

2025 UK HOUSING REVIEW

Mark Stephens
John Perry
Peter Williams
Gillian Young



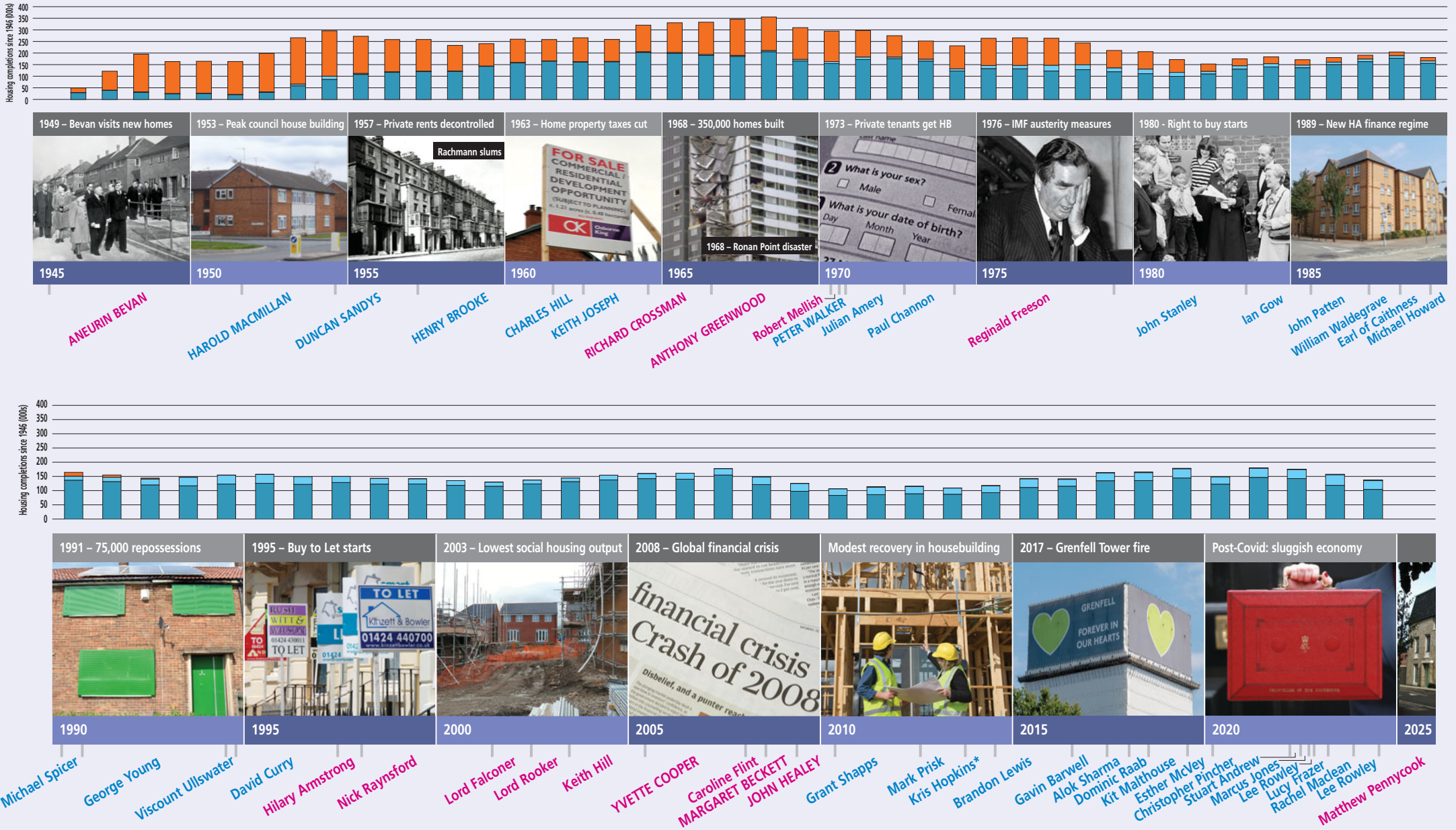
Chartered
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Roll-call of post-war English housing ministers



KEY: Names in blue = Conservative. Names in red = Labour. Names in lower case were not members of the cabinet (*not a Minister of State)

GRAPH KEY: Local authorities (orange), Housing associations (light blue), Private sector (dark blue)

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

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UK Housing Review 2025

Mark Stephens, John Perry, Peter Williams and Gillian Young

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Introduction and acknowledgements

The Chartered Institute of Housing is delighted to present the 33rd edition of the *UK Housing Review*. First published in 1993 by the Joseph Rowntree Foundation as the *Housing Finance Review*, CIH has been responsible 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 a further change, with the appointment of the Labour government's Matthew Pennycook in July 2024.

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 Mark Stephens of the role played by the Bank of England in housing policy. In the second, Susan J. Smith (Emerita Honorary Professor of Geography, University of Cambridge) examines the relationship between housing and wealth. The third is a chapter on rural housing in England and Scotland by Jo Lavis, Director of Rural Housing Solutions and Dr Madhu Satsangi of the School of Social and Political Sciences, University of Glasgow. And the fourth chapter, by the CIH's Matthew Scott, considers what is required to adapt the existing housing stock to face the rigors of climate change.

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, John Perry and

Matthew Scott 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 Andrew Watson of the University of Glasgow, 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 2024*.

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 Ministry of Housing, Communities and Local Government, 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* also features comparative international statistics provided by Eurostat and the European Mortgage Federation.

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 33rd edition (and future editions) would not be published. It is particularly pleasing that among the sponsors are the Ministry of Housing, Communities and Local Government, 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 2025

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Executive summary

This is a summary of the key points from the *UK Housing Review 2025*.

Contemporary Issues Chapters

1. The Bank of England and housing: time for a debate

Mark Stephens

The Bank of England's responsibility for monetary policy and for 'macroprudential' regulation have big impacts on the housing market. By examining its different roles and their effects, this chapter opens a debate about how the Bank's decision-making should fit within wider housing policy.

Interest-rate decisions by the Bank's Monetary Policy Committee (MPC) have strongly affected mortgage rates, yet the MPC is not concerned about wider housing affordability, but narrowly on how mortgage payments affect disposable incomes, demand in the economy and consumer prices. Its decisions also affect house prices, and higher house values strengthen consumer confidence and expenditure.

Although now of historic interest, the debate on Britain's potential entry into the euro under the Blair government highlighted the relative volatility of the UK housing market in contrast to several other EU countries, and the risks this poses to the wider economy.

The Bank of England's response to crises, boosting the economy through 'quantitative easing' (QE), shows the significance of housing in monetary policy in two ways: the role of the mortgage market in the initial decision to undertake QE, and the impact of QE on house prices and wealth distribution. While monetary policy during crises had little impact on measured income and wealth inequality, it favoured the rich far more than the poor.

A further challenge to monetary policy came with the rise of CPI inflation after the pandemic, prompting 13 increases in the Base Rate and having a growing impact on mortgage costs as fixed-rate mortgages are refinanced at higher rates. The MPC does not have to be concerned about the impact of rising interest rates on mortgaged homeowners' cost of living as it is absent from the target measure of inflation. However, it neglects the effect on rents, which are in the targeted index.

A complex landscape of regulation has developed, with various 'tests' to protect the market and consumers from overly risky lending. While this has broadly worked, it favours lower-risk households who are moving home at the expense of first-time buyers. Extension of regulation to the buy-to-let mortgage market has evened the playing field but, fundamentally, government can meet only two of three objectives: high levels of homeownership, financial stability and tenure neutrality.

Bank of England involvement in housing, at arm's length from government but operating within its remits, frequently has spill-over effects that contradict wider policy aims. This is augmented by complex regulatory structures.

Among the policy questions raised by this analysis are (1) the way that measures to control inflation are weakened by relying on the CPI measure, which does not properly reflect housing costs (2) the distributional impacts of regulatory practices, which tend to favour better-off households (3) the unresolved issues of house-price inflation and housing-market volatility, and (4) how the reduction of risk should be balanced against the policy imperative of supporting access to homeownership.

2. Housing and economic inequality: long-run trends in the UK

Susan J. Smith

Housing has played a mixed role in the history of economic inequality in the UK. When the wealth gap was at its widest in the early twentieth century, housing formed a relatively small part of the total, and rents were broadly manageable.

Then, the collapse of capital through two wars and a depression focussed attention on poor conditions and a looming shortage. Council housing filled the gap with below-market rents feeding into three distinctively egalitarian decades, from the 1950s to the 1970s.

During the 1980s, the UK led an OECD-wide 'U'-turn to inequality. It was marked by a sharp increase in top incomes as earnings lower in the distribution stalled. By now, owner-occupation, having expanded hand-in-hand with social renting, was the dominant tenure, and a repository of 'the people's wealth'. It needed state intervention (the subsidised sale of council housing), tax breaks, cheap credit and, often, two incomes to sustain it. Nevertheless, by the turn of the millennium owner-occupation accommodated over 70 per cent of households, for whom rising prices formed a financial buffer that took the edge off other disparities.

Before the global financial crisis, it might have been argued that the housing system as a whole helped mitigate the scale and impact of the turn to inequality. Since then however, declining affordability, growing precarity, and pressing unmet needs have challenged that narrative. Owner-occupation has retreated, housing wealth inequalities have intensified, rents are rising, housing benefits have stalled and low-income households are spending proportionately and progressively more on housing than those who are better off.

There are many good ideas about how to address the present housing emergency. All of them need a new flow of funds. Tax reforms are the best hope, but residential property tax is key. Currently these are regressive (council tax), inefficient (stamp duty), partial (exemptions for owner-occupation), ignore land values, and may or may not be reinvested into the stock or used to ease costs. There is definitely a better way.

3. Housing in rural areas – still a Cinderella?

Jo Lavis and Madhu Satsangi

Rural areas experience a shortage of affordable housing which is a consequence of four inter-related factors: limited land supply, weak planning policy, high costs of developing small schemes in rural locations and limited support for constructive

community engagement. This chapter looks at how the problem has emerged in England and Scotland and measures that have been adopted to overcome these challenges.

Market housing is frequently unaffordable to lower-income households; social housing is in short supply compared with urban areas and in some locations these difficulties are intensified by high levels of second homeownership. These factors impact on the social and demographic structure of rural communities and the economic productivity of rural areas.

On access to land at a viable price for affordable housing delivery, the Scottish Government has sought to tackle this through support for community ownership. But in practice the mechanisms have been difficult to use effectively. This is true to an even greater degree in England where instead the planning system is the principal mechanism for determining land release and value.

Scotland's most recent National Policy Framework has adopted a more positive land use planning approach which recognises the role of affordable housing in rural revitalisation. This is less the case in England where support for rural affordable housing is undermined by other policies in the National Planning Policy Framework.

Mirroring this pattern, capital grant funding also differs between the two nations. Both have a national target for rural affordable housing delivery, but Scotland has dedicated funding and an action plan for rural delivery with an automatic uplift in grant in recognition of the higher costs of rural development.

Both countries also offer some support for community engagement in rural housing development, but there are no guarantees that it will continue in the longer term.

This appraisal shows that there is a somewhat disjointed approach to rural housing provision in England, with a more strategic response in Scotland. However, the future is still rather bleak. There remains a disjuncture between

strategic and detailed local policies and between them and implementation. Policies at all levels often pull in different directions and there continues to be limited capacity to develop the small housing schemes needed in rural areas.

4. Towards ‘futureproofed homes’: the implications for UK housing of a warming world

Matthew Scott

While decarbonising the housing stock has become a policy priority, much less attention is given to the impacts of global warming for homes and residents. The chapter focuses primarily on the challenges associated with the existing stock, rather than new supply.

Evidence on how extreme climate events will affect UK homes highlights the links between climate change, health and housing. It emphasises that the risks from climate change must be seen as dependent on several factors linked to housing, such as the type and age of dwellings, the regional and urban geography of historic housing development, and the characteristics and vulnerability of occupants.

An adaptation programme is needed that integrates energy efficiency, low-carbon heating and climate resilience measures. This requires investment – speculatively labelled a ‘Futureproofing Homes Fund’ – which could take the form of a capital programme modelled on the broadly successful Decent Homes Programme. The main difference would be that funding through this programme could be used to upgrade homes to comply with a new ‘Criterion E’, whereby a home can only be classified as ‘decent’ if ‘it is sufficiently resilient to risks associated with a hotter climate.’ Similar changes would be required to standards applying in Scotland, Wales and Northern Ireland.

Doing so would require a transition in the eligibility criteria for government home upgrade programmes, away from EPC ratings and towards a more holistic definition of a safe, decent, futureproofed home. The cost of this programme would be large, but the cost of not developing it is potentially far greater.

Commentary Chapters

1. Economic prospects and public expenditure

Mark Stephens

In economic terms, 2024 was an inauspicious year for Labour to enter government. Inflation had fallen but interest rates remained stubbornly above their levels in the recent past. Economic growth continues to stall although is forecast to resume in 2025. Geopolitical uncertainties mean that there are risks even to the modest economic upturn currently predicted.

Employment remains below pre-pandemic levels and numbers of economically inactive working-age adults have risen to 9.5 million, reflected in a long-term rise in claimants receiving disability-related benefits. The new government has therefore retained strict work-capability assessments and has adopted a longer-term strategy to raise the employment rate.

The government is prioritising economic growth, undertaking various supply-side reforms and making changes to the fiscal rules which favour investment.

The Autumn Budget raised taxes, including stamp duty, but raised spending more, including additional housing investment. The consequential effects on spending allocations for Scotland, Wales and Northern Ireland meant that they could largely restore earlier cuts in housing investment.

2. Dwellings, stock condition and households

John Perry and Matthew Scott

Population growth across the UK remains dependent on net migration, which has peaked recently but is expected to fall, albeit to a still-high 340,000 annually. Although official household projections do not take the recent migration surge into account, an unofficial projection for England suggests an increase in household numbers reaching 238,000 annually.

New housing supply in England remains well below the level needed to achieve the new government’s target of 1.5 million new homes within five years. A range of steps, focussing on planning reforms, are aimed at boosting supply.

Nevertheless, there remains considerable uncertainty as to whether the target can be achieved, and much depends on raising output by the social sector.

In contrast, housing supply in Scotland, Wales and Northern Ireland is at or above projected levels of need, but all face similar challenges in meeting their respective targets.

In the existing housing stock, there is flatlining progress in improving quality and energy efficiency. Policy uncertainties and significant funding gaps have resulted in limited improvements in recent years, across the UK, with private renters suffering the worst conditions.

The prevalence of disrepair, mould, damp, and condensation is unchanged from a year ago in England and Scotland, and while there is lack of survey evidence for Wales and Northern Ireland the same is likely to apply in those cases.

Slightly better yet still incremental progress has been made in improving the energy efficiency of the existing stock.

Two additional areas relating to the quality of the existing stock have been prominent in 2024. The first is building and fire safety, where progress is being made (primarily in England) while the full scale of the problem is still uncertain.

The second is accessibility, with a growing need to adapt the existing UK stock for an older population which has a greater prevalence of long-term illnesses and disabilities.

Slow progress in all of these aspects indicates that at least as much attention must be given to achieving higher standards in the existing stock as is being devoted to new housing provision.

3. Private housing

Peter Williams

As in 2023, the worst predictions about the housing market in 2024 did not come about and the market remains resilient. Rents have been rising steadily since late 2021 while house prices dipped that year and into 2023, recovering in 2024.

Evidence suggests that the private rented sector is no longer growing and may be in slight decline. In part this responds to higher mortgage costs and tax changes, as well as growing regulatory pressures, with legislation already being implemented or about to take effect across the UK. These pressures have affected the buy-to-let market, but new provision through build to rent appears to still be robust, albeit only a small yet growing element of the market. It is still weighted strongly towards London, although widening its coverage to other cities across the UK.

There is still considerable unmet demand for homeownership and for most it is a question of 'when' rather than 'whether' to buy, with the constraint being affordability, which remains poor across the UK. Numbers of first-time buyers have fallen sharply, and the proportion dependent on parental financial help has risen. More purchases are also accounted for by cash buyers. The market share of high loan-to-value mortgages is also edging upwards.

Direct assistance to first-time buyers through Help to Buy has ended in England and Scotland (but not yet in Wales), while such buyers will also be affected in 2025 by stamp duty changes. The new government is prioritising social housing, having restricted sales through right to buy, but its proposed Freedom to Buy scheme (extending the current UK-wide mortgage guarantee scheme) will provide some additional incentive.

Looking to 2025 and beyond, the outlook for the PRS remains challenging across the UK, propelling more households towards homeownership, and with supply still lagging house prices will come under pressure.

4. Housing expenditure plans

John Perry

Intense pressures on social landlords' finances across the UK continue and, national budgets for affordable housing investment have been constrained, although with some easing with the new UK government and its Autumn Budget. Nevertheless, there are shortfalls against the respective targets for affordable housing across the four nations.

This chapter both assesses progress in investment in affordable housing in each of the four nations across the past year and considers future prospects.

England under-invests 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. The target has been revised down in stages to 110,000-130,000 affordable homes, of which at least 40,000 are for social rent. However, this reduced target was set before extra funding of £500 million was allocated in the Autumn Budget. The chapter examines barriers to progress as well as other sources of funding apart from grant.

The next phase of the AHP, to start in 2026, will be determined in the coming Spending Review. This decision, and other coming policy decisions, will be crucial in determining the success of the government's overall target of providing 1.5 million homes in England in the current parliament, since affordable housing investment is key to achieving it.

Scotland has an ambitious commitment to deliver 110,000 affordable homes by 2032, with at least 70 per cent being for social rent. Despite this, funding fell markedly in 2024/25, although December's Draft Scottish Budget saw an increase of 26 per cent for 2025/26 compared with the previous year. However, its aim of providing 8,000 affordable homes is still well short of the numbers needed to meet the target.

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. Total output in the first three years was 8,933; but clearly, with over 11,000 more homes needed to meet the target by the end of 2025/26, output will have to increase substantially.

Following the return of the Northern Ireland Assembly, a new housing supply strategy published in December 2024 set a goal 'to deliver at least 100,000 homes and more, if needed, with one third of these being social homes'. This implies an

annual target of 2,200 additions to the social housing stock. However, the budget for 2024/25 was set at a slightly lower level than for the previous year, an amount judged sufficient to build only around 1,400 homes, well below the long-term target.

5. Homelessness

Lynne McMordie

All the UK administrations have adopted measures to tackle homelessness, but during 2024 more households were affected, more were enduring long stays in temporary accommodation and more people were sleeping rough.

Although the basis of the statistics differs between administrations, across Great Britain the level of 'full-duty' homelessness acceptances has continued to rise, driven by growing numbers in England, particularly. Acceptances also increased in Northern Ireland but less than in Great Britain.

There has also been a steep rise in the use of temporary accommodation (TA) across the UK, with placements more than doubling since 2009/10, representing the highest rate ever recorded, and a 12 per cent increase in the past year alone. Wales and Northern Ireland recorded the biggest percentage increases. A concerning statistic is that use of bed and breakfast (B&B) placements is five times higher across GB than in 2009/10. It accounts for 15 per cent of TA in England, with a 44 per cent jump in the number of households with children in B&B in the past year.

Legal obligations are being breached – with Welsh local authorities unlawfully keeping waiting lists for TA. Spending on TA has reached crisis proportions, estimated to cost English local authorities £2.42 billion in 2023/24.

Eight per cent more people are sleeping rough in England, with the increase concentrated in London. In Scotland, reported rough sleeping among those accepted as homeless rose by 28 per cent.

'Core homelessness' – which includes rough sleeping, use of unconventional accommodation and unsuitable TA – is also increasing across GB, with the rate per

100 households highest in England. Modelling shows how different policy initiatives could combine to significantly reduce core homelessness.

This exceptionally bleak picture represents a further deterioration compared with last year's *Review*. However, there are some grounds for cautious optimism in 2025, if various new initiatives in the four countries are pursued effectively.

6. Help with housing costs

Sam Lister and Mark Stephens

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

The first is a long view of the support provided to pensioners. The chapter traces the evolution of such support since the introduction of the state pension in 1948, and shows how its relatively low level led to high rates of pensioner poverty and dependence on social security. An important element in this support took the form of help with housing costs through social security, in particular housing benefit. The introduction of state-pension credit facilitated a dramatic fall in pensioner poverty whilst support through housing benefit also continued.

However, the chapter highlights the increased housing costs that pensioners will face as a result of falling levels of (outright) homeownership and the shift into private renting.

Second, homeowners' mortgage-interest costs are considered, in the light of the Bank of England's increases in interest rates between 2022 to 2024 aimed at bringing inflation back down. The chapter highlights the way in which homeowners' main housing costs are deliberately excluded from the inflation index. Hence, mortgaged homeowners experienced a disproportionate amount of the 'pain' inflicted by higher mortgage-interest rates.

The chapter highlights the inadequacy of using average mortgage costs when calculating inflation rates, since there is much diversity of experience. Analysis points to the need for a more realistic treatment of homeowners' housing costs in the target index and suggests that this might lead to better co-ordination of monetary and fiscal policy, as well as greater interest in reforming property taxation.

Section 1 Contemporary issues



Chapter 1

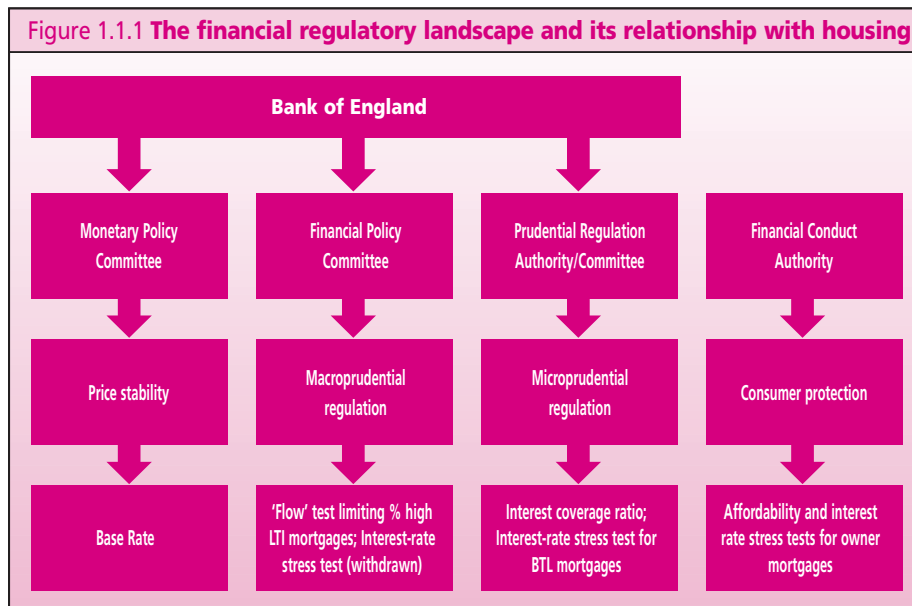
The Bank of England and housing: time for a debate

Mark Stephens

'Housing policy' is generally thought of as being directed by the Ministry of Housing, Communities and Local Government in England and elsewhere by the devolved administrations, although other departments such as the DWP (housing benefits), Treasury (housing taxation) and DESNZ (decarbonisation) also play important roles.

This chapter focuses on another government institution – the Bank of England – that exercises considerable influence over the housing system. Yet it has done so without an explicit housing remit and due to its operational independence, outside the normal sphere of democratic politics.

In 1997, the Bank of England's Monetary Policy Committee gained responsibility for monetary policy so as to maintain price stability, and hence also responsibility for interest-rate decisions that affect the mortgage payments of millions of homeowners and landlords (Figure 1.1.1).



Source: Author, partially using House of Lords Economic Affairs Committee (2023) Making an independent Bank of England work better, Appendix 7.

The Bank gained further powers in the wake of the global financial crisis (GFC) which exposed the inadequacy of the system of prudential regulation established after 1997. The Financial Services Authority (FSA) – under whose watch the mortgage lender Northern Rock failed, and others needed to be rescued – was disbanded. Its responsibility for regulating individual lenders (called 'microprudential' regulation) was transferred to the Bank of England, with the establishment of the Prudential Regulation Authority (PRA) in 2013.

The Bank's responsibility for the stability of the whole financial system ('macroprudential' regulation) was formalised with the establishment of the Financial Policy Committee (FPC). These additional powers extended the Bank's influence – through the FPC – directly over the mortgage market, as instruments were developed to prevent excessive build-ups of mortgage debt. Whilst the regulation of individual homeowner mortgages is overseen by the Financial Conduct Authority (separate from the Bank and reporting to the Treasury) and some regulation of buy-to-let mortgage lending has been introduced by the PRA through the interest-rate stress and flow tests (see below).

This chapter examines both how the Bank of England has exercised its powers that affect the housing system and how the housing system has affected its policies. It goes on to consider the policy questions that flow from this.

Monetary policy through the Monetary Policy Committee

Just four days after Labour's landslide election victory in 1997, chancellor Gordon Brown announced his intention to grant the Bank of England 'independence' – the power to set interest rates to meet the government's inflation target. Brown's announcement was described at the time as being 'a surprise' and 'the most radical shake-up in the bank's 300-year history',¹ and is still regarded as being an 'audacious' move that 'framed New Labour's agenda for the subsequent decade'.²

In reality, the boldness of Bank of England independence was less dramatic. 'Inflation targeting' had already been adopted by the government in the aftermath of sterling being ejected from the European Exchange Rate Mechanism on 'Black Wednesday' in 1992. Moreover, making the Bank operationally independent was

part of a world-wide trend including more than 60 other central banks,³ including all of those in the G7. The arrangement which represented 'a separation between politics and the management of the economy via monetary policy'⁴ was founded on the belief that politicians cannot be trusted to raise interest rates when necessary for fear of offending key constituencies of voters, notably homeowners with mortgages. 'We must,' Gordon Brown told the House of Commons, 'remove the suspicion that short-term party-political considerations are influencing the setting of interest rates.'⁵

The Bank of England was given the 'primary' objective of price stability by the Bank of England Act 1998. Defining 'price stability' remains the prerogative of the chancellor and was initially identified as an inflation rate of 2½ per cent as measured by the RPIX. It was changed to two per cent measured by the CPI in 2003. An important feature of both RPIX and CPI is that whilst they include residential rents, they exclude homeowners' mortgage-interest payments. This contrasts with the RPI, which had been the official measure of inflation from 1956 and includes homeowners' mortgage-interest payments. Their exclusion avoids the 'circularity' that would occur should the MPC increase interest rates to reduce inflation⁶ but means that the inflation rate used by the MPC does not reflect the cost of living of many households. (The treatment of housing costs in the inflation-target indices is discussed further in Commentary Chapter 6.)

The target is symmetrical, meaning that undershooting and overshooting the target are equally undesirable.⁷ When the inflation rate deviates from the target by one percentage point or more, the governor must send an open explanatory letter to the chancellor.

The Bank is also charged with a 'secondary' objective to support the government's economic policy, including its policies for growth and employment. In her first remit letter, chancellor Rachel Reeves confirmed that the government's economic policy '...is to restore broad-based and resilient growth built on strong and secure foundations'.⁸ Moreover, she retains a provision that allows the Bank to trade off returning to the inflation target against stabilising the economy by moderating 'variability of output'.

Monetary policy in practice

Interest rates are set by the Bank's Monetary Policy Committee (MPC), which is chaired by the governor and whose membership also includes the Bank's three deputy governors, its chief economist and three independent external members appointed by the chancellor. The MPC normally meets eight times a year, with its minutes published on the Bank's website.

Interest-rate decisions by the MPC have a strong – and sometimes direct – impact on mortgage rates. However, given that mortgage-interest rates are not a component of the CPI, the MPC is not concerned about the impact of Base Rate changes on housing affordability, at least not from a housing policy perspective. It is, however, interested in the impact on households' mortgage payments because these affect households' disposable incomes and levels of consumption, a key component of demand in the economy. In turn this affects consumer prices. This chain running from MPC's interest-rate decisions to consumption via mortgage-interest rates is known as the 'monetary transmission mechanism' (MTM).

There is a vast economics literature – 'one of the oldest and most intensively investigated topics in macroeconomics' – on the MTM.⁹ The evidence confirms the intuitive view that the power of the MTM depends on the proportion of mortgaged households, the size of their mortgage debts, and the structure of interest rates. For example, a study of the UK and US contrasted the 'hand-to-mouth behaviour' of mortgagors when faced with interest-rate rises which they attributed to their relative lack of access to liquid wealth, compared with outright owners who 'hardly change their spending at all'.¹⁰

The MPC's interest-rate decisions also impact on house prices. The 'wealth effect' refers to the impact that house values have on households' willingness and ability to consume. Generally, higher house values – hence personal wealth – strengthen consumer confidence leading to higher levels of expenditure. More specifically, as financial markets were deregulated in the 1980s, equity-withdrawal instruments became available that allow households to convert housing wealth into cash without having to sell. This strengthened ability and propensity of households to withdraw equity is related to the value of their houses.¹¹ The unexpected strength

of homeowners' appetite for spending housing equity in the 1980s contributed to the surge in inflation in 1988 and the rapid rise in interest rates that precipitated a severe housing market crash. Since then, equity withdrawal has been closely monitored.

The link between consumption driven by house prices raises one of the most controversial aspects of monetary policy: whether central banks should (or do) target house prices. They are not consumer prices so are not a mandated target. Central banks may fear an asset-price bubble bursting and causing financial and economic instability. The precautionary deployment of interest-rate rises to head off a house-price bubble is known as 'leaning against the wind'. Most economists do not support the strategy – because, for example, it would often require running the economy below capacity,¹² and some argue that other instruments (such as prudential regulation, discussed later in this chapter) would be more appropriate.¹³ The limited evidence available suggests that central banks treat house prices as an 'indicator variable' rather than as a 'target variable':¹⁴ they have no specific target for levels or rates of increase of house prices, but may interpret rapidly rising house prices as an indicator of an overheating economy.

Housing and the euro

UK membership of the euro in 2025 may seem like an irrelevance in the post-Brexit era, but it still serves to illustrate the hugely important relationship between housing and monetary policy.

The Blair government was open to UK membership of the European single currency (euro) should it be in the country's economic interests. This was to be judged through an assessment of whether the UK met five economic tests.¹⁵ These were that the UK economy had to attain cyclical convergence with other European economies, it must be sufficiently flexible to compensate for the loss of domestic control over monetary policy, the single currency must create better conditions for business investment, it should not adversely affect the financial services industry and, overall, whether it would promote growth and employment. The Treasury concluded that the UK did not meet these tests in 1997, but a reassessment would be made later.

In 2003, the Treasury issued its reassessment¹⁶ in which housing features prominently in relation to the 'convergence' test. Drawing on one of 18 studies undertaken in support of its analysis, the report suggests, first, that the UK housing market had exhibited stronger real house-price growth over the past three decades compared to other large EU countries. Strong house-price growth had increased the amount of wealth that homeowners had available for consumption. Noting that the UK's mortgage market was both competitive and liberalised, the UK exhibited higher levels of equity withdrawal than in core Eurozone countries.

Second, the assessment noted that although the UK's homeownership rate was similar to the EU average, it had a relatively high level of mortgage debt, which was predominantly at variable rates and short-term fixed rates in contrast to countries such as Germany where variable rates were less common. This meant that 'the sensitivity of housing-related interest payments to changes in interest rates is far higher in the UK than in other large EU countries.'

In addition to the strong wealth effects and interest-sensitive monetary transmission mechanism, the assessment attributed strong house-price growth to a slow supply response, and argued that it also made the UK's housing market more prone to volatility. Consequently, the assessment added:

*'... deviations in UK interest rates from their appropriate level could lead to particularly large swings in the housing market (implying correspondingly large swings in the distribution of wealth between homeowners and others) and hence in the wider economy in the UK, while similar deviations would be less problematic in some other EU countries... The resulting gap between what is appropriate for the euro area and what would be appropriate nationally could matter more in the UK than elsewhere.'*¹⁷

The report therefore identified 'this incompatibility of housing structures' as making 'the housing market ...a high-risk factor to the attainment of settled and sustainable convergence'.

