.97	49.73	71.27	77.62	84.56	85.98	90.37	90.03	90.55	91.68	96.48	100.18	107.19	108.77	110.85	107.83	105.25	102.23	99.61	97.46	100.13	97.42	25.5	- 2.7
London	49.80	60.60	89.84	97.74	102.12	104.02	107.17	107.39	109.56	108.93	114.31	122.38	125.77	128.23	130.76	128.01	123.91	120.76	117.07	114.16	117.12	113.86	16.5	- 2.8
South East	45.40	56.61	78.82	84.42	90.42	91.45	94.78	95.42	97.01	96.78	100.89	106.43	108.56	112.58	114.06	111.07	108.54	105.12	102.34	100.28	102.74	99.68	18.1	- 3.0
South West	41.97	50.42	70.17	73.08	75.76	76.63	79.26	79.72	81.66	82.13	85.97	91.81	94.10	96.55	98.94	95.89	93.51	91.57	88.35	86.18	88.08	85.72	17.3	- 2.7
England	42.92	49.82	67.88	74.11	81.11	82.80	86.00	86.50	87.79	88.49	94.32	98.96	102.07	105.29	106.81	103.50	101.13	98.06	95.47	93.31	95.68	93.10	25.6	- 2.7

Source: See Table 73a. Real-terms figures are adjusted using GDP deflators for 2022/23 prices.

Table 73c **Average weekly housing association social rents in England by region**

£ 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	2020/21	2021/22	2022/23	Increase 2000/01- 2022/23 %	Increase 2021/22- 2022/23 %
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	79.25	80.52	83.85	84.0	4.1
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	83.58	84.84	88.34	90.9	4.1
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	83.05	84.26	87.78	84.8	4.2
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	89.01	90.53	94.24	91.0	4.1
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	90.01	91.42	95.28	100.1	4.2
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	100.52	102.05	105.96	90.1	3.8
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	123.20	124.82	130.27	108.1	4.4
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	109.68	111.30	115.85	89.2	4.1
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	93.91	95.43	99.44	86.6	4.2
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	96.60	98.05	102.15	89.5	4.2

Source: Tenant Services Authority (Regulatory and Statistical Return) to 2011, Homes and Communities Agency (Statistical Data Return) to 2017/18 and the Regulator of Social Housing (SDR) from 2018/19.

Notes: 1. Figures are based on social rents (i.e. exclude Affordable Rents) for self-contained general needs stock as reported by larger housing associations 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 housing associations 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 (2022/23 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	2020/21	2021/22	2022/23	Increase 2000/01- 2022/23 %	Increase 2021/22- 2022/23 %
North East	67.80	74.03	79.94	79.93	81.29	83.02	86.61	85.82	91.12	93.82	97.03	98.17	97.42	93.88	91.71	88.96	86.11	83.87	85.90	83.85	13.3	- 2.4
North West	66.18	75.16	83.01	84.39	86.22	87.09	90.99	89.56	93.41	96.82	99.37	101.44	102.48	99.10	96.84	93.83	90.91	88.45	90.50	88.34	17.5	- 2.4
Yorkshire & The Humber	71.45	77.14	79.10	78.34	80.97	83.52	86.77	86.36	90.38	94.79	97.08	99.80	101.94	97.93	95.89	93.19	90.25	87.89	89.89	87.78	13.8	- 2.3
East Midlands	77.86	80.15	86.44	87.71	89.51	90.48	95.20	94.03	97.73	102.03	104.48	107.27	108.65	105.30	102.83	99.83	96.65	94.19	96.57	94.24	17.6	- 2.4
West Midlands	74.68	77.36	85.36	86.73	89.64	91.31	95.83	94.54	98.80	103.15	106.17	108.93	109.91	106.52	103.96	101.19	97.78	95.25	97.52	95.28	23.2	- 2.3
East of England	80.23	90.53	97.10	98.31	100.82	102.68	107.93	106.81	112.34	116.43	118.57	122.29	123.47	119.35	116.91	113.07	109.75	106.37	108.86	105.96	17.0	- 2.7
London	91.05	101.69	114.58	116.62	119.52	121.76	127.66	127.13	132.83	139.53	143.38	148.10	152.01	146.97	146.01	139.18	134.69	130.38	133.15	130.27	28.1	- 2.2
South East	88.51	99.46	109.61	110.63	112.58	113.98	119.01	117.33	121.45	126.94	129.04	132.57	134.54	129.58	126.86	123.04	119.26	116.07	118.73	115.85	16.5	- 2.4
South West	83.16	86.57	94.79	95.44	97.85	98.85	100.69	99.19	102.62	107.50	109.66	113.12	114.68	110.92	108.48	105.57	101.78	99.38	101.80	99.44		
England	80.23	87.56	94.40	95.30	97.64	99.03	103.55	102.12	106.67	111.29	114.00	117.01	118.53	114.44	111.49	108.64	105.18	102.23	104.60	102.15	16.7	- 2.3

Source: see Table 73c. Real-terms figures are adjusted using GDP deflators.

Table 74a **Social rented general needs rent by number of bedrooms in England by region, 2022/23**

Average net weekly rent (£)

	North East	North West	Yorkshire and The Humber	East Midlands	West Midlands	East of England	London	South East	South West	England
Local authority net rent										
One bedroom	68.25	70.23	69.18	70.37	73.75	82.54	100.19	85.72	75.11	81.55
Two bedrooms	77.93	79.24	78.63	80.39	82.16	95.02	112.44	97.72	83.89	92.03
Three bedrooms	85.23	86.87	85.64	87.26	93.31	107.61	128.57	112.00	94.21	101.45
Four bedrooms	91.32	95.88	92.03	94.74	103.49	119.82	147.51	120.65	103.87	120.91
Five bedrooms	97.68	109.78	101.14	106.38	120.39	127.64	162.63	133.25	110.71	142.45
Six or more bedrooms	113.02	110.07	104.45	112.12	117.17	136.06	175.63	157.69	121.35	155.05
All Self-Contained	79.01	79.92	78.43	80.69	84.31	97.42	114.10	99.69	85.72	93.17
Average LA rent as % of market rent	55.3	46.4	46.6	46.9	46.0	42.0	26.5	37.7	37.7	40.7
Housing association (Private Registered Provider) net rent										
One bedroom	73.81	75.63	75.77	79.75	81.53	89.74	113.55	97.08	83.50	87.79
Two bedrooms	82.69	86.55	87.65	93.15	94.06	103.68	128.21	113.33	97.54	100.43
Three bedrooms	91.32	96.38	96.08	101.84	104.12	116.62	143.02	128.31	109.29	111.00
Four bedrooms	100.38	104.81	107.74	115.52	119.79	130.58	158.41	143.40	125.56	129.83
Five bedrooms	110.30	113.32	120.03	121.75	127.79	137.41	169.96	156.62	134.46	144.25
Six or more bedrooms	125.64	122.44	128.27	136.26	139.74	139.38	179.52	163.36	142.96	153.71
All Self-Contained	83.85	88.35	87.78	94.24	95.29	105.97	130.37	115.86	99.44	102.16
Average HA rent as % of market rent	58.7	51.3	52.2	54.8	52.0	45.6	30.2	43.9	43.8	44.7
Housing association (Private Registered Provider) gross rent										
One bedroom	78.29	81.72	81.44	87.96	89.71	97.30	124.18	105.18	90.89	95.35
Two bedrooms	84.74	90.26	90.79	96.79	99.25	107.88	139.48	118.90	101.96	105.67
Three bedrooms	91.96	97.41	97.04	103.07	105.43	117.77	151.12	129.89	110.65	113.07
Four bedrooms	100.97	105.88	108.82	117.22	121.34	132.18	166.27	145.35	127.18	132.98
Five bedrooms	110.54	114.60	121.09	122.79	129.29	139.07	177.18	158.33	135.51	147.97
Six or more bedrooms	126.43	123.98	129.24	138.10	140.92	140.06	184.91	165.50	144.05	156.73
All Self-Contained	85.99	91.54	90.86	97.89	99.80	109.77	140.34	120.49	103.38	106.82
Average HA rent as % of market rent	60.2	53.2	54.0	56.9	54.5	47.3	32.6	45.6	45.5	46.7

Source: Regulator for Social Housing Local Authority Data Return (LADR) and Statistical Data Return (SDR) plus ONS 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 at least 1,000 social housing units.
 2. Net rents are for self-contained units and exclude general service charges, personal service charges and support charges.
 3. Gross rents include service charges eligible for universal credit or housing benefit. Service charge and gross rent figures for local authority social rented stock are not available.

Table 74b **Affordable Rents for general needs dwellings by number of bedrooms in England, 2022/23**

Average Gross weekly rent (£)

	North East	North West	Yorkshire and The Humber	East Midlands	West Midlands	East of England	London	South East	South West	England
Local Authority										
One bedroom	100.42	97.16	81.67	93.09	86.49	107.15	159.06	131.88	101.20	115.26
Two bedrooms	97.48	108.06	96.93	109.29	102.95	139.10	184.39	160.05	122.00	128.01
Three bedrooms	104.86	113.76	108.10	124.20	113.53	156.95	200.02	184.42	145.89	143.19
Four bedrooms	122.08	141.16	129.27	138.14	130.66	199.22	215.64	213.55	174.77	168.55
Five bedrooms	139.95	142.18	136.07	149.74	143.23	205.39	228.49	244.27	193.85	176.27
Six or more bedrooms	136.69	–	–	211.91	132.71	137.07	257.66	220.92	235.42	211.63
All Self-Contained	100.65	107.80	99.42	112.32	107.69	134.75	185.50	161.56	127.40	131.95
Average LA rent as % of market rent	75.8	69.2	65.4	71.7	64.5	61.6	49.5	67.1	61.6	61.9
Housing association (Private Registered Provider)										
One bedroom	83.97	91.30	89.86	93.05	95.55	119.49	177.24	132.49	103.73	124.93
Two bedrooms	97.54	105.45	102.74	111.53	114.41	145.33	206.61	163.01	125.72	134.26
Three bedrooms	106.73	114.28	111.12	124.88	126.01	164.28	223.59	188.14	146.64	143.98
Four bedrooms	122.50	131.20	124.76	153.41	149.00	199.13	239.57	231.25	178.44	182.13
Five bedrooms	125.43	138.27	129.38	147.22	156.20	186.29	249.07	215.75	180.85	176.58
Six or more bedrooms	110.62	196.63	134.87	136.38	174.43	136.35	276.29	316.68	201.21	199.57
All Self-Contained	100.09	107.88	104.74	113.00	116.59	144.44	200.71	164.11	128.42	136.74
Average HA rent as % of market rent	75.4	69.2	68.9	72.1	69.8	66.1	53.5	68.2	62.1	64.2

Source: See Table 74a.

- Notes
1. Affordable Rent homes are those made available at a rent level up to 80% (inclusive of service charges) of local market rents. Figures include the London Affordable Rent, which are units let at or below weekly rent benchmarks set by the Greater London Authority.
 2. Affordable Rent general needs gross rents are based on data for all local authorities and all housing associations with Affordable Rent stock.

Table 75 **Welsh housing capital expenditure**

£ million

	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	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	
Gross investment																								
Local authorities:																								
HRA acquisitions and new build	44.5	26.2	20.4	11.1	7.3	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	97.9	108.6	112.2	
+ HRA renovation	24.3	49.7	105.8	89.8	77.0	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	167.3	208.6	217.7	
+ Enveloping and environmental works	0.3	4.8	26.2	18.3	11.6	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	3.0	2.3	1.5	
+ Slum clearance	2.0	0.6	0.7	0.7	0.3	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	0.0	0.0	0.0	
+ Low cost homeownership	0.6	0.4	3.4	7.3	0.9	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	3.9	1.1	0.2	
+ Improvement grants etc.	18.5	55.3	93.5	177.3	97.6	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	33.6	51.7	58.0	
+ Private housing loans	5.7	2.4	5.1	0.2	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	5.2	1.5	0.5	
= Total local authorities	95.9	139.4	255.1	304.7	194.7	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	373.8	389.8	
+ Housing associations	32.3	40.6	116.0	106.4	54.9	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	300.0	250.0	310.0	
= Total gross investment (A)	128.2	180.0	371.1	411.1	249.6	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	611.0	623.8	699.8	
Capital receipts:																								
Local authorities	65.5	72.0	87.2	50.6	70.1	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	9.3	7.6	8.3	
+ Housing associations	1.0	3.8	9.5	6.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
= Total receipts (B)	66.5	75.8	96.7	57.1	70.1	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	21.1	9.3	7.6	8.3	
Total net investment (A-B)	61.7	104.2	274.4	354.0	179.5	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	601.7	616.1	691.5	

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.
 5. Housing association figures from 2021/22 onwards are for grant only.
 6. The Review's editors advise that data in this table are subject to reappraisal for future editions.

Table 76 **Welsh housing capital plans and investment including private finance**

£ 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	2021/22	2022/23	2023/24 provisional	
Local authorities:																								
Capital provision	141.9	183.9	261.5	194.2	211.2	208.4	207.2	191.0	180.3	173.7	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Net local financial resources	45.4	71.2	43.2	0.5	46.3	58.2	39.9	46.7	37.1	36.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Gross investment (A)	187.3	255.1	304.7	194.7	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	373.8	389.8	549.9	
+ Dowry funding for RSLs (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	43.8	43.8	43.8	43.8
Housing associations (RSLs):																								
Net provision	46.4	92.2	93.7	54.9	77.7	91.5	98.5	135.2	170.8	102.8	96.9	101.0	79.4	79.7	105.7	149.7	156.2	198.6	208.2	300.0	250.0	310.0	370.0	
+ Local authority transfers	0.0	14.3	6.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Capital receipts	5.1	9.5	6.5	-	-	-	-	-	-	-	-	18.0	31.0	33.0	37.0	44.0	42.0	46.0	42.0	0.0	-	-	-	-
= Gross provision	51.5	116.0	106.4	54.9	77.7	91.5	98.5	135.2	170.8	102.8	96.9	119.0	110.4	112.7	142.7	193.7	198.2	244.6	250.2	300.0	250.0	310.0	370.0	
+ Private finance	0.0	33.0	76.2	39.8	56.3	66.2	71.3	97.9	123.7	74.4	70.2	73.1	57.5	57.7	76.6	108.4	113.1	143.8	158.0	217.0	181.0	224.0	268.0	
= Gross investment (C)	51.5	149.0	182.6	94.7	134.0	157.7	169.8	233.1	294.5	177.2	167.1	192.1	167.9	170.3	219.3	302.1	311.4	388.4	408.2	517.0	431.0	534.0	638.0	
Other provision (D)	-	-	-	-	-	-	-	-	-	-	-	-	11.6	16.6	1.6	14.8	14.9	38.9	38.8	48.6	45.7	102.0	94.0	
Total gross investment (A+B+C+D)	238.8	404.1	487.3	289.4	395.5	428.8	420.9	491.0	549.2	424.6	444.8	452.3	446.9	491.1	581.2	691.2	688.4	807.8	883.3	903.8	894.3	1,069.6	1,325.7	

Sources: Welsh Government Main Expenditure Group (MEG) Allocations, Local Government Finance Statistics, Financial Statements of Welsh Housing Associations (Global Accounts); for older sources see earlier versions.

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 and use of 'housing' credit approvals for 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 an 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. Local authority gross investment includes capital grants, MRA, leasehold for elderly and other LCHO schemes on land owned by local authorities, plus indicative levels of supported prudential borrowing.

5. Gross local authority investment for 2015/16 does not include the £919 million additional borrowing to enable the 11 local authorities with council housing stock to exit the HRA subsidy system and become self-financing.

6. The Welsh Government provides 10 LSVT housing associations dowry grant funding where the cost of improvement work exceeds anticipated rental income. Like the local authorities' MRA, it supports delivery of the Welsh Housing Quality Standard (WHQS). In recent years, the total MRA and funding budget has been around £108 million per annum.

7. HA net provision figures are outturn for years to 2012/13 and budget estimates from 2013/14; typically supplementary Budget allocations are made during the financial year. It includes the Land for Housing loan funding.

8. Capital receipts are those received in the year as reported in annual global accounts. Other provision includes the Integrated Housing and Care Fund and other minor schemes but excludes funding for building safety and decarbonisation.

9. The Review's editors advise that data in this table are subject to reappraisal for future editions.

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	0.0	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: 1. 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.

2. 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	2000	2005	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
Local authorities:																			
Subsidy guideline			22.98	33.58	38.94	47.59	64.18	66.96	70.23	73.18	75.16	76.21	78.12	81.63	83.59	85.85	87.14	89.84	–
Average rent	11.43	16.53	23.49	35.35	42.01	50.06	62.64	66.61	69.6	72.58	75.19	78.44	81.15	84.65	89.35	92.26	95.06	96.45	99.2
Housing associations:																			
Fair rents	13.53	18.67	30.08	40.08	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Assured rents			30.73	42.16	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
All rents	–	–	–	–	45.17	52.99	66.97	69.62	73.69	76.18	79.16	82.05	83.93	87.10	91.15	93.81	–	98.01	100.93
Private renting:																			
Unfurnished fair rents	10.10	14.12	23.87	35.63	–	–	98.00	110.00	104.00	100.00	110.00	100.00	105.00	109.00	104.00	–	–	–	–
Market rents	–	–	35.38	58.65	59.65	83.91	112.83	114.23	114.23	111.46	114.23	114.23	115.38	117.69	121.15	125.77	126.92	129.23	141.97
All private rents	–	–	–	–	–	–	98.00	110.00	104.00	100.00	110.00	100.00	105.00	109.00	104.00	109.00	121.00	114.00	–
Average earnings	119.40	160.30	232.10	301.30	368.40	460.80	525.20	530.60	546.60	547.20	560.70	575.80	585.80	597.60	623.70	616.80	638.60	675.50	722.70
Rent as a % earnings:																			
Local authority rents	9.6	10.3	10.1	11.7	11.4	10.9	11.9	12.6	12.7	13.3	13.4	13.6	13.9	14.2	14.3	15.0	14.9	14.3	13.7
HA fair rents	11.3	11.6	13.0	13.3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
HA assured rents			13.2	14.0	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
HA all rents	–	–	–	–	12.3	11.5	12.8	13.1	13.5	13.9	14.1	14.2	14.3	14.6	14.6	15.2	–	14.5	14.0
Private fair rents	8.5	8.8	10.3	11.8	–	–	18.7	20.7	19.0	18.3	19.6	17.4	17.9	18.2	16.7	–	–	–	–
Private market rents	–	–	15.2	19.5	16.2	18.2	21.5	21.5	20.9	20.4	20.4	19.8	19.7	19.7	19.4	20.4	19.9	19.1	19.6
All private rents	–	–	–	–	–	–	18.7	20.7	19.0	18.3	19.6	17.4	17.9	18.2	16.7	17.7	18.9	16.9	–

Sources: Welsh Government, Welsh Housing Statistics, Ad-hoc PRS rents table, 2022/23, Housing and Construction Statistics, Regional Trends, New Earnings Surveys, Annual Survey of Hours and Earnings and Table 54.

Notes: 1. Earnings figures are gross average earnings for adults in full-time work resident in Wales.

2. LA and HA rent figures are for self-contained stock and are for financial years. The subsidy (target) rents are currently suspended and their future is not currently known.

3. Market rents to 2000 are for unfurnished lets and are for financial years. From 2010 and 2020 figures are for calendar years and are derived from the Rent Officers Wales – Lettings Information Database.

Figures from 2010/11 are from ONS analysis of this database. Figures for 2022/23 are provisional and were derived from an ad-hoc request published in November 2023.

4. The 'all private rents' figures from 2002 are derived from the FRS and are for all lettings, including rent-free. These figures, especially for 2020/21 and 2021/22 should be treated with caution and viewed as illustrative only due to the small sample achieved.

Table 79 **Scottish gross housing investment excluding private finance in real terms***£ million (2022/23=100)*

	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	2021/22
Cash	477	867	640	894	1,062	1,045	995	1,118	1,002	951	903	921	1,002	1,017	1,156	1,249	1,474	1,645	1,319	1,574
2022/23 prices	1,899	1,806	1,057	1,312	1,518	1,459	1,341	1,485	1,307	1,219	1,136	1,138	1,223	1,232	1,370	1,457	1,683	1,836	1,396	1,679
GDP deflator	4.0	2.1	1.7	1.5	1.4	1.4	1.3	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

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 the use of capital receipts and revenue for local authority capital 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 affordable housing investment by public agency**

£ million

	1986/87	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	2021/22	2022/23	
Gross investment:																						
Local authorities ^{1,2}	453	621	414	508	572	508	559	549	596	650	664	692	730	705	743	741	853	993	769	1,065	1,197	
+ New towns	28	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
+ Scottish Government ³	168	203	208	386	490	537	437	569	406	301	239	229	273	312	413	508	620	652	550	509	-	
+ Other programmes ⁴			18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
= Total gross investment (A)	649	867	640	894	1,062	1,045	995	1,118	1,002	951	903	921	1,002	1,017	1,156	1,249	1,474	1,645	1,319	1,574	1,197	
Capital receipts:																						
Local authorities ⁵	-	297	225	200	243	190	124	54	58	44	40	48	66	78	128	72	19	7	28	24	41	
+ New towns	-	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
+ Scottish Government ⁶	-	68	-	-	-	-	29	26	20	10	8	14	26	28	8	18	15	5	5	0	-	
= Total capital receipts (B)	204	344	225	200	243	190	153	80	78	54	48	63	92	106	136	90	34	12	33	24	41	
Loan repayments (C)	-	10	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
= Net investment (A-B-C)	445	523	415	694	819	855	843	1,037	924	897	854	859	910	911	1,020	1,159	1,440	1,634	1,286	1,550	-	

Sources: Scottish Government: Affordable Housing Programme (AHSP) outturn, Scottish Local Government Financial Statistics (SLGF5), Housing Revenue Account (HRA) statistics, Provisional Outturn and Budget Estimates (POBE), Tables 81 and 82 Scottish Consolidated Fund Account.

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 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 they exclude receipts from shared equity programmes.

7. Figures for 2020/21 and 2021/22 reflect the impact of the Covid-19 pandemic on local authorities' capital programmes but it is not possible to quantify this impact. Figures for 2022/23 are provisional or were not available when this table was compiled.