In his statement to the House of Commons, Gordon Brown noted that 'the combination of house-price inflation and volatility, and the impact of both on

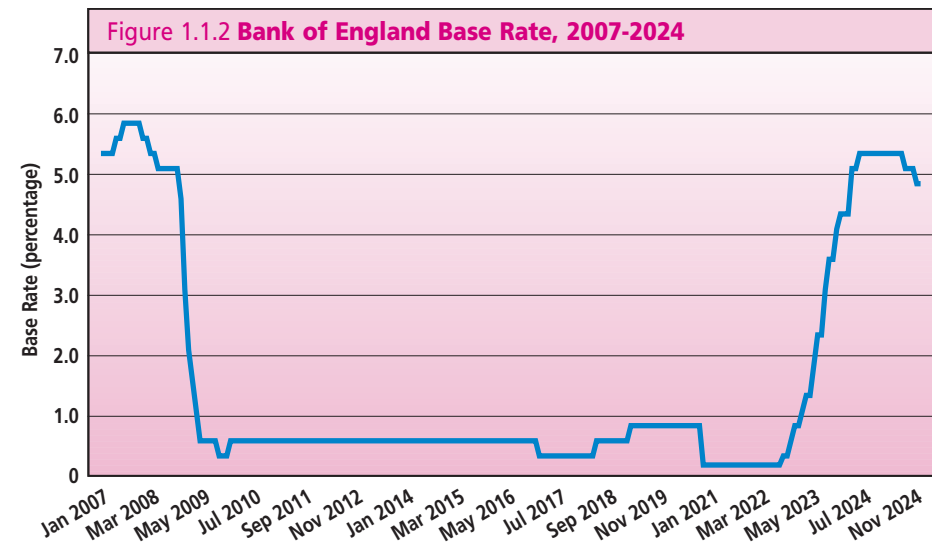
consumption, has generally led to interest rates higher than in other countries'.¹⁸ This gave rise to the prospect that a rise in inflation in the UK arising from the UK housing market could actually be accompanied by a reduction in real interest rates if (hypothetically) the UK was within the Eurozone, so worsening UK inflation. He concluded that the UK had still to meet the convergence and flexibility tests and consequently that the UK would not join the single currency at this stage.

Brown went on to claim that 'most stop/go problems that Britain has suffered in the last 50 years ... have been led or influenced by the housing market' and outlined the case for housing system reform irrespective of future membership of the single currency. He launched the reviews of housing supply led by Kate Barker and of the mortgage market led by David Miles (both of whom served on the MPC at different times). He hoped these reviews would lay the foundations of a less inflationary and more stable housing market.

Monetary policy and housing in times of crisis

The global financial crisis was, as the MPC minuted in November 2008, 'the worst banking crisis since the outbreak of the First World War', leading the UK economy to shrink by 4.6 per cent in 2009. The effect of lockdown in response to the Covid-19 pandemic was even more dramatic: the UK economy shrank by more than ten per cent in 2020, although it bounced back strongly the following year.

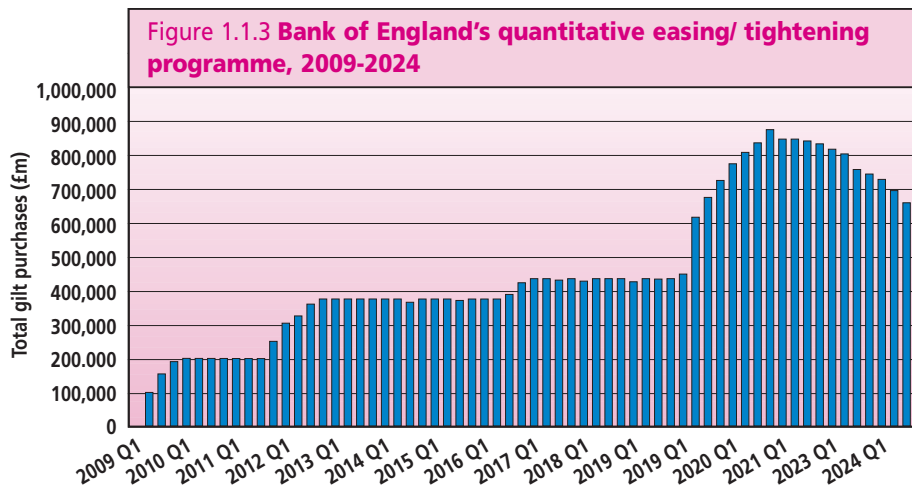
The MPC cut Base Rates in response to both crises (see Figure 1.1.2). Going into the GFC, Base Rates stood at 5.75 per cent. The MPC cut these nine times from December 2007 until they reach just 0.5 per cent in March 2009. The Base Rate remained at ultra-low levels throughout the period between the GFC and the Covid-19 pandemic. Indeed, they were cut to 0.25 per cent in 2016 in response to the vote for Brexit in the referendum and – such was the weakness of inflationary pressures in the economy – had reached only 0.75 per cent going into the pandemic. They were cut twice in March 2020, first to 0.25 per cent and then down to 0.1 per cent, remaining at this level until the inflationary resurgence led to rates being raised from December 2021.



Source: Bank of England.

However, these crises led to the adoption of 'unconventional' monetary policy in the form of quantitative easing (QE), which involves central banks creating new money electronically and then using it to purchase financial assets, mostly government bonds. It is intended to stimulate the economy by forcing interest rates even lower and by encouraging banks to switch lending towards higher-yielding assets. By driving up the value of assets (such as equities and housing) QE increases expenditure through the wealth effect.

Formally known as the 'asset purchase facility', the Bank of England's MPC began QE in 2009 with £200 billion of gilt purchases, increased to £375 billion in 2014 and to £435 billion in 2017 (see Figure 1.1.3). Another wave of QE took place in response to the pandemic, taking gilt purchases up to a peak of £847 billion in 2022 – almost double the pre-pandemic level. Subsequently there has been some reversal of QE – known as quantitative tightening (QT) – achieved both by allowing some gilts to mature and actively selling them. Around £240 billion of QT has been undertaken by October 2024 with the MPC signalling that another £100 billion of bonds will be sold over the following year.

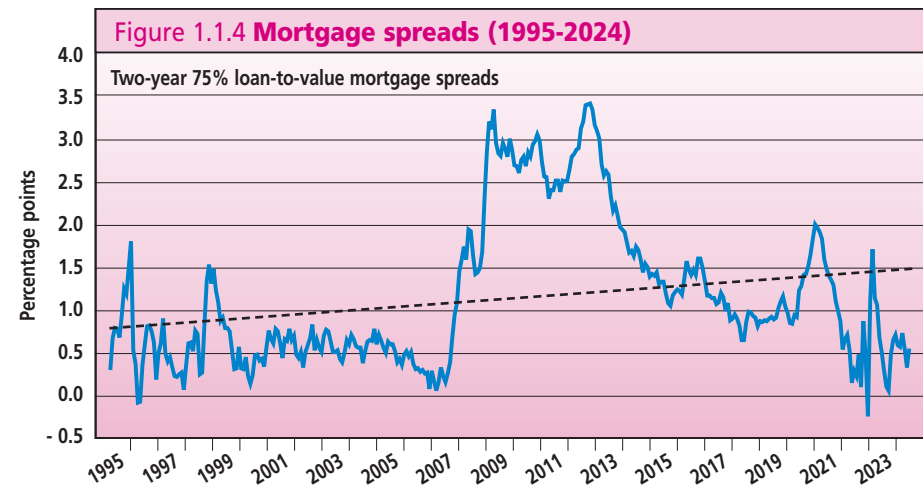


Source: ONS (2024) BoE: Asset Purchase Facility: Total gilt purchases: £m CPNSA.
Note: Chart excludes £20 billion of corporate bond purchases.

QE demonstrates the significance of housing in monetary policy in two ways: in the role that the mortgage market played in the initial decision to undertake QE, and the impact of QE on house prices and wealth distribution.

In its January 2009 meeting where the fourth successive reduction in Base Rates in as many months took place, the MPC noted in its minutes that, 'The monetary transmission mechanism was impaired, which would limit the effectiveness of the various monetary and fiscal stimuli'. The following month the MPC recorded further evidence of the impairment of the monetary transmission mechanism: 'There was a great deal of uncertainty about what would happen to banks' and building societies' ability and willingness to lend at low levels of interest rates ...Banks might decide not to pass on cuts in Bank Rate, in order to mitigate the impact on their profitability'. The MPC concluded that 'It seemed unlikely that the inflation target could be met solely by cutting the Bank Rate'. Figure 1.1.4, showing widening margins on mortgages, supports the MPC's analysis.

The following month (March, 2009) the MPC made the decision to begin QE via the asset purchase facility indemnified by the Treasury. The justification was



Source: FPC Mortgage Tools Core Indicators.

Note: 'Spreads' are the difference between the mortgage-interest rate and cost of risk-free borrowing.

'textbook' – emphasising the anticipated impact on lender behaviour and consequent wealth effects as asset prices rose in response. However, it noted the uncertainty about its effects too, and it would monitor asset prices. But the statement of intent was clear: 'The initial programme of asset purchases needed to be on a scale large enough to demonstrate that the Committee would do whatever was needed to boost nominal spending sufficiently to keep inflation at target in the medium term.'¹⁹

The major interventions by the MPC in both the aftermath of the GFC and the pandemic undoubtedly impacted on house prices. Base Rates of under one per cent persisted for 13 years from March 2009 until April 2022. In 2020/21 there were 21 months of Base Rates at 0.1 per cent.

Although the dominant political discourse attributes high house prices almost exclusively to inadequate supply, caused by the planning system, some economists emphasise the importance of monetary policy. David Miles and Victoria Monro²⁰ estimate that declines in long-term interest rates were enough to have more than doubled real house prices between 1985 and 2018, whilst rises in household

incomes were enough to increase them by 80 per cent (note that increases in the taxation of housing may have depressed prices by around 15 per cent). Further analysis by Danny Walker suggested that different supply responses across the country are also important and help to explain why – despite a uniform interest rate – house-price inflation varies greatly between regions. He finds that house prices are more sensitive to interest-rate changes in areas where housing supply is more constrained, leading to greater volatility in high-pressure markets.²¹

Monetary policy also affects levels of income and wealth and their distribution. There is no definitive study of the impact of monetary policy during the ‘extraordinary’ period of ultra-low interest rates and QE. Here we focus on one study by Bank of England economists²² that highlights the important but complex distributional impacts of cutting the Base Rate to 0.5 per cent and the first £375 billion of QE (which they refer to together as ‘accommodative monetary policy’) over the period 2008-14. However, the study did not cover longer-term impacts or offer a lifecycle assessment. They identify six ‘channels’ through which monetary policy impacted on households: lower interest rates on household savings and borrowings; higher wages and employment; higher asset prices on financial wealth, housing wealth and pension wealth, and the real value of debts.

On the housing market, the authors find that although house prices fell by one-fifth, the falls in wealth experienced by homeownership households would have been greater without the accommodative monetary policy – by more than a fifth in real terms.

In assessing the overall impact of monetary policy, the authors highlight the extent of income and wealth inequality: the top ten per cent of households account for one-quarter of aggregate income and just over half of net wealth. The implication is that a uniform proportionate impact on income or wealth attributable to monetary policy (e.g. a uniform ten per cent increase in income/ wealth across all income deciles) would have no impact on measured inequality. Nonetheless, in *absolute* terms households in the top income deciles would benefit far more than those towards the bottom. Hence, overall, monetary policy had little impact on measured income and wealth inequality. Nonetheless, it favoured the rich far more than the poor.

The role of housing wealth in the overall finding that wealth inequality fell slightly is instructive. Whilst wealthier households benefited more proportionately from gains to financial and pension wealth (because more of their household wealth is held in these assets), higher house prices reduced wealth inequalities because housing is a larger part of households’ total wealth further down the spectrum. In absolute cash terms, however, the wealth of the top ten per cent of households rose by £350,000 compared to £3,000 for the bottom ten per cent.

Looking at age, younger households benefited more proportionately from lower interest rates because they are more likely to hold debt (e.g. mortgages), whereas older households hold more savings. In terms of wealth, households around retirement age benefit most, as they tend to live in more valuable houses and have yet to draw down on their peak-value pension pots. In terms of tenure, obviously owner-occupiers, both with and without mortgages, benefited more than renters due to lower interest rates for those with mortgages and housing wealth for both groups. Owner-occupiers in London and the South East benefited from higher house prices at the outset.

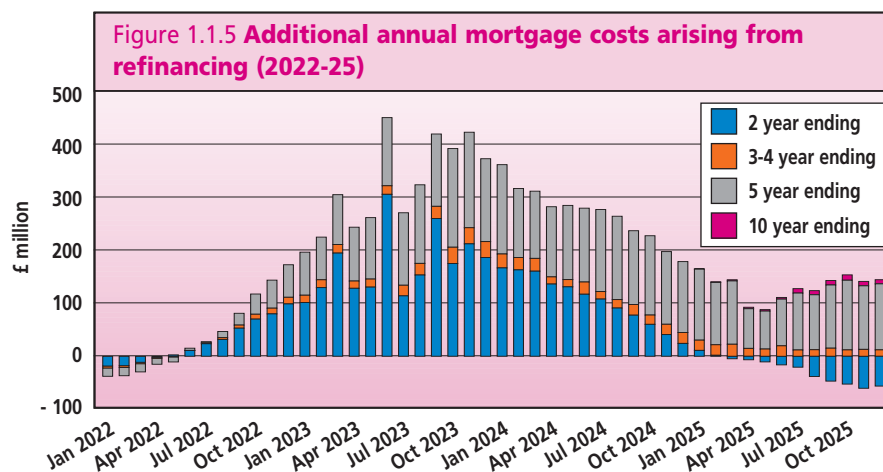
The study does not consider future housing costs, but the authors suggest that younger households ‘who have much more of their lives to live with higher housing costs are likely to be made significantly worse off by higher future housing costs.’

*Monetary policy and the inflationary resurgence*²³

The MPC faced a further challenge which was in its own way unprecedented in the era of independence and inflation targeting. CPI inflation was below target in early 2021, but began to rise after the pandemic and by January 2022 stood at 5.5 per cent. It was stoked further by rising energy prices and reached a peak of 11.1 per cent in October 2022. This was the first strong inflationary challenge faced by the MPC since it became responsible for monetary policy. It responded with some 13 increases in the Base Rate from December 2021, reaching 5.25 per cent in August 2023. It stayed there until a 0.25 percentage point cut was made in August 2024. The MPC also reversed QE and under its QT programme sold almost £188 billion of gilts in 2022-24.

Although the peak Base Rate was a little below that just before the GFC, rate rises such as these had not been experienced in a generation, and could be expected to have strong effects through the housing market. Indeed, the MTM was intended to help contain inflation by squeezing the disposable incomes of mortgaged homeowners through higher mortgage rates. There were, however, three key differences that weakened the strength of the MTM as it worked through the mortgage market, compared to 1988 when rapidly rising rates led to a mortgage arrears and possession crisis. One was that mortgaged ownership had fallen from around 40 per cent of households in the late 1980s to just under 30 per cent in the early 2020s (see Compendium Table 30a, including previous versions). Moreover, due to more prudential lending (see below) there were fewer high-risk loans. Further, the mortgage market had shifted away from the almost universal reliance on variable-rate mortgages in the late 1980s to one where two- and five-year fixed rates were more common. As the MPC noted in June 2023, ‘the greater share of fixed-rate mortgages means that the full impact of the increase in Base Rate to date would not be felt for some time’.

The staggered impact of Base Rate rises on households’ mortgage rates is reflected in Savills’ estimates (Figure 1.1.5) of additional mortgage costs arising from refinancing fixed-rate mortgages (i.e. excluding variable rates) for 2022-24.



Source: Savills using Bank of England and UK Finance data.

Estimates for 2025 are based on the expectation that mortgage rates will fall to four per cent by the end of the year. These costs amounted to £3.9 billion in 2023 and £3.2 billion in 2024, with estimates at £1.3 billion in 2025.²⁴

Similarly, the November 2024 *Financial Stability Report* from the Financial Policy Committee (FPC – see below) suggested that more than one-third of households with fixed-rate mortgages had yet to re-fix since rates began to rise in 2021, but that around half will refinance at higher rates by the end of 2027. Almost a third are expected to refinance at a rate of more than three per cent. Some 420,000 households (five per cent of all mortgages) are expected to experience payment rises of more than £500 per month, although an increase of £146 per month is more typical. The economic effect of these increased interest payments will be partially offset because some 2.4 million households (27 per cent of mortgages) are expected to refinance at lower rates in the same period.

Whilst the MPC does not have to be concerned about the impact of rising interest rates on mortgaged homeowners’ cost of living as it is absent from the target measure of inflation, there is a surprising neglect of rents, which are in the targeted index. My survey of MPC minutes found that in the period after rates began to rise until May 2023 there was no reference to rental markets. Then, the MPC noted, ‘The Committee also considered that it had become more important to consider developments in the rental market’. However, subsequent minutes have only perfunctory references to rental housing.

The regulatory landscape of mortgage lending

Since the financial crisis the Bank of England’s responsibilities have extended into the prudential regulatory landscape that affects mortgage lending. As noted in the introduction, the FPC is responsible for macroprudential regulation and the Prudential Regulation Authority/ Committee has responsibility for microprudential regulation. Whilst the FPC and the PRA/PRC sit within the Bank of England, the landscape is complicated by the existence of the Financial Conduct Authority (FCA) which is responsible for consumer protection and promoting effective competition in the interests of consumers. A Memorandum of Understanding exists between the Bank and FCA. Although the FCA is not part of

the Bank of England (it has operational independence and reports to the Treasury), we briefly consider its activities for context and completeness.

Consumer protection through the Financial Conduct Authority

The Financial Conduct Authority (FCA) is a limited liability company established in 2013 and responsible for protecting consumers from bad conduct, protecting the financial system's integrity and promoting competition. A further objective – to facilitate international competitiveness and economic growth – was added in 2023. FCA influences the housing market through its detailed regulation of individual lending decisions contained in its *Mortgage Conduct of Business* (MCOB).²⁵ The MCOB was introduced in 2014 in response to the *Mortgage Market Review*, which identified regulatory and competitive mortgage market failings, which made lending riskier for vulnerable households in the downturn. It advocated 'a much more robust and interventionist approach to regulating firms and markets'.²⁶

The MCOB has several tools to protect consumers from overly risky lending. First, lenders are required to apply an affordability test to assess whether the potential borrower can meet mortgage payments, taking into account both their income and their expenditure. Second, they must apply an interest-rate stress test based on likely interest-rate increases during the first five years of the mortgage (even if interest rates are expected to fall, a minimum one per cent interest-rate stress test is applied). Third, to limit the attractiveness of interest-only mortgages, a 'credible' repayment plan is required, with its cost included in affordability assessments.

Microprudential regulation through the Prudential Regulation Authority

The Prudential Regulation Authority (PRA) was established in 2013 with a mandate 'to promote the safety and soundness of PRA-regulated firms...'. It also has to promote competition and, from 2023, economic growth. Broadly, its 'microprudential' regulation seeks to maintain the stability of some 1,500 individual financial institutions, including banks and building societies. Significant decisions are made by its Prudential Regulation Committee, working in tandem with the FCA (which regulates a broader range of firms and is also responsible for consumer protection).

In 2016 the PRA issued a Supervisory Statement²⁷ (SS) that extended affordability tests to the buy-to-let sector from 2017. These are based on the interest-coverage ratio (ICR): the ratio of monthly rental income from a property to the monthly interest payments. In establishing the minimum ICR, the lender is expected to consider other costs (lettings fees, insurance, tax payments, etc.). The PRA SS notes that it did not expect the ICR to fall below 125 per cent and anticipated that it be higher in some circumstances.

In practice, the threshold at which a mortgage is judged to become affordable is adjusted according to the landlord's income-tax rate, which might vary from 125 per cent up to 170 per cent. Some higher-rate taxpayers reportedly switch to limited company status to take advantage of lower tax rates, although a survey by Paragon found that few landlords cite tax as a reason.²⁸

The SS also requires lenders to apply an interest-rate stress test and (like the test for homeowners) assess whether landlords could afford higher interest rates expected over the next five years, factoring in potential rent rises of up to two per cent.

Macroprudential regulation through the Financial Policy Committee

The FPC is responsible for macroprudential regulation and was established to fill a gap in the regulatory landscape that contributed to the GFC, namely the security of the financial system as a whole. Its primary objective is to reduce systemic risk and protect the financial system; a secondary objective is to support the government's economic policy.

The FPC issued its first mortgage-related recommendations in 2014 to guard against the rapid build-up of mortgage debt that had occurred in the run-up to the GFC.²⁹ The first of these – the 'flow test' – limited the proportion of new mortgages with loan-to-interest (LTI) ratios of 4.5 or higher to 15 per cent of regulated lenders' new mortgage lending.

The second, the interest-rate stress test, assessed whether borrowers could still afford their mortgage if mortgage rates were to rise by three percentage points. This was to be read together with the FCA's affordability test. The rationale for *macroprudential*

objectives being attained by assessing individual borrowers' affordability was this (in the words of a former deputy governor):

*'There is a borrower for every lender... Our approach is that the policy should address the vulnerability as directly as possible... [I]t is most efficient and effective to act on the origin of the vulnerability.'*³⁰

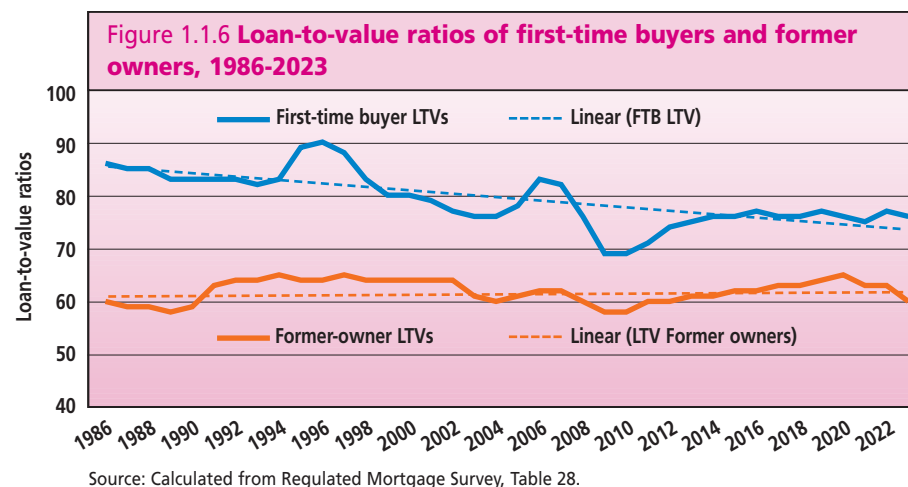
He downplayed the impact of the flow test (because it had 'never "bitten" in aggregate'), but argued the stress test had helped to prevent a build-up in aggregate debt after 2014. However, an IMLA report suggests that lenders have to keep several percentage points beneath the 15 per cent limit due to the unpredictability of their pipeline lending.³¹ IMLA also reports that mortgages bunch just under the 4.5 LTI level and argues that it lenders ration mortgages by favouring lower-risk borrowers, giving preference to movers over first-time buyers.

Interestingly, when the stress test was withdrawn in August 2022, the FPC maintained that 'the LTI flow limit is likely to play a stronger role than the affordability [i.e. stress] test in guarding against an increase in aggregate household indebtedness... in a scenario of rapidly rising house prices.'³² Nonetheless, it noted that the FCA's affordability test remains in place.

Impacts of prudential regulation

It is axiomatic that tighter regulation restricts access to mortgages, although by how much is uncertain because that depends on consumer and lender appetite for risk. Ian Mulheirn argued that the failure of lending to first-time buyers to recover after the GFC is reflected in the drop in numbers of mortgages with LTVs over 90 per cent and that this 'played a dominant role in the collapse in home ownership'.³³ Certainly, average LTVs for first-time buyers have been in long-term decline, whereas those for former owners – whilst consistently lower – have been relatively flat (Figure 1.1.6).

The position of would-be first-time buyers was exacerbated by the uneven application of regulation, especially MCOB, until PRA extended the affordability test to buy-to-let landlords in 2017. Actions by government ministers compensated for some of the effects of regulation: for example, the extensive Help to Buy equity



scheme was aimed principally at addressing the 'deposit gap' for first-time buyers and also helped housebuilders (by limiting eligibility to new homes). George Osborne's tax changes were designed to disadvantage buy-to-let landlords, as are policies that apply surcharges on stamp duty to landlords and second-home buyers, and concessionary rates for first-time buyers. Fundamentally, as Mulheirn argued, government can meet only two of three objectives: high levels of homeownership, financial stability and tenure neutrality.

Conclusions

This review has demonstrated that the Bank of England exerts an extensive influence over the housing market. Moreover, its actions are distinct from conventional policy decisions in two ways.

First, they are taken at arm's length from elected government, reflecting an attempt to separate strategic, politically determined objectives from technical operational ones.

Second, although operational decisions are taken within government-set remits, they frequently have spill-over effects that impact on other areas of policy, possibly in contradiction to their aims.

Whilst there is some crossover in membership of committees and a Memorandum of Understanding between the Bank and the FCA, a third consideration is the inevitable segmentation of policy both between these structures and between them and elected government, particularly in regard to housing.

Some important policy questions arise directly and indirectly within this governance framework.

The treatment of mortgaged homeowners' housing costs in the targeted-inflation index is unsatisfactory. Excluding mortgage-interest payments means that the index fails to accurately reflect this group's cost of living, which has risen very dramatically in recent years. This is unfair and undermines credibility in the measure. Shifting from CPI to CPIH would not solve this issue because CPIH uses 'imputed' rents which also exclude mortgaged-homeowners' interest payments. The 'circularity' issue that would arise if an index that reflected mortgage-interest payments highlights the limitations of a 'one club' approach to tackling inflation and might prompt a joined-up approach and focus decisions on the underlying causes of housing costs.

Although rents are included in the CPI, the MPC has paid very little attention to them. The MPC has recently recognised this deficiency, but developing its expertise in this area, including the impact of monetary policy decisions on rents, is overdue. Again, a broader focus on rent policy across government (including consideration given to subsidy arrangements for social rented housing, rent regulation in the private rented sector and housing benefits) would be desirable.

Evidence suggests that monetary policy has contributed to the long-term rise in house prices, and the more recent period of ultra-low interest rates and quantitative easing has increased property owners' wealth and done so in such a way that it has been worth more to already wealthy households. Bank of England analysts have commented that the Bank is 'a key stakeholder in the public debate about the distributional consequences of its policy decisions'.³⁴ However, such distributional impacts are not within its remit, so highlighting an important policy lacuna.

This leads to the unresolved issues of house-price inflation and housing-market volatility. When the New Zealand government required the Reserve Bank to '...take into account the government's objective to support more sustainable house prices, including by dampening investor demand for existing housing stock to help improve affordability for first-home buyers' the governor responded that house-price objectives could be achieved through prudential regulation.³⁵ This points towards the need for an integrated approach combining monetary policy, prudential regulation and fiscal policy.

The way in which prudential regulation has been used has tended to tilt access to mortgage finance away from first-time buyers, leading to compensatory policies such as Help to Buy and tax changes. However, it also demonstrates that the line that current governance structures draw between 'policy' and 'operational decisions' is an artificial one. In her Mansion House speech in November 2024, Rachel Reeves suggested that the post-GFC regulatory regime has sought to 'eliminate risk taking' but that this had 'gone too far'. She issued 'new, growth-focussed remit letters' to the FPC, PRC and FCA to favour supporting homeownership and first-time buyers 'who struggle to save for a large deposit'.³⁶ Yet the extent to which risk should be balanced against access to mortgage finance is a subjective judgement, not a technical one.

There are no definitive solutions to these issues, but they do highlight the need for a well-informed debate about the role of the Bank of England in the housing market, including a preparedness to challenge this highly segmented approach to policymaking.

Notes and references

Parts of this chapter draw on a 2024 article by Mark Stephens: 'The role of housing in central banks' monetary policy decisions in Australia and the UK', in *Housing Studies*, 1-19 (<https://doi.org/10.1080/02673037.2024.2395361>).

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Section 1 Contemporary issues

Chapter 2

Housing and economic inequality: long-run trends in the UK

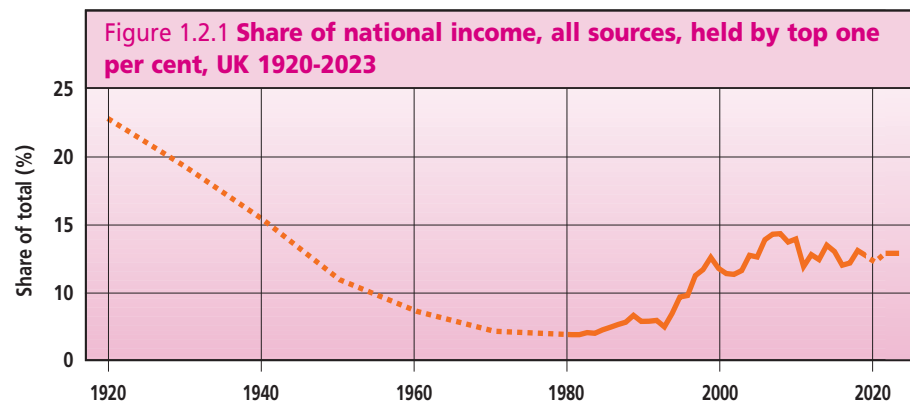
Susan J. Smith

Economic inequality is nothing new in the UK or the wider world. However, the past century is distinctive for two notable peaks, bookending three uniquely egalitarian decades. This chapter analyses the way housing played into key trends and became the engine of wealth inequality. It concludes that property-tax reform is key to a fairer future.

The shape of economic inequality

Looking across the long run, one representation of the shape of economic inequality in the UK is the now-familiar U-shaped curve, presented in Figure 1.2.1, which shows, over time, the proportion of income from all sources (labour and capital) accruing towards the top of the distribution.

Three elements are worth underlining. First, following a pre-1914 peak when the top one per cent took nearly a third (31 per cent) of all income, the left-hand side of the graph traces a steep decline across the early 20th century. This was triggered by the collapse of capital, and the income it generated, across two great wars and a depression. Second, this trend was sustained by broadly interventionist governments for nearly three decades (across the 1950s to the 1970s), through which the one-per-cent share fell to a low of seven per cent, while that accruing to the bottom fifty per cent reached its all-time high of 23 per cent (1970). In the 1970s the UK was, briefly, the most egalitarian it has ever been.



Source: World Inequality Database (<https://wid.world/>).

Note: Dotted line shows periods for which data are extrapolated.

Third, the right-hand side of the graph shows a steep increase as the UK (with the USA) led a well-documented more-or-less global U-turn to inequality from the 1980s onwards. Top incomes pulled away, while those lower in the distribution entered a long period of wage stagnation. By 2023, the top one per cent and bottom fifty per cent took away 13 and 20 per cent of all income, respectively – a gap that is wide by OECD standards.¹

This pattern is by now familiar. What has not been fully appreciated, until recently at least, is the extent to which housing has played into these long-run trends, or how housing interventions might address them.

Housing against austerity

Early twentieth century Britain, like Europe as a whole, was a proprietarian, ownership society in which, for the vast majority, private renting was the norm. Although the concentration of incomes in Britain was, as it is today, distinctively high by international standards,² housing costs for tenants were modest in relation to wages. During the 1910s the rental market was in fact delivering better homes for lower outlays than before to households enjoying rising wages, sticky rents and (thanks to high vacancy rates) plenty of choice. Around the first ‘peak’ in economic inequality, residential property, though highly concentrated, accounted for just 20% of personal net wealth,³ and British housing outlays, though uneven, were more affordable than in most other European countries, including Germany and France.⁴

Those homes were not, however, always safe, sanitary, or warm by present-day standards; a legacy of early industrialism, they were often overcrowded, undermaintained, harmful to health and unavailable to households with low, intermittent or no income. Markets could not fully meet the need for shelter, and philanthropy, symbolically important though it was and is, could not fill the gap. The conviction that housing has qualities that markets cannot cater to, and generates social costs and benefits that pricing fails to capture, had already prompted governments to intervene (via a series of Public Health Acts tackling issues such as building standards, drainage and, later, slum clearance). This same conviction catalysed Britain’s flagship council homebuilding effort which, through the great ‘income compression’, was to position housing squarely against economic inequality.

By 1938, one-sixth of the UK housing stock by value was owned by local authorities, who had built 28 per cent of all new homes in the period since 1925. After the Second World War social renting was explicitly built into the British welfare ideal. Funded through taxation and borrowing, council housing partly suspended the price mechanism to allocate homes according to need rather than ability to pay, dispensing 'in-kind' services to compensate for labour-market inequalities. At its zenith in the 1970s, the sector accommodated around one in three households (more than half in Scotland), and constituted one of the highest levels of social housing provision outside state socialism.

The impact of this on after-housing income distributions is hard to gauge, since there are no formal data series for personal wealth in the UK before 1957. However, data assembled by the Institute for Fiscal Studies (IFS) show that throughout the 1960s and 1970s gini coefficients for incomes before and after housing costs were broadly similar, relatively stable and, at around 0.25, low by today's standards.⁵ This reflects, in part, the fact that council rents were well below market rates and had a deliberately redistributive effect. Having one of the largest social housing sectors in the non-socialist world delivered a significant, progressive housing 'income' or subsidy that was an egalitarian force.