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	2021/22	2022/23
HRA investment	291	492	351	418	490	453	501	495	546	600	607	619	665	643	677	684	742	889	684	950	1,068
Comprising:																					
Enhancements to existing buildings	-	-	-	-	-	-	-	381	395	401	444	445	435	409	401	398	390	465	270	410	491
New construction and conversion	-	-	-	-	-	-	-	79	115	165	130	115	193	204	227	218	282	339	329	441	482
Other capital expenditure	-	-	-	-	-	-	-	36	37	33	34	59	37	29	48	68	71	84	85	98	95
Financed by:																					
Borrowing	169	200	168	130	131	150	240	312	306	343	313	317	311	273	225	255	314	460	256	487	619
Capital receipts	122	290	67	200	243	190	124	54	58	44	40	48	66	78	128	72	19	7	28	24	41
Revenue Reserves	-	2	126	88	87	95	123	120	158	155	188	186	191	195	209	241	155	231	203	258	196
Capital grants/ other					30	19	14	9	24	58	66	68	97	97	115	116	255	191	197	181	212
Non-HRA investment	117	129	63	90	82	55	180	183	174	149	136	157	166	166	163	153	203	216	177	207	220
of which TMDf spend							122	130	125	98	80	84	101	105	97	96	92	112	92	92	92
Financed by:																					
Borrowing	88	122	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital receipts	29	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Investment	408	621	414	508	572	508	559	549	596	650	664	692	730	705	743	741	853	993	769	1,065	1,197

Sources: Scottish Government Local Government Financial Statistics (SLGFS), Housing Revenue Account (HRA) statistics, Provisional Outturn and Budget Estimates, (POBE) 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 this 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. HRA borrowing figures for 1995/96 and 1996/97 include £107 and £83 million respectively for the purchase of new town stock.
 5. Local authority capital receipts figures refer to receipts used to fund the capital programme during the year, whereas those in Table 80 refer to the total capital receipts received during the year.
 6. Capital grants and other sources of income includes use of council tax discounts on second homes/long-term empty properties.
 7. Non-HRA investment refers to housing capital expenditure financed through the General Fund. Data collection revisions in 2006/07, 2008/09 and 2013/14 have resulted in a discontinuity in the series.
 8. Provision for non-HRA investment is included within a combined local government services block grant. Details on how non-HRA housing capital investment is funded have not been readily available since 1995/96.
 9. From 2008/09 non-HRA investment includes grant payments for HA developments in Edinburgh and Glasgow, following the Transfer of the Management of Develop Funding (TMDf) for the local AHSP to both councils.
 10. Total investment exclude TMDf spend, which is included in total HA investment reported in Table 82 or in total HRA investment in the case of council new build in Edinburgh (but not Glasgow, where all stock has been transferred).
 11. Figures for 2020/21 and 2021/22 reflect the impact of the Covid-19 pandemic on local authorities' capital programmes but it is not possible to quantify this impact. Figures for 2022/23 are provisional.

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	2021/22
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	391.1
+ 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	431.7	227.4	223.1
+ Other public finance																		14.6	13.9	5.8	4.4
= 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	818.2	958.4	658.8	618.6
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	112.2
+ 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	163.1	206.3
+ Other public finance																			1.0	1.6	6.6
= 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	440.8	377.8	271.8	325.1
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	5.5
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	508.8
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	676.7	390.6	429.4
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	1,266.6	1,342.8	947.7	949.2

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 and other public finance 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. Other public finance includes finance provided by local authorities that is generated from second-homes council tax income and commuted developer payments. Figures for public finance are reported from 2018/19 onwards.
 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, albeit no new charitable bond funding was spent in 2021/22.
 7. Housing association expenditure on Mid-Market Rent (MMR), Local Affordable Rent Housing Trust (LAR) and from 2014/15, Open Market Shared Equity (OMSE) are 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.
 10. Figures for expenditure on the Affordable Housing Supply Programme for 2022/23 were unavailable at the time of compilation.

Table 83 **Scottish local authorities consolidated housing revenue account**

£ million

Item	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 outturn	2021/22 outturn	2022/23 near final	2023/24 projected
Expenditure:																		
Loan charges	196	189	185	187	213	223	224	247	283	270	271	275	276	273	288	287	288	358
+ Supervision & management	212	206	233	239	231	233	232	236	253	251	251	252	259	281	287	297	329	346
+ Repairs & maintenance	348	348	349	357	339	339	342	350	364	366	368	373	397	399	373	436	499	481
+ Capital funded from revenue	80	107	124	120	153	155	189	190	187	192	203	228	257	253	202	258	188	196
+ Other expenditure	45	45	39	36	39	43	43	40	46	45	38	41	46	45	57	50	53	57
= Total	879	894	929	939	974	993	1,029	1,064	1,133	1,124	1,130	1,169	1,236	1,251	1,207	1,328	1,356	1,438
Income:																		
Rental income	818	813	833	863	881	917	955	991	1,063	1,062	1,086	1,104	1,137	1,177	1,211	1,239	1,266	1,332
+ Housing support grant	6	6	6	6	6	6	6	4	0	0	0	0	0	0	0	0	0	0
+ General Fund contribution	- 22	- 3	- 1	- 1	0	0	0	0	0	- 1	- 1	0	1	0	- 1	0	- 11	1
+ Other income	80	67	77	59	77	83	78	71	64	82	66	74	76	73	66	75	83	73
= Total	882	883	916	928	963	1,005	1,039	1,067	1,126	1,143	1,150	1,177	1,214	1,251	1,277	1,314	1,338	1,406

Source: Scottish Office Statistical Bulletins and Scottish Government.

- 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. Figures, especially for 2020/21, may have been impacted by the Covid-19 crisis; this should be borne in mind when making any 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	2021/22	2022/23 near final	2023/24 projected		
Average annual cost per house (£) ¹	688	1,251	1,703	1,912	2,267	2,347	2,461	2,570	2,694	2,773	2,898	3,024	3,145	3,368	3,374	3,463	3,537	3,666	3,782	3,881	3,942	4,006	4,195		
Percentage of costs met by:																									
Rents	50.0	94.0	97.0	99.6	99.9	101.8	99.7	99.4	99.5	99.4	99.5	99.4	99.6	100.0	100.1	100.1	100.0	99.9	100.0	100.0	100.0	100.0	100.8	100.0	
Other income																									
Housing support grant	37.0	6.0	3.0	0.9	0.9	0.7	0.6	0.7	0.6	0.6	0.6	0.6	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
General fund contributions	13.0	-	-	- 0.4	- 0.8	- 2.5	- 0.3	- 0.1	- 0.1	- 0.1	0.0	0.0	0.0	0.0	- 0.1	- 0.1	0.0	0.1	0.0	0.0	0.0	- 0.8	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	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. Transfers from the General Fund to the HRA were not applicable between 1990/91 and 2010/11.

Table 85 Rents and earnings in Scotland

£ per week

	1981	1990	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	2021/22	2022/23
Local authorities:																	
Subsidy assumption rent		21.30	42.61	49.41	57.71	59.15	–	–	–	–	–	–	–	–	–	–	–
Average rent	7.67	20.91	38.05	44.79	54.31	56.74	59.02	63.25	65.98	67.45	70.21	70.36	74.30	75.44	78.10	79.70	81.02
Housing associations:																	
Fair rents	9.38	26.37	43.00	–	56.00	58.21	61.72	–	–	–	–	–	–	–	–	–	–
Assured/SST rents		25.72	46.27	50.27	61.38	64.29	67.68	73.35	79.17	80.99	82.85	84.27	86.93	87.98	89.96	91.52	94.55
Private rents																	
Fair rents		23.53	41.35	53.85	70.77	–	–	–	–	–	–	–	–	–	–	–	–
Market rents			63.46	70.00	140.50	141.50	145.81	150.03	153.12	151.75	154.43	158.68	162.77	166.72	166.04	176.47	200.11
All private rents				96.52	107.00	110.99	111.78	108.00	106.00	106.33	107.67	111.33	114.00	115.00	112.67	115.00	–
Average weekly gross earnings	122.00	244.00	383.00	479.40	568.8	571.9	585.6	600.6	598.9	607.6	625.1	638	657.7	675.1	687.4	701.5	733.8
Rent as a % earnings:																	
Local authority rents	6.3	8.6	9.9	9.3	9.8	10.0	10.3	10.8	11.0	11.3	11.6	11.3	11.6	11.5	11.6	11.6	11.6
HA fair rents	7.7	10.8	11.2	–	10.1	10.2	10.8	–	–	–	–	–	–	–	–	–	–
HA assured/SST rents		10.5	12.1	10.5	11.1	11.3	11.8	12.5	13.2	13.5	13.6	13.5	13.6	13.4	13.3	13.3	13.5
Private fair rents	6.6	9.6	10.8	11.2	12.8	–	–	–	–	–	–	–	–	–	–	–	–
Market rents			16.6	14.6	24.4	24.7	24.7	24.9	25.0	25.6	25.0	24.7	24.9	24.7	24.7	24.2	25.2
All private rents				20.1	19.3	19.5	19.5	18.4	17.6	17.8	17.7	17.8	17.9	17.5	16.7	16.7	–

Sources: Scottish Government HRA and Private Sector Rent Statistics Bulletins, Scottish Housing Regulator Charter data (before 2014 Annual Statistical Return and SCORE), DWP Family Resources Survey, ONS 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. Average 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. The data are mainly for advertised new lets that are not subject to the Scottish Government price cap that has been in place since late 2022 and may over-estimate market stock prices.
 6. Median all private rents figures from 2002 are derived from the FRS and are for all lettings, other than rent-free. They should be treated as illustrative, because of small sample sizes, especially from 2020/21 onwards.

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	2021/22	2022/23
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	80	77
+ Supporting People Programme					55	56	61	63	64	63	65	66	70	72	73	78	74	72	73	85	76	79
+ Net lending	118	60	40	- 85	- 57	- 124	- 97	- 93	- 88	- 20	- 24	- 33	- 39	- 30	- 93	- 73	- 54	- 45	52	- 4	- 24	- 8
= Total	249	186	163	69	158	75	123	135	131	190	160	131	82	123	63	71	84	85	184	178	132	148
+ Voluntary housing	35	25	36	57	127	122	154	122	152	163	143	85	80	96	99	105	109	121	115	136	172	184
+ Co-ownership housing					7	4	19	15	15	18	28	38	52	50	30	28	31	39	41	34	40	27
+ Home improvement grants, etc	60	32	44	42	46	44	45	41	39	23	20	16	14	14	16	16	16	15	16	12	11	12
+ Energy efficiency									6	10	11	15	20	16	15	24	19	16	14	9	13	17
+ Miscellaneous	2	2	2	2	4	4	4	5	5	4	5	-	-	2	2	2	2	2	2	2	1	1
= Total provision	346	245	245	170	342	249	345	318	348	408	367	285	247	301	224	246	261	278	372	371	356	389

Sources: Northern Ireland Executive Expenditure Plans and Budgets, to 2015/16. NI Department for Communities Housing Statistics, NI Housing Executive (NIHE) Annual Reports from 2016, supplemented with 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, if receipts and debt repayments exceed capital investment in NIHE stock.

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. NIHE also received Covid-19 related funding that equated to £24 million in 2020/21 and £15 million in 2021/22.

Table 87 **Gross and net public housing investment in Northern Ireland (outturn)**

£ 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	2021/22	2022/23
Northern Ireland Housing Executive:																						
New house building	82	39	48	3	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Land etc. purchase	9	7	11	23	6	8	6	15	22	24	-	-	-	-	-	-	-	-	-	-	-	-
+ Capital investment in stock improvement	79	71	73	60	106	101	95	75	27	11	-	-	-	-	13	26	36	34	22	20	36	55
+ Other capital investment	3	4	2	4	2	2	2	2	8	4	-	-	-	-	3	2	1	2	2	2	2	5
= Total	173	121	134	90	114	112	103	92	57	39	9	12	11	9	16	28	37	36	24	22	38	
+ Voluntary housing	40	37	50	67	127	122	154	122	152	163	143	85	80	96	99	105	109	121	115	136	172	184
+ Co-ownership housing					7	4	19	15	15	18	28	38	52	50	30	28	31	39	41	34	40	27
+ Home improvement grants	60	32	44	42	46	44	45	41	39	23	20	16	14	14	16	16	16	15	16	12	11	12
+ Energy efficiency									6	10	11	15	20	16	15	24	19	16	14	9	13	17
= Gross public investment (A)	273	190	228	199	294	282	321	270	269	253	211	166	176	185	176	200	212	227	210	212	261	240
Capital receipts:																						
Northern Ireland Housing Executive	42	43	56	108	93	161	78	8	18	19	10	10	16	15	14	18	19	21	22	14	25	35
+ Voluntary housing	5	12	15	10	11	15	8	7	4	5	-	-	-	-	-	3	1	-	-	-	-	-
= Total (B)	47	55	71	118	104	176	86	15	22	24	-	-	-	-	-	20	19	21	22	14	25	35
Net public investment (A-B)	226	135	158	81	190	106	235	255	247	229	-	-	-	-	-	180	192	206	188	198	236	205

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 were 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. The increase in NIHE capital stock improvement in 2021/22 and 2022/23 was largely attributable to matched funding from the ERDF (European Regional Development Fund) Retrofit Programme to improve the thermal efficiency of NIHE stock.

4. Home improvement grants and energy-efficiency expenditure include both revenue and capital expenditures.

5. For further details about home improvement grants etc and energy efficiency see table 86 notes.

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	2021/22	2022/23	
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	69.41	69.41	
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	-	-	91.62	94.74	96.2	-	-	
All social rent (median)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	73.00	74.00	75.00	77.00	78.33	79.67	80.00	80.50	80.50	
Private rent	-	-	-	-	-	82.71	79.38	86.01	84.16	80.63	92.74	94.74	95.54	93.88	92.00	93.00	94.33	95.67	96.67	98.00	103.00	106.00	106.00	
Average earnings (£)	114.30	161.00	225.60	300.20	360.40	450.70	469.40	472.20	487.40	508.80	510.10	526.30	535.70	540.90	537.60	553.90	574.70	586.50	597.50	617.00	608.20	650.00	650.00	
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	10.3	10.4	11.0	11.3	11.8	12.0	11.6	11.4	11.1	10.8	11.2	10.7	10.7	
Housing associations:																								
Net of service charges	-	-	-	-	-	-	-	-	-	-	12.4	12.7	13.2	13.6	14.3	14.5	-	-	-	-	-	-	-	
Gross of service charges	-	-	-	10.3	12.2	13.7	13.8	14.6	15.1	15.1	16.1	16.4	17.0	17.4	18.2	18.4	-	-	15.3	15.4	15.8	-	-	
All social rent	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13.6	13.4	13.1	13.1	13.1	12.9	13.2	-	-	
Private rents	-	-	-	-	-	18.4	16.9	18.2	17.3	15.8	18.2	18.0	17.8	17.4	17.1	16.8	16.4	16.3	16.2	15.9	16.9	-	-	

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 prior to 2016/17 include rates as well as service charges; from 2010/11 to 2015/16 rents are also shown net of rates and service charges. Rents data for 2016/17 and 2017/18 are not available. Rents data from 2018/19 onwards are for general needs stock only and are inclusive of service charges but exclude rates.

4. Social rent refers to the median rent (rounded) for both NIHE and housing association dwellings and data come from the Family Resources Survey.

5. Median private rents exclude rent-free, come from the Family Resources Survey and are rounded. Prior to 2014/15, the figures refer to the average rent. From 2014/15 they refer to the median rent.

6. Due to the small sample size both the social and private rent figures should be treated with caution and are considered illustrative only.

Section 3 Compendium

Homelessness, housing needs and lettings

Table 89a **Local authority homeless acceptances in Great Britain by country***Number of households*

	1980	1990	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	2022/23
Not held to be intentionally homeless																					
England	60,400	140,350	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	42,460	52,800
+ Scotland	7,038	14,233	18,200	31,539	31,231	31,251	33,554	35,836	35,187	30,924	29,115	28,013	28,057	26,984	27,342	27,882	28,813	30,506	27,663	28,992	31,732
+ Wales	4,772	9,226	4,156	7,810	6,800	6,365	5,865	5,565	6,255	6,515	5,795	5,115	5,070	1,611	2,073	2,229	2,631	3,060	3,795	4,086	5,094
= Great Britain	72,210	163,809	137,026	133,329	111,391	100,786	92,849	81,421	85,602	87,729	88,680	85,418	87,557	86,325	88,525	86,711	61,944	73,906	71,028	75,538	89,626
Held to be intentionally homeless																					
England	2,520	5,450	8,650	13,250	10,930	9,560	8,640	6,580	7,130	7,920	8,430	8,530	8,990	9,560	9,860	8,700	4,270	4,630	3,430	2,950	3,320
+ Scotland	938	1,580	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	1,504	1,467	1,112	437	347	510
+ Wales	674	737	510	915	895	740	625	555	590	615	580	605	515	273	126	159	201	129	93	72	93
= Great Britain	4,132	7,767	11,560	15,384	13,247	11,766	10,820	8,567	9,374	10,108	10,690	10,938	11,300	11,458	11,420	10,363	5,938	5,871	3,960	3,369	3,923
All households accepted as homeless																					
England	62,920	145,800	123,320	107,230	84,290	72,730	62,070	46,600	51,290	58,210	62,200	60,820	63,420	67,290	68,970	65,300	34,770	44,970	43,000	45,410	56,120
+ Scotland	7,976	15,813	20,600	32,758	32,653	32,717	35,109	37,268	36,841	32,497	30,795	29,816	29,852	28,609	28,776	29,386	30,280	31,618	28,100	29,339	32,242
+ Wales	5,446	9,963	4,666	8,725	7,695	7,105	6,490	6,120	6,845	7,130	6,375	5,720	5,585	1,884	2,199	2,388	2,832	3,189	3,888	4,158	5,187
= Great Britain	76,342	171,576	148,586	148,713	124,638	112,552	103,669	89,988	94,976	97,837	99,370	96,356	98,857	97,783	99,945	97,074	67,882	79,777	74,988	78,907	93,549

Sources: Department for Levelling Up, Housing and Communities, Live Homeless Table MD1, Scottish Government Homeless Statistics and Welsh Government Homeless Statistics.

Notes: 1. The 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 2018/19. Following the Homelessness Reduction Act 2018, 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 2015/16 due to legislative reforms and the introduction of new prevention and relief duties. Welsh figures from 2015/16 are based on section 73 priority need cases.

4. Scottish figures to 2012/13 are for priority need homeless and potentially homeless cases only. From 2013/14 they refer to all homeless acceptances following the abolition of the distinction between priority need and other homeless acceptances on 31 December 2012.

5. English and Scottish figures from 2000/01 are for financial years as are Welsh figures from 2002/03 onwards. E&W figures therefore differ from previous versions of the table, which were for calendar years.

6. The 1990 figures for Wales include 2,000 households made homeless by flooding that year.

Table 89b **Homeless acceptances in England by region***Number of households*

	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	2021/22	2022/23
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	300	330	550	860
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	3,610	4,260	4,920	6,450
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	2,340	2,710	3,480	4,240
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	2,720	2,240	2,460	3,010
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	5,550	5,630	5,420	6,710
East of England	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	4,750	4,420	4,750	5,960
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	11,480	11,580	10,030	12,040
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	6,170	4,970	5,770	7,310
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	3,430	3,430	4,750	6,230
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	40,340	39,570	42,120	52,800

Source: Department for Levelling Up, Housing and Communities, detailed local authority level tables, annual updates.

Notes: 1. Homeless acceptances figures are for priority need and households accepted as unintentionally homeless only.

2. From 2005/06 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. Regional figures are rounded and grossed up by DLUHC to allow for missing local authority returns and may not sum precisely to the national annual total, especially on occasions when only the latter are subsequently revised.

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 in England by region***Number of households*

	2018/19			2021/22			2022/23		
	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	16,180	9,090	7,090	18,340	10,130	8,200
North West	37,690	19,290	18,400	41,280	19,010	22,270	44,930	19,890	25,030
Yorkshire & The Humber	25,940	14,350	11,590	28,560	14,950	13,610	30,100	15,210	14,890
East Midlands	22,010	12,230	9,780	21,820	11,060	10,750	22,590	11,290	11,300
West Midlands	24,190	11,410	12,780	27,230	10,290	16,940	28,520	10,700	17,820
East	28,170	15,620	12,550	27,770	14,140	13,620	28,970	14,510	14,460
London	53,200	30,670	22,530	51,920	23,580	28,340	57,150	25,530	31,620
South East	37,630	21,190	16,450	36,710	18,540	18,170	39,840	20,780	19,060
South West	25,840	14,860	10,980	28,010	13,640	14,370	27,990	12,740	15,250
England	269,500	147,880	121,630	279,470	134,280	145,180	298,430	140,790	157,640

Source: See Table 89b.

Notes: 1. The regional figures refer to the homeless prevention and relief duties introduced by the Housing (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. Also, annual figures are subject to revision, so may differ from figures previously reported.

Table 90a **Homeless households in temporary accommodation in England***Number of households*

	1980	1990	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	2022/23
Bed and breakfast	1,330	11,130	10,860	5,150	4,310	3,840	2,450	2,050	2,750	3,960	4,510	4,370	5,270	5,960	6,580	6,130	6,970	8,130	11,130	10,030	13,650
+ Hostels	3,380	9,010	10,610	9,010	7,640	6,450	5,170	4,240	4,250	4,360	4,480	4,880	5,040	5,570	5,740	5,690	5,730	6,920	5,720	5,930	5,890
+ Private sector leasing	-	-	21,900	49,660	45,600	40,480	37,450	30,920	26,960	26,040	26,260	25,270	23,990	24,420	24,510	25,320	25,260	27,910	28,020	24,530	24,200
+ Social provider stock	-	-	25,480	22,350	18,040	14,740	10,480	7,790	7,490	8,270	9,270	9,880	10,920	13,130	14,370	15,650	17,800	20,530	21,690	24,100	26,400
+ Other	-	25,130	6,350	10,200	11,540	12,000	8,460	6,320	6,790	7,800	10,800	14,020	19,480	22,590	26,030	27,940	29,280	28,700	28,750	30,410	34,410
= All temporary accommodation	4,710	45,270	75,200	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	95,000	104,540
Main duty owed, no accommodation secured	-	-	8,420	11,010	8,780	7,470	5,560	3,710	4,770	5,400	5,930	5,620	6,900	6,790	8,230	9,560	6,530	5,930	4,800	1,670	2,080
In temporary accommodation in another LA area	-	-	6,150	11,080	10,130	10,200	7,960	5,430	6,300	7,870	9,130	12,910	16,810	19,880	21,950	22,080	22,440	25,290	26,190	26,600	29,090

Sources: Department of Levelling Up, Housing & Communities, Statutory Homelessness Live Tables (TA1) and Hansard 18/4/91, Column 186.

- Notes:
1. From 2000/01, the figures relate to a snapshot of placements as at financial year end (i.e. Q4 from January to March 2001) onwards. Before this they were for the calendar year end (i.e. Q3 from October to December).
 2. Figures in Tables 90a and b are rounded to the nearest 10 and are subject to imputation and grossing up for missing local authority returns. 19 LAs failed to provide accurate temporary accommodation figures for 31 March 2023, comprising around 18% of the total households in TA.
 3. Figures are for households placed in temporary accommodation by local authorities. Most have been placed under the main homeless duty but some have been placed pending the outcome of further enquiries.
 4. Main duty owed, but no accommodation secured refers to households accepted as homeless but who have either remained in accommodation from which accepted as homeless or have made their own arrangements for temporary accommodation.
 5. There was a sharp rise in B&B placements in January to June 2018 due to improvements in local authority classification and reporting of shared annexes, which were formerly reported as self-contained provision.

Table 90b **Homeless households in temporary accommodation: in England by region***Number of households*

	1991	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	2021/22	2022/23
North East	430	1,320	780	450	360	300	190	220	210	170	170	150	150	150	140	200	370	560	650	800
North West	2,360	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	6,030	6,870
Yorkshire & The Humber	1,620	2,310	2,240	2,050	1,790	1,430	920	900	940	910	680	750	700	810	870	960	1,370	1,830	2,120	2,600
East Midlands	1,810	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	2,450	2,770
West Midlands	2,120	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	5,910	6,730
East	3,940	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	6,330	7,300
London	37,130	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	56,430	60,100
South East	7,890	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	10,920	12,320
South West	2,630	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	4,170	5,060
England	59,930	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	95,000	104,540

Source: Department Levelling Up, Housing & Communities, Live Tables (LT) on Homelessness - LT776 to 2011/12, LT784 from 2012/13 to 2017/18 and Detailed local authority-level tables (January to March) from 2018/19.

Notes: 1. See notes in relation to Table 90a. Totals may not equal the sum of components because of rounding by DLUHC.

2. Figures from 2018/19 are mainly sourced from H-CLIC returns. Not all households living in temporary accommodation were included in the transfer of cases onto H-CLIC, a problem largely associated with London Boroughs.

Caution should be applied when comparing figures from 2018/19 with those for earlier years.

Table 90c **Homeless households in temporary accommodation in Wales***Number of households*

	1997	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23
Social housing	211	340	598	626	459	400	365	380	350	365	425	455	411	432	414	492	471	573	720	864
Local authority dwelling	175	306	549	562	354	279	232	225	120	130	195	235	186	210	183	234	258	390	495	645
Housing association	36	34	49	64	105	121	133	155	230	235	230	220	225	222	231	258	213	183	225	219
Private rental	172	200	449	652	790	957	1,056	1,090	1,045	1,055	885	875	801	786	780	825	834	1,071	1,137	1,203
Private sector landlord	37	40	39	40	65	67	73	75	75	165	75	110	90	18	33	111	156	165	234	255
Private sector leasing	135	160	410	612	725	890	983	1,015	970	890	810	765	711	768	747	714	678	906	903	948
Hostel	102	86	360	325	314	340	292	300	390	395	420	420	429	486	495	501	390	489	546	651
Women's refuges	28	38	65	69	66	88	81	85	70	65	95	95	69	60	48	42	39	51	96	144
Bed and breakfast	78	62	604	376	240	266	231	235	245	210	260	215	108	189	243	294	366	1,464	1,689	2,187
Other	27	15	264	242	182	139	–	–	5	15	–	–	–	3	6	21	21	30	117	180
Homeless at home	74	170	1,140	814	536	496	314	470	425	300	230	80	60	54	69	54	45	51	159	255
Total	692	911	3,480	3,104	2,587	2,686	2,339	2,560	2,530	2,410	2,310	2,150	1,875	2,013	2,052	2,226	2,325	3,729	4,464	5,481

Source: Welsh Government Homeless Statistics.

- Notes:
1. All figures are a snapshot of those in temporary accommodation at end December prior to 2015/16 and as at 31 March from 2015/16. The latter is consistent with statistics reported from the rest of GB.
 2. For figures for earlier years (which are for different categories of accommodation) see Welsh Housing Statistics 1997.
 3. Private sector leased accommodation includes properties leased by local authorities and RSLs.
 4. Due to legislative and related data collection changes figures from 2015/16 are not yet classified as national statistics and should be treated with caution.
 5. Disclosure control rules applied by Welsh Government mean figures for 'other' have been suppressed and figures do not always sum precisely.

Table 90d **Homeless households in temporary accommodation in Scotland***Number of households*

	1991	1995	2000	2005	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	2022/23
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	8,335
of which:																					
Local authority dwelling	1,174	1,851	1,826	4,136	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,015	6,025
Housing association	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,105	2,310
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	1,280
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	1,765
Women refuge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	110	115
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	3,545
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	10,989	11,807	13,753	14,214	15,040

Source: Scottish Government Homelessness in Scotland Statistics 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 2020/21.

3. Figures do not always sum due to rounding of accommodation statistics to the nearest 5 by Scottish Government since 2016/17. Also annual totals for 2017/18 to 2021/22 have been updated but not the accommodation sub-divisions.

4. Households accommodated in a women's refuge were published for the first time in 2020/21. Prior to this they were included in 'other'.

Table 91a **Reasons for homelessness in England to 2018***Percentages*

	1987	1990	1995	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
Parents, relatives or friends no longer willing or able to accommodate	41	43	29	30	31	34	34	37	38	38	37	36	36	34	33	34	32	29	26	27	26	27
Breakdown of relationship with partner	18	17	22	23	23	22	21	20	20	19	20	18	19	20	19	18	18	17	17	16	16	18
Loss of private dwelling, including tied accommodation	15	14	20	23	23	22	20	18	18	18	19	20	18	17	21	24	28	32	35	37	38	33
Mortgage arrears	9	9	8	3	3	2	2	2	2	3	4	4	4	3	3	3	2	2	1	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	3
Other	13	13	17	18	18	18	21	21	20	19	18	19	20	22	21	19	18	17	17	16	16	18

Source: Department for Levelling Up, Housing & Communities (and predecessors), Homelessness Statistics Live Tables (LT 774).

Notes: 1. Figures reflect the operation of homeless legislation prior to the implementation of the Homeless Reduction Act 2017 and are not directly comparable with figures for 2018/19 reported in Table 91b.

2. Component figures may not total to 100, because of rounding and grossing up by the DLUHC.

3. Other reasons include racially motivated violence and harassment, other forms of violence and harassment, required to leave accommodation provided by Home Office as asylum support, left institution or LA care, left HM Forces, sleeping rough, etc.

Table 91b **Reasons for homelessness in England from 2018/19 onwards**

Number of households and percentages

	2018/19	2019/20	2020/21	2021/22	2022/23	2018/19	2019/20	2020/21	2021/22	2022/23
	No.	No.	No.	No.	No.	%	%	%	%	%
Households owed a prevention duty	147,880	149,240	119,880	134,280	140,790	100.0	100.0	100.0	100	100
of which:										
Family or friends no longer willing or able to accommodate	34,430	35,620	39,080	34,240	35,690	23.3	23.9	32.6	25.5	25.3
End of private tenancy	48,850	47,090	27,790	49,410	60,780	33.0	31.6	23.2	36.8	43.2
End of social tenancy	8,530	10,120	4,670	7,660	7,450	5.8	6.8	3.9	5.7	5.3
End of supported accommodation/institutional discharge	5,540	7,380	6,180	8,390	10,390	3.7	4.9	5.2	6.2	7.4
Relationship breakdown	9,410	9,320	9,080	7,820	6,700	6.4	6.2	7.6	5.8	4.8
Domestic abuse etc	11,000	11,240	13,400	13,070	12,210	7.4	7.5	11.2	9.7	8.7
Other/ not known	30,160	28,480	19,680	13,690	7,570	20.4	19.1	16.4	10.2	5.4
Households owed a relief duty	121,630	140,570	150,670	145,180	157,640	100.0	100.0	100.0	100.0	100.0
of which:										
Family or friends no longer willing or able to accommodate	31,820	38,870	48,990	44,340	50,350	26.2	27.7	32.5	30.5	31.9
End of private tenancy	15,720	17,280	12,820	18,610	26,190	12.9	12.3	8.5	12.8	16.6
End of social tenancy	4,560	5,290	3,150	3,410	4,230	3.7	3.8	2.1	2.3	2.7
End of supported accommodation/institutional discharge	10,710	14,870	14,790	18,130	21,880	8.8	10.6	9.8	12.5	13.9
Relationship breakdown	11,990	13,420	15,320	12,660	12,240	9.9	9.5	10.2	8.7	7.8
Domestic abuse etc	17,490	21,710	26,730	30,680	33,000	14.4	15.4	17.7	21.1	20.9
Other/ not known	29,350	29,170	28,870	17,350	9,750	24.1	20.8	19.2	12.0	6.2
Households owed a prevention and/or relief duty	269,510	289,810	270,550	279,460	298,430	100.0	100.0	100.0	100.0	100.0
of which:										
Family or friends no longer willing or able to accommodate	66,250	74,490	88,070	78,580	86,040	24.6	25.7	32.6	28.1	28.8
End of private tenancy	64,570	64,370	40,610	68,020	86,970	24.0	22.2	15.0	24.3	29.1
End of social tenancy	13,090	15,410	7,820	11,070	11,680	4.9	5.3	2.9	4.0	3.9
End of supported accommodation/institutional discharge	16,250	22,250	20,970	26,520	32,270	6.0	7.7	7.8	9.5	10.8
Relationship breakdown	21,400	22,740	24,400	20,480	18,940	7.9	7.8	9.0	7.3	6.3
Domestic abuse etc	28,490	32,950	40,130	43,750	45,210	10.6	11.4	14.8	15.7	15.1
Other/ not known	59,510	57,650	48,550	31,040	17,320	22.1	19.9	17.9	11.1	5.8

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 and are subject to revision by DLUHC, especially those for 2021/22.

2. The homeless relief figures exclude households owed a relief duty because they were homeless at the end of a prevention duty.

3. The domestic abuse etc category includes those subjected to violence and harassment.

4. Category figures may not sum exactly to the respective totals due to DLUHC rounding and weighting for non-response.

Table 91c **Homelessness: categories of need in England**

Number of households and percentages

	Number of households																				Percentages		
	1998/99	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	2021/22	2022/23	2000/01	2010/11	2022/23
Household includes dependent children ²	61,540	66,190	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	24,740	32,270	56.7	60.4	61.1
Household includes a pregnant woman	10,500	11,360	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	1,610	1,730	9.7	10.1	3.3
Total vulnerable households	31,400	38,000	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	14,710	15,950	18,540	32.6	28.9	35.1
Of which:																							
Old age	3,750	4,230	2,210	1,390	1,110	820	590	730	750	800	810	860	870	860	840	390	430	410	410	610	3.6	1.7	1.2
Physical disability / ill health	4,980	6,240	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	4,790	5,700	5.3	6.7	10.8
Mental health problems	7,250	9,960	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	4,860	5,100	8.5	8.1	9.7
Young applicant ³	3,470	5,800	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	750	680	5.0	5.0	1.3
Domestic abuse	6,190	6,290	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	2,530	3,530	5.4	3.2	6.7
Other reasons ⁴	5,760	5,480	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	2,610	2,910	4.7	4.3	5.5
Homeless because of emergency	840	1,110	510	410	430	350	200	240	230	210	210	220	260	220	380	120	130	150	160	260	1.0	0.5	0.5
Total households owed a main duty	104,270	116,660	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	42,460	52,800	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' category is under-reported due to some miscoding of households with children as vulnerable. Figures from 2018/19 include 'vulnerable' households with children DLUHC has identified.

3. From 2002/03, 'young applicant' covers 16-17 year-olds and 18-20 year-old care leavers.

4. 'Other reasons' 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 seekers and those fleeing home due to violence (other than domestic abuse).

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	2021/22	2022/23	2018/19	2019/20	2020/21	2021/22	2022/23
Number of households with known support needs	144,790	144,970	125,550	125,430	134,990	100	100	100	100	100
Of which										
One identified support need	59,550	66,670	64,530	66,720	71,520	41	46	51	53	53
Two identified support needs	26,550	31,090	32,160	34,360	38,020	18	21	26	27	28
Three or more identified support needs	32,720	37,280	41,050	43,400	47,930	23	26	33	35	36
Range of support needs										
Young person aged 16-25 years	13,830	14,680	14,070	13,840	14,320	10	10	11	11	11
Care leaver	5,720	7,010	7,200	7,430	7,910	4	5	6	6	6
Physical ill health and disability	35,860	42,090	40,390	47,040	54,240	25	29	32	38	40
History of mental health problems	56,980	65,900	67,500	73,200	79,350	39	45	54	58	59
Learning disability	11,030	12,550	12,500	15,090	16,900	8	9	10	12	13
At risk of / has experienced domestic abuse	5,290	6,040	5,870	6,490	7,220	4	4	5	5	5
At risk of / has experienced abuse (non-domestic abuse)	23,920	26,890	29,690	32,760	35,460	17	19	24	26	26
At risk of / has experienced sexual abuse / exploitation	6,910	7,210	7,740	8,430	9,610	5	5	6	7	7
Drug dependency needs	14,230	16,830	19,980	17,690	18,190	10	12	16	14	13
Alcohol dependency needs	11,030	12,530	13,110	12,950	14,010	8	9	10	10	10
Offending history	19,180	22,180	28,030	25,500	25,900	13	15	22	20	19
History of repeat homelessness	16,460	18,390	20,840	19,930	21,400	11	13	17	16	16
History of rough sleeping	13,390	14,880	17,550	15,000	16,670	9	10	14	12	12
Access to education, employment or training	8,770	7,750	7,440	9,470	12,380	6	5	6	8	9
Other	7,820	8,890	6,870	9,090	11,620	5	6	5	7	9

Source: Department for Levelling Up, Housing & Communities (and predecessors), Statutory homelessness Live Tables (A3).

Notes: 1. Households with multiple support needs are counted in more than one 'support needs' category. 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 household 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	2022
North East	63	53	38	38	35	49	32	62	25	35	38	45	51	66	67	72	48	61
North West	131	106	78	89	90	100	149	147	152	189	220	313	434	428	349	226	200	247
Yorkshire & The Humber	71	85	83	59	72	115	150	157	129	126	160	172	207	246	242	181	166	170
East Midlands	116	161	90	80	108	121	188	137	206	193	208	255	313	358	305	187	175	213
West Midlands	109	81	71	73	105	182	207	230	223	186	249	289	295	420	319	214	194	250
East	96	85	67	72	169	206	242	276	296	302	418	604	615	484	458	266	241	285
London	285	327	302	249	317	415	446	557	543	742	940	964	1,137	1,283	1,136	714	640	858
South East	203	178	172	157	213	310	430	442	532	609	827	956	1,119	934	900	474	445	572
South West	161	173	137	131	138	270	337	301	308	362	509	536	580	458	490	354	334	413
England	1,235	1,249	1,038	948	1,247	1,768	2,181	2,309	2,414	2,744	3,569	4,134	4,751	4,677	4,266	2,688	2,443	3,069
of which																		
London (%)	23	26	29	26	25	23	20	24	22	27	26	23	24	27	27	27	26	28
Rest of England (%)	77	74	71	74	75	77	80	76	78	73	74	77	76	73	73	73	74	72

Sources: Audit Commission collated local authority counts to 2007/08 and Department of Levelling Up, Housing and Communities (and its predecessors) from 2010 onwards.

Notes: 1. Summer 2010 count using 'old' methodology.

2. Autumn 2010 count and onwards using revised methodology; https://assets.publishing.service.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.

4. There were no Covid-19 related measures in place during the 2022 snapshot unlike the 'everyone-in' measures in 2020 and 2021, which reduced the numbers sleeping rough in those two years.

Table 92b **Rough sleepers in England by area**

Number of people

	1998	2000	2005	2007	2009	2010 ¹	2010 ²	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Authorities with the highest count in 1998																			
Westminster	237	227	133	112	110	147	128	106	131	140	265	265	260	217	306	333	242	187	250
Camden	59	54	17	6	6	5	11	7	5	4	5	15	17	127	141	65	42	97	90
Birmingham	56	23	7	5	4	6	9	7	8	14	20	36	55	57	91	52	17	31	39
Brighton and Hove	44	21	9	12	6	12	14	37	43	50	41	78	144	178	64	88	27	37	41
Bristol	42	21	4	7	–	6	8	8	9	41	41	97	74	86	82	98	50	68	58
City of London	41	40	12	45	38	29	20	18	21	35	50	48	50	36	67	41	23	20	43
Oxford	39	31	5	11	5	16	11	8	12	19	26	39	33	61	45	43	19	24	27
Manchester	31	23	7	7	9	7	7	15	27	24	43	70	78	94	123	91	68	43	58
Southwark	31	7	7	11	15	3	29	10	25	24	22	32	32	44	47	44	24	10	14
Tower Hamlets	31	6	–	12	17	7	11	9	7	4	6	12	11	21	10	17	40	28	21
Authorities with the highest count in 2022																			
Westminster	237	227	133	112	110	147	128	106	131	140	265	265	260	217	306	333	242	187	250
Camden	59	54	17	6	6	5	11	7	5	4	5	15	17	127	141	65	42	97	90
Bournemouth	44	21	7	5	6	6	21	26	35	24	40	65	60	66	45	72	25	29	64
Bristol	42	21	4	7	–	6	8	8	9	41	41	97	74	86	82	98	50	68	58
Manchester	31	23	7	7	9	7	7	15	27	24	43	70	78	94	123	91	68	43	58
Cornwall	30	17	11	–	12	12	65	80	50	77	40	65	99	68	53	24	29	28	43
City of London	41	40	12	45	38	29	20	18	21	35	50	48	50	36	67	41	23	20	43
Brighton and Hove	44	21	9	12	6	12	14	37	43	50	41	78	144	178	64	88	27	37	41
Birmingham	56	23	7	5	4	6	9	7	8	14	20	36	55	57	91	52	17	31	39
Leeds	8	17	4	1	6	–	6	11	11	13	15	13	20	28	33	40	35	25	37

Source: Department of Levelling Up, Housing and Communities (and its predecessors).

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. Figures for Bournemouth from 2010 onwards are for Bournemouth, Christchurch and Poole.

3. Figures for Cornwall prior to 2010 are for the six former districts of Caradon, Carrick, Kerrier, North Cornwall, Penwith, and Restormel.

4. Figures for all local authorities are available at: www.gov.uk/government/statistics/rough-sleeping-snapshot-in-england-autumn-2022

Table 92c **Rough sleepers in Wales***Numbers*

	2015/16	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. The Welsh rough-sleeper count has been suspended during the pandemic, but management statistics indicate that around 132 people were sleeping rough in Wales in October 2021.

Table 93 **Deaths of homeless people, Great Britain**

	2013	2014	2015	2016	2017	2018	2019	2020	2021
Estimated deaths (numbers)									
England and Wales	482	475	508	565	597	726	778	688	741
England	460	469	485	539	584	692	745	664	701
North East	18	32	14	24	32	36	28	34	37
North West	55	66	69	87	119	103	126	126	114
Yorkshire and The Humber	31	26	42	41	49	70	72	67	77
East Midlands	25	20	38	35	34	48	51	52	46
West Midlands	41	54	48	35	45	64	64	45	66
East	28	45	26	34	33	56	62	53	43
London	134	103	141	132	136	148	144	143	154
South East	79	72	59	97	84	79	88	69	90
South West	49	50	48	55	52	87	111	74	73
Wales	22	6	23	26	13	34	33	22	40
Scotland					164	195	216	256	250
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	16.8
England	11.5	11.6	12.0	13.2	14.2	16.8	18.0	16.0	16.8
North East	9.4	16.3	7.3	12.2	16.0	18.3	13.9	17.1	18.6
North West	10.5	12.5	13.0	16.3	22.2	19.2	23.3	23.3	21.0
Yorkshire and The Humber	7.8	6.6	10.5	10.1	12.1	17.3	17.8	16.5	18.9
East Midlands	7.2	5.8	11.0	9.9	9.6	13.6	14.3	14.5	12.7
West Midlands	9.7	13.0	11.3	8.2	10.5	15.0	14.7	10.4	15.1
East	6.5	10.2	5.9	7.5	7.3	12.5	13.8	11.7	9.4
London	21.1	16.0	21.6	20.0	20.5	22.1	21.4	21.2	22.5
South East	12.2	11.1	8.9	14.6	12.6	11.9	13.3	10.3	13.4
South West	12.4	12.4	11.8	13.5	12.8	21.2	26.9	17.9	17.5
Wales	9.7	2.6	9.9	11.4	5.8	14.5	14.3	9.4	17.2
Scotland					39.9	47.4	52.5	61.6	60.4

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 methods used by NRS and ONS are similar but not to the extent it is possible to produce a GB-wide figure.
 5. ONS caution that all estimates across GB are conservative. They also stress that ONS lists of known homeless (including temporary) accommodations is much less comprehensive than NRS lists.

Table 94 Landlord possession claims in England and Wales

Number of cases

	1999	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
Claims																					
Private	17,287	19,665	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	16,132	25,938	
Accelerated	13,891	16,473	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	8,405	25,068	
Social	154,104	156,196	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	13,474	27,682	
Total	185,282	192,334	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	38,011	78,688	
Orders Made																					
Private	10,771	11,523	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	9,419	19,497	
Accelerated	11,408	13,264	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	4,874	6,340	18,524	
Social	101,181	101,548	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	7,567	20,756	
Total	123,360	126,335	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	22,119	23,326	58,777	
Warrants																					
Private	–	5,817	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	4,683	10,478	
Accelerated	–	7,068	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	4,002	9,970	
Social	–	45,394	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	6,437	11,570	
Total	–	58,279	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	15,122	32,018	
Repossessions by county court bailiffs																					
Private	–	3,355	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	3,414	7,267	
Accelerated	–	4,734	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	2,973	6,683	
Social	–	19,784	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	3,084	5,701	
Total	–	27,873	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	9,471	19,651	

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.