The people's wealth

Council housing was never the majority tenure: it flourished alongside, but was soon eclipsed by, owner-occupation. The trigger was a building boom in the 1930s which not only reduced rents (a disincentive to private landlords), but for the first time brought owner-occupation within reach of an emerging middle class. Albeit that selling homeownership (with its attendant mortgage debt) to the 'masses' was an uphill struggle, nearly half the new homes in the interwar period were built for sale.⁶

For four decades, from the 1940s to the 1970s, council renting and owner-occupation expanded hand-in-hand, eventually accounting (together) for over eighty per cent of the stock. For a while, reflecting the fact that owner-occupation was initially a social project,⁷ the differences in life chances and opportunities between the two main sectors were small. However, promoting homeownership

was always a tax-incentivised policy choice, enabling housing to operate as a financial tool while, for the first time in history, putting wealth into the portfolios of the many. By 1975, with over half the stock in owner-occupation, the Royal Commission on the Distribution of Income and Wealth estimated that the value of dwellings as a proportion of net personal wealth had doubled to 37 per cent, from 18 per cent in 1960.

By 1980, owner-occupation, now accommodating 55 per cent of households, was set to expand not just alongside social renting, but at the expense of it. In fact, nearly half the growth of the sector during the 1980s was achieved through tenants' substantially discounted 'right to buy'. By 1990, with over two-thirds (67 per cent) of the total stock in owner-occupation, the value of dwellings as a proportion of net personal worth had grown to over half; by 1995, with prices poised to rise, yet again, net home equity accounted for 57-62 per cent of household wealth.⁸

All parties through the mid-to-late twentieth century bought into some part of the vision of a homeownership, asset-holding, property-invested democracy. That is why, in the seventy years it took (1920-1990) for the share of wealth owned by the top one and top ten per cent to fall from 89 per cent and 60 per cent, to less than 50 per cent and 15 per cent, respectively, the rising share of the middle four deciles can almost entirely be attributed to the spread of owner-occupation.⁹ Homeownership effectively helped sustain the great income compression, even as it drew a sharp financial line between propertied and property-less households

By the 1980s, however, the UK was in the midst of substantial political and economic change. While some economists characterise this decade as the beginning of a 'great moderation' (a bid for macroeconomic stability), others recognise it as the start of a U-turn to a scale of economic inequality unmatched in living memory. Key elements include financial deregulation, credit liberalisation, and welfare restructuring (through changes to both tax and benefits).

The shift appeared initially in the distribution of labour incomes: majority wage growth slowed, top earnings soared, and a hitherto fairly stable gini coefficient for

incomes in the UK rose by nearly ten percentage points, settling around a mean of 0.34 from 1990.¹⁰ Before long, however, the U-turn was less about earnings and more about the resurgence of capital. A glimpse of this is captured in Figure 1.2.2 which tracks the ratio of the stock of wealth (financial and non-financial assets) to the flow of incomes. This ratio jumped from less than 2.5:1 in the late 1940s to over 5:1 by the start of the present decade.

Thanks to falling interest rates and abundant credit, housing featured centrally as the accumulation of wealth formed the leading edge of economic inequality. From the 1990s, UK house prices, which had long been volatile (with peaks in the 1970s and 1980s) saw a step-change as they were swept into a global ‘housing boom’. Between 1977 and 1997, average real house prices grew by 30 per cent, but between 1997 and 2007, the uplift was 147 per cent.¹¹ Housing wealth began accounting for most of the rise in total private wealth, and the majority of growth in wealth-to-income ratios. Reflecting capital gains rather than savings, housing wealth (with pensions, see below) enabled household net wealth to double relative to GDP (from 3.5 to seven times) over a period of 30 years.¹²

The factors underpinning this, however, were precisely those needed to deliver owner-occupation to over 70 per cent of households by the early 2000s. So, while the accumulation of value into residential property was key to the resurgence of

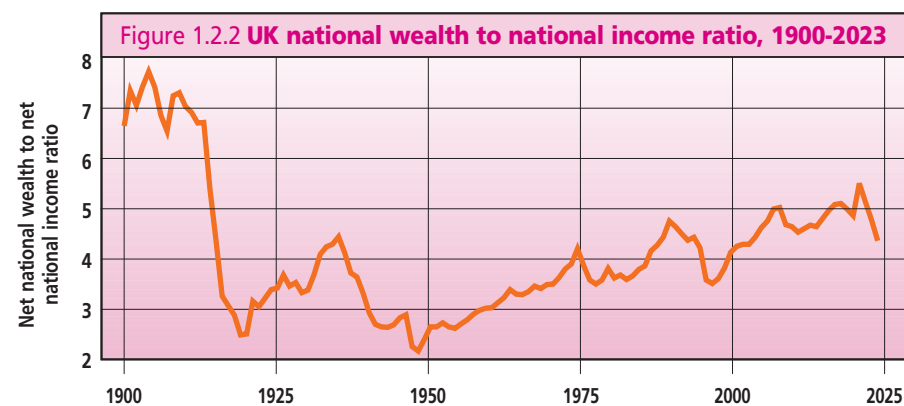
capital, the expansion of owner-occupation – the ‘people’s wealth’ – has also been a drag on the repolarisation of all wealth. This is why on a country-by-country basis those with higher rates of owner-occupation were, for a time at least, associated with lower levels of economic inequality.¹³ Ironically, therefore, the expansion of owner-occupation operated alongside a (by now residual) social sector to enable housing systems to mitigate (to some degree) the hard edge of an otherwise decisive turn to economic inequality.

To elaborate, for those who could attain and sustain homeownership, the wealth accumulating into housing across the turn of the millennium took the edge off the impact of wage stagnation, and arguably diverted attention from the turn to economic inequality, in at least two ways. Psychologically, buoyant prices created ‘wealth effects’ – boosting consumer confidence sufficiently to keep economies afloat through the dotcom crisis in the early 2000s. Materially, financial deregulation widened access to credit, facilitating a wave of mortgage-equity withdrawal. This contributed to housing’s ‘collateral effects’ as mortgagors borrowed against rising prices to supplement wages or raise funds to spend on other things. Both these compensated, to an extent and for a while, for labour-income inequality.

The end of an era

Owner-occupation peaked in the UK at 71 per cent in 2003. As late as 2008, the eve of the global financial crisis (GFC), it could be argued that the housing system as a whole (taking into account imputed rents and wealth effects), helped mitigate economic inequality.¹⁴ However, after a dip through the GFC, house prices continued to rise: indexed to 100 in 2000, they exceeded 200 for the first time in the 2020s (see Compendium Table 47). While earnings doubled between 1997 and 2023, housing prices increased four and a half times and now stand at over eight times the earnings of full-time employees in England.

Notwithstanding the initial (pre-GFC) boost from low interest rates, this very quickly compromised housing affordability. The UKHR Affordability Index (Compendium Table 45), set to 100 in 1994, reached 184 by 2004, peaked at over 200 in 2007/8 and has not dipped below 150 since. By now, the structure of the



Source: World Inequality Database (<https://wid.world/>).

housing system – for all the new wealth it had injected into the domestic economy – was set to amplify rather than ameliorate economic inequality. Four elements are worth noting.

First, as house prices rose ahead of the incomes needed to sustain mortgages, *rates of owner-occupation fell*. That meant that through the early 2000s, for the first time in fifty years, a decreasing proportion of the population held any housing wealth at all. With micro and macroprudential credit constraints still in place, and mortgage advances below those in the mid-2010s, today the sector accommodates fewer than two-thirds (65 per cent) of households overall.

This decline is usually interrogated for its generational impacts. Viewed cross-sectionally, across every observable year between 2003 and 2017, rates of owner-occupation were progressively lower among early-career under-35s than among the more established over-45s. Around 60 per cent of the younger age group owned in 2003; less than a third did so by 2017.¹⁵ Viewed across cohorts, those born in the 1980s – so iconic in the story of owner-occupation – were only half as likely (24 per cent) as those born in the 1960s (50 per cent) to be owner-occupiers by age 25. By the time the 1980s cohort reached age 34, half had attained owner-occupation. Nevertheless, there is still a lag compared to older cohorts who, by the same age, showed rates ranging from 59 per cent (those born in the 1970s) to 71 per cent (among those born during the 1950s).¹⁶

However, the restructuring of owner-occupation is also, perhaps mainly, socio-economically selective. By 2022, the gap in homeownership rates in the top decile of the income distribution (where 73 per cent own outright or are buying their home) and those in the middle deciles (where just half are owner-occupiers) had never been greater.¹⁷ This structural gap also divides the young. Data from the longitudinal British Wealth and Assets Survey show that young adults with educated homeowner parents are as likely as those in the older cohorts to be owner-occupiers themselves, in marked contrast to their peers whose parents rent (see below).

Second, over the same period *housing wealth inequalities intensified* across the population as a whole, as well as among propertied households. This partly reflects the retreat of owner-occupation; it is also about the distribution of windfall gains

from house-price appreciation, the amplification of housing wealth inequality through inheritances, and the way the closure of defined-benefits pensions schemes has augmented a longer-running tendency to substitute property for pensions. Especially through the early 2000s, all this helped boost the growth in outright (or high value-to-loan) purchases of second homes and properties to let, further cementing the housing wealth divide. Most private landlords today are not only income-rich but in the top twenty per cent by housing wealth.¹⁸

Inheritances deserve a mention, because they have been growing as a share of national income in the UK since the 1970s, and overall are set to widen economic inequality (and reduce social mobility) between those with richer and poorer parents.¹⁹ More than that, individuals from advantaged (highly educated) parental backgrounds are three times more likely than those with lesser educated parents who rent to hold housing wealth by age 35, and the value of that wealth – among those in the cohort with any housing wealth at all – is ten times greater for those with housing-wealth advantaged backgrounds.²⁰

In all, through the volatility of the GFC and into the early 2010s, the top forty per cent by net housing equity held over 60 per cent – and the top twenty per cent about 85 per cent – of all housing wealth, both creeping upwards.²¹ Across a round of house-price appreciation, thereafter the top ten per cent by net primary housing wealth increased their share from 30 per cent to 39 per cent of the total, with the proportion accruing to the top one per cent almost tripling from five per cent to 14 per cent to 2013 before dropping back to nine per cent by 2017.²² Put another way, the wealthiest ten per cent saw an average capital gain on residential property of £174,000 across the first two decades of the 21st century, while the least wealthy one-third of the population netted less than £1,000 each.²³

Third, the indebted margins of owner-occupation began to look *increasingly precarious*. This is counter-intuitive, given that going into the GFC, mortgagors outnumbered outright owners, and since 2012 the reverse has been true. However, while outright ownership has indeed been on the rise, mortgage debt has been extending across the age-range. This might reflect feed-through from the four-fold increase in 30+ year mortgages between 2007 and 2023, but it also picks up on other factors adding to housing affordability stress.

For example, it has been recognised for some time that consumption from housing wealth has a precautionary saving dimension, and that equity borrowing in the early 21st century was used to supplement earnings to meet pressing spending needs. While credit constraints dampened that effect through the global financial crisis, data from the *British Household Panel Survey* and *Understanding Society* show for every accounting period of the twenty-first century (to 2017) that at least one in four mortgagors ended the year with a higher outstanding home loan than they held at the start.²⁴

Moreover, limiting the focus to non-movers (excluding those who borrow up simply to add leverage) exposes a shift in the debt burden over time. In 2001-2003 the average (mean) equity borrowings of the lower-income tertiles were less than those of the higher-income groups, and the differential was small. However, by 2015-17, those whose gross incomes (excluding loans) were lowest were, on average, raising most by adding to mortgage debt, increasing their borrowing by 155 per cent compared to an uplift of just 79 per cent in the top tertile.

Many other factors add to mortgage stress, including interest-rate uncertainty, unemployment and tight credit constraints that force less affluent households to use savings to service debt in order to stay on the housing ladder. Thanks to the effects of mortgage regulation, forbearance and ultra-low interest rates (to 2022), the scale of default (which has nevertheless been rising) and of repossession is small in comparison with past cycles. However, as rising interest rates and inflation increase the cost of living, there is growing evidence that mortgage stress (under-estimated in official statistics) is eroding savings, pushing growing numbers into poverty, and affecting both financial and mental wellbeing.²⁵

Finally, recent years have seen a *recalibration of private renting* that has many facets, none more pressing than cost. With so little public investment in housing in recent decades, ministerial hopes have been pinned on private finance for everything from funds for lending to housing infrastructure improvements. This is what drove the buy-to-let bonanza from the mid-1990s, helping the private rental sector double in size, and it underpins a surge in build to rent and other corporate institutional investment today.

Private finance is, of course, as much about returns to investors as it is about meeting a complex range of housing needs at affordable prices. Post-pandemic adjustments in the sector, together with rising demand, have contributed to sustained upward pressure on private rents, with annual rent inflation running at almost five per cent for the first time in recent years (see Compendium Table 53b).

In the meantime, the local housing allowance that determines support for housing costs (via housing benefit or universal credit) has been frozen in cash terms for seven of the past 14 years, at a cumulative cost to private renters of £1 billion. In all, private renters are more than twice as likely as the rest of the population to be in after-housing poverty, with as many as four in five of those receiving benefits sacrificing basic essentials (food, heating, warm clothing) and six in ten in arrears with at least one household bill.²⁶

The net effect of changes across the whole housing system (the residualisation of social renting, the rising price of owner-occupation and the upward pressure on private sector rents) is adding to economic inequality by impacting disproportionately on those at the lower end of the income and wealth distribution.

For nearly two decades after data first became available in the 1960s, year-on-year there was little to separate the gini coefficient for incomes before and after housing costs. By the 1990s, when both coefficients were already much higher, a gap of four per cent had opened up. The distributional effects of this can be seen in Table 1.2.1, which tracks the impact of housing costs on incomes at the 5th and 95th income percentiles, over time. It shows that from a gap of just two per cent in 1961, the difference in the extent to which housing costs absorbed incomes at the top and bottom of the distribution exceeded 25 per cent every year after 2005. That is, despite evidence that the poverty-reducing impact of social housing was measurable across the U-turn to inequality,²⁷ the gap in incomes before and after housing costs has steadily widened since, albeit slightly narrowing recently (perhaps reflecting the effect of changes to the minimum wage). Broadly, over time, poorer households have been spending progressively more of their income on housing than richer households.²⁸

Table 1.2.1 Impact of housing costs on income, 1961-2022

Year	Income absorbed by housing costs (%)		Gap (%) between top and bottom of income distribution
	5th percentile of incomes (bottom of income range)	95th percentile of incomes (top of income range)	
1961	15.9	13.9	2
1970	15.6	12.7	2.9
1980	17.9	12.9	5
1990	26.9	14.1	12.8
2000	34.1	10.1	24
2005	35.6	8.6	27
2010	41.5	7.6	33.9
2015	43.4	8	35.4
2020	38.6	6.7	31.9
2022	36.3	6.9	29.4

Source: IFS, Living standards, poverty and inequality in the UK.

Note: Data are from the Family Resources and Family Expenditure Surveys; household-income percentiles are equivalised to a childless couple.

Although social rents and Affordable Rents are still well below market rates (see Compendium Table 74), the number of new social lettings is much lower than a decade ago and the proportion of these at higher Affordable Rents is growing. At the same time, housing benefit (and the local housing allowance underpinning it) – currently the largest government subsidy to housing – has been detached from private rents since 2011, forcing growing numbers of private renters into after-housing poverty and financial hardship (see Commentary Chapter 6 in the 2024 edition of the *Review*). So, neither present levels of social sector rents nor housing benefits are enough to mitigate growing disparities in the impact of housing costs on incomes across the distribution.

The result of all this is that, in a *volte-face* compared to a century ago, housing costs are now high in the UK relative to other OECD countries – perhaps by as much as 44 per cent.²⁹

A fairer future?

In the past half century, UK housing has been swept into a regime of economic inequality that is politically challenging, socially divisive and incompatible with the principle – ‘leave no one behind’ – at the heart of the UN’s sustainable development goals. While ‘growth’ is currently at the forefront of government thinking, there is no evidence in the long run or recent past that growth mitigates the fact or impacts of economic inequality in the more developed world. For the past quarter century in the UK, for all that household wealth and standards of living have both increased overall, the opposite has been true. There is no quick fix, but now that housing has come so squarely into the equation, whether by accident or design, it will have a bearing on the future.

Income inequality

Today’s housing affordability crisis is at least partly the legacy of majority wage stagnation through a period of rising housing costs. In the UK, wage growth overall in the 1990s and 2000s was barely half that of the 1970s and 1980s, and little changed following the global financial crisis of 2007-09. Furthermore, notwithstanding the impact of the minimum wage, the UK currently has one of the highest levels of labour-income inequality in the developed world.³⁰

Historically, progressive income tax has been part of the toolbox for managing earned-income inequality. However, in the UK the progressivity of the tax regime reduced considerably after 1980 (a decade in which top UK marginal income-tax rates dropped from 83 per cent to 40 per cent). It is true that, by freezing key thresholds (the personal allowance, the basic and the higher-rate limits), governments have boosted revenues, and somewhat reduced after-tax income inequality. However, although the top one per cent’s after-tax income share fell from 15 per cent to 11 per cent in 2018/19³¹ this barely brings the UK into line with the *pre-tax* income distribution of some comparator jurisdictions (France, Norway, Australia, for example).³² So there is certainly scope for a more progressive approach to income tax.

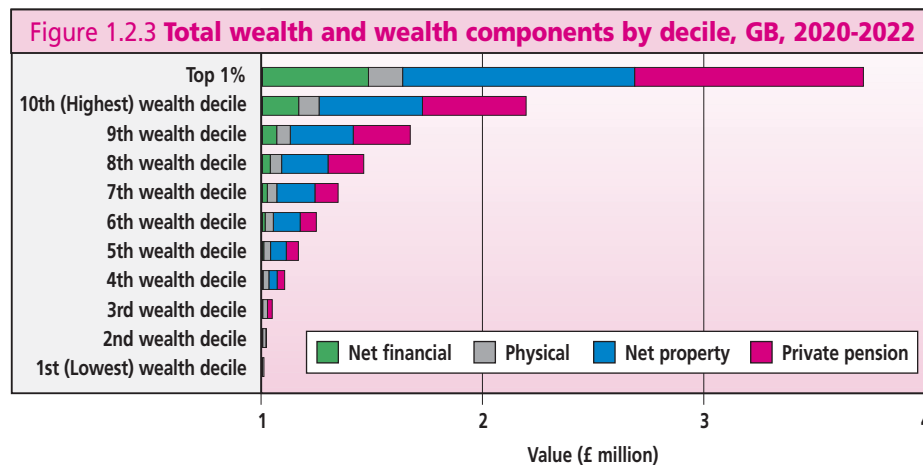
That said, any combination of tactics that increases investment in the education, skills, human capital and financial welfare of the poorest 40 per cent, would not

only reduce housing affordability stress but also boost the economy. Restoring the safety-net function of housing benefits, or providing better subsidies to enable social landlords to charge below-market rents, could add substantially to this mix.

Wealth inequality

Most tax is currently levied against labour incomes, which accounts for 55-60 per cent of all income.³³ Nevertheless, capital incomes are recovering rapidly, and the main driver of economic inequality today is wealth, which delivers both capital gains (investment returns) and rent. In all, by 2022, the top one per cent and the bottom 50 per cent each held ten per cent of all wealth.³⁴ The detail can be seen in Figure 1.2.3, which underlines the extent to which all assets are concentrated towards the top of the wealth distribution. For context, in Britain today the richest ten per cent median wealth-holding is £1.2 million, compared to £16,500 among the least well-off ten per cent.

The other point of note in Figure 1.2.3 is that housing wealth remains the biggest and most widely distributed component of household net wealth. In 2022, net property wealth made up forty per cent of household wealth while private-pension wealth (which is hard to value) accounted for just over a third (35 per cent).



Source: ONS, Wealth and Assets Survey.

Most housing wealth is held at the top of the distribution, but it is still more widely spread than its nearest rival, pensions, and particularly significant for the middle four deciles.³⁵

As noted above, the accumulation of value into owner-occupation was both key to, and a brake on, restoring the value of capital to the position it lost nearly a century ago. Recently, however, the impact of house prices on household net wealth may have been eclipsed by increases in the rate of growth of financial wealth and pensions. This has worked to the advantage of those in the top three deciles, while the proportion of all wealth accruing to the middle 50 per cent has slightly shrunk.³⁶

Tackling housing inequality without addressing wealth inequality more broadly would therefore risk missing a trick. To that end, although the UK, like many other countries, has never had a wealth tax in the strict sense, a number of proposals to restructure the tax base to enable this are currently in play.³⁷

Housing-wealth inequality

Housing wealth is still a very large, unequally distributed asset which has delivered substantial unearned returns. Data from the *Wealth and Assets Survey* suggest that by 2018 the total wealth in primary residences alone constituted around £4,500 billion, more than three times larger than three other key asset classes combined (£750 billion for other property, £400 billion for stocks and bonds, and £90 billion for private business assets).

Fixing Britain’s housing system may be about more than redistributing housing wealth, but there are compelling reasons for using tax to manage housing’s role in amplifying economic inequality. It could, for example, help stabilise the market, dampen speculation, and create a flow of funds to maintain the stock, build new homes and prioritise affordability.

Moreover, in contrast to government messages around tax generally, certain residential property taxes have received a boost in recent years. The tax revenue from residential property is in fact higher, as a proportion of total tax revenue, in the UK than in most other OECD countries. At over ten per cent of the total in 2020 it was matched only by the USA, Canada and South Korea.³⁸

However, most commentators agree that everything hinges on how such taxes are designed, and currently – against the benchmarks of efficiency, equity and revenue potential – the UK’s approach to property taxation leaves much to be desired.

Of the taxes applied to residential property, most revenue is raised from council tax (estimated by OBR as £46.9 billion for 2024/5). Recurrent taxes on immovable property are generally a favoured instrument, though if council tax is, in fact, a tax (rather than a service charge) it is distinctive in being regressive with respect to both incomes and property values (see the article by Mark Stephens in the *Review’s* 2024 Autumn Briefing Paper). This is partly because across the eight bands (nine in Wales) the tax increment is less than the increment in property values, and mainly because the tax base is so dated (referring to 1991 prices, except Wales, which revalued to 2003). Council tax disadvantages those whose properties have appreciated least in value and represents the opposite of ‘levelling up’ across regions. As more than nine in ten local authorities look to implement the highest possible increase in the coming year, it is worth underlining the fact that council tax is ‘the part of the tax system that is arguably in the most advanced state of disrepair’.³⁹

Despite this, council tax is set to double (in Wales triple) for second homes. It is not clear whether the main aim is to improve the supply of primary homes or increase revenues for cash-strapped local authorities. It cannot do both, and is no substitute for meaningful reform. Meanwhile, another way of consolidating and accumulating housing wealth – under-occupation – attracts far less attention. The ‘bedroom tax’ is only applied to social renters, even though spare rooms are far more common among homeowners. Unoccupied rooms hold and accrue value, but in a primary residence the returns on that are tax-free.

The two main transactions taxes – stamp duty on purchase, and capital-gains tax on the sale of investment properties – raise far less than council tax. Stamp duty raised £14.9 billion in 2023/4, while housing contributed around ten per cent (by share of both disposals and value) of the £15 billion raised as capital-gains tax in the same period. Housing is also (increasingly) a driver of the revenue from inheritance tax (currently £7.5 billion annually in total).

Since 2016 stamp duty has had a (stepped) progressive element relating to both property values and to the status of the property (there is a surcharge for investment properties/second homes). However, it is a brake on residential mobility (and labour market clearing), distorts housing transactions, and discourages downsizing. There is an argument for removing it altogether in favour of council tax reform.

This is not the place for a detailed critique of UK property taxes, though the status quo has been described as ‘a major policy failure’.⁴⁰ Are there fairer, more effective ways to widen the tax base of housing, encourage the best use of the existing stock, release the substantial funding streams which UK housing systems have been starved of for too long, and move the dial on economic inequality? The answer is yes, to which end three further points are worth noting.

First, *the majority of housing wealth is still held as owner-occupation* mainly in primary residences, delivering investment returns that enjoy favourable tax treatment, notwithstanding the eventual withdrawal of mortgage-interest relief in 2000. The only central recurrent tax ever applied to main-residence owner-occupation was a charge for imputed rent, dating from the start of the 19th century and abolished in 1963. Meanwhile, the investment returns on primary residences have never been taxable. By 2016/17 the cost of these two exemptions were estimated at £21.3 billion and £30 billion annually (see Commentary Chapter 3 of the *Review’s* 2018 edition). It is easy to understand why an OECD cross-country review of housing taxation argues for a cap on primary residence tax exemptions to ‘strengthen progressivity and reduce some of the upward pressure on house prices’.

Second, as economist John Muellbauer points out, the current property tax regime, and indeed myriad proposals to reform it, overlook the distinctively *high proportion of the value of residential properties that accrues from the land* in the UK. To address this, he proposes a split-rate green land value tax: ‘a charge on the land plus a charge on the house minus a discount related to efficiency of the building’s energy usage’, that works towards environmental as well as financial sustainability.⁴¹ Other proposals may come forward via the UK government’s parliamentary

inquiry into land-value capture. Moving to this model would reflect a wider conviction that land-value taxes are progressive, efficient, egalitarian and good for the economy.

Finally, *tax revenue from housing is not ring-fenced*, except to the extent that transactions and inheritance taxes accrue to HMRC, while council tax is levied by local authorities. Hypothecated taxes are rare and unpopular with governments, but they may appeal to the public, and a step-change is needed to improve housing infrastructure, renew the stock, support social rents and manage affordability stress. With the present tax regime, even if all property revenues were directed to those ends, it would be hard to balance the books, given that annual expenditure on housing benefits alone is running at around £30 billion. However, widening and restructuring housing's tax base might raise enough to tip the balance. Perhaps it is time to harness those 'special' qualities of residential property first recognised a century ago, and ring-fence the funds needed to reposition housing against economic inequality?

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Section 1 Contemporary issues

Chapter 3

Housing in rural areas – still a Cinderella?

Jo Lavis and Madhu Satsangi

There is widespread recognition of a housing emergency across the UK. In rural areas the problem is exacerbated by the very limited availability of social housing, a consequence of the interplay of land supply, planning policy and the costs of developing small schemes in remote and rural locations. Like their urban counterparts, the inability to find an affordable home affects the rural population's health, wellbeing and life opportunities. In rural areas, the impacts extend to undermining the social fabric of communities and economic productivity.

Through a focus on England and Scotland, this chapter describes the problems and then explores the policy and practice that seek to address these challenges.

Almost ten million people, 17 per cent of England's population, live in rural areas that make up 90 per cent of the land mass. The equivalent for Scotland is 930,000 people, and the same percentages apply. However, rural areas are not homogeneous but range from accessible locations near to major urban centres through varying degrees of remoteness. For the purposes of this chapter, rural communities are defined as settlements of 3,000 or fewer people, a definition used officially in England and Scotland.

Following the approach adopted by both governments, in this chapter 'affordable' housing includes the full range from social rent to low-cost homeownership. However, we are conscious that these policy definitions do not always address what is affordable in terms of income and costs.

Features and drivers of the shortage of rural affordable housing

The lack of affordable housing in rural areas has three main aspects: first, the unaffordability of market housing for sale and rent for those dependent on locally earned incomes; second, low supply of social housing, reflecting the impact of right to buy, low turnover and insufficient new provision, and third, the cost, quality and declining numbers of long-term private rented homes.

We consider each in turn.

Unaffordability of market housing for sale

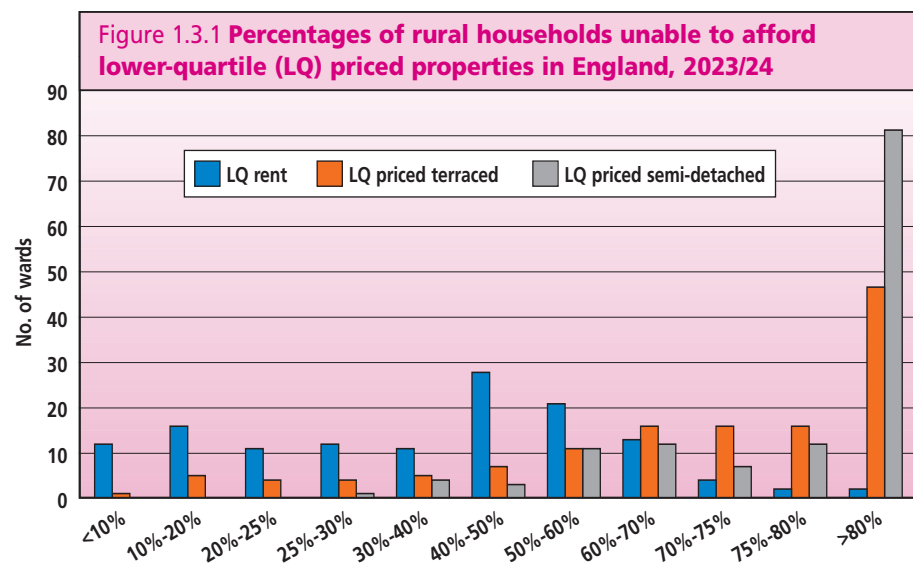
It is a simple truism that anything is affordable if someone is willing to pay the price: the challenge is that if it is only relatively high-priced housing that the market supplies, lower-income households will be unable to access it.

Defra's *Statistical Digest of Rural England* provides 'affordability ratios' for market housing, based on comparing median or lower-quartile house prices with workplace-based earnings. At local authority level, there is only a marginal difference in affordability ratios between predominantly urban and predominantly rural authorities. For example, the lower-quartile ratios for semi-detached properties are 10 and 9.8, and for terraced properties, 8.1 and 7.9, respectively. However, these data include larger urban centres in rural council areas, hiding the affordability challenge in smaller rural communities where there is often a premium on rents and prices.

This is illustrated by an analysis of income and house price data at rural ward level undertaken for the *Review* by ARC4. This assesses the percentage range of households in rural wards that cannot afford lower-quartile rented properties or to buy lower-quartile properties for sale (see Figure 1.3.1). In summary, in 62 per cent of rural wards, four-fifths of households could not buy a lower-quartile priced semi-detached property and in 35 per cent of the wards four-fifths could not buy a similar-priced terraced property. Lower-quartile rent is affordable to more households but, even so, in one-fifth of the wards 40-49 per cent of households could not afford to rent a lower-quartile property.

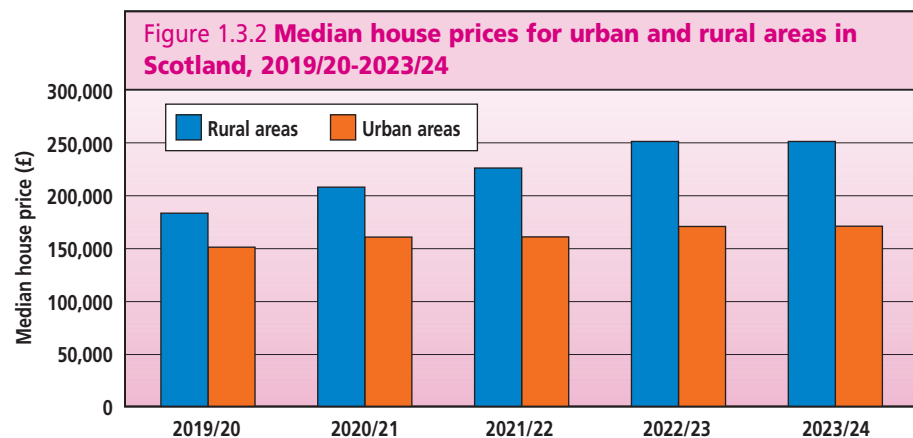
Three factors drive this situation. First, data show a rural price-premium on the type of property that would conventionally be in the lower quartile of the housing market. For example, at local authority level, terraced properties in predominantly rural areas cost £10,000 more than the equivalent in predominantly urban areas outside London. This is heightened in National Parks and Areas of Outstanding Natural Beauty where in 2024 the Nationwide Building Society reported house prices attracting respectively a 25 per cent and 15 per cent premium.¹ House-price data from Scotland show similar premiums (Figure 1.3.2).

Figure 1.3.1 Percentages of rural households unable to afford lower-quartile (LQ) priced properties in England, 2023/24



Source: ARC4 analysis based on ONS population statistics, Annual Survey of Hours and Earnings, Land Registry house-price data and Zoopla rental data.
 Note: Analysis covers only rural wards with complete ASHE data and those with populations of 3,000 or fewer; it therefore excludes rural wards that do not meet these criteria.