3. Figures for 2001 to 2004 can be found in previous editions of the *Review*.

Table 95 Local authority dwelling stock, new dwellings and lettings in England

Thousands

	1985/86	1990/91	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
Stock of dwellings ¹	4,439	3,895	2,790	2,087	1,726	1,693	1,682	1,669	1,643	1,612	1,602	1,592	1,587	1,583	1,582	1,576	1,571
Vacant dwellings	113.0	81.4	79.2	42.9	27.9	25.9	27.7	27.3	27.4	23.9	23.1	23.3	24.0	25.6	31.5	32.9	34.0
Vacant dwellings as % of stock	2.5	2.1	2.8	2.1	1.6	1.5	1.6	1.6	1.7	1.5	1.4	1.5	1.5	1.6	2.0	2.1	2.2
Completions	23.3	13.0	0.2	0.3	1.1	2.0	1.4	0.9	1.4	1.9	1.8	2.0	2.6	1.9	1.6	1.3	2.0
All lettings ^{2,3}	431.9	398.5	326.6	188.8	144.1	140.9	134.7	142.9	127.3	120.5	112.6	108.1	104.8	99.9	80.2	88.8	87.2
Of which:																	
General needs lettings	–	–	–	–	124.4	124.2	117.6	128.3	113.9	107.5	99.3	95.3	90.8	86.3	68.5	76.1	75.1
Supported housing lettings	–	–	–	–	15.7	16.1	14.8	14.7	13.4	13.0	13.2	12.1	11.2	11.8	10.7	11.9	11.4
Lets to new social tenants ^{4,5}	242	238	222	133	94.1	89.1	83.9	83.3	76.8	74.8	69.2	66.9	64.4	59.9	47.6	55.0	55.1
Lets to existing tenants ^{5,6}	190.0	160.8	104.3	55.5	50.0	51.7	50.6	59.5	50.1	45.7	43.4	41.2	40.1	37.4	30.5	32.8	32.1
Lettings to statutory homeless households ^{7,8}	–	–	–	–	16.3	17.0	18.2	18.1	16.7	17.5	17.8	16.9	16.9	19.6	15.2	16.3	18.4
Of which:																	
General needs lets	–	–	–	–	14.9	15.7	17.2	17.1	15.4	16.3	16.7	15.5	15.4	17.7	13.6	14.7	16.5
Supported housing lets	–	–	–	–	1.4	1.2	1.0	1.0	1.3	1.2	1.1	1.4	1.5	2.0	1.6	1.6	1.8
Homeless lets as a % of all lettings ⁸	–	–	–	–	12	13	15	14	14	15	17	18	18	21	24	21	25
Homeless lets as a % of lets to new social tenants ^{8,9}	26	40	29	31	20	19	19	23	23	23	23	26	26	30	32	–	–
Homeless lets as a % of all general needs lettings ⁸	–	–	–	–	13	14	16	15	15	16	18	18	18	21	25	22	26
Homeless lets as a % of all supported lettings ⁸	–	–	–	–	9	9	8	8	10	9	10	13	14	19	21	17	22

Sources: DLUHC (and its predecessors) Local Authority Housing Statistics (LAHS); Housing Strategy Statistical Appendix (HSSA), 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 all dwellings let on a social, Affordable or intermediate rent basis, secure, introductory or flexible tenancies and lettings to households displaced by slum clearance.

3. The total number of new lettings is often greater than the sum of the different categories, which are not always recorded.

4. Lettings to new social tenants refers to lettings to households who immediately prior to this move did not hold a tenancy from any other 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, leading to a discontinuity in the count of new and existing social lettings before and after this date.

6. Lettings to existing tenants refers to internal transfers (irrespective of tenancy type) and, from 2009/10, transfers from any other social landlord. It includes mutual exchanges but excludes tenancy successions and assignments.

7. From 2019/20 'statutory homeless' is defined in accord with the Homelessness Reduction Act 2018 and includes all households assessed as homeless (or threatened with homelessness within the next 56 days) by a local authority and owed a prevention, relief or main homeless duty. For 2018/19 and earlier 'statutory homeless' is defined as those found 'statutory homeless' by a local housing authority.

8. Lets to statutory homeless households are based on CORE data. DLUHC weight CORE data for the lower number of LA lettings relative to the LAHS but differences persist. The proportions of lettings to homeless are therefore based on CORE figures for the applicable category of letting and not the LAHS figures reported in this table.9. Figures for the estimated number and proportion of new social lets to homeless households for 2021/22 and 2022/23 were unavailable at the time of compilation.

Table 96a **Local authority lettings to tenants new to a particular local authority, England***Thousands*

Region	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	2021/22
North East		21.3	24.6	13.0	11	11.5	9.2	7.3	7.7	7.1	7.5	7.1	5.2	5.2	4.9	5.5	5.5	3.2	2.6	3.3
<i>Northern</i>	26.2	23.0																		
North West		41.9	41.4	20.0	18.5	14.4	13.6	12.2	11.2	7.5	6.2	6.4	6.4	5.5	5.3	4.9	5.0	4.7	4.1	4.1
<i>North West</i>	42.5	40.2																		
Yorkshire & The Humber	37.7	31.4	37.1	17.2	17.3	14.9	15.7	15.4	15.5	16.3	16.2	16.3	14.5	14.6	13.0	13.2	12.1	11.2	7.2	9.2
East Midlands	23.1	19.0	22.8	15.7	15.6	14.6	13.4	12.6	12.3	11.9	11.3	11.3	10.4	10.4	9.8	9.3	9.0	8.2	7.3	7.4
West Midlands	34.0	29.1	27.8	15.7	14.4	13.4	13.6	14.1	13.2	14.3	12.7	13.2	12.1	12.2	10.3	9.6	8.7	8.7	7.1	6.5
East		17.8	16.9	12.3	10.5	9.6	8.5	8.3	7.9	7.6	7.9	7.6	6.9	6.5	6.9	6.8	6.0	6.4	4.9	5.5
<i>East Anglia</i>	9.6	7.4																		
London	50.1	43.9	26.6	19.7	19.0	16.6	17.1	16.9	16.8	14.8	13.7	13.3	12.7	12.5	10.8	10.6	10.2	10.0	8.1	9.1
<i>South East</i>		21.1	14.6	12.1	10.4	9.9	9.2	9.3	8.2	9.2	8.5	8.4	8.5	7.1	7.2	6.9	7.1	6.8	5.7	6.9
South East	36.4	31.4																		
South West	15.5	14.1	10.3	7.7	7.7	6.6	6.6	6.5	5.6	5.4	5.0	5.4	4.8	4.6	4.7	3.7	4.3	4.1	3.3	2.6
England	275.1	239.6	222.1	133.3	124.4	111.4	106.9	102.6	98.5	94.0	89.1	88.9	81.5	78.7	72.9	70.4	68.0	63.3	50.3	54.6

Sources: DLUHC (and its predecessors) 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 households that previously rented from another social landlord.
 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.
 5. Following a change in how lettings to existing tenants are defined, this table can no longer be updated. It has been retained for historic interest.

Table 96b **Local authority lettings to tenants new to social housing in England***Thousands*

Region	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
North East	7.1	7.5	6.9	7.2	6.9	5.1	5.1	4.7	5.4	5.3	3.1	2.5	3.1	2.6
North West	12.1	11.0	7.2	6.0	6.3	6.3	5.4	5.2	4.8	4.9	4.6	4.0	4.1	4.0
Yorkshire & The Humber	15.0	15.1	16.0	15.9	15.9	14.1	14.3	12.7	13.0	11.9	10.9	7.0	9.0	9.6
East Midlands	12.3	12.0	11.4	10.7	10.5	9.7	9.8	9.3	8.7	8.5	7.8	6.9	7.0	6.8
West Midlands	13.9	12.9	13.9	12.3	12.8	11.9	11.9	10.1	9.4	8.3	8.4	6.8	6.2	7.7
East of England	7.7	7.2	6.9	7.0	6.7	6.0	5.9	6.3	6.2	5.5	5.7	4.5	5.0	6.0
London	16.0	15.9	13.7	12.7	12.0	11.6	11.6	10.1	10.0	9.6	9.5	7.7	8.5	8.7
South East	8.8	7.4	8.4	7.6	7.5	7.8	6.5	6.6	6.3	6.5	6.0	5.2	6.5	6.3
South West	6.1	5.2	4.8	4.5	4.8	4.3	4.2	4.3	3.2	4.0	3.8	3.1	2.4	3.4
England	98.9	94.1	89.1	83.9	83.3	76.8	74.8	69.2	66.9	64.4	59.9	47.6	51.9	55.1

Sources: See table 95 and 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 introductory, fixed term and Affordable Rent lettings but exclude non-secure lettings to homeless households.
 3. Regional totals may not sum to 'England' reported in Table 95 due to rounding. DLUHC have also updated and corrected national but not regional figures for 2021/22. Figures in Table 95 should be used if quoting England-wide figures.

Table 97 **Housing association lettings in England**

Thousands

	1980/81	1990/91	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
Stock ²	401	567	1,273	1,802	2,180	2,255	2,304	2,331	2,343	2,387	2,430	2,444	2,452	2,479	2,505	2,524	2,542
General needs lettings ^{3,4}	51.0	77.0	150.0	128.2	151.3	157.5	153.5	170.0	169.5	164.0	146.8	142.2	145.2	143.8	115.0	127.3	123.8
Of which:																	
Social rent lettings	51.0	77.0	150.0	128.2	151.3	152.9	126.5	134.2	131.4	124.4	110.3	108.6	111.7	108.7	87.7	92.9	88.3
Affordable Rent lettings	-	-	-	-	-	4.6	27.0	35.8	38.2	39.6	36.5	33.5	33.2	34.6	26.7	32.4	33.2
Intermediate rent	-	-	-	-	-	-	-	-	-	-	-	0.1	0.3	0.5	0.6	2.1	2.3
+ Supported housing lettings ^{3,4}	-	-	-	-	108.3	109.7	105.3	100.6	98.7	97.2	84.6	74.9	73.2	69.7	58.6	63.3	55.5
= All lettings ^{3,4}	-	-	-	220.6	259.6	267.2	258.7	270.7	268.3	261.2	231.4	217.2	218.4	213.5	173.6	190.6	179.3
Of which:																	
Lets to new social tenants ⁵				144.6	170.0	174.9	165.2	163.3	163.6	161.3	146.0	135.3	132.5	127.3	116.3	-	-
Lets to existing social tenants ⁵				76.1	89.5	92.3	93.5	107.3	104.6	99.9	85.4	81.8	85.9	86.2	57.3	-	-
Lets to statutory homeless ⁶					33.1	34.4	34.2	33.3	36.7	35.2	30.6	30.3	30.9	34.9	31.8	28.7	40.1
Of which:																	
General needs lets					17.2	18.4	18.9	18.5	17.9	18.7	17.7	18.3	18.9	21.1	19.8	18.0	23.9
Supported housing lets					15.9	16.0	15.3	14.9	18.8	16.5	13.0	11.9	12.0	13.8	12.0	10.7	16.3
Homeless lets as a % of all lettings					12.8	12.9	13.2	12.3	13.7	13.5	13.2	13.9	14.2	16.3	18.3	15.1	22.4
Homeless lets as a % of lets to new social tenants					19.5	19.7	20.7	20.4	22.4	21.8	21.0	22.4	23.3	27.4	27.3	-	-
Homeless lets as a % of all general needs lettings					11.4	11.7	12.3	10.9	10.6	11.4	12.0	12.9	13.0	14.7	17.2	14.1	19.3
Homeless lets as a % of all supported lettings					14.7	14.6	14.6	14.8	19.0	17.0	15.3	15.9	16.4	19.8	20.4	17.0	29.3

Sources: DLUHC (and predecessors) Social Lettings (CORE) DLUHC Housing Statistics, Cm 2507, Cm 280, Cm 3207 & Cm 3607, Parliamentary Questions 16/7/91 and 2/2/94.

Notes: 1. This table has been revised. It reports lettings figures for both general needs and supported housing, whereas previous editions of the table reported figures for general needs lettings only.

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. The definition of supported housing changed in 2004/05, reducing the number of lettings defined as general needs.

4. Figures for 2000/01 to 2010/11 have been adjusted by DLUHC to exclude council tenants transferring to a housing association. Figures also report DLUHC corrected data for 2010/11 and 2015/16 issued in January 2024.

5. The numbers of lettings to tenants new to social housing and existing tenants have been estimated from figures reported in annual social letting reports and should be considered indicative rather than precise.

6. From 2019/20 'statutory homeless' is defined in accord with the Homelessness Reduction Act 2018 and includes all households assessed as homeless (or threatened with homelessness within the next 56 days) by a local authority and owed a prevention, relief or main homeless duty. For 2018/19 and earlier 'statutory homeless' is defined as those found 'statutory homeless' by a local housing authority.

7. Figures for lettings to homeless households are currently only available from 2007/08 onwards.

8. Figures for the estimated number of lettings to tenants new to social housing and the proportion of such lets allocated to homeless households for 2021/22 and 2022/23 were unavailable at the time of compilation.

Table 98a **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	2020/21
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	7,732
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	16,965
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	8,312
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	5,513
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	9,492
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	7,427
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	4,679
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	10,139
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	6,984
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	77,243

Sources: DCLG Housing Statistics to 2003/04. DLUHC (and predecessors) CORE local authority level tables from 2004/5 and CORE sub-national data dashboard.

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 is not subject to the weighting and imputation processes.

4. Figures to estimate the number of lettings to tenants new to social housing and the proportion of such lets allocated to homeless households for 2021/22 and 2022/23 were unavailable at the time of compilation.

Table 98b **Housing association housing lettings by English region***Number of lettings*

	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
All														
North East	15,153	17,040	18,085	18,258	21,448	21,271	22,798	21,180	20,529	19,549	19,207	15,509	17,734	16,802
North West	43,537	49,677	52,730	53,222	56,508	57,904	55,005	49,466	44,846	45,014	42,669	33,855	35,986	33,435
Yorkshire and The Humber	22,754	27,309	29,224	26,676	30,744	29,380	27,061	24,526	23,092	21,638	20,377	16,748	17,397	16,443
East Midlands	16,483	19,350	18,894	17,910	18,582	19,015	17,957	17,120	15,705	15,740	14,611	12,647	13,056	12,943
West Midlands	24,779	31,239	30,849	30,756	32,300	31,979	31,218	28,616	27,982	28,378	27,208	21,387	23,164	21,300
East of England	23,992	26,220	25,632	23,609	24,743	24,241	22,598	20,217	19,419	19,573	20,112	16,625	19,881	19,017
London	27,026	30,605	33,591	32,578	28,685	27,793	29,362	21,514	18,945	19,403	20,904	15,651	16,357	15,457
South East	30,526	33,013	32,213	31,437	31,564	31,353	30,725	27,232	25,277	26,479	26,830	23,255	27,307	24,325
South West	22,319	25,109	25,988	24,285	26,085	25,337	24,051	21,509	21,157	22,491	21,546	17,938	19,764	19,554
General Needs														
North East	10,677	11,553	12,330	12,441	15,291	15,200	16,699	15,749	16,044	15,008	14,696	11,776	13,293	12,572
North West	29,764	32,542	35,303	35,664	40,221	40,963	38,848	35,103	32,003	32,756	31,208	23,837	25,523	23,990
Yorkshire and The Humber	12,757	15,721	16,923	15,370	18,990	17,741	16,794	15,085	14,898	14,193	13,118	10,995	11,104	11,110
East Midlands	9,235	10,129	10,089	9,564	10,796	11,342	10,043	9,943	9,219	9,364	8,861	7,650	7,818	7,885
West Midlands	15,889	18,267	17,149	17,869	20,473	19,990	18,436	17,647	17,344	17,470	17,307	14,196	16,121	15,145
East of England	14,603	15,220	15,306	13,875	15,088	15,270	13,837	12,256	12,637	13,606	14,445	11,344	13,615	13,447
London	14,861	16,243	18,294	17,751	14,969	15,040	15,916	11,183	10,544	10,936	12,430	8,051	8,486	9,464
South East	17,644	18,818	18,504	17,909	18,640	18,890	18,996	16,549	16,319	17,544	17,985	15,892	18,773	17,185
South West	12,389	12,796	13,637	13,036	15,558	15,111	14,419	13,294	13,226	14,358	13,736	11,261	12,613	13,003
Supported Housing														
North East	4,476	5,487	5,755	5,817	6,157	6,071	6,099	5,431	4,485	4,541	4,511	3,733	4,441	4,230
North West	13,773	17,135	17,427	17,558	16,287	16,941	16,157	14,363	12,843	12,258	11,461	10,018	10,463	9,445
Yorkshire and The Humber	9,997	11,588	12,301	11,306	11,754	11,639	10,267	9,441	8,194	7,445	7,259	5,753	6,293	5,333
East Midlands	7,248	9,221	8,805	8,346	7,786	7,673	7,914	7,177	6,486	6,376	5,750	4,997	5,238	5,058
West Midlands	8,890	12,972	13,700	12,887	11,827	11,989	12,782	10,969	10,638	10,908	9,901	7,191	7,043	6,155
East of England	9,389	11,000	10,326	9,734	9,655	8,971	8,761	7,961	6,782	5,967	5,667	5,281	6,266	5,570
London	12,165	14,362	15,297	14,827	13,716	12,753	13,446	10,331	8,401	8,467	8,474	7,600	7,871	5,993
South East	12,882	14,195	13,709	13,528	12,924	12,463	11,729	10,683	8,958	8,935	8,845	7,363	8,534	7,140
South West	9,930	12,313	12,351	11,249	10,527	10,226	9,632	8,215	7,931	8,133	7,810	6,677	7,151	6,551

Sources: DLUHC (and predecessors) Social Lettings (CORE).

- Notes:
1. Letting figures are for social, Affordable and intermediate rent and include lets to new and existing social tenants other than mutual exchanges and temporary tenancies defined as those of less than two years.
 2. Conversions of introductory tenancies to assured or secure tenancies are excluded as the introductory tenancy will have previously been reported to CORE.
 3. The definition of supported housing changed in 2004/05, reducing the number of lettings defined as general needs.

Table 99a **Social housing lettings to new tenants in England***Thousands*

	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
All lettings to tenants	409	397	379	391	378	404	408	393	414	396	382	344	325	323	313	254	279	266
of which:																		
Local authorities	189	175	158	152	152	144	141	135	143	127	121	113	108	105	100	80	89	87
Housing associations	221	223	221	240	227	260	267	259	271	268	261	231	217	218	213	174	191	179
Lettings to tenants new to social housing	278	270	257	264	247	264	264	249	247	240	236	215	202	197	187	164	–	–
of which:																		
Local authorities	133	124	111	107	99	94	89	84	83	77	75	69	67	64	60	48	55	55
Housing associations	145	146	145	157	148	170	175	165	163	164	161	146	135	132	127	116	–	–
Lettings to statutory homeless	62	58	72	62	50	49	51	52	51	53	53	48	47	48	54	47	45	58
Homeless households as a % of all lettings	15	15	19	16	13	12	13	13	12	14	14	14	14	15	17	19	16	22
Homeless households as a % of lettings to new social tenants	22	21	28	23	20	19	19	21	21	22	22	23	23	24	29	29	–	–

Sources: See Tables 95 and 97 plus DLUHC (and predecessors) former Live Table 601.

Notes: 1. For the definition of tenants new to social housing and the definition of homeless households, see Table 95.

2. Both local authority and housing association lettings are for general needs and supported housing. Previous editions of this table report letting figures for housing association general needs only.

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. Some of those rehoused as statutory homeless may have previously held a social tenancy.

5. Figures to estimate the number of lettings to tenants new to social housing and the proportion of such lets allocated to homeless households for 2021/22 and 2022/23 were unavailable at the time of compilation.

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
<i>Northern</i>	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
<i>East Anglia</i>	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
<i>South East</i>	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: DLUHC (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 and exclude lettings to internal transfers prior to 2009/10 and transfers from other social landlords from 2010/11 onwards. The definition of supported housing changed in 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.
 5. CORE lettings data for local authorities are less comprehensive than HSSA and the more recent LAHS. DLUHC weight national but not local authority level data to allow for this. The figures in Table 99a should be quoted if referring to England.
 6. Following changes in data collection and reporting, this table can no longer be readily updated. The authors intend to investigate a suitable alternative.

Table 100 Welsh social landlord lettings

	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	2021/21	2022/23
Local authority stock (000s)	293	257	224	208	178	155	89	88	88	88	88	87	87	87	87	87	88	88	89
self- contained	-	-	-	-	176	154	89	88	88	88	88	87	87	87	87	-	87	88	88
other	-	-	-	-	2.0	0.3	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	-	0.2	0.3	0.3
Housing association stock (000s)	-	-	-	-	57	68	137	137	137	138	139	140	141	143	144	-	148	149	150
self- contained	-	-	-	-	55	64	132	133	134	134	135	136	137	139	140	-	144	145	146
other-	-	-	-	1.6	4.0	4.7	3.7	3.9	4.0	4.2	4.2	4.3	4.1	4.2	-	3.8	4.2	4.0	
All social housing stock (000s)	-	-	-	-	235	223	226	226	226	226	227	227	229	230	231	-	235	237	239
self- contained	-	-	-	-	231	219	221	222	222	222	223	223	224	226	227	-	231	233	235
other	-	-	-	-	3.6	4.3	4.9	3.9	4.0	4.2	4.3	4.4	4.4	4.3	4.3	-	3.9	4.5	4.3
Local authority lettings	-	-	-	-	20,165	13,263	8,841	8,205	8,049	8,777	7,784	8,230	8,181	7,138	7,171	-	5,756	6,978	-
Transfers and exchanges	-	-	-	-	5,676	3,173	2,416	2,375	2,362	2,427	2,202	2,294	2,292	1,814	1,872	-	1,553	1,930	-
New lettings (i.e. tenants new to LA)	14,009	13,896	11,530	13,576	14,489	10,090	6,425	5,830	5,687	6,350	5,582	5,936	5,889	5,324	5,299	-	4,203	5,048	-
of which, lettings to homeless	1,531	2,149	2,473	1,949	1,762	3,211	2,087	2,204	1,978	1,605	1,565	1,549	1,761	1,500	1,635	-	1,595	1,888	-
Housing association lettings	-	-	-	-	-	8,805	13,486	13,241	13,443	15,694	14,277	14,016	14,408	13,236	13,964	-	11,883	11,972	-
Transfers and exchanges	-	-	-	-	-	1,573	2,825	2,932	3,519	4,492	3,292	3,075	2,851	2,743	2,678	-	2,126	2,707	-
New lettings (i.e. tenants new to LA)	-	-	-	-	-	7,232	10,661	10,309	9,924	11,202	10,985	10,941	11,557	10,493	11,286	-	9,757	9,265	-
of which, lettings to homeless	-	-	-	-	-	1,132	2,010	1,992	1,685	1,526	1,486	1,611	1,615	1,725	2,087	-	2,691	2,679	-
All social landlord lettings	-	-	-	-	-	22,068	22,327	21,446	21,492	24,471	22,061	22,246	22,589	20,374	21,135	-	17,639	18,950	-
Transfers and exchanges	-	-	-	-	-	4,746	5,241	5,307	5,881	6,919	5,494	5,369	5,143	4,557	4,550	-	3,679	4,637	-
New lettings (i.e. tenants new to LA)	-	-	-	-	-	17,322	17,086	16,139	15,611	17,552	16,567	16,877	17,446	15,817	16,585	-	13,960	14,313	-
of which, lettings to homeless	-	-	-	-	-	4,343	4,097	4,196	3,663	3,131	3,051	3,160	3,376	3,225	3,722	-	4,286	4,567	-
Homeless lettings as % of all new lettings (exclude transfer and exchange)																			
Local authority lets	10.9	15.5	21.4	14.4	11.7	31.8	32.5	37.8	34.8	25.3	28.0	26.1	29.9	28.2	30.9	-	37.9	37.4	-
Housing association lets	-	-	-	-	-	15.7	18.9	19.3	17.0	13.6	13.5	14.7	14.0	16.4	18.5	-	27.6	28.9	-
All social landlord lets	-	-	-	-	-	25.1	24.0	26.0	23.5	17.8	18.4	18.7	19.4	20.4	22.4	-	30.7	31.9	-

Sources: Welsh Government, StatsWales - Social housing stock and social lettings tables.