Figure 1.3.2 Median house prices for urban and rural areas in Scotland, 2019/20-2023/24



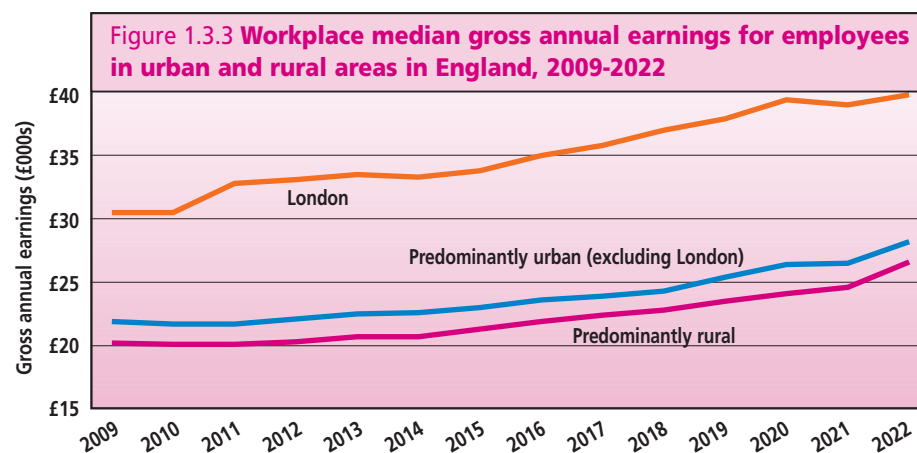
Source: Registers of Scotland Property Market Report 2023-24.
 Note: More disaggregated data are published for different types of rural area, but those data result from very small volumes of sales and are less reliable.

In both countries, this price differential is longstanding, but recent years have seen rural house prices rising faster than in urban areas. Evidence in 2023 showed that rural house prices had risen by 22 per cent in the previous five years, compared with 17 per cent in urban areas.²

Second, detached properties predominate in the rural housing stock and housing market. In 2020, the *English Housing Survey* reported that 49 per cent of properties in rural areas were detached, compared with 16 per cent in urban areas. New supply in England continues this trend with the proportion of detached properties increasing with rurality. It is therefore not surprising that in 2020, 37 per cent of sales in predominantly rural areas were of detached houses, compared with 20 per cent in predominantly urban areas outside London. The high price of some of these properties contributes to the exclusion of rural low-income households from home purchase.

Third, workplace median earnings are lower in predominantly rural areas than predominantly urban areas (Figure 1.3.3). Notable, too, is the income gap between those living in predominantly rural areas but working elsewhere and those living and working there, providing further evidence of higher-income demand driving house prices. A further important source of demand in (particularly) remote areas is retirement housing: people with high amounts of housing equity buying relatively high-priced housing with low or no mortgages. This is reflected in high levels of outright ownership in remote rural areas of Scotland, for example.

Figure 1.3.3 Workplace median gross annual earnings for employees in urban and rural areas in England, 2009-2022



Source: Defra, Statistical Digest of Rural England, October 2024.

Second Homes

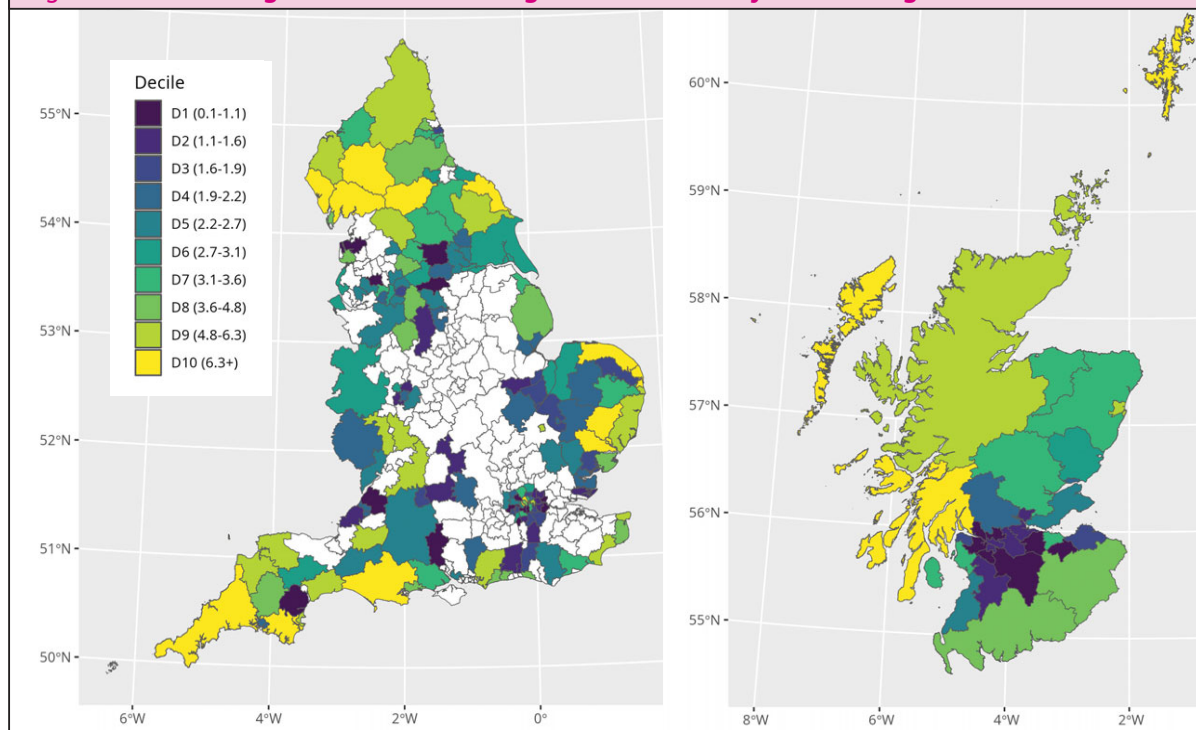
Frequently, the rural housing problem is attributed to the presence of second homes, but across all England's rural areas they account for just 0.8 per cent of the housing stock, and in Scotland approximately one per cent. However, within the local authorities depicted in the maps in Figure 1.3.4, there are communities with considerably higher proportions of second homes, notably in coastal areas and those of high landscape value.

In recent years, governments have taken action to limit demand for second homes through supplements on stamp duty and tightening rules to reduce second and holiday homeowners paying the lower business rate rather than council tax. In addition, since 2024 and by April 2025, local authorities in Scotland and England respectively are permitted at their discretion to charge an additional 100 per cent

council tax on second and empty homes. In Scotland, 29 of the 32 authorities have taken this action and, where permissible under earlier legislation, some have ringfenced the money to support the delivery of rural affordable housing.

Attempts to restrict second homes have been less widely applied, primarily taking the form of 'principal residence' planning conditions in some National Parks and coastal authorities. Research shows that the condition tends to have worsened affordability rather than mitigating it: with constrained new supply, intending second-home purchasers focus on existing stock, pushing prices up further.⁴ In Wales, a more radical approach has been adopted by extending local authorities' planning powers to require planning permission to change the use of a permanent home into a second home or short-term let. Scotland also allows councils to require planning permission for creating a short-term let (see below).

Figure 1.3.4 Percentage of low-use dwellings in local authority areas in England and Scotland, 2024



Source: University of Sheffield, Low Use Homes in the UK: geography, impacts and responses, 2024.³

Note: 'Low-use' homes are those not registered as the primary residence of any individual.

Shortage of rural social housing

Unlike their urban counterparts, rural low-income households rarely have the option to meet their housing needs through social housing as its supply in rural communities is limited and, in many instances, non-existent. The 2021 Census shows that in English parishes of 3,000 population or fewer, nine per cent of the housing stock is owned by social landlords, compared with 17 per cent in urban areas. It also reveals that in 23 per cent of these communities there were only two, or fewer, social homes.

Defra's *Statistical Digest* shows that numbers on waiting lists for social housing in 'predominantly rural' areas in England rose by 20 per cent between 2019/20 and 2022/23, with a 32 per cent increase in 'mainly rural' areas. This compares with little change in predominantly urban areas between 2015/16 and 2022/23.

The fact that in England, only two per cent of houses in ‘mainly rural’ areas are council-owned is part of the impact of the right to buy (RTB). It is important to note also that rural communities had higher take-up in the early years of RTB.⁵ The statutory rural safeguards do not prevent RTB sales but allow designated local authorities to require that, on resale within the first ten years, RTB properties are sold to someone with a local connection or the council has a pre-emption right to buy back the properties. In practice, the safeguards have proved ineffective because only around a third of rural parishes are designated and local authorities rarely have the resources to enforce or exercise the provisions.

In Scotland, over 500,000 homes were sold through the right to buy, which ended in 2016. In Wales too RTB was abolished in 2019. However, the UK government has not gone this far. On coming into office in July 2024, the new Labour government reduced RTB discounts which should reduce sales, and it is currently consulting on further changes to limit sales and secure funding for new provision.

The impact of RTB on housing choices in rural settlements would of course have been avoided if new social housing had been built at replacement volume. As we see below in exploring capital funding, however, this has not been the case.

Rural private rented housing has historically housed many people who, in urban contexts, would likely have been in social renting.⁶ Over the last decade, the number of private renters in England’s shire counties rose by 30.6 per cent,⁷ with the 2021 Census showing that private rented homes account for 14 per cent of the housing stock in smaller rural communities. However, private rented provision is falling as these homes are converted to short-term holiday lets, particularly in coastal and National Landscape areas.

A similar picture can be drawn in Scotland, with short-term lets having acute impacts in the Highlands and Islands, particularly on the Isle of Skye (as well as in Edinburgh – both locations were examined in detail in the 2019 edition of the *Review*). The Scottish Government’s response was to regulate short-term lets, requiring licensing for all with some exempted categories and, where local

authorities designated ‘control areas’, requiring planning consent. To date, Edinburgh and Badenoch and Strathspey (including part of the Cairngorms) are designated control areas.

The impacts of the shortage of rural affordable housing

The effect on people’s lives of not being able to find a secure, high-quality affordable home is as acute for rural residents as it is for their urban counterparts, affecting health, life chances and financial wellbeing. But in rural areas, the impacts are wider, affecting the social and economic fabric of whole communities.

In England, whilst the population is growing in absolute terms, Defra’s Statistical Digest shows that there is a relative decline with rural population growing at a slightly lower rate than in urban areas and with this trend being more pronounced in more sparse settings. While it is projected that the population of remote rural areas will decline in both Scotland and England, for Scotland the projected decline is greater, at 18.6 per cent by 2043.⁸

The associated trend is older and more rapidly ageing populations in rural compared with urban areas in both nations, driven by the in-migration of older, more affluent households and out-migration of young people. While much of the latter is entirely voluntary, reflecting education, career and wider life-choices, some is a response to poor access to secure affordable housing. Again, these trends are heightened in more remote and sparse communities, where in England the population aged over 65 rises to 30 per cent and in Scotland to 27 per cent.⁹

Young people moving away may also reflect the relative weakness of rural economies with limited job opportunities. However, the demographic changes also contribute to the under-performance of the rural economy and in both nations the provision of affordable housing is seen as critical to reversing these trends. Thus, development agencies such as Highlands and Islands Enterprise and South of Scotland Enterprise favour its development. Similarly, a recent report for the English Rural Coalition identified the economic underperformance of rural areas and that without more housing, including social rent, businesses will not have access to the skilled workers they need.¹⁰

All of this impacts on the social structure of rural communities. In the more remote communities of Scotland this extends to affecting their cultural identity and languages spoken. Across rural areas there is a loss of local services, schools and public transport which impact particularly on older, low-income and vulnerable residents. Beyond these, the loss of young people from villages undermines critical social support networks that provide care for older and vulnerable members of the community, and childcare so parents can work.

Challenges and responses

As the data quoted earlier show, the private sector is either unwilling or unable to provide housing that is affordable to low-income rural households. While in England, housing supply in rural local authorities is increasing faster than urban areas, the more rural the area the greater the proportion of new build that is detached housing. In both nations, this is compounded in more remote rural areas by the shortage of developers, a consequence of higher build costs, limited utility and infrastructure provision, and difficulties in bring materials on site and in sourcing labour.



Hastoe Housing Association

New rural affordable housing in Suffolk built by Hastoe Housing Association

In the absence of a market solution, the responsibility for meeting the housing needs of lower-income rural residents has fallen to social and community housing providers. Four inter-related factors have been identified as making this challenging: access to land at a price that makes affordable housing provision viable; restrictive planning policy and practice; insufficient capital funding and lack of constructive community engagement.

Access to land at favourable prices

In Scotland, just 432 landowners own half of the country's private land,¹¹ which has long been recognised as iniquitous and pernicious when some landowners oppose housing or other development. These concerns have resulted in successive actions by the Scottish Government towards land reform and community empowerment, with specific measures to support housing provision in rural and island communities.

The Community Right to Buy (CRTB) allows community organisations to register an interest in land and then exercise a pre-emptive right to buy once it has been offered for sale. Critically, it is not a form of compulsory purchase. Recognising at the outset that communities would need support to exercise this right, the government set up the Scottish Land Fund, which provides grants of up to £1 million to help communities take ownership of land and buildings. In tandem it established the Community Land Unit to administer the fund and provide practical support.

In practice, communities find it difficult to use the CRTB legislation because of unclear lines of communication, uncertainty and lack of upfront funding for communities to explore their options, costs and time involved and lack of confidence by landowners in the capacity of community bodies. Ultimately, projects are dependent on landowners being willing to sell but, to date, all challenges by landowners to CRTB registration have been successful. In consequence, the success of the legislation has been modest with just 2.7 per cent of all land brought into community ownership since 2003. In response, the Scottish Government started a review in 2024, due to report at the end of 2025. A Land Reform Bill is also proceeding through parliament. The review and the Bill have both generated concern as to whether they are sufficiently ambitious.¹²

Another key element of Scotland's legislative framework is the ability of the community landowner to add a 'rural housing burden' to the title of land or property when it is sold. Its application is supported through the Rural and Islands Action Plan and it has been used across Scotland, particularly in the highlands by the Community Housing Trust. Its aim is to reduce land values by ensuring any properties built are sold at a discounted price in perpetuity and by giving a right of pre-emption to the registered 'rural housing body', usually a community housing trust, to buy back a property if the owner decides to sell their home. However, in common with other perpetuity and local-connection conditions, these restrictions can make it difficult for buyers to access mortgages.

In contrast to Scotland, the English pattern of landownership in rural areas is more diverse, particularly in more accessible areas, but even so it has been estimated that one per cent of the population owns half of the land.¹³ Landed estates may take a longer-term view and give consideration to achieving wider social goals in their decision to sell land for affordable housing, but in common with smaller farming enterprises, immediate value and opportunity cost will be paramount. Over the years, various incentives have been explored, such as releasing land as leasehold or offering landowners nomination rights on some of the affordable homes, but these have had little impact. Consideration has also been given to tax incentives, but there has been no appetite for this from the Treasury.

Compared with Scotland, the current English Community Right to Buy legislation is more limited. Proposals in the King's Speech are intended to strengthen it, but concerns have been raised that housing or assets that could be used for housing are being excluded.

In England, the only mechanism for restricting land value to make affordable housing provision viable is through planning policies for securing affordable housing, either as part of a market development or on rural exception sites. For the former, the MHCLG's practice guidance states that 'under no circumstances will the price paid for land be relevant justification for failing to accord with relevant policies in the plan',¹⁴ this includes those for affordable housing. For rural exception sites, which are not allocated in the Local Plan and therefore have no

development intended, the 'rule of thumb' value is £10,000 a plot, significantly below full market value. However, as the next section illustrates, pressure to build more homes has increased, so have landowners' price expectations, even for rural exception sites.

Planning policy and decision-making

Historically, national planning policy in both nations has focused on overall housing supply and meeting housing demand at a local authority scale. Policies for rural areas have been heavily weighted towards conservation and environmental protection, limiting development to larger rural settlements, usually as part of a hierarchy determined by availability of local services. As numerous studies have evidenced, this approach pushed small rural communities into a cycle of decline, undermining their social and economic sustainability and, perversely, increasing their environmental footprint.

There is some evidence that planning policy and practice is adopting a more positive approach to rural development, including the provision of housing.¹⁵ However, the scope of this change is variable with significant differences between the two nations in their national planning approaches and a continuing gap between national policy intent and implementation at local level.

Scottish planning policy for rural affordable housing

Scotland's National Planning Framework 4 (NPF) explicitly makes rural revitalisation one of its principal objectives. A raft of policies set out how this will be achieved with care to ensure that these are not undermined by other policies in the NPF. Its policies for housing include rural delivery. Unlike England, the NPF does not have a rural exception site policy, instead requiring a 'plan-led' approach to development in both rural and urban communities.

Local Development Plans (LDPs) are required to implement this approach and policies, informed by an understanding of the population characteristics of pressured and remote rural communities, including how these have changed over time. The government assigns a 'minimum all tenure housing land requirement' to each authority and requires sufficient sites to be allocated to meet it.

While 25 per cent of all new housing developments are to be affordable homes, local authorities have the flexibility to alter this where it can be justified on evidence of need and viability grounds. In addition, LDPs are required to set out tailored policies that stipulate the types of development that will be supported in rural areas, and every LDP must be accompanied by a delivery programme.

We are some way off knowing how the reforms will actually impact on rural communities. In the meantime, there has been sustained representation to the Scottish Government that housing delivery ambitions are being frustrated by inadequate resourcing of planning teams, with consequential delays in plan-making and decisions. In response, in November 2024 the government proposed to create a Housing and Planning Delivery Hub.

English policy for rural affordable housing

England's National Planning Policy Framework (NPPF) and its accompanying guidance include sections on rural housing but these stand alone and the NPPF is dominated by urban-centric policies. The overall impact is to marginalise rural affordable housing and unintentionally undermine its delivery.

First, local planning authorities are prevented from taking affordable housing contributions from sites of fewer than ten dwellings. In rural areas, these are the prevalent size of scheme, meaning that the only route left to meeting housing need is through rural exception sites. These are not allocated in the Local Plan and only considered for planning permission if they provide affordable housing to meet local needs. By design, these factors depress the land value, making it possible to achieve the policy's purpose. But the national threshold undermines this approach by raising landowners' expectations of land value, reducing their willingness to release land for exception sites.

This is exacerbated by the 'presumption in favour of sustainable development' (PFSD), triggered when the local planning authority does not have an up-to-date Local Plan and/or a five-year land supply to meet general housing needs, or fails to meet the government's housing delivery test. Lack of resources and sometimes political will have resulted in many rural authorities being in this position and in

consequence many rural communities have received developments that are out of scale and do not provide the type or tenure of housing that meet local needs. However, for landowners, it is another potential opportunity to gain a significant price for their land, reducing their appetite for rural exception sites.

The new NPPF may reduce this risk by allowing authorities to reject PFSD applications that do not meet affordable housing needs. It may also lead to a more plan-led approach in rural areas as more land is allocated to meet the higher housing numbers assigned to local authorities by the new national standard methodology. However, the increase in housing numbers is significant for rural local authorities and concerns have been raised that there are neither the staff capacity, nor the available and deliverable land, to meet these demands. The danger is that rural needs will remain unmet as more developments come forward under PFSD and local planning authorities focus on large urban areas in order to deliver the numbers.

These factors are likely to accelerate the fall in numbers of affordable homes delivered through rural exception sites. In 2023/24, 647 affordable homes were completed on these sites, 60 per cent of the number delivered in 2016/17; 53 per cent of these were in just two local authorities. Contributing to this trend are inconsistent, often negatively worded, spatial development and rural exception site policies in Local Plans and long delays in the planning process, a consequence of limited capacity in rural council planning teams.

However, although small in scale, these schemes can be transformational in rural communities and a number of proposals have been made to government that would improve delivery. These include a bespoke rural exception site planning permission 'in principle' and a rural exception site national development management policy. It is hoped that these might be adopted as part of the further review of the NPPF in 2025.

Capital grant funding

Both England and Scotland have commitments to deliver at least ten per cent of planned new affordable housing in rural areas.

In England, most rural affordable housing is delivered through market sites, usually with no capital grant. Since 2018/19 delivery has fallen from 5,535 completions to 4,788 in 2022/23, with a slight improvement in 2023/24 to 5,025 new affordable homes. Some of these homes are provided through rural exception sites, which are only viable with grant funding. Primarily this is provided by Homes England who have a national reporting target that between 5-10 per cent of Affordable Homes Programme completions should be in settlements of 3,000 population or fewer.

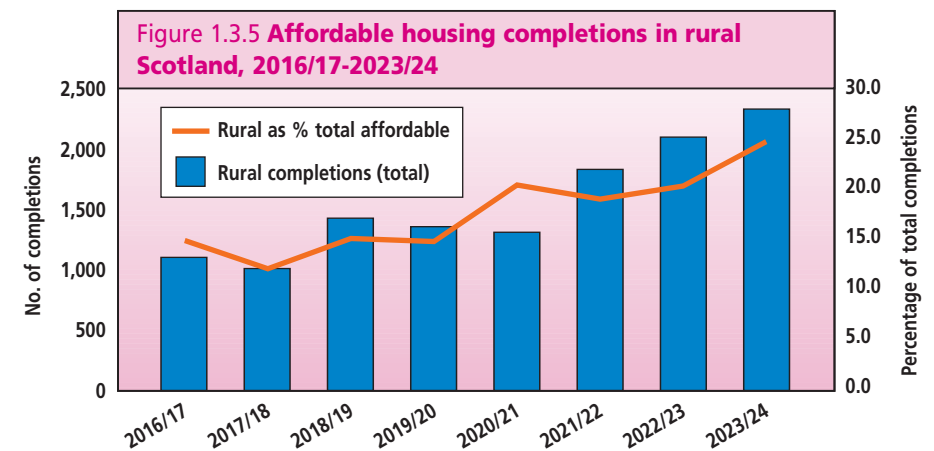
However, grant levels are often insufficient to cover the higher build costs of these small schemes. The effect is a reduction in the number of housing associations willing to develop small rural schemes, as evidenced in a survey in 2022 in which 48 per cent of local authorities reported no activity on rural exception sites, which rose to 63 per cent in 'mainly rural' areas. Follow-up research confirmed that the major cause was the high costs of these schemes, heightened by additional requirements relating to 'biodiversity net gain' and often nitrate neutrality and phosphate mitigation measures.¹⁶ Added to this are the extra labour and material costs, and increasingly costs of managing properties, in remote and rural areas. Faced with these pressures the larger housing associations are switching to bigger schemes in more accessible locations, leaving rural localities dependent on a shrinking pool of financially stretched, smaller associations.

In response, calls have been made for Homes England to adopt a rural target for delivery and, in its investment programmes, an automatic rural-grant multiplier, with the adoption of three-year funding programmes for smaller rural communities, open to all housing associations.

In contrast, the Scottish Government has adopted a national strategy, *Housing to 2040*, with the importance of rural affordable housing threaded through the document. The Rural and Islands Housing Action Plan brings together funding programmes and planning measures to support its delivery. In Scotland, the Affordable Housing Supply Programme (AHSP) is supplemented by the Rural and Island Housing Fund (RIHF), a smaller demand-led resource for other suppliers such as community and private landowners. Being demand-led, there is high volatility in completions. As of September 2024, project funding for 337 houses had

been provided, many through two community housing organizations described below. The RIHF has been paid upfront and has enabled feasibility investigation and co-funding in many cases. It has been in place since 2021 and continues until 2026. Figure 1.3.5 shows broadly increasing new affordable housing supply in rural Scotland post-2021, after a more variable annual picture beforehand.

Scotland's ten per cent target for rural delivery was set as a proportion of an overall target of 110,000 affordable homes to be built between 2021 and 2032. There is, however, widespread scepticism that this will be achieved (see Commentary Chapter 4). An important aspect of the Scottish programmes is recognition of the challenges facing delivery in (particularly) island and remote rural areas, via funding at significantly higher cost levels than elsewhere. Thus, in 2021/22, over three-quarters of the 234 houses completed for social rental in rural Scotland were above benchmark unit costs. However, because of the need to increase delivery, there is some evidence of grant now being focused on more accessible locations and on larger schemes, with only marginal increases in benchmark values for rural schemes. It is likely, then, that as in England this change has contributed to housing associations' reluctance to deliver small rural schemes. To compensate, the government has prioritised community-led housing as a delivery mechanism in rural areas, through the RIHF (see below).



Source: Scottish Government Affordable Housing Supply Programmes Summary Tables; Scottish Government More Homes Division.

A third funding stream for rural affordable housing is the Key Workers' Fund set up in 2023 using £25 million from the AHSP to buy or lease homes. Local authorities were permitted to define groups of people eligible to be considered as key workers, with the Rural and Islands Housing Action Plan allowing this to reflect the employment and retention of people vital to the delivery of essential local services.¹⁷

Constructive community engagement and leadership

Reflecting the wider and more supportive national policy and the priority given in the national housing strategy to community-led housing, the Scottish Government has supported the Communities Housing Trust (CHT) and South of Scotland Community Housing (SOSCH) to provide enabling and technical support across rural Scotland to deliver affordable housing. These schemes have been transformational, providing much needed affordable homes and contributing to local economies, reflecting close relationships between CHT and SOSCH and their respective Enterprise Agencies.¹⁸



New affordable housing by Peak District Rural Housing Association, Taddington, Derbyshire

In England, support for community leadership and engagement is generally provided by rural housing enablers (RHEs). Primarily focusing on rural exception sites, RHEs assist communities to evidence their housing need, identify potential sites and contribute to scheme design. They also act as independent 'honest brokers' between communities, landowners, local authorities and housing associations. Their activities reduce the cost and risk of developing these schemes and provide local authorities with additional rural-specific capacity. First successfully piloted in 1991, funding of RHEs has fluctuated, recently re-invigorated by 18 months' finance from Defra which has seen expansion of RHE coverage to almost every county. Even in that short period, reporting data show improvements in the rural affordable housing pipeline. However, there is now a hiatus awaiting the outcome of Defra's budget in the Spending Review, with fears that without renewed funding these gains will be lost.

For those communities who choose the community-led housing route, whilst their journey may begin with support from a RHE, they also need specialist technical and project management advice. This resource has also been intermittently funded by government, and loss of funding in 2021 resulted in some rural areas now being devoid of specialist community-led housing support.

Conclusion

This chapter demonstrates the persistent and acknowledged shortage of affordable housing across rural areas in the UK. It demonstrates that to varying degrees the different home nations have addressed this problem, from a somewhat disjointed approach in England, to a more strategic response in Scotland. This divergence largely reflects the earlier recognition by the Scottish Government that rural revitalisation is required to meet its wider goals relating to individual wellbeing, economic growth and environmental and nature recovery, which also require an improved supply of rural affordable housing. The result is a nationally co-ordinated package of measures that extend across land supply, planning policy, capital-grant funding and revenue support for community engagement.

However, across both nations, but particularly in England, there remains a disjuncture between strategic and detailed local policies and between them and implementation. Added to this are issues such as that policies at all levels often

pull in different directions, there is limited capacity within local planning and housing authorities and fewer housing associations are willing to develop small rural schemes. Compounding these problems further is the impact of public expenditure restraint, which has already resulted in cuts to programmes that support delivery of rural affordable housing.

Such a trend could herald a bleak future for affordable housing supply in rural areas across the UK. But the steps that can improve delivery are well understood. It now needs sufficient political will by the UK and devolved governments to put in place and sustain integrated measures to ensure that rural affordable housing is no longer marginalised. Rural needs must be addressed as part of mainstream action that ensures the social, economic and environmental wellbeing of all communities, in rural as well as urban areas.

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Section 1 Contemporary issues

Chapter 4

Towards 'futureproofed homes': the implications for UK housing of a warming world

Matthew Scott

In autumn 2024, several events placed the future of our planet closely in the spotlight. The re-election of President Trump in the United States, the inconclusive end of the Conference of the Parties (COP29) in Azerbaijan, and the devastating floods in Valencia highlighted the political, economic, and social impacts of climate change, as well as the urgent need for adaptation and mitigation.

At the same time, climate scientists have increasingly voiced concerns that even limiting global warming to 1.5°C, the agreed level of warming that signatories to the Paris Agreement will try to stay below, is slipping from reach. Writing in their annual state of the climate report, a group of senior climate scientists pulled no punches about what this means: 'we are on the brink of an irreversible climate disaster', they wrote, 'and we can now only hope to limit the extent of the damage'.¹

The main thrust of this chapter is that this has serious implications for UK housing and we must grapple with it urgently. This is not to say that UK housing policy and practice has not addressed climate challenges in previous years. Although estimates differ, housing contributes around 20 per cent of UK carbon emissions. Housing providers across all four nations are generally committed to halting their contribution to global warming by decarbonising their homes and estates by 2050, and both national and devolved governments have designed energy-efficiency programmes to help finance this transition. However, both housing providers and UK government have paid relatively less attention to the impacts of global warming for homes and residents. The chapter focuses primarily on the challenges associated with the existing stock, and not on new supply.

The chapter has three main sections: first, it gives an overview of the main changes to weather and climate that are already taking place; second, using the examples of overheating, flooding, and storms as touchpoints, it examines how different parts of housing and the built environment will be affected by these changes; and finally, the chapter turns to policy, setting out a possible response to the challenge of creating a feasible adaptation policy and programme.

An overview of weather and climate changes

In his now famous Gaia hypothesis, James Lovelock proposed that the interaction of living and non-living things contributes to the stability of global temperature, ocean salinity, and other conditions necessary for life. Human activity, which is now unequivocally agreed by climate scientists to bear responsibility for global warming, is beginning to upset this stability. There are two main consequences of this.

Everyday climate changes

First, we are experiencing changes in our everyday climate. These changes are often imperceptible, but there is now sufficient evidence to show that global temperatures and rainfall are changing.

For example, research has shown that global daily average temperatures have been at record levels for nearly half of 2023, and most of 2024. In the UK, the Met Office has stated that in its worst-case high-emissions scenario, future summers could be up to 6°C warmer and 60 per cent drier than now, depending on the region.² Rainfall is also set to change in similar ways, with research suggesting that we will see a seven per cent increase in rainfall per 1°C of warming.³

While conceivably some changes could be seen as beneficial, such as warmer winters reducing the effect of fuel poverty, even these may be optimistic. For instance, some of the UK's most extreme cold events have been caused by sudden stratospheric warming (SSW) linked to episodes such as the so-called 'Beast from the East' in 2018, and these are unlikely to change significantly. There are few, if any, upsides to climate change.⁴

Extreme weather events

Scientific evidence also points to an increase in the frequency, duration, and intensity of extreme weather events, notably heatwaves, floods, and storms in the UK context. One study shows that there could be a UK-average increase in hot days of between 5 and 39 days per year.⁵ Studies also point to increased flash flooding, caused by more instances of short-duration, high-intensity rainfall.⁶

To a significant extent, these changes are already occurring. For example, the London Climate Resilience Review describes how an extreme flood event in

London in July 2021 caused millions of pounds' worth of damage, displaced residents, and disrupted critical services in the capital. A year later, the 2022 heatwave melted roads and caused hospital IT infrastructures to fail, delaying operations and bringing the city to a partial standstill.⁷ A wider analysis by *Carbon Brief* shows that of 166 scientific publications on extreme weather events in Europe, 121 concluded that climate change made them more severe or more likely to occur.⁸

Housing and the built environment

Loss and damage

The biggest risk to UK households from rising temperatures and extreme heat is to the health and wellbeing of occupants. Common definitions of a 'healthy' or 'satisfactory' indoor temperature are a temperature of 21°C in the living room and 18°C in other rooms for nine hours in every 24 hour period on weekdays, and 16 hours in a 24 hours period on weekends. Rises in outdoor temperatures can lead to a parallel increase in indoor temperatures, which causes a risk of thermal stress, strokes, cardiovascular strain and trauma, as well as mortality, especially when indoor temperatures exceed 25°C.⁹

The risk of mortality is also shown in data on deaths during 'heat period days' in England and Wales (see Figure 1.4.1). Between 2016 and 2022, there were consistently more deaths in England and Wales on heat-period days than non-heat-period days. While subjective measures of overheating, such as that used in the English Housing Survey (EHS), put the rate of overheating at around ten per cent of all homes, other estimates based on energy modelling put the figure much higher.¹⁰ In addition, although the relationship between domestic overheating and excess heat mortality is not straightforward, overheating in buildings is expected, if not addressed, to cause 4,500 premature deaths per year by 2050.¹¹

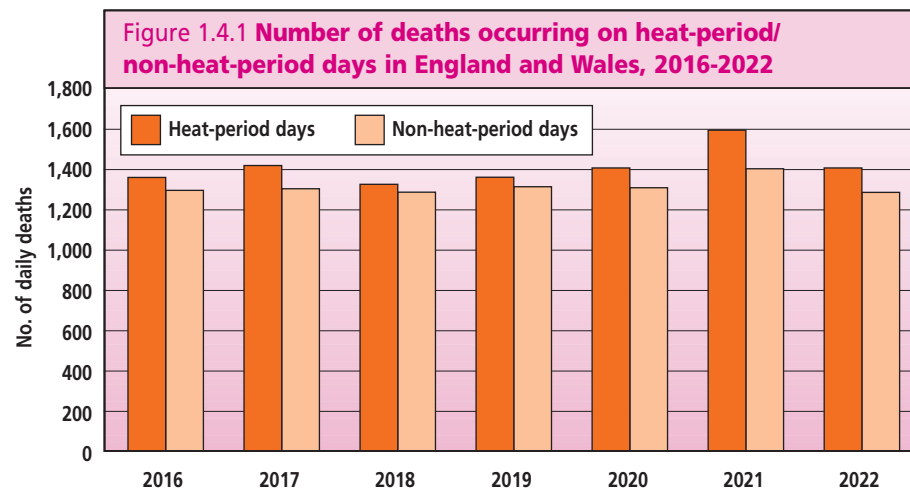
A second impact of everyday climate changes and extreme weather events is the damage they cause to the building fabric and to household possessions. The Association of British Insurers reported that in 2022 insurers paid out £1.3 billion in claims for weather damage. The average cost of a weather-related domestic claim was £3,077, and the number of claims linked to weather increased by 78 per cent between 2018 and 2022.¹² A recent study by the Institute and Faculty of Actuaries scales these impacts up and concludes that more than ten per cent of global GDP could be lost if 1.5°C of warming is exceeded.¹³

Separate data from the Environment Agency also suggest that 6.3 million homes in England are at risk from flooding, with that number rising to eight million – or around one in four – by 2050. The average cost of flooding to a home is around £30,000, and it takes an average of five months for people to return home following remedial works. The Environment Agency also notes that around a third of people suffer from depression, anxiety, and PTSD after a flood event.¹⁴

Existing homes and the built environment

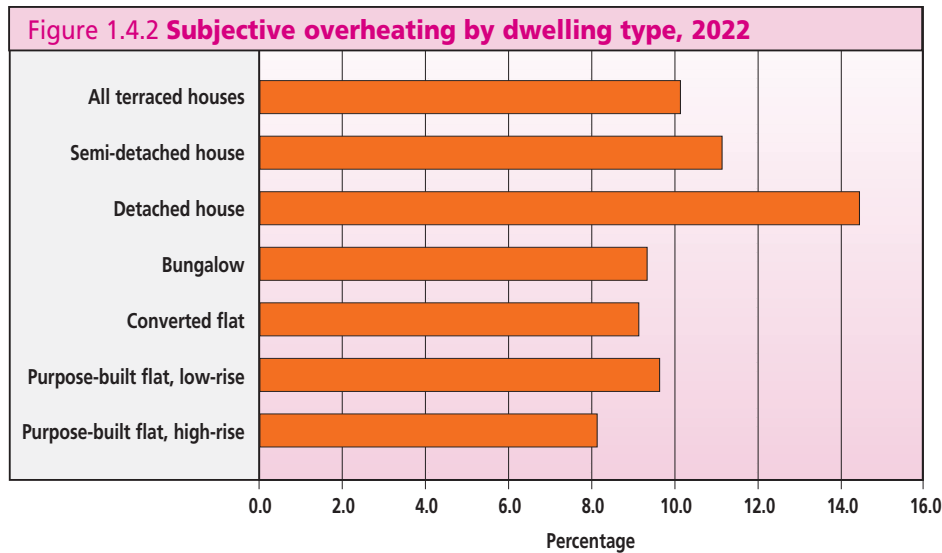
The impacts of climate change are, however, not the same everywhere and for all types of home. The *English Housing Survey* (EHS) shows that some house types may be at higher risk of overheating, e.g. detached houses (see Figure 1.4.2).

The EHS also looks at the relationship between age of the home and subjective overheating, suggesting that homes built after 1965 are at greater risk (see Figure 1.4.3).

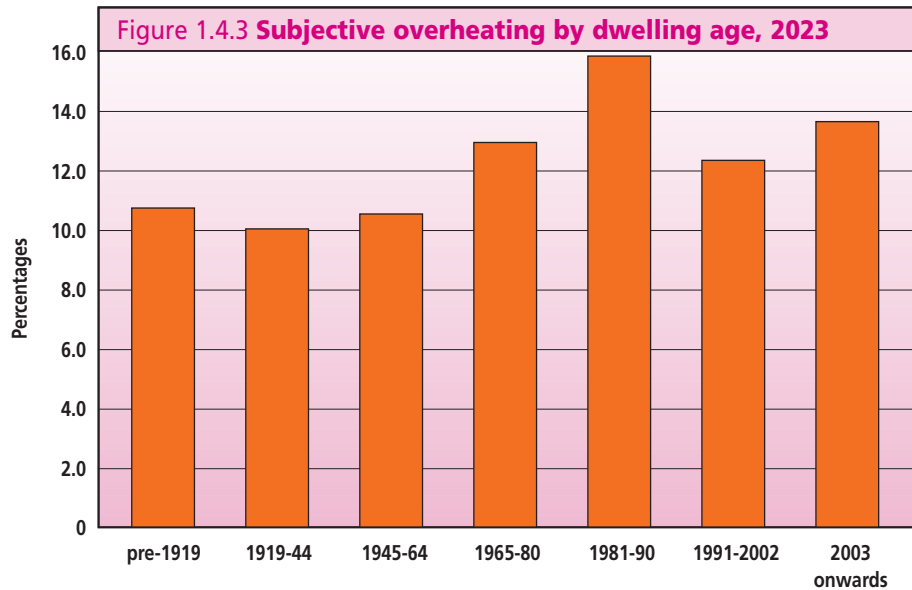


Source: ONS and UKHSA.

Note: A heat-period day is defined as day(s) on which a Level 3 Heat Health Alert is issued and/or day(s) when the mean Central England Temperature is greater than 20°C.



Source: English Housing Survey 2022-23, Annex Table 5.10.



Source: 2023-24 English Housing Survey Headline Report: Housing Quality and Energy Efficiency, Annex Table AT2.12.

There is also evidence that climate impacts might be greater for homes created through specific development processes. For example, an estimated 220,060 homes have been created through change of use since 2015 (e.g. offices converted to flats).¹⁵ At present, these changes are not covered by building regulations that aim to limit the extent of overheating in new homes. Research in London highlighted several issues related to overheating, including an association between a lack of cooling options and poor health and wellbeing.¹⁶ Single aspect homes or flats, frequently created through conversion, are also reported to have a higher overheating risk.¹⁷

The type of home, as well as processes and regulations governing its construction, therefore shape its susceptibility to climate change in complex ways.

Geographical variations

To add further complexity, location matters when it comes to climate risks. Aspects of geography and history of the development of the built environment make some climate risks more likely to occur in certain places, and with more severe impacts.

For example, Met Office analysis shows that London and Southern England are at particular risk of extreme heat in future. By 2070, the chance of the temperature exceeding 30°C for two days or more will become 16 times more frequent in the South than it is today, and the average hottest day in summer could see temperatures reaching 40°C.¹⁸ This means that exceptional summers like 2018, which featured some of the highest temperatures ever recorded, could become the norm by the 2050s.

A phenomenon known as the urban heat island (UHI) effect also comes into play. The UHI refers to localised warming within cities that exceeds warming in the surrounding countryside, because cities are essentially constructed from materials that absorb and retain heat, such as tarmac and buildings. In London, the UHI effect can lead to temperatures around 10°C higher than the surrounding countryside.¹⁹ A study of heat island intensity in Leeds recorded a difference of 5.9°C in 2013,²⁰ while during the 2003 heatwave in the West Midlands (especially in Birmingham), the UHI effect contributed around half of the total heat-related mortality, with temperature differentials of up to 7°C.²¹

Location also matters when it comes to storms. A map of UK zones most exposed to driving rain, shows that Northern Ireland, parts of Wales and Western Scotland, and the South West of England are all classified as having 'severe' or 'very severe' risk of exposure, which makes them more vulnerable to rapid heat loss and serious fabric problems.²² Additionally, 'in warming scenarios of 2 °C and 4 °C, there are projected to be marked increases in annual, wind-driven rain from the West and South; under 4 °C warming there could be up to 25 per cent more wind-driven rain in some regions'.²³

Social inequalities and poverty

It is well established that climate change will affect different groups and communities in different ways, and in ways that are not reducible to where or what type of home someone lives in. We therefore also need to consider how risks associated with climate change are shaped by demographic and socio-economic factors.

Taking heat as an example, research shows that some groups are more susceptible to the health risks of overheating because of their demographic or socio-economic characteristics (see panel).

Who is most vulnerable to extreme heat?

Although everyone is vulnerable to the negative health consequences of extreme heat, some groups are more at risk, including:

- * **Older people**, especially those over 75 years old, or those living on their own and who are socially isolated, or those living in a care home.
- * **People with long-term illness**, especially heart or lung conditions, diabetes, renal insufficiency, Parkinson's disease or severe mental illness.
- * **People who cannot adapt their behaviour to keep cool**, especially babies and the very young, people with a disability, people who are bed-bound, and people who have Alzheimer's disease.

Source: UKHSA (2022) Staying safe in extreme heat.

Age is a particularly instructive demographic characteristic. During hot periods in 2022, there were 5,017 deaths above average in those aged 70 and over, compared with 1,749 deaths below average in those aged under 70. Dementia and Alzheimer's disease were also recorded as the leading cause of excess deaths in England and Wales during 2022 heat periods.²⁴ At the other end of the spectrum, the Resolution Foundation has shown that young children are particularly at risk of overheating because they can find it more difficult to keep cool, or risk health issues from poor sleep quality.²⁵

What has been termed the 'negative effects of energy insecurity and inequality during extreme events' also requires some consideration. Lower-income households often face an increased risk of harm or detriment during extreme climate events.²⁶ For example, mitigation strategies within the home are often reliant on access to domestic energy (e.g. electricity for cooling) and fabric-efficiency measures, which can be unaffordable for such households. In addition, some mitigation strategies mean spending more of the day or week at home (e.g. in heatwaves or storms), increasing household energy needs.

A final consideration here relates to movement, evacuation, and rehousing. In other parts of the world, wildfires, hurricanes, and other extreme climate events have forced people to flee their homes, sometimes permanently. But evacuation is easier for some than for others. In the United States, 'people with disabilities face a unique set of barriers during disasters, yet emergency management agencies consistently fail to account for those barriers'. Among these barriers are alert systems that are not appropriate for people with hearing impairments, poor communications that limit access to information, and a lack of accessible transportation during disaster response and evacuation.²⁷ As the intensity and frequency of floods and storms increases across the UK, we may need to prepare ways to evacuate disabled residents from areas devastated by extreme events. If we do not, we may repeat the injustices observed in the US.

Understanding and responding to climate risks holistically

Despite the complexity of climate impacts, many housing providers are starting to understand the risks. For example, some are using climate projections, such as

those created through Exeter University's Prometheus project, to understand the effects of future temperature scenarios. Other are using geographic information systems (GIS) to map flood risks, using tools such as the Environment Agency's Targeted Flood Warning Service and historic flooding data. Increasingly, housing providers are also adopting flood resilience plans, which set out how they will manage flood risk and vulnerability, respond to alerts and warnings, and support communities to prepare for and recover from flooding events.

However, there are still major challenges. Specifically, we lack a holistic understanding of the resilience of our homes to climate change that incorporates the full suite of risks (as opposed to single events, such as flooding). The closest assessment to date is a study undertaken for the Welsh Government identifying climate vulnerabilities in the Welsh housing stock. It found significant future risks related to summertime overheating, poor indoor environmental quality through increased relative humidity and building fabric vulnerabilities.²⁸ Further research on climate risks relevant to buildings at a local level has been promised by the UK government as part of its latest National Adaptation Programme (NAP3).²⁹ Understanding climate risk holistically – including occupant vulnerability – is an important next step, as it will help assess what range of adaptation measures will be required, where, and with what level of urgency.

Towards an adaptation policy and a 'Futureproofing Homes Fund'?

It is evident that there is an urgent need for mitigation and adaptation measures in existing homes. Retrofitting them with measures to protect them – and their occupants – from the negative impacts of climate change is imperative. This section discusses how this might be brought about.

Current government retrofit schemes and climate resilience

In 2019, the Climate Change Committee warned that the 29 million existing homes across the UK 'must be made low-carbon, low-energy, and resilient to a changing climate.' It argued that the installation of low-carbon heating such as heat pumps and heat networks must be accelerated, the uptake of energy-efficiency measures such as loft and wall insulation must increase, and upgrades to make homes more resilient to climate change must begin.³⁰

In the retrofit programmes that have followed across the UK, the last of these imperatives has been largely forgotten. Government schemes such as the Social Housing Decarbonisation Fund have prioritised energy efficiency, and funding streams to incentivise low-carbon heating, such as the Boiler Upgrade Scheme and the Green Heat Network Fund, have been developed. The drivers of these schemes have tended to be a mixture of fuel poverty and carbon reduction targets, with improvements to Energy Performance Certificate (EPC) bands and metrics associated with space-heating demand used as measurements of success or failure.

However, measures that are plainly vital to make homes more resilient to overheating, flooding, and storms, but which do not have an exact relationship to EPCs or similar metrics, have not been included. Consequently, organisations such as the UK Green Building Council (UKGBC) have long argued for measures such as external shutters, reflective paint, and ventilation systems to be included in retrofit programmes.³¹ Even small, simple measures such as thermostatic radiator valves can have a large impact when retrofitted into homes at risk of overheating.³² The Environment Agency has also pointed to the importance of retrofitting to reduce the chances of water entering a home (e.g. flood-resistant front doors, permeable external paving surfaces, self-closing airbricks) as well as adapting a home to minimise the damage if floodwater should it get inside.³³

Moving beyond current eligibility and metrics

There is therefore a strong case for climate-adaptation measures to be included in retrofit programmes. Unsurprisingly, there are some barriers to be overcome. For one, most government energy-efficiency programmes use EPC bands as their core eligibility criteria. The Standard Assessment Procedure (SAP) dictates what EPC band a home falls into. EPC bands are widely used as a rough proxy for energy costs, with the latest EHS stating, somewhat simplistically, that homes with an EPC Band A, B, or C have an average annual energy cost £1,581 lower than Bands E, F, or G. As a result, only measures that are included in the SAP modelling methodology are eligible for government retrofit programmes, precisely because they are the only measures that can shift an EPC Band (and thus energy costs) in a positive direction.

Government retrofit scheme specifications typically define eligible measures as ones 'compatible' with the SAP and that will help improve the energy performance of homes. Reflective paint, plainly, does not appear on this list, and nor do reinforced doors that prevent flood water entering a home. There would therefore have to be some fundamental changes to the SAP and EPC regimes, or government would need to abandon its focus on EPCs as a yardstick of retrofit eligibility, for this to happen. Recent consultations on both EPCs and the replacement for SAP, the 'Home Energy Model' (HEM) suggest that this is unlikely.

Beyond consideration of household-level energy performance, there are other barriers at the scale of community and neighbourhood. Many of the most effective climate-adaptation measures are not those that are installed in homes. Nature-based cooling and flood mitigation solutions are particularly valuable. For example, the UKGBC has emphasised that urban tree cover is a vital means of reducing overheating and flash flooding in urban areas. They suggest the adoption of the '3-30-300 rule', whereby there should be three trees visible from every home, 30 per cent canopy cover in each neighbourhood, and a green space within 300 metres of everyone's front door. This would require an increase in tree cover from an average of 16 per cent to a minimum of 25 per cent in 2030.³⁴ Community flood-mitigation solutions, such as the construction of floodwalls, floodgates, and levees, also have an important role to play.

A 'Futureproofing Homes Fund'?

The key question is how we bring together these disparate measures, which have no links to the energy performance of homes as currently measured, into a national programme of climate adaptation for housing. One option is that government could abandon its narrow focus on EPC ratings, and base public funding for home upgrades on a different footing. It could do this by combining the different pots of funding for retrofit, community resilience, and home improvement into a new Decent Homes Programme, and link the eligibility criteria and metrics of that programme to an updated Decent Homes Standard (DHS) and equivalent standards in Scotland, Wales and Northern Ireland.

The existing DHS, last revised in 2006, says little about climate resilience, referencing overheating risk only indirectly. The London Climate Resilience Review argues that the DHS should set out specific measures for climate resilience based on up-to-date climate projections.³⁵ In a paper published by the UK Collaborative Centre for Housing Evidence (CaCHE), Scott and Yesudas assessed how climate resilience might be included in a revised DHS,³⁶ setting out two options:

- including non-statutory guidance as part of any new DHS, setting out how to make homes climate resilient and protect them from overheating risks;
- amending the DHS entirely to include climate resilience, perhaps through the addition of a new criterion (e.g. Criterion E – 'It is sufficiently resilient to risks associated with a hotter climate').

For the latter option, Criterion E could stipulate that a home cannot be decent unless a) it has a 'climate resilience audit' carried out, and b) it has been subsequently upgraded with all recommended measures to meet a reasonable definition of being climate resilient. The audit could consider all the issues and risks considered in this chapter and make recommendations on the measures needed to adapt to and mitigate those risks. Eventually, such an audit could be mainstreamed into stock condition surveys, just as such surveys often now incorporate EPC assessments.

Obviously, there's a catch. The average cost per home of such measures would be astronomical. The UKGBC's estimated cost for a ten-year retrofit programme, integrating climate-resilience measures and targeted at low-income households and social housing, is £64 billion to 2030, around five times more than the current UK government's £13.2 billion commitment to its Warm Homes Plan.³⁷ However, if we updated the DHS and similar devolved standards to include climate resilience, created a new implementation programme with deep pockets, and gave local authorities and housing providers the flexibility to use it to make their homes 'decent' in whichever way was necessary, we could meet the Climate Change Committee's challenge of incorporating energy efficiency, low-carbon heating, and climate resilience measures into home-upgrade programmes.

2030 would be a natural point to transition existing government retrofit programmes into one larger, streamlined DHS programme. This would allow current retrofit programmes to continue as designed, focusing on improving the energy efficiency of existing homes to a minimum standard by the end of the decade. It would also allow central and devolved governments to consult on the design of Criterion E and a timeline for its integration into the Decent Homes Standard, and develop the necessary evidence base on what adaptation measures are required (including their potential costs). From 2030, a new, ten-year 'futureproofing' programme could then begin.

Conclusion

Evidence on how extreme climate events will affect UK homes highlights the links between climate change, health and housing. It emphasises that the risks from climate change must be seen as dependent on several factors linked to housing, such as the type and age of dwellings, the regional and urban geography of historic housing development, and the characteristics and vulnerability of occupants.

An adaptation programme is needed that integrates energy efficiency, low-carbon heating and climate resilience measures. This requires investment – speculatively labelled a 'Futureproofing Homes Fund' – which could take the form of a capital programme modelled on the broadly successful Decent Homes Programme. The main difference would be that funding through this programme could be used to upgrade homes to comply with a new 'Criterion E', whereby a home can only be classified as 'decent' if 'it is sufficiently resilient to risks associated with a hotter climate.' Similar changes would be required to standards applying in Scotland, Wales and Northern Ireland.

Doing so would require a transition in the eligibility criteria for government home upgrade programmes, away from EPC ratings and towards a more holistic definition of a safe, decent, futureproofed home. The cost of this programme would be large, but the cost of not developing it is potentially far greater.

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Section 2 Commentary



Chapter 1

Economic prospects and public expenditure

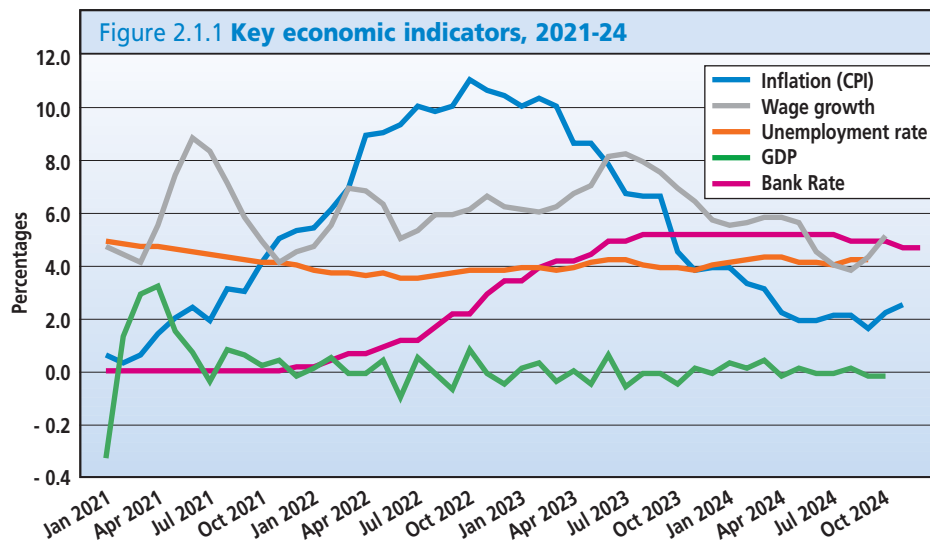
Mark Stephens

The new Labour government came into power following a long period since the global financial crisis that has been characterised by a collapse in productivity growth, slow economic growth, and stagnating living standards. This period was also marked by attempts to contain public spending and tighten spending settlements, exacerbated by the lack of buoyancy of tax receipts, also associated with low levels of growth. The public finances took another hit with the Covid-19 pandemic, which drove government debt to almost 100 per cent of GDP. In turn this was followed by the resurgence in inflation that necessitated increases in interest rates, further hindering growth.

Add to this the geopolitical instability arising from the conflicts in Ukraine and the Middle East, the return of Donald Trump to the US presidency with an agenda of increasing tariffs, as well as political instability in the largest EU countries, and it is self-evident that 2024 was an inauspicious year to enter government.

The economy in 2024

After peaking at 11.1 per cent in October 2022 and exceeding ten per cent for eight of the nine months from June 2022 to March 2023, inflation continued to



Source: ONS.

fall in 2024. It began the year at four per cent and fell back to the two per cent target in May and June. The Monetary Policy Committee (MPC) made two cuts to Base Rates: a 0.25 per cent reduction to five per cent in August and another 0.25 per cent cut in November, taking them to 4.75 per cent. However, inflation picked up and reached 2.6 per cent in November, and the MPC kept Base Rates unchanged in December.

The split vote in the December MPC meeting – between holding the Base Rate or reducing it – reflected the central tension between containing inflation and encouraging growth, which remained weak. Even single-digit growth was not achieved in any month of the year to October. The highest growth rate in 2024 was 0.5 per cent in March, and in the last two months for which data are available – September and October – the economy was shrinking. However, with the uptick in inflation and with wage growth above CPI in every month since June 2023, the MPC opted for caution.

Economic forecasts

A summary of economic forecasts was published by the Office for Budgetary Responsibility (OBR) in October 2024 (Table 2.1.1).

These forecasts suggest a somewhat higher rate of economic growth after 2024, although the predicted outturn figures for 2024 already look optimistic. OBR and other ‘external’ forecasters expect CPI inflation to remain above target throughout the period to 2028. Perhaps unsurprisingly – given its remit – the Bank of England expects inflation to fall below target in 2026, although remain above it in 2025. All forecasters anticipate stable levels of unemployment, as has been the case for some time (see Table 2.1.1).

Overall, the patterns that the UK has become used to are expected to continue over the next four years, and of course the very nature of the structural reforms that are central to the government’s economic strategy means they can be expected to take time to influence the fundamental strength of the economy. Whilst wage growth and lower interest rates should boost consumption, geopolitical uncertainties mean that there are risks even to the modest economic performance currently predicted.

Table 2.1.1 GDP growth, CPI inflation and unemployment rate – comparison of forecasts

Per cent

	2024	2025	2026	2027	2028
GDP growth					
OBR	1.1	2.0	1.8	1.5	1.5
Bank of England	1.2	1.0	1.3		
External average	1.1	1.4	1.5	1.6	1.5
CPI inflation					
OBR	2.5	2.6	2.3	2.1	2.1
Bank of England	2.7	2.5	1.8		
External average	2.5	2.2	2.2	2.4	2.3
Unemployment rate					
OBR	4.3	4.1	4.0	4.1	4.1
Bank of England	4.4	4.6	4.8		
External average	4.4	4.5	4.5	4.4	4.4

Source: OBR (2024) Economic and Fiscal Outlook, Table 2.2.

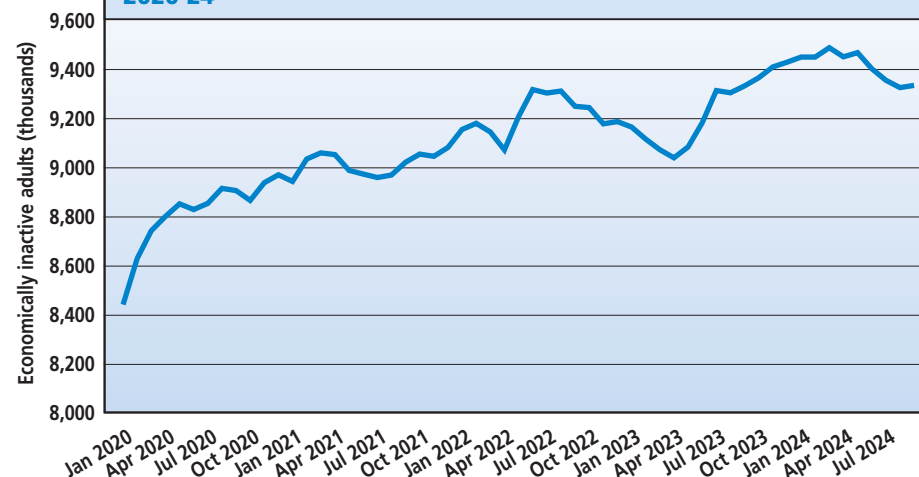
Note: 'Bank of England' uses the modal forecast based on market interest rates published in August. 'External average' uses the latest medium-term forecasts published by HM Treasury in August.

Employment emerges as new concern

Employment has emerged as a new problem adding to the challenges faced by the new government. Whilst unemployment remained fairly stable at just over four per cent, the UK is the only major economy in which employment remains below pre-pandemic levels. Moreover, the numbers of economically inactive working-age adults rose during the pandemic by nearly a million – from 8.4 million in January 2020 to 9.3 million in June 2022 (see Figure 2.1.2). The numbers fell until March 2023, but then began to rise again, reaching 9.5 million in March 2024. They seem to have fallen back since then, but remain almost a million above pre-pandemic levels, an increase of ten per cent.

There has also been a long-term rise in claimants receiving disability-related benefits: from 3.9 million in 2002 to 6.9 million in 2024.¹ The rate of increase

Figure 2.1.2 Numbers of economically inactive working-age adults, 2020-24



Source: ONS.

Note: Inactive working-age adults are those aged 16-64 and not seeking work in the past four weeks and/or are unable to start work within the next two weeks.

accelerated at the start of the Covid-19 pandemic, rising by 1.4 million between February 2020 and February 2024. People with a disability experience much lower employment rates (53 per cent) compared with non-disabled people (81.6 per cent), and commensurately higher rates of economic inactivity (43.1 per cent, compared to 15.4 per cent). Among the working-age population, the most common forms of disability cited are mental health (47 per cent) and mobility (41 per cent). A survey in England and Scotland conducted between November 2023 and March 2024 identified two million people as suffering from long-Covid (3.3 per cent of the population). Numbers of those who are economically inactive due to long-term sickness reached a record high of 2.8 million in the three months to July 2024 and represent the largest segment of the economically inactive population.

Faced with the rising costs of health-related benefits – the Institute for Fiscal Studies (IFS) suggests that their cost had risen from £36 billion in 2019/20 to £48 billion in 2023/24, and might rise to £63 billion by 2028/29² – the new

government has decided to retain the stricter work-capability assessments introduced by the Conservatives which may lead to 500,000 people losing entitlement, eventually saving £1.3 billion per year, although the impact assessment suggested only modest improvements to employment.³

A longer-term strategy to raise the employment rate from its current 75 per cent to 80 per cent was outlined in a cross-departmental white paper, *Get Britain Working*, published in November 2024. In many ways this reflects a return to the employment agenda pursued by the Blair and Brown governments, in both style and substance. The white paper promises a 'joined up' approach that aims to tackle the root causes of worklessness.⁴ NHS 'accelerators' in 'trailblazing' regions aim to integrate employment and health support to help people who are sick or disabled into work. It further proposes to merge the National Careers Service with job centres so that support extends beyond benefits to facilitating employment. A 'youth guarantee' is intended to provide training, apprenticeships or jobs to young people aged 18-21 – backed with the threat of sanctions.

Labour's economic strategy

The importance attached to raising employment rates reflects the high priority attached to economic growth by the new Labour government, which is committed to five 'missions', the first of which is its Economic Mission. This aims 'to secure the highest sustained growth in the G7 – with good jobs and productivity growth in every part of the country making everyone, not just a few, better off.'⁵

The early months of the new government had focussed on supply-side reforms, in particular the deregulation of the planning system to boost housing and infrastructure; efforts to increase economic activity and boost skills such as those outlined above; and placed-based measures to spread growth across the country.

In November 2024 the chancellor, Rachel Reeves outlined other parts of the government's economic strategy in her Mansion House speech.⁶ She went on to defend her Budget (see below) for prioritising stability in the public finances that is necessary to create the climate required for businesses to invest and boost growth. However, she increased public investment by £100 billion over the next

five years. Reeves referred to several initiatives intended to boost growth and investment, including the Financial Services Growth and Competitiveness Strategy, the National Wealth Fund and a Transition Finance Council.

A centrepiece of the speech was an announcement to legislate to bring about the consolidation of pension funds, arguing that the current structure is too fragmented. The legislation will be aimed at defined-contribution funds and the local government pension funds, the latter being reduced from 86 schemes to just eight. The resultant 'mega-funds' would be capable of investing in infrastructure projects on a large scale and could unlock £80 billion of investment.

She also signalled some rowing back on the degree of prudential regulation introduced in the aftermath of the global financial crisis (GFC). She argued that the post-GFC regime had sought to 'eliminate risk taking', but this had 'gone too far'. She sent growth-focussed remit letters to the Monetary Policy Committee, the Financial Policy Committee and Prudential Regulation Committee.

Fiscal framework and borrowing rules⁷

Rachel Reeves also announced some changes to the government's fiscal rules – reputedly the ninth such change in 16 years. These sit within a wider fiscal framework that has been modified in response to recent experiences, notably the failure of the Truss government to submit the 2022 minibudget to OBR scrutiny and this year's Treasury audit that identified a 'black hole' in the government's finances.

The new fiscal framework makes commitments to limiting the government to a single 'fiscal event' each year; spending reviews every two calendar years setting DEL for three years of the five-year forecast period; submitting all 'fiscally significant' decisions to scrutiny by the OBR, and to greater sharing of data on spending pressures by the Treasury and allowing the OBR to forecast overspends against Departmental Expenditure Limits.

Reeves' new 'stability rule' commits the government to a current budget that is balanced or in surplus by 2029/30. By shifting from an *overall* borrowing target to

one based on current borrowing, Reeves has removed the previous incentive for governments to meet the target by cutting investment. Moreover, a balanced budget is now permitted to be within a range of +/-0.5 per cent of zero. The target year will be reduced from five to three years, which will limit, but not entirely remove, the temptation for governments to pencil in future 'fictional' tax rises or expenditure cuts that it has no intention of implementing, so as to meet the target. The OBR forecasts that a surplus will be achieved by 2027/28, although the surplus in 2029/30 (£9.9 billion) is relatively small.

The new 'investment rule' states that net financial debt will be lower in 2029/30 than in the previous year. Note that Reeves has changed the measure of government debt from Public Sector Net Debt (PSND) to Public Sector Net Financial Liabilities (PSNFL, or 'net financial debt') to widen the range of liabilities and assets counted, now to include pension liabilities and illiquid assets such as equity stakes in private companies and loans (including student loans). The overall effect is to reduce the measured level of government debt and create more headroom. However, the measure does not include physical capital, such as roads and public housing, so is of limited direct benefit to housing investment. As with the stability rule, the target date is 2029/30, but this will become a rolling three-year target in two years' time. OBR forecast that PSNFL will peak at 84.2 per cent of GDP in 2026/27.

The 'welfare cap' is retained as a third fiscal rule, but Reeves has increased it by one-fifth and increased the margin by which it can be exceeded from two to five per cent.

The Autumn Budget and public expenditure

Rachel Reeves presented the new government's first Budget on 30 October, almost four months after the election. This gap between the election and Budget was longer than has been customary, and the period was marked by the (disputed) discovery of a £22 billion 'black hole'⁸ in the government's finances. Blaming the previous government for the 'black hole' was intended to pave the way for tax increases, which was problematic because during the election the Labour Party had promised not to increase income tax, national insurance or VAT – the three highest

yielding taxes. The lengthy pre-Budget period allowed various tax-raising kites to be flown alongside much media speculation, which seems to have created unnecessary economic uncertainty. The Budget was accompanied by the usual OBR forecasts (see Table 2.1.1). A Spring Statement will follow on 26 March 2025 when the OBR will issue new forecasts.

Overall, the Budget introduced 'a large, sustained increase in spending, taxation, and borrowing.'⁹ Although it raised taxes (compared with the previous government's plans), it raised public spending by more, with the result that government borrowing also increased. Over the period 2024/25 to 2029/30, borrowing is set to be some £142 billion higher cumulatively than previously planned – starting at £24 billion in 2024/25 and rising to £41.2 billion in 2029/30.