- 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 15 years.
 4. Homeless lettings refer to lettings to households assessed by local authority to be homeless/threatened with homelessness and in priority need. Lettings to non-priority homeless are included in counts 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 up to 3,680 housing association lettings to new tenants (31%) may have been to prevent or relieve homelessness in 2019/20. More recent figures are unavailable.

Table 101 **Scottish social landlord lettings**

	1985/86	1990/91	1995/96	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	2021/22	2022/23
Local authorities																						
Lettings to new tenants	45,039	47,480	41,379	37,781	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	15,252	18,795	18,527
Lettings to homeless	-	-	-	9,138	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	10,901	9,488	11,387	11,520
Percentage of new lets to homeless	16.3	20.0	20.5	24.2	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	54.6	62.2	60.6	62.2
Housing associations																						
Lettings to new tenants	-	-	-	-	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	22,959	22,189
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	8,678	9,369	9,466
Percentage of new lets to homeless	-	-	-	-	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	46.3	40.8	42.7
All social landlords																						
Lettings to new tenants	-	-	-	-	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	34,012	41,754	40,716
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	19,228	18,166	20,756	20,986
Percentage of new lets to homeless	-	-	-	-	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	43.8	53.4	49.7	51.5

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 in comparable manner prior to 2000/01.

4. Local authority figures from 2022/23 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	2021/22	2022/23
Total applicants				31,908	36,182	39,688	38,923	38,120	39,891	34,533	41,356	39,967	39,338	37,586	37,611	36,198	37,859	38,745	43,971	44,426	45,105
of which in housing stress																					
No.				17,223	19,703	21,364	20,481	19,716	20,967	20,211	22,414	21,586	22,097	22,645	23,694	24,148	26,387	27,745	30,288	31,407	32,633
%				54.0	54.5	53.8	52.6	51.7	52.6	58.5	54.2	54.0	56.2	60.2	63.0	66.7	69.7	71.6	68.9	70.7	72.3
Allocations to new applicants																					
No.	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	6,010	5,796
%				75.5	76.3	77.1	76.9	76.6	75.7	73.5	72.7	74.7	74.6	72.9	73.5	73.7	73.7	71.5	70.6	69.0	70.5
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				
%	-	-	34	65	67	73	71	66	79	73	76	75	76	80	84	88	33				
+ Allocations to transfer applicants																					
No.	-	-	-	2,595	2,416	2,169	2,440	2,811	2,586	2,779	3,064	2,984	2,763	2,897	2,768	2,625	2,748	2,647	2,434	2,698	2,422
%				24.5	23.7	22.9	23.1	23.4	24.3	26.5	27.3	25.3	25.4	27.1	26.5	26.3	26.3	28.5	29.4	31.0	29.5
= Total social housing allocations	-	-	-	10,573	10,188	9,458	10,572	12,003	10,660	10,470	11,208	11,793	10,892	10,702	10,440	9,998	10,444	9,301	8,278	8,708	8,218
Homelessness:																					
numbers 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	15,758	15,965
accepted as full duty applicant																					
No.		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	10,135	10,349
%		48	51	48	49	49	49	53	52	46	51	51	56	60	64	65	69	67	62	64	65
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	3,596	3,945

Sources: Department for Communities Annual Northern Ireland Housing Statistics, NI Homelessness Bulletin and the Northern Ireland Housing Executive.

Notes: 1. Allocations figures are for both NIHE and housing associations, and exclude transfers. Homelessness legislation was only extended to Northern Ireland in April 1989.

2. 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 31 January (February for 2022). Prior to this 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 are an undercount stemming from changes in reporting systems and arrangements. The authors are endeavouring to investigate this matter. In the meantime these figures for 2018/19 should be treated with extreme caution; for this reason, figures for 2019/20 onwards have been omitted.

Section 3 Compendium

Help with housing costs

Table 103 Stamp duty on residential dwellings by country and region

£ million

Country/region	1988/89	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	2021/22	2022/23
North East			25	70	100	100	45	40	45	40	50	65	70	55	95	105	100	105	65	130	150
<i>North</i>	15	20																			
North West			110	275	350	370	150	145	175	165	185	250	290	245	395	455	435	450	295	555	640
<i>North West</i>	50	65																			
Yorkshire & The Humber	40	45	65	195	265	260	110	110	130	125	145	180	205	180	275	310	295	310	185	350	410
East Midlands	55	40	70	195	250	265	105	110	135	125	135	175	230	195	300	330	330	330	190	370	455
West Midlands	60	55	100	245	325	315	135	140	175	165	175	230	275	240	370	400	400	400	230	450	525
East			205	495	665	680	290	350	430	405	455	605	760	745	945	1,025	935	920	590	1,085	1,255
<i>East Anglia</i>	45	30																			
London	250	145	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	3,920	4,545
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	2,290	2,560
<i>South East</i>	360	220																			
South West	125	75	180	450	635	655	295	340	400	380	405	520	605	575	745	815	760	760	515	955	1,115
England	1,000	695	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	10,105	11,655
Wales	25	20	30	95	130	135	60	55	65	65	70	90	105	80	140	160	146	158	275	283	150
Scotland	–	–	–	195	265	350	190	135	165	155	170	215	270	202	290	351	354	405	366	560	625
Northern Ireland–	–	–	–	55	130	155	35	20	20	15	15	20	25	20	40	45	50	50	30	65	70
United Kingdom	1,065	770	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	8,870	8,983	6,651	11,013	12,500

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. Tax revenue figures from 2021/22 are provisional as it takes up to two years to finalise them. The 2020/21 figures were also affected by changes to taxation of property sales during the Covid-19 pandemic.

Table 104 **First-time buyers' relief from stamp duty – transactions by country and region, 2021/22 and 2022/23**

Country/region	2021/22						2022/23					
	Estimated total amount relieved from first-time buyers' relief claims £ million	Total number of transactions claiming first-time buyers' relief by price band			Average first-time buyers' relief amount (£) £	First-time buyers' relief transactions as % of residential transactions %	Estimated total amount relieved from first-time buyers' relief claims £ million	Total number of transactions claiming first-time buyers' relief by price band			Average first-time buyers' relief amount (£) £	First-time buyers' relief transactions as % of residential transactions %
		Total	Under £300,000	£300,000 – £500,000				Total	Under £425,000	£425,000 – £625,000		
North East	6	4,500	4,200	300	1,300	8	5,300	5,000	300	1,600	10	
North West	29	17,600	15,800	1,800	1,700	46	21,400	19,400	2,100	2,200	15	
Yorkshire and The Humber	18	12,000	11,000	1,000	1,500	28	14,500	13,400	1,100	1,900	14	
East Midlands	24	12,700	11,400	1,300	1,900	39	17,000	15,500	1,600	2,300	18	
West Midlands	28	14,600	12,900	1,700	1,900	42	17,200	15,300	1,900	2,400	17	
East of England	61	20,800	12,700	8,000	2,900	111	27,800	19,400	8,400	4,000	23	
London	70	19,100	5,400	13,700	3,700	188	33,400	13,900	19,500	5,600	25	
South East	89	29,100	16,300	12,800	3,100	170	40,200	26,200	14,000	4,200	22	
South West	42	17,000	12,900	4,100	2,500	69	21,600	17,400	4,200	3,200	19	
England	368	147,200	102,500	44,700	2,500	702	198,500	145,400	53,100	3,500	19	
Wales	–	–	–	–	–	–	–	–	–	–	–	
Scotland	8.3	16,220	–	–	512	8.4	16,050	–	–	522	16	
Northern Ireland	5	4,700	4,500	200	1,000	7	4,800	4,600	200	1,400	18	
England and Northern Ireland	372	151,900	107,000	44,900	2,500	708	203,300	150,000	53,300	3,500	19	

Source: HM Revenue and Customs Stamp Duties Statistics, Revenue Scotland Monitoring FRB Report for the Scottish Government, Welsh Government Land Transaction Statistics.

Notes: 1. Figures are based on residential transactions of £40,000 or above claiming first-time buyers' relief where applicable.

2. First time buyer figures for Wales are not available.

3. The table contains revised HMRC figures issued in 2023 for 2021/22.

4. In England, HMRC changed the reporting bands for 2022/23. Prior to September 2022 most liable transactions were for properties valued between £300,000 and £500,000. From 22 September 2022 most liable transactions corresponds to purchases between £425,000 and £625,000.

Table 105a **Help to Buy Sales, Great Britain**

	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23
England										
Completions	19,604	27,728	33,730	39,806	48,176	52,437	51,375	55,665	32,566	26,002
Value of equity loans (£m)	801	1,207	1,585	2,269	3,067	3,530	3,591	4,060	2,376	2,221
Total value of all properties purchased (£m)	4,022	6,065	7,979	10,464	13,678	15,426	15,645	17,808	9,672	8,411
Average HtB stake (£)	40,877	43,523	46,990	57,010	63,659	67,321	69,905	72,938	72,967	85,431
Average value of property purchased (£)	211,771	220,171	243,648	271,166	288,405	300,302	315,228	329,239	320,097	359,326
First-time buyers as proportion of all buyers (%)	87	79	80	82	83	84	82	83	99	100
Average gross household income of HtB buyer	47,010	47,958	50,683	52,808	55,131	56,639	59,809	63,161	58,243	65,135
Wales										
Completions	72	1,305	1,708	1,867	1,936	1,843	1,747	1,487	1,207	472
Value of equity loans (£m)	2	46	61	69	74	74	72	65	54	20
Total value of all properties purchased (£m)	12	233	313	350	371	370	365	330	275	103
Average HtB stake (£)	33,000	35,000	36,000	37,000	38,000	40,000	41,000	44,000	45,000	43,000
Average value of property purchased (£)	169,800	178,728	182,993	187,617	191,545	200,888	209,111	221,658	227,627	217,213
First-time buyers as proportion of all buyers (%)	88	73	76	75	76	77	74	74	79	85
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 buyers (%)	— 66 (average for three years) —			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 Help to Buy (HtB) monitoring data.

- Notes:
- The specifics of Help to Buy 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.
 - 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. The Wales price cap was reduced to £250,000 in 2021.
 - 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.
 - 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.
 - A revised 2021-2023 HtB scheme was introduced in England, which had different eligibility criteria and introduced regional price caps. Due to pandemic related delays, the two HtB schemes ran simultaneously in April and May 2021.
 - As the voluntary Scottish buyer return is not always fully completed, reported incomes should be treated with caution.
 - HtB Scotland sales halved in 2020/21 due to the popularity of the new First Home Fund (FHF) equity scheme launched in December 2019, and the decision to restrict HtB to homes built by small developers from February 2021.
 - There is no Help to Buy equity loan scheme operating in Northern Ireland; HtB ended in Scotland at the end of 2020/21.

Table 105b **Help to Buy ISA bonuses to June 2023 in the UK by country and region**

Cumulative numbers to date

Region	Bonuses paid out		Average bonus paid out (£)	Property acquisitions completed Volume	Total value of properties purchased (£m)	Average purchase price (£)
	Volume	(£m)				
England	542,749	667.80	1,230	409,091	76,198	186,263
North East	34,842	40.72	1,169	26,685	3,774	141,420
North West	101,037	122.26	1,210	76,262	11,909	156,154
Yorkshire and The Humber	74,928	90.01	1,201	56,104	8,616	153,568
East Midlands	62,718	75.85	1,209	46,677	7,755	166,135
West Midlands	66,867	81.91	1,225	49,652	8,432	169,826
East	41,193	50.19	1,218	30,953	5,838	188,594
London	61,005	85.94	1,409	47,007	15,619	332,279
South East	44,506	54.07	1,215	34,055	6,569	192,892
South West	55,653	66.84	1,201	41,696	7,687	184,370
Wales	38,085	45.31	1,190	28,835	4,434	153,762
Scotland	69,870	82.21	1,177	55,167	8,103	146,886
Northern Ireland	24,503	30.07	1,227	17,724	2,548	143,771
Unknown	67,124	88.48	1,318	58,318	9,762	167,386
United Kingdom	742,331	913.87	1,231	569,135	101,045	177,542

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 June 2020 was £173,988; the comparable figure for all first-time buyers was £200,028.

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	11	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	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 Statistics.

- 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: caseload***Numbers in caseload*

Country/region	2018	2019	2020	2021	2022	2023
Region						
North East	254	728	707	666	578	567
North West	922	2,358	2,226	2,071	1,880	1,778
Yorkshire and The Humber	572	1,307	1,224	1,191	1,015	1,001
East Midlands	533	1,162	1,109	1,065	929	881
West Midlands	623	1,508	1,405	1,340	1,208	1,163
East of England	571	1,438	1,343	1,256	1,080	1,001
London	663	1,745	1,656	1,576	1,423	1,383
South East	884	1,986	1,816	1,714	1,517	1,394
South West	621	1,542	1,490	1,410	1,221	1,141
Country						
England	5,637	13,768	12,972	12,294	10,861	10,310
Wales	495	1,187	1,111	1,062	924	875
Scotland	770	1,516	1,353	1,218	1,063	920
Great Britain	6,897	16,470	15,438	14,578	12,845	12,110
Qualifying benefit						
Jobseekers allowance	117	546	385	282	180	116
Employment and support allowance	3,261	8,656	8,098	7,333	6,276	5,492
Income support	640	1,739	1,458	1,187	905	739
Pension credit	2,663	4,289	3,659	3,199	2,660	2,209
Universal credit	57	651	1,460	2,179	2,467	3,244
Unknown/missing	165	589	377	402	360	302

Source: DWP Stat-Xplore SMI Loans in payment.

Notes: 1. The figures refer to households (benefit units) that were in receipt of a 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	2022	2023 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	2,004		1,912	
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	811		774	
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	1,193		1,138	
Private rented sector	-	-	-	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	581		529	
of which:																										
Regulated tenancies	-	-	-	257	124	76	71	69	56	54	50	45	41	36	33	29	26	23	21	19	17	15	14		13	
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	567		516	
Other or unknown	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	0		0	
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	2,584		2,440	
Universal credit claimants in receipt of housing payment (000's)																										
Social rented																	15	49	121	257	606	1,098	1,365	1,522		1,658
Private rented sector																	14	49	107	211	509	1,203	1,489	1,419		1,471
Other or unknown																	-	0	1	5	11	35	49	65		75
Total																	29	98	229	472	1,126	2,335	2,903	3,006		3,204
Total claimants in receipt of housing allowance (000's)																										
Social rented																	3,298	3,260	3,224	3,199	3,229	3,435	3,526	3,526		3,570
Private rented sector																	1,574	1,517	1,471	1,446	1,487	1,978	2,163	2,000		1,999
Other or unknown																	-	0	1	8	14	38	52	66		76
Total																	4,872	4,777	4,697	4,653	4,730	5,451	5,740	5,591		5,645
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	100.50		103.02	
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	115.42		117.83	
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	106.8	108.82	110.30	110.78	113.95	118.73	130.29	132.66	134.78		136.89	
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	121.17		125.59	
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	135.11		137.17	
Total	5.52	12.54	24.74	43.85	54.25	67.02	70.79	74.76	78.74	80.86	84.14	87.4	89.4	89.72	92.61	94.97	96.03	95.95	97.36	100.06	107.15	110.25	115.08		117.24	

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 for August and 2022 which are for February.

2. Separate housing benefit 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 experimental and are subject to revision, especially those for 2022. Weekly UC housing payments are not reported by DWP.

Table 109a **Housing-related social security expenditure and plans for Great Britain**

£ million in nominal terms

	1986/87	1990/91	2000/01 outturn	2010/11	2015/16	2016/17	2017/18	2018/19	2019/20 outturn	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27 forecast	2027/28	2028/29
Rent rebates																		
England	1,950	2,711	4,287	4,509	5,059	4,894	4,601	4,324	4,009	3,858	3,631	3,616	3,794	3,943	3,578	3,722	3,984	4,129
+ Wales	263	404	701	233	236	239	240	237	222	212	208	205	215	223	200	203	224	226
+ Scotland	134	168	270	664	677	669	644	617	571	557	531	512	513	527	476	419	486	546
+ New towns	72	86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total rent rebates (A)	2,419	3,369	5,258	5,405	5,972	5,801	5,485	5,178	4,803	4,627	4,370	4,332	4,522	4,694	4,254	4,344	4,693	4,900
Rent allowances																		
Housing association	-	-	3,053	7,350	9,489	9,349	9,107	8,681	7,967	7,726	7,305	7,266	7,450	7,699	6,167	5,837	5,729	5,275
Private tenants	-	-	2,851	8,672	8,783	8,291	7,709	6,871	5,609	4,981	4,451	3,981	3,287	3,165	2,141	1,915	1,857	1,780
England		2,167	5,286	14,365	16,389	15,805	15,037	13,874	12,085	11,326	10,470	10,013	9,547	9,675	7,367	6,974	6,776	6,254
+ Wales		110	245	660	789	770	751	708	627	582	544	529	523	534	421	394	390	349
+ Scotland		136	373	997	1,095	1,064	1,028	971	864	800	742	705	666	655	520	384	421	452
= Total rent allowances (B)	996	2,413	5,904	16,022	18,272	17,639	16,816	15,552	13,576	12,707	11,756	11,247	10,737	10,865	8,308	7,753	7,586	7,055
Total housing benefit (A+B)	3,415	5,782	11,162	21,427	24,244	23,441	22,301	20,730	18,379	17,334	16,126	15,579	15,259	15,559	12,562	12,096	12,279	11,955
Universal credit housing element																		
England									5,248	10,468	12,091	12,558	14,514	18,297	21,683	22,925	23,812	25,344
Wales									422	744	847	876	1,040	1,350	1,617	1,739	1,829	1,985
Scotland									251	439	512	539	649	831	982	1,041	1,085	1,169
Total UC housing allowances (C)									5,921	11,651	13,451	13,974	16,204	20,478	24,283	25,706	26,725	28,498
+ Council tax benefit (and predecessors)	1,635	2,123	2,575	4,925	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Income support: mortgage costs	351	539	521	517	280	278	266	6	7	0	4	4	1	1	1	1	2	2
+ Discretionary housing payments	-	-	-	21	161	184	164	154	132	171	142	111	-	-	-	-	-	-
= Total housing financial support (D)	5,401	8,444	14,258	26,890	24,684	23,903	22,731	20,890	24,439	29,157	29,722	29,668	31,463	36,037	36,845	37,803	39,006	40,455
DWP social security expenditure	44,918	56,479	101,374	153,362	171,800	173,827	178,043	183,729	192,420	213,186	216,148	225,767	257,112	290,203	310,230	319,629	327,200	337,889
+ Personal tax credits	161	494	4,230	27,878	27,519	26,433	24,978	22,005	17,290	14,609	10,313	8,463	6,919	3,265	206	- 103	- 91	- 79
= Total all social security benefits and personal tax credits (E)	45,079	56,973	105,604	181,240	199,319	200,260	203,021	205,734	209,710	227,794	226,461	234,230	264,031	293,468	310,436	319,526	327,109	337,810
All housing and related benefits as a percentage of total benefits and tax credits (D/E)	12.0	14.8	13.5	14.8	12.4	11.9	11.2	10.2	11.7	12.8	13.1	12.7	11.9	12.3	11.9	11.8	11.9	12.0

Sources: DWP Departmental Report 2002, Cm 5424, and earlier equivalent volumes, DWP Benefit Caseload and Expenditure Outturn and Forecasts, 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 credit up to 2002/03, which are outside the DWP budget, unlike the benefits they replaced. From 2003/04 they also comprise the elements of the working and child tax credits that are defined as public expenditure.
 3. In 2011, some tax credits previously classified as 'negative tax' were reclassified as tax credits within Annually Managed Expenditure and revised figures were published for 2006/07 onwards.
 4. From April 2013, funding and policy responsibility for council tax benefit has been transferred to DLUHC, Scottish Government and Welsh Government.
 5. Forecasts are consistent with the OBR Autumn 2023 Economic and Fiscal Outlook.
 6. 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. The authors are investigating the inclusion of DHP outturn figures for Scotland.
 7. Council tax benefit includes community charge benefit and rate rebate.
 8. 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 109b **Housing-related social security expenditure and plans for Great Britain**

£ million in real terms (2022/23 prices)

	1986/87	1990/91	2000/01 outturn	2010/11	2015/16	2016/17	2017/18	2018/19	2019/20 outturn	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27 forecast	2027/28	2028/29
Rent rebates																		
England	5,377	5,646	7,083	5,882	6,128	5,797	5,367	4,939	4,474	4,082	3,873	3,616	3,576	3,659	3,268	3,350	3,529	3,597
+ Wales	725	841	1,158	304	285	283	280	271	248	224	222	205	203	207	183	183	198	197
+ Scotland	370	350	446	866	821	792	751	704	638	590	566	512	483	489	435	377	430	475
+ New towns	199	179	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total rent rebates (A)	6,671	7,016	8,687	7,052	7,235	6,872	6,398	5,914	5,359	4,897	4,661	4,332	4,262	4,355	3,885	3,909	4,157	4,270
Rent allowances																		
Housing association Private tenants	-	-	5,044	9,588	11,496	11,074	10,621	9,916	8,890	8,176	7,792	7,266	7,021	7,144	5,633	5,254	5,075	4,597
England		4,513	8,733	18,739	19,856	18,722	17,537	15,847	13,486	11,985	11,169	10,013	8,999	8,977	6,728	6,277	6,002	5,449
+ Wales		229	405	861	955	912	876	808	700	616	580	529	493	496	384	355	345	304
+ Scotland		284	616	1,300	1,326	1,261	1,199	1,109	964	847	792	705	628	608	475	345	373	394
= Total rent allowances (B)	2,747	5,026	9,754	20,901	22,137	20,895	19,612	17,764	15,150	13,447	12,541	11,247	10,120	10,081	7,588	6,977	6,720	6,147
Total housing benefit (A+B)	9,417	12,043	18,440	27,952	29,372	27,767	26,010	23,678	20,509	18,344	17,202	15,579	14,382	14,436	11,473	10,886	10,878	10,417
Universal Credit Housing Element																		
England									5,856	11,078	12,899	12,558	13,680	16,977	19,804	20,632	21,093	22,083
Wales									471	787	904	876	980	1,253	1,477	1,565	1,620	1,730
Scotland									280	465	546	539	612	771	897	937	961	1,019
Total rent allowances (C)									6,607	12,330	14,348	13,974	15,273	19,000	22,178	23,135	23,674	24,831
+ Council tax benefit (and predecessors)	4,509	4,421	4,253	6,425	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Income support: mortgage costs	968	1,123	861	675	339	330	310	7	8	0	4	4	1	1	1	1	2	2
+ Discretionary housing payments	-	-	-	28	195	218	191	176	147	181	151	111	-	-	-	-	-	-
= Total housing financial support (D)	14,894	17,586	23,554	35,079	29,905	28,315	26,512	23,861	27,271	30,855	31,706	29,668	29,655	33,437	33,653	34,023	34,553	35,250
DWP social security expenditure	123,866	117,623	167,470	200,064	208,139	205,912	207,653	209,858	214,716	225,603	230,578	225,767	242,333	269,265	283,346	287,663	289,848	294,412
+ Personal tax credits	444	1,029	6,988	36,368	33,340	31,312	29,133	25,135	19,293	15,460	11,001	8,463	6,521	3,030	188	- 92	- 80	- 69
= Total all social security benefits and personal tax credits (E)	124,310	118,652	174,458	236,432	241,479	237,224	236,786	234,993	234,010	241,062	241,579	234,230	248,854	272,295	283,534	287,570	289,767	294,343
All housing and related benefits as a percentage of total benefits and tax credits (D/E)	12.0	14.8	13.5	14.8	12.4	11.9	11.2	10.2	11.7	12.8	13.1	12.7	11.9	12.3	11.9	11.8	11.9	12.0

Sources and notes: See Table 109a.