The Budget increased departmental current expenditure (resource DEL) by £22.9 billion this year, rising to £48.8 billion by 2029/30; departmental capital expenditure (capital DEL) is set to rise by £21.6 billion by 2029/30. Tax revenues are expected to rise by £41.5 billion a year by 2029/30. The largest tax increase (£25 billion) is the higher rate of employers' national insurance contributions (NICs), from 13.8 to 15 per cent from April 2025, accompanied by reducing the threshold at which liability begins from £175 to £96 per week – bringing in many low-paid and part-time workers. The government insists that this does not breach its manifesto commitment as it applies to *employers'* NICs so is technically not an increase in taxation on 'working people'.¹⁰ The government will continue with its predecessor's freeze on income-tax thresholds until 2028, representing a form of 'stealth' taxation known as 'fiscal drag' as rising wages take more people into tax and into higher tax bands. Other tax changes apply to capital gains tax arising from the sale of shares and inheritance tax thresholds.

In housing, previous cuts to stamp duty land tax (SDLT, applying to England and Northern Ireland) were reversed: the threshold at which the tax kicks in will be lowered from £250,000 to £125,000 in April 2025, whilst the first-time buyers' threshold will also fall – from £425,000 to £300,000.¹¹ Meanwhile the SDLT surcharge for non-primary residences (including buy to let, short-term let and second homes) was increased immediately from three to five per cent.

To a large extent, stamp duty changes are capitalised into house prices (e.g. concessions tend to result in higher prices). Whilst the tilting of the playing field away from investors may aid some first-time buyers, it can also be expected to deter entrants into the rental market, and may contribute to an upward pressure on rents. More concerning is the greater dependency on this tax which, as economists have long argued, reduces transactions, mobility and – in the case of landlords – portfolio adjustment. With reform to council tax being off the new government’s agenda, the system of land and property taxation remains both regressive and inefficient.

More positively, the Budget introduced some measures that will boost investment in affordable housing in England (see Commentary Chapter 4). The 2021-26 Affordable Homes Programme budget was increased by £500 million, which the government claims will contribute ‘up to’ an additional 5,000 social and affordable homes (a further, £300 million, increase occurred in February). Councils will be able to retain all their receipts from right to buy sales, although these can be expected to diminish as discounts are reduced. A five-year rental settlement will allow social rents to rise by CPI + 1 per cent which will enhance social landlords’ borrowing capacity, and further reforms to rent policy are in prospect.

Scotland

The block grant adjustment arising from the UK Budget relieved some of the immediate financial pressures faced by the Scottish Government, without relieving the structural pressures arising from an ageing population and a less than buoyant tax base, alongside social security commitments adopted in a public finance system not designed to accommodate demand-led expenditure.

The draft Scottish Budget for 2025/26, announced in December, reversed the cuts made to the Affordable Housing Supply Programme (AHSP) which had reduced the real value of its budget by more than one-fifth. Given that the Scottish Parliament (with the support of the government) declared a ‘housing emergency’ in May 2024,¹² there was obvious pressure for a reset. The AHSP will be increased to £768 million in 2025/26, a real-terms increase of 26 per cent, which the Scottish Government claims will enable providers to deliver 8,000 affordable homes. However, the overall budget remains slightly (three per cent) lower than that in 2022/23 (for further details and sources, see Commentary Chapter 4, p.87).

The Scottish Government followed its UK counterpart by announcing the increase in the rate of stamp duty on non-primary residences, in Scotland’s case the Additional Dwelling Supplement rose from six to eight per cent in December 2024. ‘This,’ the IFS commented, ‘makes arguably Scotland’s most damaging tax even worse.’¹³ (See commentary on SDLT in England and Northern Ireland above.)

Wales

The Welsh Government also benefited from the knock-on effects of the UK Budget, which increased by 8.2 per cent in cash terms and 5.6 per cent in real terms to almost £26 billion for 2025/26.¹⁴ Half of the total (£12.9 billion) has been allocated to the Health and Social Care portfolio and just over one quarter (£6.7 billion) to Housing and Local Government. The Budget will increase the funds available for the development of social housing by £81 million, taking the total to £437.25 million (see Commentary Chapter 4, p.90).

As is the case in the rest of the UK, the Welsh Government increased the rate of stamp duty on non-primary dwellings. The Land Transaction Tax rate on such dwellings was raised by one per cent on each of the six bands, which now range from five per cent (properties up to £180,000) to 17 per cent (those valued at more than £1.5 million).¹⁵ Note that these are the total rates of transaction tax, not the surcharge itself. The Welsh Government characterises the surcharge as ‘broadly, five percentage points’,¹⁶ but this is a simplification as the bands for primary and non-primary residences do not always coincide.

Northern Ireland

In December, the Northern Ireland Executive published a 15-year housing strategy. This includes an ambition to supply an additional 100,000 homes by 2039, with one-third of them being social rented.¹⁷ The strategy document suggest that a partnership approach will be required along with some innovations in housing finance, including the use of developer contributions. However, in this context the Executive’s draft Budget for 2025/26 allocation of £100 million specifically for social housing seems to represent a significant step forward following the restoration of the Executive in February 2024 (for further discussion, see Commentary Chapter 4, p.92).

Notes and references

This Commentary Chapter complements and is partly based on Tables 1-16, Economic prospects and public expenditure, in the Compendium of Tables.

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Section 2 Commentary

Chapter 2

Dwellings, stock condition and households

John Perry and Matthew Scott

Population and migration levels have been controversial topics in the last year, and this chapter attempts to summarise the evidence and its implications for estimates of housing need. In looking at the mismatch between supply and need, it focuses on the Labour government’s housing target for England but also considers briefly the position in the devolved nations. This chapter in the 2024 *Review* focussed strongly on the existing stock, and this year the second half of the chapter gives the current picture.

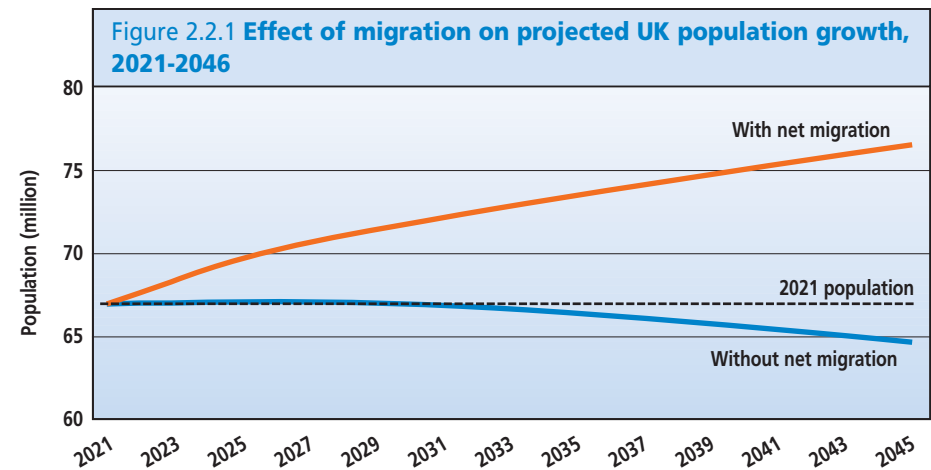
The topics covered are therefore:

- trends in the UK’s population, migration and housing need
- housing supply and current government targets
- the state of the existing stock: quality, energy efficiency, safety, and accessibility.

Population growth is slow, but migration surges

The UK population was estimated to be 68.3 million in mid-2023. All four UK countries of the UK saw population increases in the year to mid-2023, greater in England and in Wales (both 1.0 per cent) than in Scotland (0.8 per cent) or Northern Ireland (0.5 per cent). At the time of the 2021 Census, the UK foreign-born population was 10.7 million (16 per cent). Much of the growth in numbers of non-UK-born residents has been in England and Wales, with the Office for National Statistics (ONS) estimating in 2023 there were around 11.4 million such residents (18 per cent), including 3.4 million EU-born and 8.0 million non-EU born. This number had grown from just 7.5 million (13.4 per cent) in 2011.

Over the 10 years between mid-2022 and mid-2032, projected UK population growth is 4.9 million (7.3 per cent). All of this increase is projected to result from net international migration, as the number of births and deaths over the period is expected to be in balance. The ONS projects net migration to be 340,000 annually from 2028 onwards. As Figure 2.1.1 shows (derived from slightly different 2021-based figures), if net migration were to fall to zero, the ONS projects that the UK population would steadily fall, starting in 2026, because of the low birthrate. The decline would be felt most keenly in Scotland and Wales.



Source ONS 2021-based National population projections.

Given that population growth depends almost entirely on net migrations levels, assessing them is important and also controversial – partly because the numbers are politically charged, but also because reliable estimates of migration have proved elusive, leading to frequent changes in the published figures for recent years. Notably, net migration is now understood to have reached 872,000 in 2022, but the estimate was changed four times before the ONS settled on this figure. The recent peak is now believed to have occurred in the year ending June 2023, at an astonishing 906,000 (an estimate that was revised upwards from the original figure of 740,000). As a result, the drop from 906,000 to the latest figure of 728,000 for the year ending June 2024 is substantial – nearly 20 per cent – but these figures too could still be revised.

The UK was not unique in experiencing peak migration in 2023. About a third of OECD countries had record levels of immigration in that year, including Canada, France and Japan. The US received 1.2 million permanent legal immigrants.

The reasons for the frequent statistical amendments are complex.¹ In part changes are inevitable, as migrants’ intentions are difficult to predict when they arrive. In part they result from ONS’s ongoing attempts to build more robust data sources.

And in part they are a product of the churn in migration post-Brexit and post-pandemic, in which not only have numbers soared but their composition has changed markedly.

None of the estimates of recent net migration are close to the ONS medium-term forecast that it will level out at 340,000 annually. Nevertheless, the Office for Budget Responsibility (OBR) has generally endorsed the ONS projections in its regular economic forecasts. The reasons for the projected sharp fall include tighter visa restrictions, fewer international students and the fact that the recent bulge in numbers coming to the UK from crises in Ukraine and Hong Kong is coming to an end.

Effects of population growth and migration on housing demand

The effects of migration on the UK housing market and, in particular, on demand for social housing were discussed in detail in the 2024 edition of the *Review*. This drew partly on the Migration Observatory's excellent briefing on *Migrants and Housing in the UK*, which has recently been updated.²

A key determinant of housing demand is the projected increase in the number of households. England, Wales and Scotland still have official projections based on 2018 population figures; Northern Ireland's most recent projections are 2016-based. All of these have been referred to in earlier editions of the *Review*, and clearly none reflect the recent increase in the UK population and the impact of migration.

For England, Ian Mulheirn has recently made an unofficial projection of household formation, using the latest evidence of population growth.³ He estimates that, instead of an average annual increase of 156,000 in the number of households indicated by the official 2018-based figures, the annual increase can now be expected to reach 238,000 annually (from 2021 to 2036) if current population projections hold true.

Fresh projections for England and for the rest of the UK, expected in late 2025, may of course change the assumptions made in earlier projections, as well as taking account of increased migration.

Housebuilding targets

The different UK governments have taken different approaches to setting targets for new housebuilding to meet projected needs. Scotland has set an ambitious target for new affordable housing (see Commentary Chapter 4) but none for market housing. In Wales, there is an estimated need for 7,400 additional homes annually,⁴ while supply runs at 5,000-6,000 annually (see Compendium Table 19d). In Northern Ireland, a new Housing Supply Strategy aims to secure 100,000 new homes over 15 years, an implied building rate of around 6,700 annually.⁵ This aligns with recent output (see Compendium Table 19j).

In England, an ambitious target has been set by the Labour government to provide 1.5 million additional homes within five years. The yardstick by which the target will be measured is 'net additions' to the housing stock, shown in Table 2.2.1, which have to reach 300,000 (rather more than the projected increase in household numbers noted above). As the table shows, output in 2023/24 was some 80,000 below the government's target level and when the figure for 2024/25 is available later in 2025, it is likely to show an even bigger gap.

Table 2.2.1 Net additions to housing supply in England, 2017/18 to 2023/24

	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
New build completions	195,387	214,413	219,120	191,819	211,665	212,568	198,610
+ Net conversions	4,547	5,162	4,344	3,410	4,855	4,499	4,360
+ Net change of use	29,726	29,295	26,713	21,471	22,905	22,163	21,590
+ Net other gains	680	968	857	643	766	641	1,900
- Demolitions	8,059	7,961	8,332	5,478	5,729	5,474	5,390
= Net additional dwellings	228,170	247,766	248,591	217,754	234,462	234,397	221,070
Permanent dwelling completions	160,910	169,060	175,330	154,660	171,240	174,840	158,420

Sources: MHCLG Housing supply: net additional dwellings, England: 2023/24; MHCLG Live Table 213 Quarterly new build completions (not seasonally adjusted): these statistics are no longer the primary measure of housing supply).

Note: Totals are affected by rounding and by adjustments based on 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.

The government's overall *Plan for Change*, announced in December, gives prominence to the target and forecasts 'the number of new homes to start rising significantly in the third year of the Parliament once our reforms take effect'. The measures being taken to accelerate housebuilding, and the obstacles faced, were discussed in detail in the *Review's* 2024 Autumn Briefing Paper. Since that assessment was written, the government has taken various further steps:

- An additional £500 million in funding for the current Affordable Homes Programme (AHP), with the prospect of enhanced funding for the next AHP, to be announced in the coming Spending Review.
- Restrictions on the right to buy, with local authorities able to retain and reinvest all receipts.
- A five-year rent policy for the social sector, with a consultation on longer-term reforms.
- A new National Planning Policy Framework which gives prominence to measures aimed at achieving the target, including setting local housebuilding targets that total 370,000 new homes annually.
- Additional funding to strengthen the planning system (£100 million, on top of funding for 300 extra staff which is already committed).
- An additional £3 billion in guarantees to help builders obtain more accessible loans from banks.

Nevertheless, there remains considerable uncertainty as to whether the target can be achieved. The OBR's October 2024 *Economic and fiscal outlook* projected net additions to the housing stock to reach just 1.3 million by 2029, the target year, although this projection did not take account of the new measures listed above. The Centre for Cities assessed the likely shortfall against the government's target to be 388,000 homes by 2029, particularly because of concerns about the speed with which planning reforms will take effect.⁶

Worryingly, housebuilding appears to still be in the slump induced by recent market conditions, despite an uplift in property transactions (see Commentary Chapter 3). New starts in the first half of 2024 were around half those in the

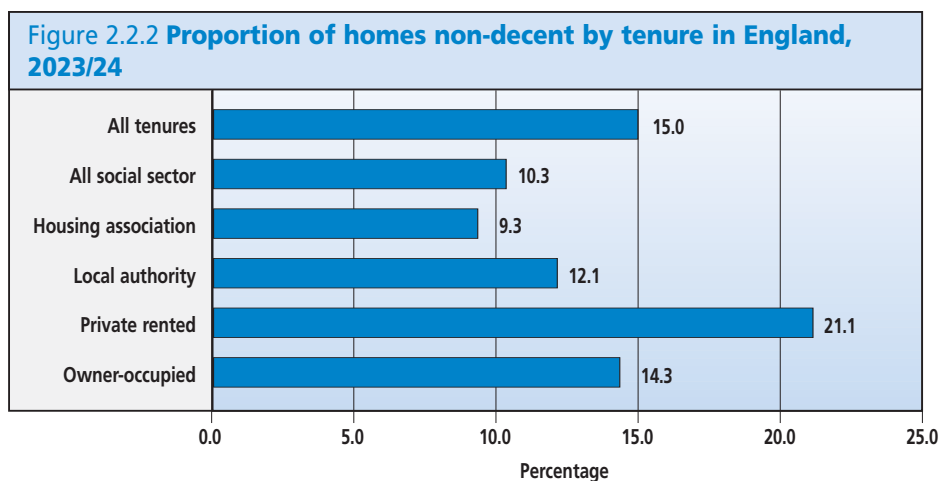
equivalent periods of 2023 and 2022. This adds further emphasis to the argument in the *Review's* Autumn Briefing Paper that achievement of the government's target will depend heavily on the social sector's contribution, considered in more detail in Commentary Chapter 4.

As a footnote to the issue of meeting housing needs, the mismatch between the existing stock and household size has been noted in this chapter in past editions of the *Review*, and it was identified again recently as an issue by the Resolution Foundation.⁷ They point out that 71 per cent of households in England live in under-occupied homes, while four per cent live in overcrowded conditions. UK Finance shows that under-occupation is mainly concentrated in the private sector, and that releasing just one bedroom from ten per cent of this stock would be roughly equivalent to releasing an additional 327,000 new homes into the market.⁸ Doubtless, similar observations would apply to housing stock across the UK.

Flatlining progress on quality and energy efficiency in the existing stock

The new government's emphasis on housebuilding targets has not been matched by a parallel focus on the quality of the existing stock. This chapter in the 2024 *Review* focused in detail on decency, energy efficiency, and decarbonisation, highlighting that policy uncertainty and significant funding gaps have resulted in limited improvements in recent years.

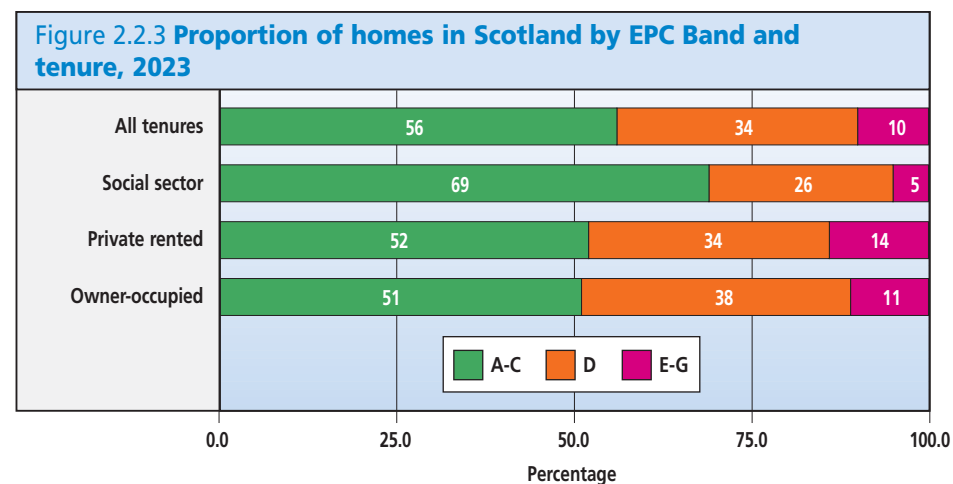
The latest available UK data does not alter last year's conclusion. The *English Housing Survey 2023-24* reports that 15 per cent of homes are below the Decent Homes Standard, a slight increase on the previous year (see Figure 2.2.2). The proportion of English households with damp has also increased slightly to five per cent. In Scotland, the *Scottish Housing Condition Survey: 2023* shows that the prevalence of disrepair, mould, damp, and condensation remains at similar levels to 2019 (see Compendium Table 26). Updated national stock condition surveys are not available for Wales and Northern Ireland, but there is little reason to suspect significant differences to the English and Scottish findings.



Source: Compendium Table 23.

Slightly better yet still incremental progress has been made in improving the energy efficiency of the existing stock. In England, where the latest data cover 2023/24, 52 per cent of all homes have an Energy Performance Certificate (EPC) rating of Band C or better. This continues a trend of gradual improvement in recent years, some of which will be attributable to new homes added to the stock in that time (most new homes are rated EPC Band B). Overall, these figures indicate a flatlining of progress after the significant improvements made in the early 2010s. In Scotland, 56 per cent of all homes were EPC Band C or better in 2022 (see Figure 2.2.3), with data again lacking in Wales and Northern Ireland.⁹

This lack of progress, coupled with stagnating household incomes and persistently high fuel prices, have led to surges in fuel poverty. In Scotland, an estimated 34 per cent of all households were in fuel poverty in 2023, broadly defined as needing to spend more than ten per cent of household income on energy costs, an increase from 25 per cent in 2019 (Compendium Table 39d). A similar indicator in England's fuel poverty statistics likewise points towards an increase of households in fuel poverty from 27 per cent in 2022 to 36 per cent in 2023, underscoring the need for more installations of fabric-efficiency measures and government intervention to improve incomes and reduce the costs of gas and electricity.¹⁰



Source: Compendium Table 26c.

Across the main indicators for quality and energy efficiency, private rented housing continues to cause the most concern. The latest *English Housing Survey* notes that in 2023/24, private renters were the most likely to live in a home with a Category 1 HHSRS hazard and more likely to be living in a damp home than other tenures. It also shows that 10 per cent of all private rented homes in England are in the worst energy-efficiency bands (E, F, and G). Based on progress since 2010, a recent Fabian Society report estimates that it would take 35 years to bring all private rented homes up to the current Decent Homes Standard.¹¹

Figure 2.2.3 shows that this picture is likewise true in Scotland, where private rented homes are also more likely to have disrepair to one or more critical elements, and that the proportion of private rented homes with disrepair is basically unchanged since 2019.

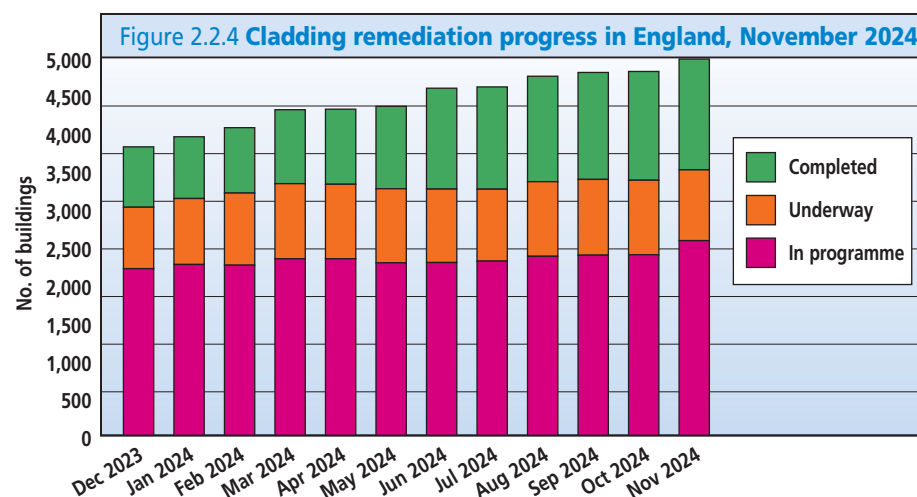
Safety and accessibility

Two additional areas relating to the quality of the existing stock have been prominent in 2024. The first is building and fire safety, which has again been highlighted by the final report of the Grenfell Tower inquiry. Although it refers to England only, a report by the National Audit Office (NAO) in November 2024

summarised the extent of the problems and the considerable challenges of remediation.¹² Based on an analysis of government data, the NAO states that there are up to 12,000 buildings over 11 metres in height requiring cladding remediation. As of the end of November 2024, 4,998 of these were within MHCLG’s remediation portfolio.¹³ This equates to at least 258,000 individual dwellings. There is also insufficient government data on buildings lower than 11 metres in height that require remediation, but we should expect the number to be many more thousands.

Of the 4,998 buildings in MHCLG’s remediation portfolio, remediation work was completed on 1,463 as of the end of November 2024, but had yet to start on over half (2,601), and the NAO report concluded that remediation is progressing more slowly than MHCLG originally expected (see Figure 2.2.4). In this context, a policy paper published by MHCLG in December 2024 highlighted landlord inertia, disputes between developers and freeholders, access to funding, and a lack of regulatory enforcement capacity as key barriers to remediation. Its remediation plan set a target of ensuring that every building above 11 metres in height will either be remediated or have a date for completion by 2029, with severe penalties for landlords that miss the target. This plan is broadly welcome, but falls far short of ideas that were developed by the new government when they were in opposition. For example, the campaign group End Our Cladding Scandal continues to support the establishment of a Building Works Agency, previously articulated by Labour, which would take a much more interventionist approach to remediation than successive governments have introduced post-Grenfell.¹⁴

A second noteworthy area in relation to the existing stock is its accessibility. A recent report from Clarion uses demographic shifts in its residents over time to understand possible future trends in housing need.¹⁵ As well as immigration and population growth, discussed earlier in this chapter, it pinpoints an ageing population as a core concern, noting that by 2066 there are projected to be a further 8.6 million UK residents aged 65 years and over, with the most significant increase occurring in the age group 85 years and over. Simultaneously, Clarion’s analysis of its own data suggests a gradual but significant increase in the



Source: MHCLG: Building Safety Remediation: monthly data release – November 2024.

proportion of residents reporting that they have a disability, a trend they expect to continue over the next ten years (albeit more slowly).

This analysis suggests a growing need to adapt the existing UK stock for an older population with a greater prevalence of long-term illnesses and disabilities. Although its recent editions have no statistics on this matter, the *English Housing Survey: Home adaptations report, 2019-20* estimated that over half of households requiring adaptations did not have all of the adaptations they needed. The latest housing survey undertaken by Age Scotland also shows that only 38 per cent of older people in Scotland feel their home will be suitable for their needs in the next ten years.¹⁶

Towards a new Decent Homes Programme?

Taken together, and including the challenges associated with climate adaptation (discussed in Contemporary Issues Chapter 4), the picture that emerges of the existing stock is one where progress is flatlining in improving quality, energy efficiency, safety, and accessibility. Too many homes still pose a threat of one kind or another to their occupants, and significant investment is required across all

tenures and nations to bring all homes up to a standard that provides a healthy foundation for current and future generations.

Successive governments, both national and devolved, have grappled with this question of how to improve the existing stock, with their primary focus being quality and energy efficiency. The most rapid improvements were made in the early 2000s, where the government's eventual £22 billion investment in the Decent Homes Programme reduced the proportion of non-decent homes in social housing from 21 per cent to 8 per cent.¹⁷ This investment, combined with millions of government-funded installations of loft and cavity wall insulation across Great Britain between 2010 and 2012, also boosted the energy efficiency of the existing stock considerably, across all tenures. However, as recently explored in the *Review's* 2024 Autumn Briefing Paper, it could take 72 years to meet the new government's target of insulating five million homes across the UK if delivery rates do not improve and energy-efficiency regulations are not tightened. Meanwhile, we continue to await updates to housing standards in England and Northern Ireland, the latter of which has released a long-anticipated consultation on its approach to fuel poverty.¹⁸

The lack of progress is such that calls are growing for what would effectively amount to a new Decent Homes Programme, linked to an updated standard incorporating energy efficiency, climate resilience, and accessibility, and with in-built flexibility for housing providers to use at their discretion. Notably, Southwark Council's call for a new Green and Decent Homes Programme envisions a new capital programme that would bring all council housing up to a new standard of safety, decency and energy efficiency by 2030. More ambitious is the Fabian Society's recent advocacy of a Social Housing Quality Fund, which would consolidate existing funding streams for energy efficiency and building safety into a single long-term capital programme to bring all social homes up to a new 'Good Home Standard'.¹⁹ Common to these proposals are a desire to move away from what could be termed 'the fragmentation of quality' into different domains of energy efficiency, safety, and so forth, and an insistence that a transition to a single, long-term flexible-quality funding stream would accelerate delivery by reducing the resources required to make applications to multiple funding sources, and by giving providers certainty to plan and borrow.

Irrespective of how it does so, the evidence is clear that the new government's forthcoming long-term housing strategy, announced in July 2024 by the Secretary of State, must give at least as much weight to improving the existing stock as it has given, so far, to boosting housebuilding.

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Section 2 Commentary

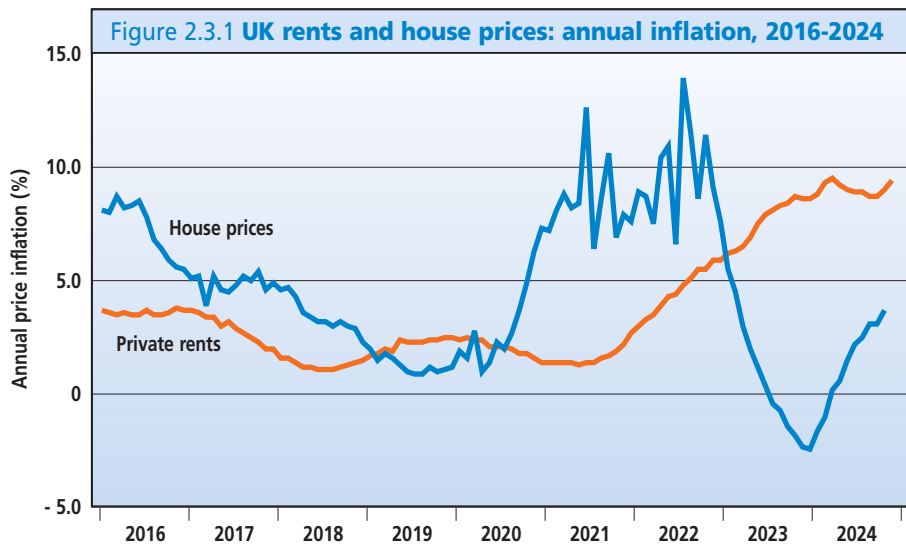
Chapter 3

The private housing market

Peter Williams

The state of the private housing market in 2025 must be assessed within a challenging economic context and the overall housing shortages described in Commentary Chapters 1 and 2. Looking back on the somewhat gloomy predictions for 2024 made in this chapter of the *Review's* 2024 edition, it is now evident that the outturn in some respects has been far more positive than expected with, for example, both housing transactions and gross mortgage lending slightly up in 2024 compared with 2023. Despite that, severe pressures remain, in both the private rented sector and the homeownership market, not least around the affordability of rents and of mortgage borrowing.

Without doubt, optimism generated by the general election, pent up demand and clear evidence that Base Rates had peaked, all resulted in more households buying a home during the last year. Moreover, with rents rising fast in the private rented sector, up 9.1 per cent in the 12 months to November 2024, and with mortgage rates coming down, there were some incentives to make the move. As Figure 2.3.1 shows, rents have been rising steadily since late 2021 while house prices dipped that year and into 2023, really only recovering in 2024.



Source: ONS, Price Index of Private Rents; UK House-Price Index.

The private rented sector

The Institute for Fiscal Studies recently highlighted¹ the significant tax burden now faced by landlords compared to homeowners, arguing that the current tax regime for rental homes distorts behaviour and penalizes private landlords, particularly in the buy-to-let sector. There is little to suggest this current weighting towards homeownership in tax terms will be reduced by the Labour government. Indeed, the increased stamp duty in England on ‘additional’ homes, which has been replicated in Wales and Scotland, together with proposals for PRS reform now under scrutiny in parliament, will result in further costs and greater risk for landlords.

In the *Review's* Autumn Briefing Paper 2024, Mark Stephens provided an overview of the agendas for reforming the PRS across the UK, and this process continues. As he noted, the last government’s Renters (Reform) Bill for England fell because of the election. In Scotland, the Housing (Scotland) Bill, which includes rent controls, rent setting and the role of local authorities in the PRS, is making its way through parliament. Meanwhile, in Wales, the Senedd’s Local Government and Housing Committee has published a report on the PRS setting out a series of recommendations for the Welsh Government to consider in framing its vision for the sector.² In Northern Ireland, the government is implementing the Private Tenancies (Northern Ireland) Act 1922 which came into effect in 2023.

A Labour Housing Group report in May 2024³ set out the findings and recommendations of an Independent Private Rented Sector Commission and one of its contributors, Rose Grayston, has since become a special adviser to the Deputy Prime Minister. The new Renters’ Rights Bill, one of the new government’s earliest pieces of legislation, is already at the committee stage in the House of Commons and is likely to become law later this year. Its proposals include a ban on ‘no-fault’ section 21 evictions (although they will still be possible for specific reasons such as intending to sell the property), and scrapping fixed-term tenancies – replacing these with periodic tenancies, which tenants can end with two months’ notice. It seeks to end discrimination against prospective tenants in receipt of benefits or with children, and to end ‘bidding wars’. It will bring in a new Decent Homes Standard for the private rented sector through which landlords must deal with hazards, such as damp and mould, within a specified time period. Finally, there will be a new

Private Rented Sector Landlord Ombudsman and all landlords must register themselves and their properties on a new property database.

The progress being made on the new Bill in Westminster ignited debate around whether the sector is already shrinking and will shrink further. Hampton's assessment⁴ of the Bill identifies new pressures but stops short of suggesting that it will actually shrink, though other analysts are perhaps more sceptical. Data on landlords buying and selling homes suggested the numbers of landlords selling had been in steady decline since Q2 2023.⁵ Yet the latest *English Housing Survey* suggests the sector is holding steady at 19 per cent of households and the Paragon Q3 PRS trends report⁶ highlights that although 87 per cent of landlords in the UK were making a profit, 41 per cent were planning to sell a property compared to six per cent who planned to buy.

Recognising that two-thirds of landlords in England are aged 55 or over, it is little wonder there is some adjustment especially once they have settled into retirement and are looking to reduce responsibilities and wish to cash in on assets. A 2023 *Bank Overground* post⁷ suggested the sector had been shrinking for two years up to the end of 2022, but more slowly than other reports suggested. Using a sales-flow analysis the Bank looked at inflows from homeownership, sales back out to that sector and landlord-to-landlord flows. Agreeing that some shrinkage has occurred, Rose Grayston, Neal Hudson and Toby Lloyd⁸ rightly pick up on the impact of homes being moved into short-term lets (e.g. AirBNB and holiday lets) and the consolidation of the sector towards limited companies and bigger landlords. This highlights the complexity of this seemingly simple question. They also pinpoint the changing role of the PRS and the increase in the number of renters who are middle-income earners and families with children.

As this suggests, the PRS is heterogeneous with differing segments of landlords and tenants all responding to different market conditions and pressures. Overlaying effective legislation onto this landscape is without doubt going to be challenging, compounded by the immediate increase in stamp duty land tax on non-primary homes announced in the Autumn Budget and replicated in the other UK administrations.

MHCLG's latest *English Private Landlord Survey* reveals that fewer than one in ten of landlords surveyed had asked the tenant to leave (eight per cent), had evicted the tenant (six per cent) or did not renew at the end of a tenancy (four per cent). These percentages were higher than in 2021 when the last survey was undertaken but of course Covid-19 restrictions limited such actions then. The section 21 route was used in 70 per cent of evictions (N.B. no-fault notices no longer apply in Scotland or Wales).

Buy to let and build to rent

The market for buy to let (BtL) is probably at the epicentre of all of this and where rising mortgage rates have impacted ever more seriously – alongside changing tax treatment and rising regulation. Lending to this segment has been declining for much of this decade and although there was a slight uptick in 2024 (purchase lending rose by 13 per cent), UK Finance expect lending for BtL purchases in 2025 to contract by a further seven per cent. There has also been a notable upturn in arrears and possessions, albeit from a low base. There has been some refocusing on higher-yield markets, i.e. where house prices are low and demand for renting exists. Clearly investing in property has retained some attractions, not least because rents and house prices have continued to rise.

Like BtL, the market for build to rent (BtR) is also starting to signal change. The Q3 2024 release from the British Property Federation highlights several trends worthy of comment.⁹ There are now 120,520 BtR units completed, up 23 per cent on a year ago. However, the number under construction is down by 20 per cent to just over 50,000, with only a small, three per cent increase in those at the planning stage.

Across the UK, 42 per cent of completed BtR units are in London; indeed, 97 per cent of the BtR stock is in England, while Scotland has 2,916 units (2.5 per cent), Wales has 514 (under 0.5 per cent) and Northern Ireland has none (although over 1,000 are under construction). The number of homes under construction has been falling on a 12-month basis – down 19 per cent in England, 45 per cent in Scotland (perhaps reflecting the more heavily regulated PRS there) and 21 per cent in Wales. Overall, the number of homes in detailed planning applications is down 12 per cent.

Inevitably there are cyclical variations, especially in a market that has grown so strongly in recent years, but as the market matures we can expect to see some change. The *Financial Times* recently revealed¹⁰ that institutional investors own only three per cent of BtR stock in the UK, compared to 37 per cent in Germany and 41 per cent in the USA, although the data are probably not strictly comparable. However, as the *FT* noted, ‘the share of that investment going into single-family dwellings rather than multi-family blocks reached 54 per cent in the year to September, up from 32 per cent the year before and just five per cent in 2019’. This shift reflects the changing nature of demand for renting, as touched upon earlier.

Homeownership

As the *English Housing Survey 2022 to 2023* shows, there is considerable household movement between tenures. In that year and based on small samples grossed up, some 211,000 household reference persons who had been in private renting the previous year moved to homeownership; by contrast, 109,000 owners moved in the opposite direction. The *EHS 2022 to 2023: future homeowners fact sheet* notes that 3.6 million (43 per cent) of renters expected to buy, 29 per cent of them in the next two years. Of those in the PRS some 59 per cent expected to buy. While these trends may be reflected across the UK, unfortunately there are no equivalent sources elsewhere to the data provided by the EHS.

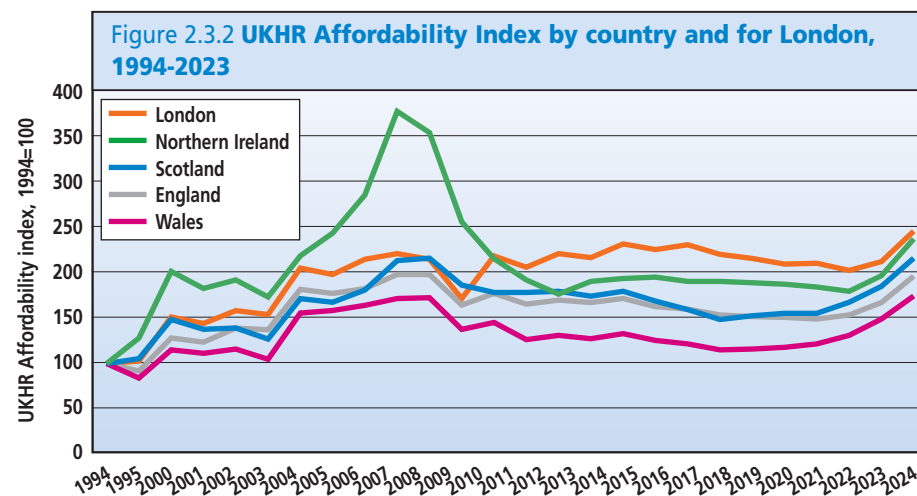
These data are suggestive of the unmet demand for homeownership and for most it will be a question of ‘when’ rather than ‘whether’. Clearly affordability is the big issue and 27 per cent of those hoping to buy expected to get help from family and friends to overcome the deposit gap, and/or in securing a mortgage they can afford. The September Building Societies Association property tracker report¹¹ made clear that many of those surveyed did not think it was a good time to buy – the survey’s net score was minus 17, with affordability and raising a deposit being the biggest barriers.

Given that interest rates may have peaked and that lenders are competing hard for business, there are expectations that interest rates in general and mortgage rates in particular will continue to edge down in 2025. If wages continue to rise and employment remains strong this should help ensure that affordability will improve

but, as Figure 2.3.2 shows, this is from the very challenging level it has reached now in all parts of the UK, as the shift to much higher interest rates has come through.

The uptick to more ‘normal’ interest rates affects existing borrowers as well as first-time buyers. In its November 2024 Financial Stability report,¹² the Bank of England noted that 37 per cent of fixed-rate mortgage accounts have yet to fix again since rates began rising in 2021, so the full impact of higher interest rates has yet to be fully felt. It estimates that between December 2024 and 2027 Q4, around half (some 4.4 million) of all mortgage accounts are likely to refinance onto higher rates and of these some 2.7 million will move onto a rate higher than three per cent for the first time. It suggests 420,000 borrowers (five per cent of all mortgages) will see payments increase by more than £500 per month.

Given that a survey of economists in *The Times* in 2023 predicted that the Base Rate would be 3.75 per cent by the end of last year – it is still 4.75 per cent at the time of writing – then their current majority prediction for 3.75 at the end of 2025 must be taken with caution.¹³ However, given existing borrowers are still coming off much lower fixed rates, there will be a mixture of positives and negatives.

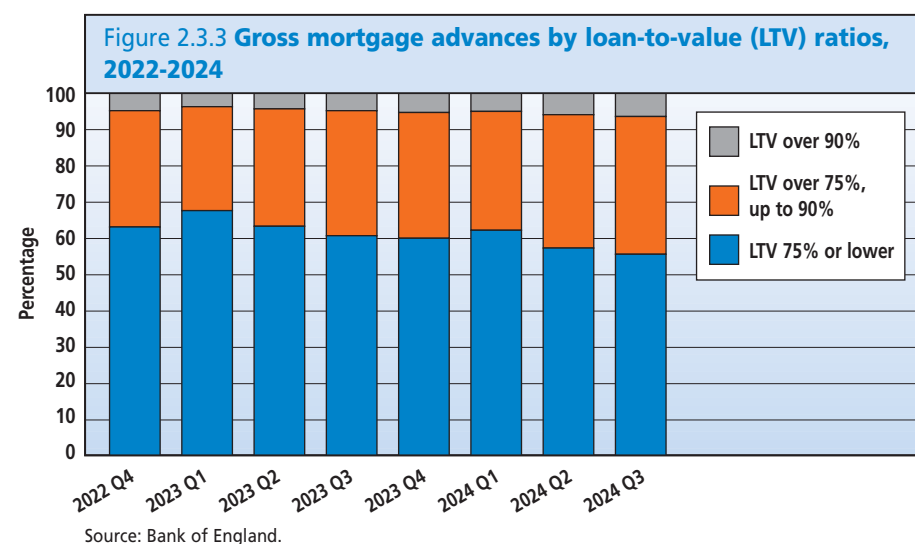


Source: Compendium Table 45a.

First-time buyers (FTBs) make up over half of the mortgaged borrowers for house purchase in the UK in any year. Numbers were up in 2023/2024 (the 12 months November to October) to 321,320, compared with 303,170 in 2022/23, despite the closure of Help to Buy in England in March 2023. The annual average over the ten years (2014-2023) has been 335,342 but as Compendium Table 43a shows, it fluctuates considerably and reached 500,000 in 2000.

This outturn was still higher than some predictions and it reinforces the point made in previous years that the housing market continues to demonstrate a resilience which is not captured in many macroeconomic forecasts, perhaps because they do not fully recognise its changing shape and the rise of both outright homeownership and cash purchases. In addition, necessity alongside some capacity to stretch finances seems to get more FTBs 'over the line' than might be expected.

According to Savills estimates,¹⁴ around half of FTBs will have had parental assistance in 2024 (somewhat higher than the earlier EHS estimate), making up some 160,000 households and with a value of over £9 billion, up from 130,000 households and assistance worth £3 billion in 2006. As this suggests, the 'Bank of Mum and Dad' has become an ever-more significant factor in the housing market.



With rents rising around nine per cent in 2024, many younger households face the Catch 22 that their rent payments erode their capacity to save for a deposit.

The market share of high loan-to-value (LTV) loans is edging upwards, as Figure 2.3.3 with data from the BoE shows – albeit lenders are constrained to some degree by the Financial Policy Committee's flow limit (discussed in Contemporary Issues Chapter 1).

Government assistance to first-time buyers

With the ending of the Help to Buy ISA (2019) and more recently the Help to Buy (HtB) equity loan scheme (in England and Scotland – it now only exists in Wales), there has been some rowing back on assistance to homeowners. Nevertheless, as Commentary Chapter 4 shows, wider support for the UK private market is still considerable, mainly focussed on England (Table 2.4.1).¹⁵ Wales is perhaps the least generous in terms of their own budget though it has recently added £57 million of financial transaction capital to fund the HtB extension to September 2026.

Spring 2025 will see the ending of the nil-rate threshold for first-time buyers' relief from stamp duty land tax (SDLT) which was temporarily increased from £300,000 to £425,000 (with the maximum property value that was eligible increased to £625,000) in September 2022. This applied to England and Northern Ireland but not to Scotland or Wales (which adjusted upwards its nil-rate band within land transaction tax). Scotland is currently consulting on the future shape of its land and buildings transaction tax. The increase in SDLT in England and Northern Ireland in April will add further pressure on first-time buyers and raise the temperature around support for them.

The new UK government's long-term housing strategy is due to be published later this year. Understandably the government will prioritise social renting over homeownership in terms of new public spending, given the nature of the current housing crisis. This is also clearly the motivation for restrictions on the right to buy in England, which though not going as far as Scotland and Wales where RTB has been ended, will see major changes which will drastically reduce sales.

However, announcements are due on the government's proposed Freedom to Buy scheme (extending the current UK-wide mortgage guarantee scheme), on the discounted market sale scheme, First Homes and on shared ownership. The unmet demand for shared ownership is very considerable and although the numbers of homes being built in the UK, but predominantly England, in recent years has risen (see Compendium Table 20a), it will be increasingly difficult to maintain shared ownership output given that over 50 per cent comes via section 106 agreements, which are also under pressure.

With homeownership now down around 65 per cent of all households in the UK (from a peak of around 72 per cent) and with questions being raised as to how the government will address its ambitions to deliver on reducing inequality while boosting opportunity, there will no doubt be close scrutiny of its stance on homeownership.

What governments of all persuasions have often failed to do is to recognise the linkages between tenures and instead focus on separate policies for each tenure. Building more social rented housing is good but so too is freeing up more of the existing stock. Affordable homeownership schemes can help renters in whatever sector move on, and in that sense policies on ownership and renting should be seen as interconnected.

Looking ahead, 2025 and onwards

Beginning with a quick look back at the outturn for 2024 compared to the predictions, by and large (as noted above) analysts were too pessimistic. Much of course turns on when the predictions were made, but most had suggested prices would fall by 2-4 per cent though in a late adjustment Pantheon Macroeconomics called it at five per cent up for the year. In reality, prices increased by around four per cent, depending on the index used. Similarly forecasts of transactions and mortgage lending were somewhat askew but perhaps none of this is surprising given economic and political volatility.

Turning to 2025, forecasts will again be exposed to some uncertainties and not least what impact the SDLT changes in England will have on boosting prices and

activity up until April, and then likely to fall away for a few months. The market has priced in up to three Base Rate changes in 2025 and there is a general expectation that prices, transactions and lending will go up this year and into 2026. The OBR is suggesting house prices might rise by 1.1 per cent in 2025, but market forecasts range higher, from 2.5 to 5 per cent.

The strong performers in terms of price inflation in 2024 were Northern Ireland, Scotland and Northern England with London and Southern England lagging along with Wales; the expectation is largely that this will be replicated in 2025. To a considerable degree that does suggest affordability constraints have been biting and we will have to bear in mind how any reductions in loan costs might work their way through the different markets. As always there are a lot of moving parts!

Setting aside any shifts in the macroeconomic environment, it remains hard to fully anticipate what impact the coming Spending Review will have across the UK. Also of course in England there will be the release of the long-term housing plan which might have implications for market segments. As stressed earlier, the outlook for the PRS already looks challenging across the UK, and although tenants should get a better deal in terms of protections when the legislation is enacted in England, it is hard to avoid the conclusion that rents will continue to rise strongly across the board (trends can be seen in Compendium Table 53).

That will propel more households towards homeownership, and with supply still lagging house prices will also come under pressure.

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- 13 The Times (2025) "Bank 'to cut interest rates at least four times in 2025'," in *The Times*, January 2 (www.thetimes.com/business-money/economics/article/bank-to-cut-interest-rates-at-least-four-times-in-2025-9mgzzg3).
- 14 Savills (2024) 'Bank of Mum and Dad to pay out almost £30 billion over the next three years', in *Savills News*, August 16. London: Savills.
- 15 In part there is still some legacy from the measures taken by George Osborne, as chancellor, to stimulate the market after the global financial crisis. The extensive Table 2.3.6, in this chapter of the 2015 edition of the *Review*, has no fewer than 17 different programmes to support the market, including of course the early stages of Help to Buy.

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, 2021/22-2025/26

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	2020/21-2025/26	12,300	–	–	Current AHP; initial funding of £11.5 billion supplemented by an additional £0.5 billion in Autumn Budget 2024 and a further £0.3 billion in February 2025.
Affordable Homes Guarantee Scheme 2020 (AHGS)	2020 onwards	–	–	6,000	The AHGS 2020 began with £3 billion of funding; a £3 billion extension was announced in 2024. AHGS 2020 aims to support delivery of 27,000 new affordable homes but can also be used to upgrade existing stock.
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. Scheme now closed to new applications.
Full use of right to buy receipts	2025/26 onwards	265	–	–	Allowing full use of RTB receipts will allow £265 million of extra investment in the first year (2025/26).
Local Authority Housing Fund	2022/23 - 2025/26	1,250	–	–	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; current round 3 totals £500 million.
Sub-total: Social & Affordable Rent and low-cost homeownership		14,099	–	6,000	Sub-total = £20,099 (53%)
Support for housebuilding and house purchase in the private market					
Land and Infrastructure	2021/22-2025/26	7,684	2,841	–	Grant and loan funding announced in SR2020 and SR2021 to build homes and infrastructure; includes Brownfield Funds, Housing Infrastructure Fund and Land Programmes. Figures based on SR2020 for 2021/22 budgets and SR2021 for 2022/23-2024/25 budgets. 2025/2026 budgets are indicative and subject to business planning.
Help to Buy ISA	2015/2016 onwards	600	–	–	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 MHCLG budgets. Note: this is UK-wide.
Lifetime ISA	2017/18 onwards	2,600	–	–	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 MHCLG budgets. Note: this is UK-wide.
ENABLE Build	2019/20 onwards	–	–	2,000	Supports lenders to SME housebuilders; operated by the British Business Bank. Additional funding provided in Autumn Budget 2024.
Private Rented Sector Guarantee Scheme	2024/25 onwards	–	–	2,000	Debt guarantee scheme supporting Build to Rent in the PRS. The scheme reopening was announced in Autumn Budget 2024; the figure reflects the new funding.
Sub-total: private market		10,884	2,841	4,000	Sub-total = £17,725 (47%)
Overall total		24,983	2,841	10,000	Overall total = £37,824

Source: Compiled from Spending Reviews from 2020 onwards, Autumn Budget 2024 and other official sources, in consultation with MHCLG officials.

Note: Includes all programmes with spending in the period 2021/22-2025/26, omitting pre-2021/22 spending where it is possible to identify it separately. Figures are reassessed each year and may not be compatible with earlier versions of the table.

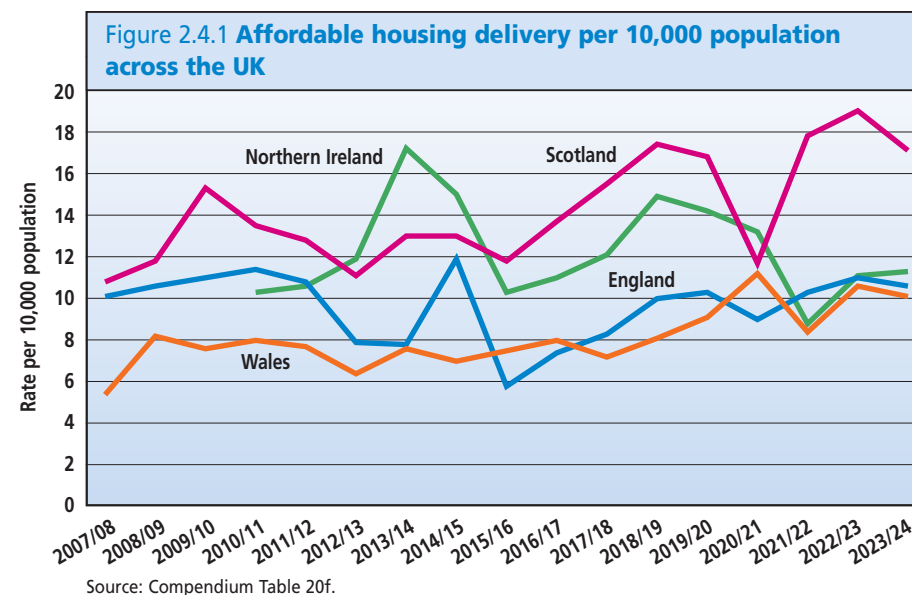
The past year has again seen intense pressures on social landlords' finances across the UK. The shift in focus towards improving the quality and safety of their existing stock has continued, against a background of high costs and constraints on rental income. National budgets for affordable housing investment have also been constrained, although with some easing after the change of government at UK level. The consequences have been felt in continuing shortfalls against the respective targets for affordable housing output.

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 2025/26 and beyond, taking account of the Labour government's spending decisions and their consequences for the devolved nations.

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 currently 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 (2.2 per cent of total expenditure) than it does in the other three administrations (Northern Ireland is highest at 4.2 per cent), although of course this is not a strict like-for-like comparison.

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 2025/26, excluding spending on the existing stock, and takes into account the initial changes made by the incoming Labour government. Over this five-year period the balance of support is 53 per cent for affordable housing and 47 per cent for the private market, the first time that affordable investment has the bigger 'share' since the *Review* first began to compile such data a decade ago (when roughly two-thirds of investment was directed towards the private market).



Even so, as in previous years, England continues to be out-of-step with the rest of the UK in giving a relatively high proportion of investment support to the private sector. 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 (99 per cent), Wales (78 per cent) and Northern Ireland (close to 100 per cent), even though such comparisons cannot be made on a strictly like-for-like basis.

The output from the various programmes in England to support private housing (Table 2.4.1) is quite significant, delivering 9,377 new market homes in 2023/24.¹ Help to Buy purchases via equity loans have now ended, but Help to Buy ISA bonus payments in 2023/24 assisted 43,000 purchases, UK-wide. These programmes are discussed in Commentary Chapter 3.

Affordable housing investment in England

Investment plans for affordable housing in England until 2025/26 were inherited by Labour from the previous government, but were then supplemented in the October 2024 Budget with an additional £500 million. As a result of changes in

fiscal rules (see Commentary Chapter 1), the OBR now forecasts that public sector net investment will rise slightly to 2.7 per cent of GDP in 2025/26, whereas in the 2024 *Review* it was forecast to fall. However, the government’s longer-term plans for affordable investment will not be known until the next Spending Review, due to be published in June 2025.

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, its spending continued in 2024/25 as a result of construction delays brought about by the pandemic. The government forecast that total output from the SOAHP will reach 219,000 completed homes by March 2025 with a further 22,000 (all in London) due over a longer period. By March 2024 there had been just under 185,000 completions, so there is clearly some way still to go.

This edition focuses on progress with the current AHP 2021-26 which began in April 2021 and the prospects for the next AHP, looked at through the lens of Labour’s target to build 1.5 million homes in the current parliament (the overall target is discussed in Commentary Chapter 2; this chapter looks at the affordable element).

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). Funding was boosted in the Autumn Budget and again in February 2025 (£640 million extra for Homes England; £160 million for London).

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. Last year’s *Review* reported that the programme’s maximum output was likely to be 153,000. The target was subsequently revised

down to 110,000-130,000 affordable homes, of which at least 40,000 would be for social rent. However, this reduced target was set before extra funding was allocated in the Autumn Budget and in February 2025.

Unlike the SOAHP, the targets only refer to grant-funded homes.

By September 2024, Homes England reported 61,353 starts and 20,804 completions under the new programme, while the GLA reported just 2,124 starts and 452 completions (see Table 2.4.2). While last year’s *Review* cited a dispute between departments and the GLA that had prevented contracts from being signed, the current slow performance in London is blamed on a range of factors, including still inadequate funding given escalating building costs. The growing gap in performance between the two bodies responsible for implementing the current AHP is notable, however.

So far, the most significant tenure among completed homes is low-cost homeownership (44 percent), followed by Affordable Rent (38 per cent) and social rent (18 per cent). Further details about the tenure split, grant levels and building costs, provided in this chapter of the *Review’s* 2024 edition, cannot be

Table 2.4.2 Affordable Homes Programme 2021-26: Completions by tenure to September 2024

Agency	Affordable Rent	Social rent	Intermediate rent	Affordable homeownership	Total affordable
GLA 2021/22-2023/24	4	206	–	5	215
GLA 2024/25 (until September 2024)	59	178	–	–	237
Homes England 2021/22-2023/24	5,982	2,301	–	6,373	14,656
Homes England 2024/25 (until September 2024)	1,968	1,106	–	3,074	6,148
Total	8,013	3,791	–	9,452	21,256

Source: GLA and Homes England monitoring statistics.

updated as there have been no further data releases. Last year the total scheme cost per home under the current AHP (outside London) was reported as £214,429; it is notable that a recent detailed study of building costs concludes that in 2024, based on a new three-bedroom house in the Midlands, a typical construction cost alone is approximately £242,000.²

Impacts of investment in England on stock, tenure and rents

Almost two-thirds of affordable housing supply in England in 2023/24 consisted of rented homes, although just 17 per cent were for social rent; the remaining third of provision was for low-cost homeownership (see Compendium Table 20a). At 9,866 homes, social rented output was the highest for a decade, and is on course to meet the original 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 (appraised in detail by Glen Bramley in Contemporary Issues Chapter 1 of the 2024 *Review*).

The AHP's emphasis on Affordable Rent (AR) continues to change the balance within social landlords' total rented stock of nearly 4.8 million homes. Nearly 394,000 AR units are owned by social landlords, almost 25,000 more than in 2023.³ The *Review* has previously reported on average AR levels for new dwellings resulting from investment programmes, and these are unlikely to have changed significantly (see this chapter in the *Review's* 2022 edition). Compendium Table 74b shows AR levels for *existing* stock, with average rents now slightly above 50 per cent of market rents; Table 74a shows that social rents are typically below 40 per cent of prevailing market rents.

Other sources of affordable housing investment in England

In 2023/24, just 35,610 (57 per cent) of the affordable homes completed in England received grant-funding from Homes England or the GLA to cover part of the capital cost. Other sources of investment support include:

- *The Affordable Homes Guarantee Scheme (AHGS 2020)*. This began in 2020 and has since been expanded to provide £6 billion of guarantees to support delivery of new affordable housing and investment in existing stock. By December 2024,

the scheme had deployed £1.6 billion, of which £1.4 billion is expected to support the delivery of about 8,630 new affordable homes with over 2,300 completions to date, and the remainder is for works to existing stock.⁴

- *Developer contributions ('section 106')*. These provided 27,000 affordable homes in 2023/24, almost all without any grant, forming 44 per cent of total affordable output, a slightly smaller proportion than the previous year (for reasons discussed below).
- *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 2023/24 (see Compendium Table 64). This includes some non-HRA capital spending and also spending by the GLA (which is nine per cent of the total). Borrowing for investment has increased with the removal of HRA borrowing caps, preferential rates for housing debt from the Public Works Loan Board and relaxed rules about use of right to buy receipts. Local authorities delivered 8,959 affordable homes in 2023/24 (14 per cent of overall affordable supply), although a sizeable proportion are likely to be acquisitions and the figure is also likely to include output by local authority-owned housing companies. The 'biggest builder', Barking and Dagenham, delivered 879 homes and several councils expect to expand their output.⁵ However, progress in many areas is limited by the growing precarity of Housing Revenue Accounts (see below).
- *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. Knight Frank estimates that FPRPs now own almost 30,000 homes, just under one per cent of affordable housing stock. They forecast that the total will reach 86,000 by 2028.⁶
- *Other MHCLG programmes*. Some smaller MHCLG programmes, such as the Local Authority Housing Fund, also provide modest funding towards affordable supply (see Table 2.4.1).

Prospects for affordable housing investment and meeting government targets

The Labour government's target to deliver 1.5 million homes in five years (see Commentary Chapter 2) is likely to depend heavily on output by the social sector, given that a subdued private market may take time to recover (see Commentary Chapter 3). The government has indeed promised the 'biggest boost to affordable

housing for a generation', but the scale of the task and the resources required are nevertheless considerable. A report by Savills indicated that affordable output might have to more than double, to 140,000 annually, to meet the target.⁷ This is also the level required to meet housing needs in England, identified by Glen Bramley and confirmed in Contemporary Issues Chapter 1 of the 2024 *Review*.

Here we summarise the challenges and obstacles faced in meeting this level of output:

- *Affordable Homes Programme 2026-31*. The government is likely to set the parameters for the next AHP in its Spending Review, expected in June. Notwithstanding the constraints which the chancellor faces, the new AHP will indeed need to provide the 'biggest boost' to grant funding if it is to deliver the required output. CIH and the National Housing Federation, in submissions to the Spending Review, suggest that if output is to reach 140,000 homes, and assuming that up to 50,000 of these could eventually be delivered via section 106 (see below), then a five-year programme totalling £39 billion is likely to be needed, making reasonable assumptions about grant rates and ensuring that 90,000 of the final output are for social rent. This would require annual investment to rise from a current £3.5 billion to over £12 billion (by 2030/31). This substantial increase could (they argue) be partly achieved by redirecting funds from elsewhere in the MHCLG capital budget (see Table 2.4.1.).⁸
- *Bridging arrangements between AHPs*. The sector is pointing out that output will be interrupted by a potential 'gap' between the current AHP and the next. A bridging arrangement has been proposed, 'bringing forward' part of the new funding to allow work to begin earlier.
- *Investment in existing homes*. Social landlords face steep rises in investment needs in the existing stock to meet building safety requirements, decarbonisation, an updated Decent Homes Standard, Awaab's law, etc. Housing associations' Global Accounts (Compendium Table 71) show a 14 per cent rise in repairs and maintenance spending year-on-year, and a similar increase has likely been experienced by local authorities. Although it can be partly funded by landlords' own resources, this investment requires significant extra support from both the MHCLG and DESNZ budgets.
- *Debt capacity*. The Regulator of Social Housing's *Sector Risk Profile* suggests there is 'little margin for error' as housing associations' debt servicing costs exceed net earnings, with planned investment in new development falling slightly as a consequence.⁹ At the same time, a report by CIH with Savills showed that local authorities have an unsustainable level of debt, mainly because of restrictive rent policies since Housing Revenue Accounts became self-financing in 2012.¹⁰ Research by Southwark Council showed that two-thirds of councils 'fear the collapse' of their housing budgets.¹¹ Resolving these problems depends partly on rent policy but is also underlines the need for government support for investment in existing homes.
- *Rent policy*. Sufficient rental income is crucial to investment and the sector received a boost with the government's renewal of current policy, so that increases will continue to be capped at CPI + 1 per cent for five years. Much now depends on its current review for the longer term, with the sector arguing for a ten-year settlement together with the ability to 'converge' rents to restore their relationship to incomes and market rents. A report by Savills for CIH and other sector bodies showed that a ten-year settlement could provide additional income of £5.6 billion for local authorities and £7.4 billion for housing associations. Convergence would be particularly beneficial to local authorities, increasing their total additional rent income over 10 years to £11.6 billion (and to £10.7 billion for housing associations).¹²
- *Right to buy*. The new government's restrictions on right to buy will help reverse the loss of social rented stock and of rental income but will, after a time, lead to fewer receipts to reinvest. However, the restrictions may also encourage some councils to build which until now have been deterred by the prospect of new homes having to be sold.
- *Developer contributions ('section 106')*. While considerable reliance must be placed on section 106 in order to achieve the target, the challenges are to raise market output so that developer contributions rise along with it, but also to tackle housing associations' reduced ability to take on such deals, with home builders warning of a backlog of over 17,000 homes awaiting acquisition.¹³ A recent CIH survey revealed a 'perfect storm' of issues which need to be tackled. Homes England has launched a 'clearing service' to help reduce the backlog and the strong initial take-up demonstrated the need for such an exercise.

Needless to say, while the sector has welcomed the target and the initial boost to resources in the Autumn Budget, it is also aware that these challenges are very substantial and much depends – across the UK – on investment decisions in the coming Spending Review.

Scotland's affordable housing investment

The Scottish Government has a commitment to deliver 110,000 affordable homes by the end of the decade starting in 2022/23, 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 fell substantially below previous levels in 2024/25: while the Scottish Government's total capital budget was reduced by 4.3 per cent in real terms, the budget for affordable housing investment initially fell by 22 per cent to just £556 million, although an extra £40 million was later added (see Table 2.4.3).

The Draft Scottish Budget for 2025/26 earmarked £768 million for investment in affordable housing. This is an increase of 26 per cent on the 2024/25 allocation, although still slightly below the spending level in 2023/24 in real terms. This

year's funding is intended to enable housing providers to deliver at least 8,000 social and affordable homes through new build, rehabilitation, acquisitions and bringing empty homes back into use. However, as CIH Scotland pointed out, 'Delivering 8,000 homes per year will not be enough to meet the Scottish government's target of 110,000 affordable homes by 2032'. The outturn report for the Affordable Housing Supply Programme (AHSP) from 23/24 is awaited, as are the findings of the Scottish Government review of the AHSP. These reports may indicate further steps to be taken towards achieving the 110,000 target.

The increased allocation for 2025/26 responded to pressure on the Scottish Government to increase resources: in March 2024 CIH Scotland declared a 'national housing emergency', calling for the budget cut to be reversed; then in May the Scottish Parliament and several local authorities, including Glasgow and Edinburgh, endorsed the 'emergency'. Nevertheless, a recent analysis from CaCHE of the AHSP concluded that it can only be put back on track to meet the target if a shortfall of more than £400 million in the first two years of the programme can be restored.¹⁴

A Housing Investment Taskforce was set up in April 2024, chaired by the housing minister and due to report by March 2025. The taskforce 'will identify actions that will unlock both existing and new commitments to investment in housing by bringing together key interests of investors and investees'.¹⁵ Seeking ways to secure more private funding will be part of this. The CaCHE report argues that the Scottish Government has 'to be much more open and upfront about what lies ahead in terms of a difficult budget environment', making 'hard choices' to reshape the AHSP to meet the most pressing needs.

Early progress towards achieving the required average of 11,000 completions annually, to meet the target, is shown in Table 2.4.4 on the next page. The 2022/23 contribution was promising, with 10,464 completions, the highest in more than two decades. However, output fell back in 2023/24, with 9,514 completions. Because of the way achievement of the target is calculated (starting at March 23, 2022), a slightly higher total of 21,092 homes had been completed towards it by March 31, 2024. The 6,835 completions for social rent in 2023/24 formed 72 per cent of the total, meeting this aspect of the government's target.