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)													
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
England:																												
Local authority housing	1,228	1,191	1,185	1,177	1,150	1,102	1,073	1,026	964	861	768	706	656	626	69.48	73.39	78.26	79.43	83.11	85.96	86.11	85.03	85.17	87.54	94.12	97.18	103.20	105.97
Housing association	1,521	1,585	1,644	1,660	1,646	1,649	1,619	1,571	1,495	1,332	1,184	1,097	1,017	970	79.45	82.23	87.29	88.51	92.73	95.50	96.71	96.78	97.85	100.32	106.96	111.58	118.55	121.17
Private rented sector	1,297	1,381	1,464	1,493	1,462	1,381	1,299	1,207	1,092	865	685	595	515	469	112.35	114.33	109.72	108.33	109.55	111.75	113.36	113.91	116.99	121.94	133.93	136.37	139.17	141.28
Scotland:																												
Local authority housing	207	207	207	203	200	195	189	182	169	149	134	125	115	110	59.31	60.40	62.39	61.17	63.81	65.15	66.63	67.20	69.53	73.87	80.11	83.31	86.38	87.66
Housing association	176	178	180	179	178	175	171	166	161	145	128	119	110	105	61.94	64.64	67.72	67.00	69.66	71.57	73.08	74.79	77.46	81.17	85.10	87.06	90.16	90.93
Private rented sector	85	91	97	100	98	95	89	82	73	57	45	40	35	32	93.96	94.27	89.88	89.23	89.32	90.75	91.62	91.74	93.12	96.62	104.00	106.00	109.83	112.05
Wales:																												
Local authority housing	76	65	65	64	63	62	61	60	57	51	46	43	40	38	60.93	64.93	67.62	67.52	69.93	72.84	75.20	77.17	81.54	84.71	89.34	91.96	96.46	98.26
Housing association	86	99	101	101	101	100	100	99	95	85	76	71	66	63	70.66	71.95	75.96	76.29	80.06	82.96	85.03	87.12	91.32	95.97	101.15	103.96	108.93	110.69
Private rented sector	74	79	85	87	86	84	80	75	67	52	41	36	31	27	82.81	84.15	80.68	79.68	79.73	80.74	80.87	80.23	80.60	81.30	87.42	88.48	89.15	89.73
Great Britain:																												
Local authority housing	1,511	1,462	1,457	1,445	1,413	1,359	1,322	1,268	1,190	1,061	947	873	811	774	67.66	71.19	75.53	76.34	79.81	82.38	82.84	82.11	82.78	85.50	91.92	94.95	100.48	103.00
Housing association	1,783	1,862	1,926	1,941	1,925	1,924	1,889	1,836	1,751	1,562	1,389	1,286	1,192	1,138	77.30	80.01	84.86	85.89	89.94	92.68	93.96	94.27	95.63	98.31	104.62	108.90	115.41	117.81
Private rented sector	1,455	1,552	1,646	1,680	1,646	1,560	1,468	1,364	1,232	974	772	670	580	528	109.79	111.62	107.06	105.73	106.80	108.82	110.29	110.73	113.60	118.29	129.70	132.02	134.78	136.87

Sources: DWP 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*.

3. In August 2022 the DWP amended how HB statistics from 2018 are categorised and corrected an error in the recording of people in receipt of both HB and universal credit. This has resulted in a discontinuity in the data from 2018.

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)													
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
England:																												
Local authority housing	879	830	809	788	757	715	690	659	625	572	527	493	455	438	72.74	76.99	82.50	83.68	87.12	89.95	90.03	88.70	88.72	90.78	96.83	100.05	105.94	109.28
Housing association	1,077	1,094	1,114	1,106	1,083	1,070	1,048	1,013	978	895	829	778	716	692	84.00	87.29	93.14	94.77	99.25	102.62	104.13	103.95	105.54	107.81	113.84	118.43	125.06	128.39
Private rented sector	790	801	835	824	775	700	644	590	537	438	373	340	300	282	117.37	119.19	113.87	111.40	111.12	112.65	113.99	113.54	116.62	120.34	128.80	132.69	136.62	140.88
Scotland:																												
Local authority housing	151	149	147	144	142	138	135	129	121	108	99	92	83	80	62.59	64.04	66.47	65.40	67.98	69.40	71.01	71.24	73.42	77.18	83.35	86.13	88.09	90.04
Housing association	131	130	130	129	128	125	122	119	115	107	98	91	84	80	65.28	68.28	71.83	71.29	74.17	76.36	78.06	79.72	82.55	85.90	88.92	90.42	93.25	94.10
Private rented sector	55	58	62	62	61	57	53	49	43	35	30	27	24	22	100.62	101.27	96.97	96.29	96.47	98.38	99.76	99.95	102.10	105.56	111.19	112.72	116.55	119.62
Wales:																												
Local authority housing	58	48	48	47	46	45	44	43	41	37	34	32	29	28	63.84	68.34	71.46	71.65	74.23	77.42	80.00	82.21	86.62	89.49	93.43	95.95	100.34	102.32
Housing association	65	74	74	74	74	73	73	72	70	64	59	55	51	49	74.49	76.14	80.70	81.45	85.35	88.54	90.83	92.89	97.26	101.58	106.02	108.49	112.94	115.24
Private rented sector	50	52	55	56	55	52	49	46	42	34	29	26	22	20	87.33	88.78	85.45	84.59	84.47	85.33	85.79	85.29	85.97	86.41	90.79	92.05	92.88	94.06
Great Britain:																												
Local authority housing	1,088	1,027	1,004	979	946	898	869	831	787	717	661	617	567	546	70.86	74.72	79.63	80.42	83.62	86.17	86.58	85.65	86.27	88.67	94.63	97.77	103.03	106.11
Housing association	1,273	1,298	1,319	1,309	1,285	1,268	1,242	1,204	1,163	1,066	986	925	851	820	81.59	84.75	90.33	91.70	95.95	99.22	100.80	100.90	102.77	105.25	110.89	115.07	121.21	124.27
Private rented sector	895	911	951	942	890	809	746	685	623	507	432	392	346	323	114.68	116.33	111.15	108.83	108.50	109.89	111.12	110.66	113.53	117.02	125.05	128.66	132.45	136.56

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)													
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2021	2023
England:																												
Local authority housing	879	830	809	788	757	715	690	659	338	289	240	213	201	188	72.74	76.99	82.50	83.68	87.12	89.95	90.03	88.70	78.54	81.08	88.12	90.47	96.86	98.18
Housing association	1,077	1,094	1,114	1,106	1,083	1,070	1,048	1,013	517	436	355	318	300	278	84.00	87.29	93.14	94.77	99.25	102.62	104.13	103.95	83.19	84.83	90.80	94.76	102.91	103.13
Private rented sector	790	801	835	824	775	700	644	590	553	426	312	255	214	187	117.37	119.19	113.87	111.40	111.12	112.65	113.99	113.54	117.24	123.45	139.97	141.20	142.65	141.74
Scotland:																												
Local authority housing	151	149	147	144	142	138	135	129	48	41	34	33	32	30	62.59	64.04	66.47	65.40	67.98	69.40	71.01	71.24	59.55	64.88	70.48	75.36	81.81	81.28
Housing association	131	130	130	129	128	125	122	119	46	38	30	28	26	25	65.28	68.28	71.83	71.29	74.17	76.36	78.06	79.72	64.43	67.68	72.68	75.94	80.21	80.62
Private rented sector	55	58	62	62	61	57	53	49	29	21	15	13	11	10	100.62	101.27	96.97	96.29	96.47	98.38	99.76	99.95	79.41	81.46	89.29	91.72	94.88	94.30
Wales:																												
Local authority housing	58	48	48	47	46	45	44	43	16	14	12	11	11	10	63.84	68.34	71.46	71.65	74.23	77.42	80.00	82.21	68.37	71.85	77.20	80.10	85.55	86.68
Housing association	65	74	74	74	74	73	73	72	26	21	17	16	15	14	74.49	76.14	80.70	81.45	85.35	88.54	90.83	92.89	74.95	78.83	84.45	87.85	95.14	94.62
Private rented sector	50	52	55	56	55	52	49	46	25	18	12	10	9	7	87.33	88.78	85.45	84.59	84.47	85.33	85.79	85.29	71.17	71.31	79.44	79.34	79.46	78.10
Great Britain:																												
Local authority housing	1,088	1,027	1,004	979	946	898	869	831	402	344	286	256	243	228	70.86	74.72	79.63	80.42	83.62	86.17	86.58	85.65	75.90	78.81	85.59	88.11	94.42	95.45
Housing association	1,273	1,298	1,319	1,309	1,285	1,268	1,242	1,204	588	495	403	361	341	317	81.59	84.75	90.33	91.70	95.95	99.22	100.80	100.90	81.39	83.27	89.17	93.02	100.83	101.00
Private rented sector	895	911	951	942	890	809	746	685	607	466	339	278	234	204	114.68	116.33	111.15	108.83	108.50	109.89	111.12	110.66	113.55	119.54	135.51	136.66	138.12	137.20

Sources: See Table 110a.

Notes: 1. The steep rise in local authority rents reported for non-passported benefit claimants may be due to linked to the growing concentration of those in supported accommodation

2. Other notes see Table 110a.

Table 111a **Households in Great Britain in receipt of universal credit housing costs element, by country and region**

Number of recipient households

Country/region	2016				2018				2021 revised				2022 revised				2023 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	Social tenants	Private tenants	Other or unknown	All tenures	Social tenants	Private tenants	Other or unknown	All tenures
North East	1,883	2,063	-	3,948	14,986	12,565	176	27,730	76,678	68,730	1,510	146,920	84,883	66,633	2,539	154,056	93,474	68,349	3,191	165,016
North West	19,025	18,740	-	37,761	48,342	43,857	540	92,738	169,759	190,103	5,248	365,107	187,740	185,480	7,944	381,161	207,364	192,789	9,221	409,374
Yorkshire & The Humber	2,353	3,526	-	5,874	18,996	21,121	264	40,380	115,053	128,430	3,561	247,048	128,936	124,119	5,872	258,927	144,738	129,958	7,403	282,097
East Midlands	1,662	1,979	-	3,642	10,170	8,948	173	19,295	88,028	96,915	3,690	188,634	100,098	94,493	4,794	199,384	113,267	102,152	5,527	220,945
West Midlands	3,777	3,226	-	7,000	22,129	14,667	384	37,180	137,142	122,261	4,202	263,605	154,431	120,309	5,798	280,545	171,864	127,976	7,188	307,025
East	1,797	2,334	-	4,137	17,145	16,204	451	33,800	111,435	120,063	4,838	236,337	125,722	114,616	6,017	246,356	142,520	122,435	7,008	271,964
London	5,853	4,925	88	10,867	42,252	28,178	1,004	71,431	193,239	315,398	9,128	517,761	208,416	295,998	11,821	516,234	230,565	310,175	13,053	553,797
South East	1,886	3,310	5	5,197	16,866	20,960	541	38,365	138,955	181,731	8,255	328,937	157,885	171,186	9,844	338,919	179,766	180,700	10,812	371,283
South West	1,880	3,510	-	5,395	20,965	21,962	627	43,551	95,635	121,257	5,068	221,962	106,537	110,760	6,264	223,561	120,005	114,864	6,870	241,734
England	40,115	43,612	95	83,828	211,857	188,463	4,157	404,481	1,125,920	1,344,884	45,497	2,516,301	1,254,649	1,283,592	60,892	2,599,130	1,403,573	1,349,390	70,272	2,823,235
Wales	1,501	2,093	-	3,593	9,974	8,492	131	18,595	67,618	62,559	1,363	131,537	77,557	60,814	2,040	140,415	87,578	61,777	2,375	151,735
Scotland	7,420	3,464	-	10,890	35,114	13,790	321	49,222	171,516	78,458	1,899	251,871	189,154	69,555	2,832	261,538	211,262	69,400	3,377	284,036
Great Britain	49,038	49,168	97	98,300	256,938	210,749	4,610	472,296	1,365,057	1,485,901	48,756	2,899,712	1,521,365	1,413,961	65,762	3,001,086	1,702,414	1,480,561	76,028	3,259,003

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.

3. The sharp rise in universal credit claimants in 2020 reflects the Covid pandemic and associated operational and policy changes. Caution should therefore be exercised in making comparisons with trends before the pandemic and during it.

Table 111b **Private rental households in receipt of universal credit where rent exceeds applicable LHA by country and region***Percentage of households in private rented sector claiming universal credit*

Country/region	2019	2020	2021	2022	2023
North East	69.1	64.8	67.4	68.6	71.7
North West	67.9	59.0	61.7	63.7	68.7
Yorkshire & The Humber	69.6	61.1	63.5	65.3	70.0
East Midlands	73.8	57.4	60.6	63.3	68.5
West Midlands	68.5	55.6	59.4	61.8	67.1
East	68.0	53.3	56.3	58.0	62.3
London	50.7	36.0	40.5	41.1	45.2
South East	63.6	48.6	52.0	53.6	58.2
South West	67.4	54.9	57.9	60.0	64.5
England	65.1	51.9	54.8	56.5	61.1
Wales	75.3	65.2	67.8	69.6	73.6
Scotland	63.3	63.5	66.1	51.1	53.3
Great Britain	65.5	53.1	55.9	56.8	61.2

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. Percentages are based on households that rent from a private landlord and are in receipt of the housing element of universal credit. The percentages indicate the proportion of such claimants where the LHA does not fully cover the household's rent.
 3. The drop in percentage points in 2020 reflects the rebasing of the LHA to the 30th percentile of local rents as at September 2019 from April 2020. Since then, LHAs have remained frozen.
 4. Reliable figures prior to 2019 are not available. Award, entitlement and payment information is missing for a small number of claimants.
 5. DWP statistical disclosure control procedures mean underlying counts may not sum precisely.

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.

3. From 2020/21 DWP no longer publish take-up rates for housing benefit for working-age households.

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 in GB by tenure and country/region at May 2023**

Country/region	Number of recipients					Status		Average weekly housing benefit				
	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	99,054	29,285	69,769	23,974	123,028	88,824	34,206	99.60	83.10	106.50	118.20	99.80
North West	224,575	33,310	191,265	65,357	289,932	215,937	73,996	110.00	98.10	112.10	121.40	108.60
Yorkshire & The Humber	156,385	79,009	77,376	42,690	199,075	142,762	56,311	99.70	81.50	118.30	122.10	100.40
East Midlands	117,169	62,096	55,073	31,603	148,772	105,056	43,713	106.20	83.60	131.70	127.00	105.70
West Midlands	183,321	69,252	114,069	39,119	222,440	156,148	66,297	123.60	94.50	141.20	140.40	121.90
East	144,447	56,549	87,898	38,814	183,261	120,840	62,418	119.00	105.70	127.60	164.20	122.30
London	331,112	180,697	150,415	98,920	430,032	276,313	153,719	160.90	153.90	169.30	260.50	179.00
South East	194,854	70,078	124,776	65,524	260,378	169,870	90,512	127.40	112.70	135.60	171.20	131.90
South West	124,940	36,797	88,143	49,229	174,169	120,115	54,051	116.30	108.00	119.70	143.30	116.40
England	1,575,857	617,068	958,789	455,232	2,031,089	1,395,857	635,226	123.80	112.70	130.90	168.70	128.30
Wales	99,830	37,772	62,058	26,328	126,158	95,470	30,684	113.20	104.40	118.50	102.80	108.50
Scotland	211,310	108,217	103,093	30,673	241,983	179,215	62,769	94.00	92.10	96.00	138.90	96.50
Great Britain	1,886,990	763,052	1,123,938	512,237	2,399,227	1,670,546	728,673	119.90	109.40	127.10	163.50	124.10

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 2023/24**

£ 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	84.86	–	<i>273</i>	<i>300</i>	<i>326</i>	<i>353</i>	<i>381</i>	<i>407</i>	<i>434</i>	<i>460</i>	<i>487</i>	<i>515</i>	<i>541</i>	<i>567</i>	<i>594</i>	<i>620</i>	<i>647</i>
Couple over 25	133.21	–	<i>403</i>	<i>429</i>	<i>456</i>	<i>482</i>	<i>510</i>	<i>537</i>	<i>563</i>	<i>590</i>	<i>616</i>	<i>642</i>	<i>670</i>	<i>697</i>	<i>723</i>	<i>750</i>	<i>776</i>
Lone parent + 1 child under 19	157.35	87.22	<i>595</i>	<i>622</i>	<i>648</i>	<i>675</i>	<i>703</i>	<i>729</i>	<i>756</i>	<i>782</i>	<i>809</i>	<i>837</i>	<i>863</i>	<i>890</i>	<i>916</i>	<i>942</i>	<i>969</i>
Lone parent + 2 children under 19	219.39	87.22	<i>762</i>	<i>788</i>	<i>815</i>	<i>841</i>	<i>867</i>	<i>895</i>	<i>922</i>	<i>948</i>	<i>976</i>	<i>1,007</i>	<i>1,040</i>	<i>1,071</i>	<i>1,102</i>	<i>1,133</i>	<i>1,164</i>
Couple + 1 child under 19	205.70	87.22	<i>725</i>	<i>751</i>	<i>778</i>	<i>804</i>	<i>832</i>	<i>859</i>	<i>885</i>	<i>912</i>	<i>938</i>	<i>965</i>	<i>997</i>	<i>1,028</i>	<i>1,059</i>	<i>1,090</i>	<i>1,121</i>
Couple + 2 children under 19	267.74	87.22	<i>891</i>	<i>917</i>	<i>944</i>	<i>971</i>	<i>1,002</i>	<i>1,035</i>	<i>1,066</i>	<i>1,097</i>	<i>1,128</i>	<i>1,159</i>	<i>1,190</i>	<i>1,223</i>	<i>1,254</i>	<i>1,285</i>	<i>1,316</i>
Couple + 3 children under 19(4)	329.78	87.22	<i>1,071</i>	<i>1,104</i>	<i>1,135</i>	<i>1,166</i>	<i>1,197</i>	<i>1,228</i>	<i>1,261</i>	<i>1,292</i>	<i>1,323</i>	<i>1,354</i>	<i>1,385</i>	<i>1,416</i>	<i>1,449</i>	<i>1,480</i>	<i>1,511</i>
Couple + 4 children under 19(4)	391.82	87.22	<i>1,266</i>	<i>1,297</i>	<i>1,330</i>	<i>1,361</i>	<i>1,392</i>	<i>1,423</i>	<i>1,454</i>	<i>1,485</i>	<i>1,517</i>	<i>1,549</i>	<i>1,580</i>	<i>1,611</i>	<i>1,642</i>	<i>1,674</i>	<i>1,705</i>

Sources: UKHR own modelling. Inputs from HMRC 2023/24 tax and national insurance allowances and rates (excluding Scotland); DWP 2023/24 universal credit allowances and rates.

- Notes:
1. All cases are indicative and are based on standard universal credit allowances for households where one adult aged 25+ is in work. They exclude any eligible child-care costs and assume the rent is below the applicable LHA cap.
 2. Gross earnings below the equivalent of 35 hours at the National Living Wage 2023/24 (£10.42 per hour) that result in cessation of universal credit payments are italicised.
 3. All applicable cases assume children were born before April 2017; so the higher 1st child allowance applies and the two-child cap does not apply.
 4. Where the two-child cap applies, universal credit for larger families will typically cease at the same level for lone parents or couples with two children.
 5. The Scottish taxation structure would result in slightly different outcomes. The model also excludes the £25 Scottish Child Payment for each child under 16 paid by Social Security Scotland to those in receipt of universal credit.
 6. The model is based on basic national insurance (NI) of 12% and excludes the reduction to 10% in January 2024.

Table 114b **Escaping the housing benefit poverty trap: gross weekly earnings levels at which housing benefit entitlement ceases in 2023/24**

£ 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	84.80	22.10	–	<i>138</i>	<i>160</i>	<i>186</i>	<i>212</i>	<i>238</i>	<i>290</i>	<i>315</i>	<i>338</i>	<i>361</i>	<i>383</i>	<i>406</i>	<i>428</i>	<i>451</i>	<i>474</i>	<i>496</i>
Couple over 25	133.30	27.10	–	<i>148</i>	<i>174</i>	<i>201</i>	<i>227</i>	<i>265</i>	<i>322</i>	<i>379</i>	<i>417</i>	<i>439</i>	<i>462</i>	<i>484</i>	<i>507</i>	<i>530</i>	<i>552</i>	<i>575</i>
Lone parent + 1 child under 19	180.43	42.10	24.00	<i>136</i>	<i>157</i>	<i>183</i>	<i>209</i>	<i>235</i>	<i>283</i>	<i>340</i>	<i>465</i>	<i>522</i>	<i>553</i>	<i>576</i>	<i>598</i>	<i>621</i>	<i>644</i>	<i>666</i>
Lone parent + 2 children under 19	258.21	42.10	34.40	<i>158</i>	<i>184</i>	<i>210</i>	<i>236</i>	<i>285</i>	<i>342</i>	<i>466</i>	<i>523</i>	<i>580</i>	<i>637</i>	<i>690</i>	<i>713</i>	<i>735</i>	<i>758</i>	<i>781</i>
Couple + 1 child under 19	229.61	27.10	24.00	<i>189</i>	<i>215</i>	<i>241</i>	<i>296</i>	<i>353</i>	<i>477</i>	<i>534</i>	<i>558</i>	<i>581</i>	<i>603</i>	<i>626</i>	<i>649</i>	<i>671</i>	<i>694</i>	<i>717</i>
Couple + 2 children under 19	307.39	27.10	39.90	<i>215</i>	<i>242</i>	<i>297</i>	<i>354</i>	<i>479</i>	<i>536</i>	<i>593</i>	<i>650</i>	<i>695</i>	<i>718</i>	<i>741</i>	<i>763</i>	<i>786</i>	<i>808</i>	<i>831</i>
Couple + 3 children under 19	385.17	27.10	55.80	<i>242</i>	<i>299</i>	<i>356</i>	<i>480</i>	<i>537</i>	<i>594</i>	<i>651</i>	<i>708</i>	<i>765</i>	<i>822</i>	<i>855</i>	<i>878</i>	<i>900</i>	<i>923</i>	<i>945</i>
Couple + 4 children under 19	462.95	27.10	71.70	<i>300</i>	<i>357</i>	<i>481</i>	<i>538</i>	<i>595</i>	<i>652</i>	<i>709</i>	<i>766</i>	<i>823</i>	<i>880</i>	<i>937</i>	<i>996</i>	<i>1,023</i>	<i>1,049</i>	<i>1,076</i>

Source: See Table 114a.

- Notes:
1. All figures based on standard income support and housing benefit rates as they apply from April 2023. 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 claimant would move off housing benefit with earnings below those for an adult working for 35 hours at the national living wage for 2023/24 (£10.42) are shown in italics.
 4. It is assumed that all children were born before April 2017. The child tax credit element has therefore been applied. If two-child limit applies, the thresholds for larger families will be the same as for two-child families.
 5. It is assumed that all rents do not exceed the local applicable LHA level and that no 'bedroom tax' is applied.

Table 114c **Escaping the housing benefit poverty trap: gross weekly earnings levels at which universal credit entitlement ceases in 2023/24**

£ 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	90.55	-	<i>273</i>	<i>300</i>	<i>326</i>	<i>353</i>	<i>381</i>	<i>407</i>	<i>434</i>	<i>460</i>	<i>487</i>	<i>515</i>	<i>541</i>	<i>567</i>	<i>594</i>	<i>620</i>	<i>647</i>
Couple over 25	133.21	-	<i>403</i>	<i>429</i>	<i>456</i>	<i>482</i>	<i>510</i>	<i>537</i>	<i>563</i>	<i>590</i>	<i>616</i>	<i>642</i>	<i>670</i>	<i>697</i>	<i>723</i>	<i>750</i>	<i>776</i>
Lone parent + 1 child under 19	157.35	87.22	<i>595</i>	<i>622</i>	<i>648</i>	<i>675</i>	<i>703</i>	<i>729</i>	<i>756</i>	<i>782</i>	<i>809</i>	<i>837</i>	<i>863</i>	<i>890</i>	<i>916</i>	<i>942</i>	<i>969</i>
Lone parent + 2 children under 19	219.39	87.22	<i>762</i>	<i>788</i>	<i>815</i>	<i>841</i>	<i>867</i>	<i>895</i>	<i>922</i>	<i>948</i>	<i>976</i>	<i>1,007</i>	<i>1,040</i>	<i>1,071</i>	<i>1,102</i>	<i>1,133</i>	<i>1,164</i>
Couple + 1 child under 19	205.70	87.22	<i>725</i>	<i>751</i>	<i>778</i>	<i>804</i>	<i>832</i>	<i>859</i>	<i>885</i>	<i>912</i>	<i>938</i>	<i>965</i>	<i>997</i>	<i>1,028</i>	<i>1,059</i>	<i>1,090</i>	<i>1,121</i>
Couple + 2 children under 19	267.74	87.22	<i>891</i>	<i>917</i>	<i>944</i>	<i>971</i>	<i>1,002</i>	<i>1,035</i>	<i>1,066</i>	<i>1,097</i>	<i>1,128</i>	<i>1,159</i>	<i>1,190</i>	<i>1,223</i>	<i>1,254</i>	<i>1,285</i>	<i>1,316</i>
Couple + 3 children under 19(4)	329.78	87.22	<i>1,071</i>	<i>1,104</i>	<i>1,135</i>	<i>1,166</i>	<i>1,197</i>	<i>1,228</i>	<i>1,261</i>	<i>1,292</i>	<i>1,323</i>	<i>1,354</i>	<i>1,385</i>	<i>1,416</i>	<i>1,449</i>	<i>1,480</i>	<i>1,511</i>
Couple + 4 children under 19(4)	391.82	87.22	<i>1,266</i>	<i>1,297</i>	<i>1,330</i>	<i>1,361</i>	<i>1,392</i>	<i>1,423</i>	<i>1,454</i>	<i>1,485</i>	<i>1,517</i>	<i>1,549</i>	<i>1,580</i>	<i>1,611</i>	<i>1,642</i>	<i>1,674</i>	<i>1,705</i>

Source: UKHR own modelling plus government proposed tax and benefit rates.

- Notes:
1. All cases are indicative and are based on standard universal credit allowances for households where one adult aged 25+ is in work. They exclude any eligible child-care costs and assume the rent is below the applicable LHA cap.
 2. Gross earnings below the equivalent of 35 hours at the National Living Wage 2024/25 (£11.44 per hour) that result in cessation of universal credit payments are italicised.
 3. All applicable cases assume children were born before April 2017; so the higher 1st child allowance applies and the two-child cap does not apply.
 4. Where the two-child cap applies, universal credit for larger families will typically cease at the same level as for lone parents or couples with two children.
 5. The Scottish taxation structure would result in somewhat different outcomes. The model also excludes the £25 Scottish child payment for each child under 16 paid by Social Security Scotland to those in receipt of universal credit.
 6. The 2024/25 model allows for the reduction in the national insurance (NI) rate from 12% to 10% on earnings over £12,570 but under £50,270 from January 2024.

Table 114d **Escaping the housing benefit poverty trap: gross weekly earnings levels at which housing benefit entitlement ceases in 2024/25**

£ 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	90.50	22.10	-	<i>139</i>	<i>156</i>	<i>182</i>	<i>208</i>	<i>234</i>	<i>278</i>	<i>321</i>	<i>343</i>	<i>365</i>	<i>387</i>	<i>409</i>	<i>431</i>	<i>453</i>	<i>475</i>	<i>497</i>
Couple over 25	142.25	27.10	-	<i>148</i>	<i>171</i>	<i>197</i>	<i>223</i>	<i>255</i>	<i>309</i>	<i>362</i>	<i>415</i>	<i>446</i>	<i>468</i>	<i>490</i>	<i>512</i>	<i>534</i>	<i>556</i>	<i>578</i>
Lone parent + 1 child under 19	191.59	42.10	25.60	<i>136</i>	<i>151</i>	<i>176</i>	<i>202</i>	<i>228</i>	<i>266</i>	<i>319</i>	<i>372</i>	<i>492</i>	<i>545</i>	<i>582</i>	<i>604</i>	<i>626</i>	<i>648</i>	<i>670</i>
Lone parent + 2 children under 19	274.83	42.10	34.40	<i>153</i>	<i>178</i>	<i>205</i>	<i>231</i>	<i>271</i>	<i>324</i>	<i>377</i>	<i>498</i>	<i>551</i>	<i>604</i>	<i>657</i>	<i>710</i>	<i>745</i>	<i>767</i>	<i>789</i>
Couple + 1 child under 19	244.64	27.10	25.60	<i>188</i>	<i>214</i>	<i>240</i>	<i>291</i>	<i>344</i>	<i>464</i>	<i>517</i>	<i>570</i>	<i>593</i>	<i>615</i>	<i>637</i>	<i>659</i>	<i>681</i>	<i>703</i>	<i>725</i>
Couple + 2 children under 19	327.88	27.10	42.55	<i>217</i>	<i>243</i>	<i>296</i>	<i>349</i>	<i>470</i>	<i>523</i>	<i>576</i>	<i>629</i>	<i>682</i>	<i>734</i>	<i>756</i>	<i>778</i>	<i>800</i>	<i>821</i>	<i>843</i>
Couple + 3 children under 19	411.12	27.10	59.50	<i>249</i>	<i>302</i>	<i>355</i>	<i>475</i>	<i>528</i>	<i>581</i>	<i>634</i>	<i>687</i>	<i>740</i>	<i>793</i>	<i>846</i>	<i>896</i>	<i>918</i>	<i>940</i>	<i>962</i>
Couple + 4 children under 19	494.36	27.10	76.45	<i>307</i>	<i>360</i>	<i>481</i>	<i>534</i>	<i>587</i>	<i>640</i>	<i>693</i>	<i>746</i>	<i>799</i>	<i>852</i>	<i>905</i>	<i>958</i>	<i>1,042</i>	<i>1,078</i>	<i>1,105</i>

Source: See Table 114b.

- Notes:
1. All figures based on standard income support and housing benefit rates as they apply from April 2024. 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 claimant would move off housing benefit with earnings below those for an adult working for 35 hours at the national living wage at April 2024 (£11.44) are shown in italics.
 4. It is assumed that all children born before April 2017. If two-child limit applies, the thresholds for larger families will be the same as for two-child families.
 5. It is assumed that all rents are below LHA levels.

Table 115a **Housing benefit caseload and payments by tenure, Northern Ireland**

	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23
Numbers in receipt of housing benefit						
All social rented tenants	94,625	90,485	81,268	76,294	71,274	66,915
Of which:						
NIHE tenants	64,206	59,494	53,566	50,044	46,104	42,832
Housing association tenants	30,419	29,389	27,702	26,250	25,170	24,083
Private tenants	62,241	52,384	45,551	39,438	34,325	29,571
All households that rent their home	158,389	142,869	126,819	115,732	107,817	99,077
Percentage (%)						
All social rented tenants	79	75	69	64	68	57
Of all NIHE tenants	76	71	64	60	55	53
Of all housing association tenants	83	80	75	71	68	70
All private tenants	45	38	33	28	24	23
All households that rent their home	61	55	49	45	44	40

Sources: NIHE Annual Report, NI Housing Statistics, ONS Family Resources Survey, NISRA Census 2021 tenure.

- Notes:
1. Components may not sum to totals because of rounding and the exclusion of claimants living in hostel or unknown provision.
 2. Percentage figures other than for NIHE are derived from the FRS or Census. Private and social renter estimates exclude 'living rent free'.
 3. FRS figures should be treated with caution due to the relatively small sample size in the case of the FRS during the pandemic.
 4. Figures exclude tenants in receipt of universal credit (UC) with housing costs included in the award and this largely explains the sharp fall in tenants in receipt of HB from 2019/20. The numbers in receipt of UC housing costs are not available.
 5. Private renter figures prior to 2019/20 include individuals in hostel provision.
 6. A total of 2,218 hostel residents were in receipt of HB at March 2022 and 2,591 in 2022/23.

Table 115b **Help with housing costs: income support and housing benefits in Northern Ireland***£ million*

	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	2022/23
NIHE tenants	107	175	179	195	196	195	199	203	208	214	227	232	239	249	249	225	221	197	186	177	167
+ Private and housing association tenants	27	65	104	197	217	230	263	324	361	387	404	410	417	416	411	407	396	358	351	327	307
= All tenants	134	240	283	392	413	425	462	527	569	601	631	642	656	665	660	632	617	564	537	504	473
+ Homeowners	14	18	15	13	13	13	21	26	26	20	18	16	15	13	11	9	-	-	-	-	-
= Total	148	258	298	405	426	438	483	553	595	621	649	658	671	677	671	641	617	564	537	537	473

Sources: Northern Ireland Executive Expenditure Plans and Priorities, NI Housing Statistics, NIHE Annual Report plus data sourced direct from NIHE.

Notes: 1. Income support (IS) and supplementary benefit (SB) 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 help for mortgage holders in receipt of jobseeker's allowance (JSA) and income support. From 2008/09, figures also include mortgage holders in receipt of 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 (SMIL) was replaced with the offer of an SMI loan.

5. It is cautioned that this table no longer provides a complete picture. Universal credit-related expenditure on housing costs is not reported. 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	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
General subsidies																							
Homeowners	2,188	4,750	7,700	2,700	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Council tenants	2,130	869	1,195	- 486	- 1,184	283	132	22	- 235	- 143	- 495	- 711	- 6	- 8	- 13	-	-	-	-	-	-	-	-
+ Private tenants	0	0	105	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total	4,318	5,619	9,000	2,214	- 1,184	283	132	22	- 235	- 143	- 495	- 711	- 6	- 8	- 13	-	-	-	-	-	-	-	-
Means-tested assistance																							
Homeowners ¹	71	300	539	1,016	521	381	392	437	427	563	517	374	357	319	291	280	278	266	6	7	0	4	4
+ Council tenants	841	2,296	3,368	5,430	5,258	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	9,563	11,441	11,408	11,208
+ Private tenants	145	705	1,388	3,804	2,851	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	8,250	9,289	9,758	9,929
= Total	1,057	3,301	5,295	10,250	8,630	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	17,821	20,730	21,170	21,141
All forms of assistance																							
Homeowners	2,259	5,050	8,239	3,716	521	381	392	437	427	563	517	374	357	319	291	280	278	266	6	7	0	4	4
+ Council tenants	2,971	3,165	4,563	4,944	4,074	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	9,563	11,441	11,408	11,208
+ Private tenants	145	705	1,493	3,804	2,851	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	8,250	9,289	9,758	9,929
= Total	5,375	8,920	14,295	12,464	7,446	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	17,821	20,730	21,170	21,141

Sources: DWP Expenditure and Caseload Tables; Autumn Statement 2023 and previous editions.

Notes: 1. This line includes support for mortgage interest (SMI). From 2018/19 SMI was converted to loan funding. There is zero expenditure recorded for 2020/21.

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). Means tested figures for private and local authority tenants include UC housing allowance from 2019/20.

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 are now set to zero following reforms to the Housing Revenue Accounts in England (from 2012/13) and Wales (from 2015/16). However the ending of the previous subsidy regimes came at a cost of some £8 billion in England and £919 million in Wales in additional debt. If this cost were spread over 30 years it 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).

Table 116b Assistance with housing costs for homeowners, council and private tenants in Great Britain

£ million at 2022/23 prices

	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	2022/23
General subsidies																							
Homeowners	-	-	17,957	5,209	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Council tenants	-	-	2,787	- 938	- 2,040	447	204	32	- 343	- 204	- 680	- 952	- 8	- 10	- 16	-	-	-	-	-	-	-	-
+ Private tenants	-	-	245	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total	-	-	20,989	4,272	- 2,040	447	204	32	- 343	- 204	- 680	- 952	- 8	- 10	- 16	-	-	-	-	-	-	-	-
Means-tested assistance																							
Homeowners ¹	-	-	1,257	1,960	898	601	605	651	624	802	710	500	468	412	374	356	345	323	8	9	1	4	4
+ Council tenants	-	-	7,855	10,477	9,057	8,308	8,284	8,130	7,847	7,801	7,421	7,466	7,691	7,676	7,706	7,598	7,195	6,650	6,172	11,284	13,173	12,166	11,208
+ Private tenants	-	-	3,237	7,340	4,911	5,866	6,596	7,003	8,222	10,799	11,905	12,337	12,133	11,967	11,691	11,175	10,283	9,345	8,190	9,735	10,695	10,406	9,929
= Total	-	-	12,349	19,777	14,866	14,776	15,485	15,785	16,693	19,403	20,036	20,303	20,292	20,054	19,770	19,128	17,824	16,318	14,370	21,028	23,869	22,576	21,141
All forms of assistance																							
Homeowners	-	-	19,214	7,170	898	601	605	651	624	802	710	500	468	412	374	356	345	323	8	9	1	4	4
+ Council tenants	-	-	10,641	9,539	7,017	8,756	8,487	8,163	7,504	7,597	6,741	6,514	7,684	7,665	7,690	7,598	7,195	6,650	6,172	11,284	13,173	12,166	11,208
+ Private tenants	-	-	3,482	7,340	4,911	5,866	6,596	7,003	8,222	10,799	11,905	12,337	12,133	11,967	11,691	11,175	10,283	9,345	8,190	9,735	10,695	10,406	9,929
= Total	-	-	33,338	24,048	12,826	15,223	15,689	15,818	16,350	19,199	19,357	19,351	20,284	20,044	19,754	19,128	17,824	16,318	14,370	21,028	23,869	22,576	21,141

Source: See Table 116a. As the CPIH deflator produced by ONS does not extend back beyond 1989, real-terms figures before this are not available.

Notes: 1. See note (1) for Table 116a.

2. Cash figures adjusted using the consumer prices index including owner-occupiers' housing costs (CPIH) which is now the ONS lead inflation index.

3. The figures differ from previous versions (e.g. Table 120b) which adjusted cash figures using the ONS 'all items' retail price index (CHAW).

Table 117 **Help with housing costs in all tenures in Great Britain**

£ million

	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	2022/23	
																					provisional	
Social housing																						
Council stock subsidy	1,195	- 486	- 1,184	283	132	22	- 235	- 143	- 495	- 711	- 6	- 8	- 13	-	-	-	-	-	-	-	-	-
Social housing grants	1,395	1,640	1,232	2,106	1,995	2,159	2,487	3,627	2,316	1,441	1,082	999	1,412	822	663	903	1,234	1,674	1,493	1,369	1,507	
Housing benefit (council)	3,368	5,430	5,258	3,716	4,276	4,698	5,624	7,572	5,405	5,578	5,878	5,949	5,997	5,972	5,801	5,485	5,178	4,803	4,627	4,370	4,332	
Housing benefit (RSLs)	391	1,640	3,053	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	7,726	7,305	7,266	
UC housing element (all social tenants)																						
Total	6,349	8,225	8,359	11,055	11,598	12,458	13,988	18,003	14,577	14,334	15,704	15,886	16,618	16,282	15,812	15,495	15,092	17,539	20,597	20,440	20,305	
Private renting																						
Business Expansion Scheme subsidies	105	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Renovation grants	26	28	17	17	19	16	16	15	11	5	4	4	4	4	5	4	5	7	5	9	9	
Housing benefit	1,388	3,804	2,851	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	8,250	9,289	9,758	9,929	
Total	1,519	3,832	2,868	3,733	4,295	4,714	5,640	7,587	8,683	9,222	9,276	9,279	9,101	8,787	8,295	7,713	6,876	8,257	9,294	9,767	9,938	
Homeowners																						
Mortgage interest tax relief	7,600	2,660	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Support for mortgage interest	539	1,016	521	381	392	437	427	563	517	374	357	319	291	280	278	266	6	7	0	4	4	
Renovation grants	519	564	386	323	362	295	303	282	218	100	68	75	69	68	87	77	99	125	104	166	176	
LCHO grant	108	311	138	609	500	502	673	855	815	541	561	351	389	226	218	307	403	554	506	481	659	
Right to buy discounts	882	359	552	146	131	124	74	30	30	21	104	231	256	257	263	208	141	173	111	187	191	
Total	9,647	4,910	1,597	1,458	1,386	1,358	1,476	1,729	1,580	1,035	1,090	975	1,005	831	846	858	650	860	721	837	1,030	
Total all tenures	17,516	16,967	12,823	16,246	17,279	18,530	21,105	27,319	24,828	24,586	26,066	26,137	26,721	25,896	24,949	24,063	22,613	26,649	30,606	31,035	31,264	

Sources: Tables 28, 60, 61, 64, 76, 81, 83, 109 and 116 plus additional information from Scottish and Welsh Governments and author's 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.

3. Figures for development funding and renovation grants for 2021/22 are incomplete as full figures for all countries had not been published at the time this table was compiled.

4. 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. Grant levels for Scotland for 2021/22 and 2022/23 have also been estimated.

5. 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*.

6. 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.

7. Expenditure on UC (housing element) is not available prior to 2019/20 and is only reported for social tenants as a whole. Spend on UC housing-related payments for private renters is included in Housing benefit.

8. Work is planned to review the estimates and other inputs to this table.

Section 3 Compendium

International comparisons

Table 118 **Housing completions – UK and selected countries**

Number and rate per 1,000

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total 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	293,393	295,275
Ireland	77,627	51,324	26,420	14,602	6,994	4,911	4,575	5,518	7,219	9,842	14,321	17,899	21,047	20,514	20,473	29,822
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	71,221	74,560
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	91,390	89,107
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	50,479	50,089	54,300
United Kingdom	223,590	148,010	124,970	106,720	114,020	115,590	109,450	117,820	142,480	141,880	162,470	165,490	177,880	146,630	174,930	177,820
Australia	149,538	146,537	144,254	146,896	154,374	146,227	153,827	177,814	197,253	213,644	213,181	219,588	202,308	181,501	178,774	172,388
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	1,286,900	1,341,000	1,390,500
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	4.2	4.3
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	5.4	7.7
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	5.0	5.2
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	2.3	2.3
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	6.2	6.1	6.6
United Kingdom	3.7	2.4	2.6	2.2	2.3	2.3	2.2	2.3	2.8	2.7	3.1	3.1	3.4	2.8	3.3	–
Australia	7.2	6.9	8.7	8.7	9.0	8.3	8.6	9.8	10.7	11.4	11.2	11.4	10.3	9.2	9.0	8.5
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	4.9	5.0	5.2	5.3

Source: European Mortgage Federation (EMF) and European Covered Bond Council (ECBC) Hypostat 2023, Tables 14, 29 accessed December 2023.

Notes: 1. There was a break in the time series in the Netherlands and Denmark in 2012 due to a change in methodology and data source respectively.

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	2021	2022
Owned outright																
France	33	35	36	33	34	34	33	34	33	34	34	33	32	34 ³	34	33 ³
Germany	–	–	–	25	25	25	25	26	26	26	26	26	25	19 ³	22	25
Ireland	45	42	41	39	36	35	34	34	37	37	38	38	37	35 ³	35	36
Italy	60	58	58	57	58	58	56	56	56	56	59	59	59	60	58	60
Netherlands	8	8	9	8	8	8	7	8	8 ²	8 ³	9	8	9	8	10	10
Spain	49	47	47 ³	46	48	47	46	47	47	47	48	47	48	45	45	46
Sweden	15	14 ³	14	3	4	9	8	8	7	10	13	12	12	12	13	14
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 ²	44	44	44
Owned with mortgage/loan																
France	27	27	27	29	29	30	32	31	31	31	31	32	32	30 ³	31	30 ³
Germany	–	–	–	28	28	28	28	27	26	26	26	26	26	31 ³	27	22
Ireland	33	35	33	35	35	35	36	34	33	32	32	32	31	35 ³	36	35
Italy	14	15	15	16	16	16	17	17	17	16	14	13	14	15	16	15
Netherlands	58	60	59	60	60	60	60	59	60 ²	61 ³	61	61	60	61	60	60
Spain	32	33	33 ³	34	32	32	32	32	31	31	30	29	28	30	31	31
Sweden	54	52 ³	53	64	62	58	58	58	59	55	52	52	51	52	52	50
United Kingdom	47	46	45	44	42	38 ³	37	37	36	36	38 ³	38	–	–	–	–
European Union ¹	–	–	–	–	27	27	27	27	27	27	27	27	27 ²	27	26	25
Tenant or subtenant																
France	40	38	37	38	37	36	36	35	36	35	36	35	36	36 ³	35	37 ³
Germany	–	–	–	47	47	47	47	48	48	48	49	49	49	50 ³	51	53
Ireland	22	23	26	27	30	30	30	32	30	31	31	30	31	31 ³	30	30
Italy	27	27	27	27	27	26	27	27	27	28	28	28	28	25	26	26
Netherlands	33	33	32	33	33	33	33	33	32 ²	31 ³	31	31	31	31	30	29
Spain	19	20	20 ³	20	20	21	22	21	22	22	23	24	24	25	24	24
Sweden	31	34 ³	33	33	34	34	34	34	34	35	35	36	36	36	35	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 ²	30	30	31

Source: Eurostat, EU statistics on income and living conditions (EU-SILC), accessed December 2023.

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. An estimate or provisional figure.

3. Break in time series.

4. Percentages may not total to 100 due to rounding.

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	2021	2022
France	33	35	38	40	41	42	39	39	39	40	42	43	44	49	49	49
Germany	46	45	47	45	43	43	43	42	42	42	42	43	44	48	49	48
Ireland	46	79	87	62	59	56	53	47	33	32	28	26	23	22	19	16
Italy	46	24	26	22	22	23	22	22	22	22	22	21	21	24	23	22
Netherlands	46	97	104	106	106	106	104	102	101	99	97	94	91	94	92	86
Spain	46	55	57	104	95	85	76	69	61	55	50	46	39	43	40	37
Sweden	46	58	76	78	75	78	77	77	82	83	84	87	89	98	91	85
United Kingdom	46	62	77	74	75	71	70	69	66	63	65	64	67	69	69	–
European Union ¹	46	43	47	47	46	47	45	44	44	43	43	43	42	46	45	43
Australia	49	35	105	62	59	52	45	51	84	102	96	92	91	102	100	87
USA	83	86	82	69	70	60	57	62	56	58	51	55	–	–	–	–

Source: European Mortgage Federation (EMS) and European Covered Bond Council (ECBC) Hypostat 2023, 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 only 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	2021	2022
France	100	96	104	107	105	104	102	100	101	104	107	111	117	125	132
Germany	85	85	85	87	90	93	96	100	106	112	121	129	139	154	168
Ireland	151	122	106	88	76	77	90	100	108	119	131	134	135	146	164
Italy	116	116	118	120	117	109	104	100	100	99	99	99	100	103	107
Netherlands	120	116	113	110	103	96	97	100	105	113	123	132	142	163	186
Spain	140	130	125	118	108	101	99	100	102	104	108	111	110	112	118
Sweden	75	76	82	83	82	85	90	100	108	117	117	121	129	150	157
United Kingdom	89	81	86	85	85	87	94	100	107	112	115	117	120	131	144
European Union ¹	112	103	102	101	99	98	98	100	104	109	116	120	126	139	158
Australia	70	72	82	80	81	87	93	100	107	113	108	112	121	150	145
USA	93	89	85	82	84	90	95	100	106	112	119	125	135	158	180

Source: European Mortgage Federation and European Covered Bond Council Hypostat 2022, 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 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	2021	2022
France	6	4	4	5	5	5	5	5	6	5	5	5	5	6 ³	–	7 ³
Germany	–	–	–	15	16	17	16	16	16	16	15	14	14	9 ³	11	12
Ireland	3	3	4	5	6	7	5	6	5	5	5	3	4	5 ³	3	4
Italy	8	8	8	8	9	8	9	9	9	10	8	8	9	7	7	7
Netherlands	18	14	13	14	15	14	16	15	15	11 ³	10	10	10	8	8	10
Spain	8	9 ²	10	10	10	11	10	11	10	10	10	9	9	8	10	9
Sweden	8	10 ²	11	8	9	9	9	9	9	9	8	8	10	8	9	9
United Kingdom	16	16	16	17	16	7 ³	8	13	12	12	12 ³	15	–	–	–	–
European Union ¹	11	11	10	11	11	11 ²	11 ²	12 ²	11 ²	11 ²	10 ²	10 ²	10 ²	8	9	9

Source: Eurostat, EU statistics on income and living conditions (EU-SILC), accessed December 2023.

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. An estimate or provisional figure.

3. A break in time series.

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

Percentage

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Before housing costs																
France	13	13	13	13	14	14	14	13	14	14	13	13	14	14 ³	14	16 ³
Germany	15	15	16	16	16	16	16	17	17	17	16	16	15	16 ³	16	15
Ireland	17	16	15	15	15	16	16	17	16	17	16	15	13	14 ³	13	14
Italy	20	19	18	19	20	20	19	19	20	21	20	20	20	20	20	20
Netherlands	10	11	11	10	11	10	10	12	12	13 ³	13	13	13	13	14	15
Spain	20	20	20	21	21	21	20	22	22	22	22	22	21	21	22	20
Sweden	11	14 ²	14	15	15	15	16	16	16	16	16	16	17	16	16	16
United Kingdom	19	19	17	17	16	16	16	17	17	16	17 ³	19	–	–	–	–
European Union ¹	17	17	16	17	17	17 ²	17	17	17	17	17	17	17	17 ³	17	17
After housing costs																
France	29	26	27	27	27	27	27	28	28	27	27	26	27	27 ³		29 ³
Germany	40	39	38	36	36	36	36	35	35	36	35	34	34	30 ³	33	33
Ireland	27	27	26	29	27	30	28	30	29	29	28	26	24	26 ³	25	27
Italy	30	30	29	29	30	30	31	30	30	31	30	30	30	29	29	30
Netherlands	37	35	34	36	36	36	35	37	36	33 ³	31	31	32	31	31	32
Spain	30	30 ²	30	30	31	32	32	33	32	32	31	31	30	30	31	30
Sweden	26	32 ²	31	30	31	31	31	30	31	32	31	31	32	31	31	31
United Kingdom	37	37	37	38	37	32 ³	32	36	35	35	35 ³	35	–	–	–	–
European Union ¹	–	33	32	32	32	32 ²	32 ²	33 ²	33 ²	32 ²	32 ²	31 ²	31 ²	29 ³	30	30

Source: Eurostat EU statistics on income and living conditions (EU-SILC) and ECHP surveys.

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 **.

In each edition of the *Review* there are various changes and improvements to the tables compared with previous editions.

Housing, the economy and public expenditure

Housing and the macro-economy

Table 1	Key economic trends	120
Table 2	Average and median male and female earnings in the UK	121-122
Table 3*	Household disposable income, consumer spending and savings	123-124
Table 4	Measures of employment and unemployment in the UK	125
Table 5*	Claimant unemployment rates by country/region	126
Table 6	Personal housing wealth, borrowing and net equity	127
Table 7	Housing equity withdrawal	127
Table 8**	Gross fixed capital formation in housing as a percentage of GDP	128
Table 9**	Growth of real GDP	129
Table 10**	General Government Financial Balances	130
Table 11	Office for Budget Responsibility March 2023 Economic Outlook	131
Figure 1.2.2	Median household net property wealth, by ethnicity in Great Britain, 2020	27
Figure 2.1.1	Economic indicators, 2021-23	58

Public expenditure

Table 12	Total Managed Expenditure, general government receipts and public sector budgets and borrowing	132-133
Table 13	Government expenditure and borrowing (cash and real, and as percentage of GDP)	134

Table 14	Public sector gross capital expenditure	135
Table 15	Total expenditure on services by function	136-138
Table 16*	Departmental Expenditure Limits and Total Managed Expenditure	139

Dwellings, stock condition and households

Demand for and provision of dwellings

Table 17*	Dwellings by tenure in the UK by country	142-143
Table 18	Gross fixed capital formation in dwellings	144
Table 19*	Housing starts and completions in the UK by country	145-150
Table 20*	Affordable housing completions in the UK by tenure and country	151-156
Table 21*	Right to buy	157
Table 22*	Changes in the stock of dwellings by tenure, region and country	158
Figure 1.3.1	Inward migration to the UK since 2012	36
Table 2.2.1	Net additions to housing supply in England, 2016/17 to 2022/23	66

Housing conditions

Table 23	English housing conditions: the Decent Homes Standard	159
Table 24	English housing conditions: average energy efficiency ratings and Energy Performance Certificate Bands	160
Table 25	Welsh housing conditions: unfit dwellings; stock condition, energy efficiency and Energy Performance Certificate Bands	161-162
Table 26	Scottish dwellings below the tolerable standard and below the Scottish Housing Quality Standard; average energy efficiency ratings and Energy Performance Certificate Bands	163-167
Table 27	Northern Ireland house condition survey: key indicators, dwellings without central heating and average energy ratings	168
Table 28*	Private sector improvement and disabled facilities grants in Great Britain	169
Table 29*	Renovation grants and disabled facilities grants paid to private owners in Great Britain	170-171
Figure 2.2.1*	Central and local government renovation grant expenditure, Great Britain 2001-2022	67
Figure 2.2.2*	Number of housing renewal grants paid to private owners, Great Britain, 2006-2021	67
Figure 2.2.3	Local authority remedial action against HHSRS Category 1 hazards in private dwellings in England, 2011-2020	67
Figure 2.2.4	Incidence of damp in the housing stock, England, 1996-2022	68
Figure 2.2.5	Non-decency of homes in England by tenure, 2006-2022	68

Figure 2.2.6	Government-funded fabric-efficiency measures for fuel-poor homes, UK, 2010-2025	70	Table 45*	The UK Housing Review Affordability Index and Mortgage cost-to-income ratios for households in full-time work	200-201
Figure 2.2.7	Boiler upgrades receiving government grant, England & Wales, 2022-23	71	Table 46*	Average endowment payments and homebuying households with endowment policies	202
Tenure profiles and characteristics					
Table 30*	Households, property type and length of residence by tenure	172-173	Land and house prices		
Table 31	Tenure profile of household representative by various characteristics	174-177	Table 47*	Average regional house prices and index of prices	203-204
Table 32	Ethnic group of household by tenure and dwelling type	179	Table 48*	Regional house prices by type and size of dwelling	205-206
Table 33	Tenure, cars, consumer durables and second dwellings in the UK	180	Mortgage payments, negative equity, arrears and repossessions		
Table 34*	Overcrowding by tenure and ethnicity in the UK	181	Table 49*	Average mortgage repayments	207
Table 35	Employment status of household reference person by tenure and recent movers in the UK	182-183	Table 50	Mortgage arrears and repossessions	208
Table 36	People aged 16-64 in households by tenure and economic activity status, UK	184-185	Table 51	Court actions for mortgage repossessions in England and Wales	209
Table 37	Average incomes of UK household representative by tenure	186	Table 52*	Court orders for mortgage repossession (details)	209-210
Table 38	UK households' income by tenure, by source of income and by income group	187-188	Figure 2.3.3	Gross mortgage advances by loan-to-value ratios, 2021-2023	79
Table 39*	Households in fuel poverty by in the UK by tenure, region and country	189-192	Table 2.3.1*	UK mortgage guarantee scheme outcomes, April 2021-June 2023	79
Table 1.2.1	Population of England and Wales, by ethnicity, 2021	24	Figure 2.3.4	Number of mortgages to first-time buyers in the UK, 2010-2023	81
Figure 1.2.1	Proportion of households in each ethnic group by tenure in England and Wales, 2021	25	Private renting		
Table 1.2.2	Percentage of individuals in overcrowded accommodation by ethnic group in England and Wales, 2021	26	Table 53*	Index of private rents and annual change by region and country	211-212
Table 1.2.3	Percentage of individuals in each ethnic group experiencing specific housing quality problems, UK, 2021-2023	26	Table 54*	Median weekly private sector rents by number of bedrooms	213-215
Table 1.2.4	Percentage of households in England and Wales living in the most deprived neighbourhoods, by ethnicity, 2021	28	Table 55*	The UKHR Private Rents Affordability Index, private rents as a percentage of income of working households and as a percentage of incomes of houses that rent privately	216-217
Figure 2.2.8	Fuel poverty by ethnicity in England, 2008-2022	72	Table 56	Buy to let loans	218
Private housing					
<hr/>					
Level of market activity					
Table 40*	Numbers of residential property transactions in the UK	194	Figure 2.3.1	Number of homes bought and sold by landlords in Great Britain, 2010-2023	77
Table 41	Numbers of mortgage advances per year in Great Britain	194	Figure 2.3.2*	Private rental price changes for UK countries, 2012-2023	78
Home lending in relation to income and wealth					
Table 42	Advances secured on dwellings per year in the UK	195	Figure 2.6.2	Percentage increase in rents on new tenancies in Great Britain by country and region, 2023	116
Table 43	Advances to first-time buyers and moving owner-occupiers and annual changes in prices, advances and incomes for first-time buyers	196-197	Figure 2.6.3	Percentage increase in rents on new tenancies in selected cities, 2023	116
Table 44*	Mortgage cost-to-income ratios for first-time buyers and former owner-occupiers	198-199	Table 2.6.3	Scotland's transitional arrangements for ending the rent cap, April 2024-March 2025	117
<hr/>					
Housing expenditure plans					
<hr/>					
Housing expenditure, investment and rents in Great Britain and the United Kingdom					
Table 57*	Territorial analysis of identifiable government expenditure in the UK	220			
Table 58*	Gross social housing investment in Great Britain and the United Kingdom excluding private finance	221			
Table 59*	Local authority gross housing investment in Great Britain	222			
Table 60*	Housing associations' gross investment expenditure, including private finance, in Great Britain	223			

Table 61 *	Receipts from council and new town house sales	224	Table 80	Scottish housing investment by agency	252
Table 62	UK local authority Housing Revenue Accounts	225	Table 81	Provision for local authority housing investment in Scotland	253
Table 63 *	Subsidies for local authority housing and subsidies per dwelling in Great Britain	226-227	Table 82	Scottish Government capital grants and private finance for affordable housing development	254
Figure 2.4.1 *	Affordable housing delivery per 10,000 population across the UK	87	Table 83	Scottish local authorities consolidated Housing Revenue Accounts	255
<i>Housing expenditure, investment and rents in England</i>					
Table 64	Housing capital investment in England	228-229	Table 84	Average costs, rents and subsidies in Scottish Housing Revenue Accounts	256
Table 65	Housing capital provision in England to 2008	230	Table 85	Rents and earnings in Scotland	257
Table 66	Homes England Affordable Homes Programmes (and former programmes)	231	Table 2.4.4	Budget for Affordable Housing Supply Programme (AHSP) 2021-2025	93
Table 67	Local authority total housing capital expenditure in England by region	232	Table 2.4.5	Scottish Government Affordable Housing Supply Programme: Number of completions 2017-2023	93
Table 68	Large Scale Voluntary Transfers of council housing in England	233-234	<i>Housing expenditure, investment and rents in Northern Ireland</i>		
Table 69	Local authority Housing Revenue Accounts in England 1990-2012	235	Table 86	Financial provision for housing in Northern Ireland	258
Table 70	Post-settlement local authority Housing Revenue Accounts in England	236	Table 87	Public housing investment in Northern Ireland	259
Table 71	Global housing association accounts in England	237-239	Table 88	Rents and earnings in Northern Ireland	260
Table 72	Rents and earnings in England	240	Figure 2.4.4	Net housing capital investment in Northern Ireland, 2012-24	97
Table 73	Average weekly local authority and housing association rents by region in England	241-244	Table 2.4.7	Northern Ireland Social Housing Development Programme - completions 2018-2023	97
Table 74	Social and Affordable Rents for general needs dwellings by bedroom numbers in England	245-246	Housing needs, homelessness, lettings and housing management		
Figure 1.4.2	Estimated balance between demand and supply subsidies in England, 1975-2022	54	<i>Homelessness</i>		
Table 2.4.1	Summary of planned government support for affordable and private market new build investment in England, 2021/22-2024/25	86	Table 89 *	Local authority homeless acceptances in Great Britain and prevention and relief duties in England	262-264
Figure 2.4.2	Actual and forecast spend under Affordable Homes Programmes in England	88	Table 90 *	Homeless households in temporary accommodation by country in Great Britain	265-268
Table 2.4.2	Affordable Homes Programme 2021-26: Completions by tenure to September 2023	89	Table 91	Reasons for homelessness, categories of need and support needs in England	268-271
Table 2.4.3	Affordable Homes Programme 2021-26: Funding and number of homes to be provided by tenure	89	Table 92 *	Rough sleepers in England and in Wales	272-274
<i>Housing expenditure, investment and rents in Wales</i>					
Table 75	Welsh housing capital expenditure	247	Table 93 *	Deaths of homeless people in Great Britain	275
Table 76	Welsh housing capital plans and investment including private finance	248	Table 94	Landlord possession claims in England and Wales	276
Table 77	Welsh local authority Housing Revenue Accounts, 1990-2015	249	Figure 1.3.2	Refugee homelessness increased sharply after Home Office policy change	39
Table 78	Rents and earnings in Wales	250	Figure 1.3.4	Migration profile of destitute people in the UK, 2019 and 2022	42
Figure 2.4.3	Additional affordable housing in Wales to 2022/23	95	Figure 2.5.1 *	Homelessness acceptances in Great Britain, 2009-2023	104
Table 2.4.6	Summary of government support for affordable and private market housing investment in Wales, 2022/23-2024/25	96	Figure 2.5.2	Homeless households in temporary accommodation in England, 2009-2023	105
<i>Housing expenditure, investment and rents in Scotland</i>					
Table 79	Scottish gross housing investment excluding private finance	251	Figure 2.5.3	Homeless households in temporary accommodation in Scotland, 2009-2023	105
			Figure 2.5.4	Homeless households in B&B accommodation in England, 2009-2023	105
			Figure 2.5.5	Homeless households in B&B accommodation in Scotland, 2009-2023	106

Figure 2.5.6	Local authority expenditure on B&B accommodation for homeless households in England, 2017-2023	106
Figure 2.5.7*	Core homelessness overall rates per 100 households in GB by country, 2012-2022	108
Lettings		
Table 95	Local authority dwelling stock, new dwellings and lettings in England	277
Table 96	Local authority lettings to new tenants in England by region	278-279
Table 97	Housing association lettings in England	280
Table 98	Social and Affordable Rent lettings by housing associations in England to new social tenants and lettings by region	281-282
Table 99	Social housing lettings to new tenants and to homeless households in England	283-284
Table 100	Welsh social landlord stock and lettings	285
Table 101	Scottish social landlord lettings	286
Table 102	Northern Ireland lettings and homelessness	287

Help with housing costs

Private owner taxes and reliefs

Table 103	Stamp duty on residential dwellings	290
Table 104*	First-time buyers' relief from stamp duty by country and region	291
Table 2.3.3	Number of estates paying inheritance tax and value of tax in constituencies in London and Southern England by major party, 2020/21	82
Figure 2.1.2	Effect of tax threshold freezes on additional taxpayers and tax receipts	60

Income support for homeowners

Table 105*	Help to Buy sales and ISA bonuses, Great Britain	292-293
Table 106*	Support for mortgage interest payments, expenditure, caseload, average amounts and relationship to benefits	294-297
Table 107*	Loan support for mortgage interest payments: caseload	298
Table 2.3.2	Help to Buy equity loans issued and repaid, 2013/14-2022/23	80

Housing benefit and other assistance

Table 108	Housing benefit – numbers of claimants and average claim in Great Britain	299
Table 109*	Housing-related social security expenditure and plans for Great Britain	300-301
Table 110*	Numbers of recipients and average housing benefit in Great Britain	302-304
Table 111*	Households in receipt of universal credit housing costs element in Great Britain and, in private renting, where rent exceeds LHA	305-306

Table 112	Take-up rates for housing benefit by tenure and household type in Great Britain	307-308
Table 113*	Housing benefit caseload and payments by tenure, country and region	309
Table 114	Escaping the universal credit and housing benefit poverty traps	310-311
Table 115	Help with housing costs by tenure in Northern Ireland	312-313
Table 116	Assistance with housing costs for homeowners, council and private tenants in Great Britain	314-315
Table 117	Help with housing costs in all tenures in Great Britain	316
Figure 1.4.1	Expenditure and forecast expenditure on housing benefits 1971-2029	46
Table 2.6.1*	Proportion of private renters on universal credit whose housing costs are fully covered, 2020-2023	112
Table 2.6.2*	Percentage of private renters receiving help with housing costs in England and Wales, 2021	113
Figure 2.6.1	Number of local authorities by percentage of private renters claiming UC/HB in England, 2021	114

International comparisons

Table 118**	Housing completions – UK and selected other countries	318
Table 119**	Tenure profile in the UK, EU and selected EU countries	319
Table 120**	Total outstanding residential loans as a percentage of GDP – UK, EU and selected other countries	320
Table 121**	House-price indices – UK, EU and selected other countries	321
Table 122**	Proportion of population living in a household with an excessive housing cost burden – UK, EU and selected EU countries	322
Table 123**	Proportion of population living in households at risk of poverty – UK, EU and selected EU countries	323

Other tables and figures

Figure 1.1.1	Tenure mix of new housing under five scenarios for England in 2031 (number of completions per year)	13
Figure 1.1.2	Affordability of market rent by level of social housing supply, 2031	14
Figure 1.1.3	Chances of a household in need being rehoused by level of social housing supply, 2031	14
Figure 1.1.4	Chance of rehousing in social sector for households in need, 2036	15
Figure 1.1.5	Key subsidy amounts under six scenarios, 2032	17
Table 1.2.5	Attention to race equality in housing within the contemporary evidence base	29
Figure 1.3.3	Asylum applications, backlog and numbers receiving support 2010-2023	40

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