Table 2.4.3 Budget for Affordable Housing Supply Programme (AHSP) 2022-2026

Spending category	2022/23 £m	2023/24 £m	2024/25 £m	2025/26 £m
AHSP – CDEL (spending on investment projects and capital grants)	605.20	489.10	454.42	676.35
Transfer of Management of Development Funding (TMDF) - CDEL	92.25	92.25	92.25	92.25
AHSP – Financial Transactions	134.00	170.60	49.20	–
TOTAL AHSP (including TMDF)	831.45	751.95	595.85	768.6

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). Homes acquired through Financial Transactions do not count towards AHSP targets.

Table 2.4.4 Scottish Government Affordable Housing Supply Programme: Number of completions 2022/23-2023/24

Type of AHSP activity		2022/23	2023/24
RENT			
Social rent			
Housing association rent	New build	4,943	3,399
	Rehab	79	25
Council house rent	New build	1,929	2,043
	Rehab	1	28
HA/Council	Off the shelf	1,119	1,322
Home Owner Support Fund (rent)	Off the shelf	10	18
Total Social Rent		8,081	6,835
Affordable rent			
Other affordable rent	New build	1,396	1,264
	Off the shelf	103	88
	Rehab	33	4
Total Affordable Rent		1,532	1,356
AFFORDABLE HOMEOWNERSHIP			
New supply - shared equity and shared ownership	New build	177	164
	Off the shelf	-	-
	Rehab	-	-
Council shared equity	New build	12	16
Other affordable homeownership	New build	12	206
	Off the shelf	-	-
	Rehab	1	-
Open Market Shared Equity	Off the shelf	651	937
New Supply Shared Equity (Developers)	New build	-	-
	Home Owner Support Fund (Shared Equity)	Off the shelf	-
Total Affordable Homeownership		853	1,323
TOTAL AFFORDABLE HOUSING SUPPLY		10,466	9,514

Source: Scottish Government Affordable Housing Supply Programme summary tables.

However, there are worrying signs that performance is falling further behind what is required. In the first half of 2024/25, starts on site, at 1,732, were well down on the first half of the previous year, when there were 2,614 starts. Approvals also fell by 14 per cent comparing the same two periods.

Apart from issues of the adequacy of funding within the AHSP, providers in Scotland face similar challenges as those in the rest of the UK, which include:¹⁶

- *Rising costs.* In addition to higher construction costs, landlords must absorb additional national insurance contributions – of an estimated £15 million annually for Scottish housing associations alone.
- *Dependency on grant funding.* Although this is an issue across the UK, it is of greater significance in Scotland since dependency on grant is much higher. The recent outturn report on the AHSP for 2022/23 showed that, on average, housing associations receive grant covering 60 per cent of scheme costs, while for local authorities it is rather lower (41 per cent). Surprisingly, that last figure is below the average grant for mid-market rent and low-cost homeownership schemes, at 45 per cent.¹⁷
- *Ability to raise rents.* After below-inflation rent increases in 2022/23 and 2023/24, rents were expected to rise at or above CPI in 2024/25 (there is no central government cap on increases as there is in England and Wales). Rent arrears (4.4 per cent at March 2024 for housing associations and 9.5 per cent for councils) were at near-record levels. However, other figures show that councils lose a little under two per cent of their rent income due to bad debts over the course of a year, probably a more meaningful measure of the impact of rent arrears.¹⁸
- *Financial health of the sector.* The Scottish Housing Regulator (SHR) describes housing associations’ financial position as ‘weakened’, with less headroom. The SHR’s director of regulation says the sector faces ‘the most challenging context’ she recalls, as providers plan to increase borrowing by £1.2 billion over the next five years.
- *Investment in existing homes.* The Scottish Government currently estimates the cost of decarbonising the social housing stock at about £6 billion.¹⁹ However,

the SHR reports that housing associations' forecasts of spending on their existing stock are low (£5,900 per unit in 2024) and, so far, fewer than a quarter of associations have assessed the costs of decarbonisation at local level. There is clearly a gap to be filled.

- *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; to account for inflation, benchmarks were raised by 16.9 per cent in 2023 and a further five per cent in October 2024. An additional 'quality measure benchmark' was also introduced in October 2024 to account for changes resulting from revised building regulations. Despite this, providers argue that benchmarks are not keeping up with costs, with the SHR reporting new build costs to have increased 23 per cent in 2024 compared with the previous year. However, there is a time lag here, because benchmarks are updated based on data from tender prices submitted by social landlords to the government.
- *Quality standards for new homes.* More stringent requirements are being placed on all new housing developments, notably the intention that homes should meet a Scottish equivalent of the *Passivhaus* standard. A recent consultation on its principles showed that there is support for introducing a new standard on a voluntary basis in 2026 and a compulsory basis in 2028.

The SHR reports housing associations' collective plans for new build aiming at almost 5,000 units in 2025/26 but declining thereafter to a little over 4,000 in 2028/29. 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 to meet the target, and falling rather than rising.

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; easy identification of the extra homes that result (as in both England and Wales) is not possible.²⁰

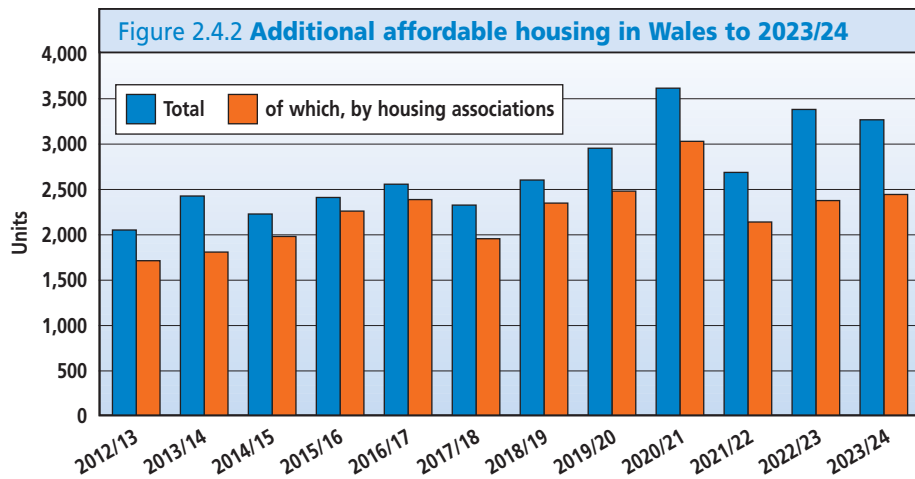
Overlapping with the AHSP, local authority capital spending on housing has shown a steady increase. Councils spent £1,069 million on HRA housing in 2022/23, provisionally reported to have risen to £1,177 million in 2023/24, and with a budgeted £1,445 million in 2024/25 (although actual spend is invariably much lower than the budget figure). Slightly under half of the investment is in new build and conversion, with the remainder on existing stock.

With the closure of Help to Buy (Scotland) and the First Home Fund, almost all (99 per cent) of Scottish Government capital support for housing investment now goes towards affordable housing, although Scotland also benefits from UK-wide schemes set out in the bottom part of Table 2.4.1.

Affordable housing investment in Wales

The Welsh Government'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. The target is narrower and more challenging than the previous target (which included Help to Buy and Rent to Own output), and there is therefore considerable interest in whether it will be met.

The average of 4,000 new homes required annually also considerably exceeds recent performance, although there is a pattern of output increasing towards the end of each programme cycle. Recent output is shown in Figure 2.4.2. After falling in 2021/22, output increased by 26 per cent in 2022/23, but then fell slightly so that 3,255 additional affordable housing units were delivered in 2023/24. In terms of progress towards the 20,000 target, the Welsh Government rightly excludes shared equity units from its calculation, meaning that 3,158 affordable homes for rent were delivered towards the target in 2023/24, bringing the total to 8,933 over three years. Clearly, with over 11,000 more homes needed to meet the target by the end of 2025/26, output will have to increase substantially.



Source: Welsh Government affordable housing statistics.

The allocation of social housing grant in the Welsh Government Budget stood at £330 million in both 2023/24 and 2024/25 (although with a supplementary allocation of £10 million added at the end of 2024/25). These levels of grant funding reflect the shift towards more social rented provision, although the funding still covers intermediate rent and shared ownership. A higher allocation of £411 million for social housing grant and the Transitional Accommodation Capital Programme (TACP) was included in the Welsh Government Final Budget for 2025/26 published in February. TACP supplements social housing grant with funding for acquisitions, which also count towards the 20,000 target. Added to social housing grant and TACP there is a further £26 million in financial transactions capital to support loans to housing associations.

Although the grant allocation for 2025/26 is a substantial increase, according to an investigation by Audit Wales it still falls short of what is required. Their review of progress towards the 20,000 target was published in September.²¹ It noted that output would reach 19,913 homes by March 2026 if all those judged to be in the ‘pipeline’ were delivered by then, falling ‘just short of the target’. However, they contend that without extra funding there will be a much larger shortfall – by as many as 4,000 homes. They judge that an extra £580 million to £740 million is needed on top of the amount likely to be budgeted, because of rising costs.

In response, the Welsh housing minister, Jayne Bryant, established an Affordable Housing Taskforce, initially focused on short-term action to deliver more homes towards the target.

The Welsh Government’s affordable housing supply data include details of how the programme was delivered in 2023/24:

- Housing associations accounted for 75 per cent of total delivery; 75 per cent of all homes delivered received grant funding, and 73 per cent were newly built (the remainder being acquisitions and conversions).
- 756 homes were delivered by local authorities, the highest total since data was first recorded in 2007/08. The majority of these came from three local authorities, Cardiff, Carmarthenshire and Pembrokeshire. Of the 756 units, just 45 per cent were new build.
- Of homes delivered by housing associations, 80 per cent were for social rent.
- The number of affordable homes granted planning permission dropped by 50 per cent in 2023/24, to 522; delivery on public sector land also declined, by 64 per cent to 485 homes.
- During 2023/24, 26 per cent of all additional affordable housing was delivered through planning obligations compared with 30 per cent the previous year and 27 per cent during 2021/22.

The slowdown in delivery through the planning system mirrors the problems faced in England and adds weight to the warnings of risks to the 20,000 target made by Audit Wales.

Inevitably, the same pressures on social landlord finances also apply in Wales as in the rest of the UK, with rents allowed to rise by a maximum of CPI + 1 per cent in both 2024/25 and 2025/26. In confirming the maximum for 2025/26, the housing minister promised a full consultation on social rent policy to be conducted in summer 2025.

A further cost pressure on landlords is created by the requirement to meet the Welsh Quality Housing Standard (WHQS 2023) by 2034. The new WHQS was updated in April 2024, and funding is available for some social landlords to help in meeting it: 11 stock-retaining councils receive revenue funding (the Major

Repairs Allowance); ten housing associations formed through stock transfers get dowry gap funding. The Draft Budget maintains funding for these at a fixed level, i.e. £108 million annually to cover both support funds. It separately includes £95 million for decarbonisation of the existing social housing stock. However, there is still a considerable resource gap.

Local authority capital spending on housing in Wales, as in England and Scotland, is increasing. Returns show that HRA investment rose from £330 million in 2022/23 to a £394 million in 2023/24 and a planned £553 million in 2024/25. This includes investment in both new build and existing stock, and ‘planned’ spending tends to be overestimated.

Table 2.4.5 repeats 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 2025/26, 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 78 per cent of investment support.

Affordable housing investment in Northern Ireland

The return of the Northern Ireland Assembly in February 2024 after a two-year absence meant that policymaking could 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. It also led to the publication of a new housing supply strategy, although calls for a multi-year budget for social housing investment will not be met until 2026/27.

The *Housing Supply Strategy 2024-2039*, published in December 2024, sets a goal ‘to deliver at least 100,000 homes and more, if needed, with one third of these being social homes’. This implies an average annual target of 2,200 additions to the social housing stock, a figure endorsed by CIH Northern Ireland and three other bodies in a letter calling for funding for this level of output in the coming 2025/26 Northern Ireland Budget. This effectively confirms the ambition stated in the draft strategy, published for consultation in 2021, now rolled forward to cover the 15 years starting in 2024.

Table 2.4.5 Summary of government support for affordable and private market new build investment in Wales, 2023/24-2025/26

Programme	Grant/loan amounts (£m rounded) 2023/24	Grant/loan amounts (£m rounded) 2024/25	Grant/loan amounts (£m rounded) 2025/26	Notes
Programmes aimed primarily at delivering new housing at social rent, plus some low-cost homeownership				
Social Housing Grant	370	370	437	Includes Social Housing Grant plus several other smaller items.
Housing and Housing Fund	61	61	61	Funding to integrate health, housing and social services.
Land Release Fund	20	25	25	Funding to free-up difficult land and buildings for affordable housing development.
Sub-total: social housing	451	456	523	Sub-total = £1,430 million (78%)
Programmes aimed primarily at supporting the private housing market				
Market housing and other schemes	67	92	82	Includes Help to Buy - Wales, Help to Stay - Wales, Empty homes grant and support for SME housebuilding under Wales Stalled Sites Fund, etc.
Homebuy	3	4	4	Equity loan scheme.
Regeneration	50	50	40	Aimed at regeneration generally so only part directed to housing.
Sub-total: private market support	120	146	126	Sub-total = £392 million (22%)
Total support for housing capital investment	571	602	649	Three-year total = £1,822 million (100%)

Source: Welsh Government Draft Budget 2025-26.

Note: Housing finance grant was included in earlier versions of this table (revenue support for HA capital investment). It currently runs at about £13.1 million annually.

The strategy's importance is highlighted by the relentless growth of Northern Ireland's housing waiting list, which is the key portal for access to social housing across the sector. There were 48,366 households on the waiting list in September 2024, up from 45,615 in the same period last year. Of these applicants, more than three-quarters were categorised as experiencing 'housing stress'.

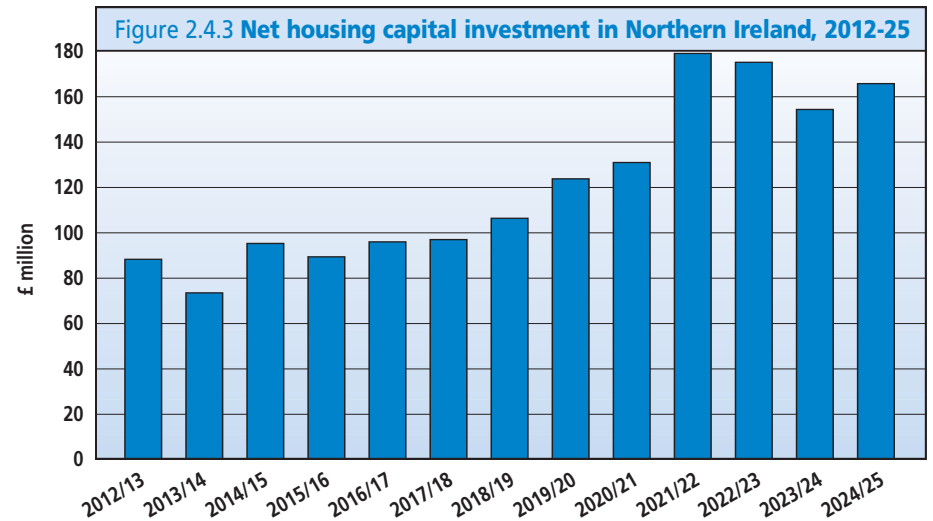
Despite the optimism occasioned by the return of the Stormont assembly, allocations for housing in the 2024/25 Budget when it was eventually set in April 2024 were disappointing. After supplementary allocations in June and October, housing's gross capital budget reached £206 million, slightly below the previous year's £213.8 million. Within this, the allocation for the Social Housing Development Programme (SHDP) was expected to allow development of around 1,400 new social homes in 2024/25, well below the long-term target.

Figure 2.4.3 shows the capital finance available for housing within the Northern Ireland Budget, including £166.3 million in 2024/25 (net of receipts). The gross capital budget for this year is £206 million, which comprises:

- £168.7 million (82 per cent) for the SHDP (including £31.5 million for shared housing).
- £1.1 million for housing-led regeneration (under the Building Successful Communities housing-led regeneration pilot).
- £36.2 million for private sector grants and energy efficiency, urban renewal, leased assets, etc.

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

A further £22 million in Financial Transactions Capital (FTC) loan was allocated to co-ownership in 2024/25 as part of a five-year funding programme totalling £145 million, to deliver 4,000 intermediate, shared-ownership homes. £4 million in FTC is also earmarked for move-on accommodation projects relating to homelessness.



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.

However, there were more promising signs for capital investment in 2025/26 when Northern Ireland's Draft Budget was announced (relatively early) in December 2024. The draft net capital Departmental Expenditure Limit (DEL) allocation for the Department for Communities (DfC) is £270 million, including £222.9 million for housing and regeneration. This is a substantial increase although still less than required to meet inescapable commitments and achieve housing targets. However, the budget is subject to further revision.

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 initial target for the 2023/24 year was to deliver starts on 2,000 new social housing units, later reduced to 1,500, which was met (with 1,508 starts). Updated

targets for the current three-year SHDP period are 1,400 units in 2024/25, 2,000 units in 2025/26, 2,150 units in 2026/27 and 2,300 units 2027/28 – subject to the availability of funding. Ideally, of course, there would be budget provision commensurate with these increasing targets.

To aid comparison with the rest of the UK, Table 2.4.6 shows SHDP *completions* for the period 2019/20-2023/24 (6,617 units). For the 2024/25 programme year, there had been 743 completions under the SHDP by December 2024, slightly fewer than the same period a year earlier. 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. Apart from 2021/22 when completions were affected by the pandemic, they having been running consistently at around 1,500 annually, which is slightly more than two-thirds of the output needed to reach the target implied by the *Housing Supply Strategy 2024-2039*.

In terms of revenue resources, a 7.7 per cent increase in rents was permitted for the NIHE for 2024/25, the same as in England and slightly above the percentage increase in the previous year. Housing association rents are set individually by each association.

Table 2.4.6 Northern Ireland Social Housing Development Programme – completions 2019-2024

Type of provision	Total – five years 2019/20 – 2023/24	2024/25 (Apr-Dec)
New build	5,291	629
Off-the-shelf	653	90
Existing satisfactory purchase	200	4
Rehabilitation	271	20
Re-improvement	202	0
Totals	6,617	743

Source: Department for Communities, Northern Ireland Housing Bulletin.

Note: Northern Ireland’s Co-Ownership Housing Scheme is not included in SHDP completions – see Compendium Table 20e.

Addressing the needs of those ‘priced out of the mainstream rental market’, the DfC followed through on its 2023 intermediate rent policy by inviting bids for loan funding to be financed from its FTC budget. It is aimed at supplying 300 new homes from 2026, to be let at 20 per cent below market rents, catering for those on net household incomes below £30,000 annually (single adult households) or £40,000 annually (two-adult households).

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. 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’. The new housing supply strategy reiterates this commitment, but with no further detail on options being examined. However, communities minister Gordon Lyons described the potential for NIHE to have enhanced borrowing powers as a ‘game-changer’ in September 2024.

Ideally, the Housing Executive would strengthen its strategic role while having also greater freedom to increase its borrowing and hence its investment. In 2021, the investment needed in NIHE stock was assessed as more than £10 billion over 30 years, to address housing quality, retrofitting of new energy efficiency technologies and building safety requirements. The Housing Executive is spending around £288 million on maintaining and improving homes in 2024/25, 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, at a time when the standard itself is due to be updated and made more demanding.²² The Housing Executive continues to implement its Tower Blocks Action Plan, with the aim that all of its 33 blocks will eventually be removed from its stock through redevelopment or disposal.

As noted in the 2024 edition of the *Review*, while the current status of the Housing Executive continues, it risks creation of a two-tier housing system where

it cannot maintain its properties to the same standards as those of housing associations. And while this year it built six new homes – the first additions to its stock for 25 years – its capacity to do this on any scale is still to be established and will be largely dependent on the organisation’s ability to secure access to future sustainable borrowing and funding.

Notes and references

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- 20 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.
- 21 Audit Wales (2024) *Affordable Housing*. Cardiff: Audit Wales.
- 22 Estimates provide by NIHE.

Section 2 Commentary

Chapter 5

Homelessness

Lynne McMordie

This chapter explores the state of homelessness in the United Kingdom in 2024, examining developments in the distinct statutory homelessness frameworks in place across the UK (post-devolution) and the broader economic and housing context in which they operate. Focusing on four key domains – statutory homelessness, temporary accommodation, rough sleeping, and ‘core’ homelessness – the chapter assesses recent changes and trends, then concludes by considering the effectiveness and impact of various policy interventions.

While some of the reasons for persistent homelessness and rough sleeping and high use of temporary accommodation are discussed in the chapter, the broader context of the state of the economy, insufficient affordable housing and inadequacies in the benefits system are covered in other chapters.

Developments in homelessness law and policy

Since devolution in 1999, homelessness policies across the UK have taken divergent paths. In 2010, England’s Conservative-led government adopted a localist approach that led to a surge in homelessness. This rise eventually prompted action, including the Homelessness Reduction Act 2017 (HRA) and 2018 Rough Sleeping Strategy. Subsequent measures – such as the 2022 refresh of the Rough Sleeping Strategy – remained narrowly focused. As a result, the National Audit Office concluded in 2024 that the government lacked both a strategy and public targets to address statutory homelessness.¹

In July 2024, the newly elected Labour Government took office with a central pledge to end homelessness. Its Autumn Budget boosted funding for England by £233 million, bringing total spending to £1 billion in 2025/26, with a clear intention to reduce the number of families in temporary accommodation and prevent rough sleeping. Further efforts are to be shaped by a cross-government strategy to be developed in collaboration with mayors and councils, supported by a dedicated taskforce and due to be produced in Spring 2025.

After Scotland abolished ‘priority need’ in 2012, a new Homelessness and Rough Sleeping Action Group reignited momentum in 2017 with recommendations shaping the 2018 Ending Homelessness Together Action Plan. Local authorities

then introduced Rapid Rehousing Transition Plans, now strained by limited housing options in parts of Scotland. Subsequent reforms – including extending the Unsuitable Accommodation Order and suspending local connection rules – aim to improve temporary accommodation quality and offer choice about where people can seek help.

In 2019, a Prevention Review Group was established to explore ways to strengthen homelessness prevention. Their recommendations, notably introducing public sector prevention duties and widening the prevention window to six-months, attracted strong support² and were incorporated in the Housing (Scotland) Bill, now going through parliament.

Wales saw a major shift in its approach to homelessness in 2014 with the Housing (Wales) Act (HWA), which requires local authorities to prevent and relieve homelessness for eligible households. Building on this, the Homelessness Action Group’s 2019 recommendations led the Welsh Government to prioritise prevention and rapid rehousing, with most local authorities now having Rehousing Transition plans in place as a result. The group also made proposals to end intentionality tests and the priority need criterion, which would grant almost all homeless households a legally enforceable right to settled housing. The priority need proposals were given unexpected momentum by the ‘no-one left out’ pandemic measures, which treated people sleeping rough, or at immediate risk of doing so, as in priority need – an approach formalised in legislation in 2022.

Further reforms were proposed in 2023, when an Expert Review Panel established by the Welsh Government, made legislative proposals to contribute towards ending homelessness. These formed the basis of a white paper that suggested far-reaching changes: abolishing priority need, extending prevention timeframes, introducing public sector prevention duties and giving homeless households greater priority in social housing allocations.³ A draft Bill incorporating these reforms is now expected to be presented in 2025.

Despite the prolonged legislative stasis following the collapse of the Northern Ireland Assembly in 2017 and failure to form an executive in 2022, Northern

Ireland has still seen some policy progress in tackling homelessness. The Homelessness Strategy 2022-27, backed by inter-departmental action plans, has promoted a prevention-oriented approach, while the Strategic Action Plan for Temporary Accommodation has sought to avoid or shorten temporary accommodation stays.

Reflecting developments in the rest of the UK, there is an emerging focus in Northern Ireland on involving more public sector bodies in prevention. The Department for Communities and the Housing Executive have committed to exploring legislative reforms, including enhanced prevention and cooperation duties.⁴ With the restoration of the Assembly there is potential for meaningful legislative progress.

Statutory homelessness

Comparing homelessness statistics across the four countries is challenging, given the marked variation in legal frameworks, but it is possible to make some approximate comparisons, particularly around trends over time. This section focuses on statutory homelessness by looking at local authority ‘full-duty acceptance’ figures which, while defined differently in each country, essentially refer to those owed a main rehousing duty.

Some notable differences are worth highlighting. In Scotland, broader statutory rights – especially following the phased removal of the ‘priority need’ test in 2012 – have resulted in a higher rate of full-duty homelessness acceptances than in England and Wales. By contrast, the Welsh HWA in 2014 and England’s HRA in 2017 shifted the emphasis toward prevention and relief duties, causing (at least for a time) a reduction in the number of households progressing to full-duty acceptance. This change is evident in the drop in the statistical time series for England in 2018/19 and Wales in 2014/15 (see Figure 2.5.1).

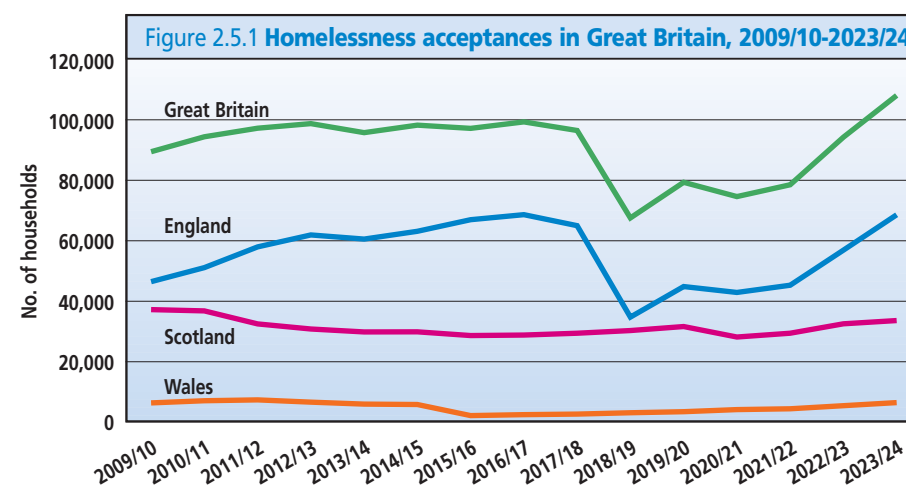
In 2023/24, Great Britain recorded a continued rise in full-duty homelessness acceptances, increasing by 15 per cent on the previous year to stand at 108,744 households. This represents a 60 per cent rise from the low of 67,882 in 2018/19, following the coming into force of the HRA in England, and now surpasses

– by some 21 per cent – the 89,988 households recorded in 2009/10 when the Conservative-led coalition took office.

England registered a particularly steep annual uptick of 21 per cent, growing from 57,120 acceptances in 2022/23 to 68,930 in 2023/24 – almost double the 34,770 low point following the implementation of the HRA in 2018/19. Wales also saw a marked rise of 20 per cent year-on-year, climbing to 6,225 in 2023/24, which stands a substantial 230 per cent higher than the 2015/16 figure of 1,884, after implementation of the HWA.

Over the last year, Scotland also recorded rising homelessness acceptances, albeit less than in the rest of Great Britain, rising to 33,619 (three per cent higher than in 2022/23). In Northern Ireland, the number of acceptances also increased to reach 11,537, an 11 per cent increase on the previous year.

These trends come on the back of what was the greatest year-on-year increase in two decades (in 2022/23), to significantly surpass pre-pandemic levels and fully erase the reductions achieved in England and Wales following implementation of their respective legislative changes.



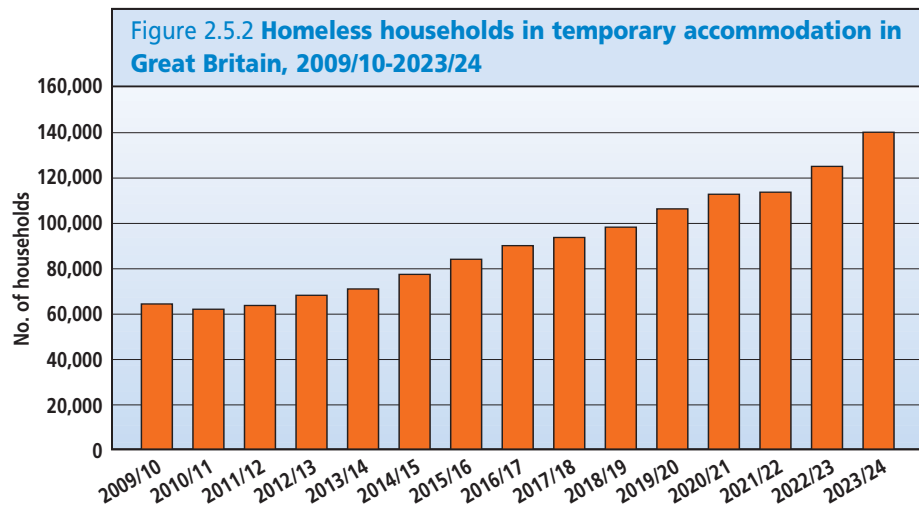
Source: Compendium Table 89a.

Temporary accommodation

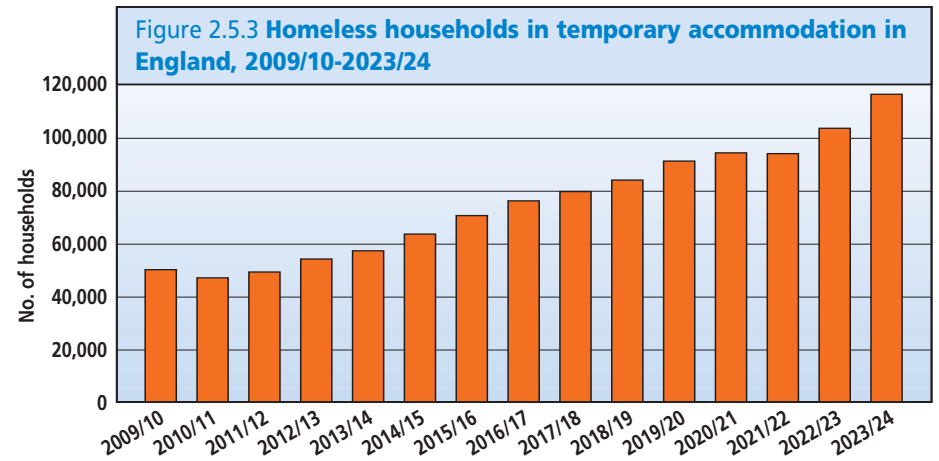
Temporary accommodation (TA) refers to short-term housing provided by local authorities to homeless applicants during the application process and households falling under full-duty acceptance and awaiting long-term housing. This section examines rates of TA use across the UK, including a consideration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

Official statistics show a steep rise in the use of TA across Great Britain (see Figure 2.5.2). Placements have more than doubled from 64,378 in 2009/10 to 140,127 in 2023/24, representing the highest rate ever recorded, and a 12 per cent increase in the past year alone.

In England, TA placements reached an historic high of 117,350 households by 31 March 2024 (see Figure 2.5.3), a 12 per cent increase on the previous year, and a huge 129 per cent rise compared with 2009/10. Households with children increased by 15 per cent on the previous year, reaching 74,530 and encompassing 151,630 dependent children, another unprecedented high.

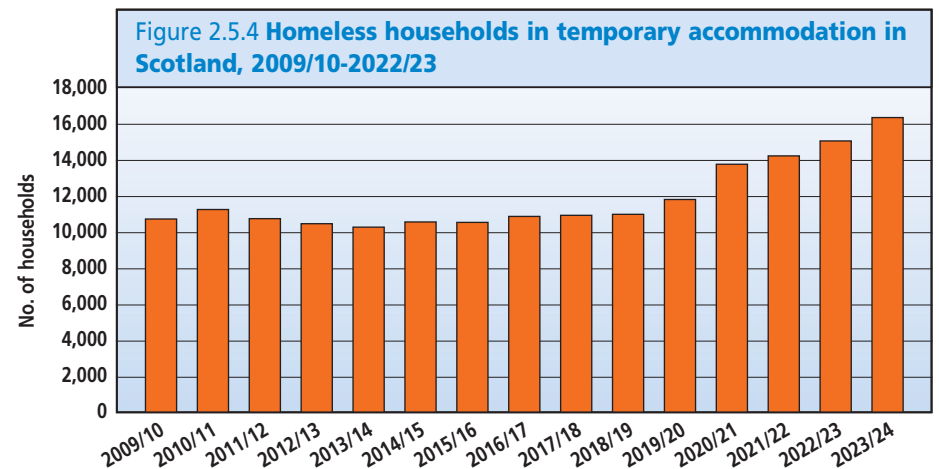


Source: Compendium Table 90.



Source: Compendium Table 90.

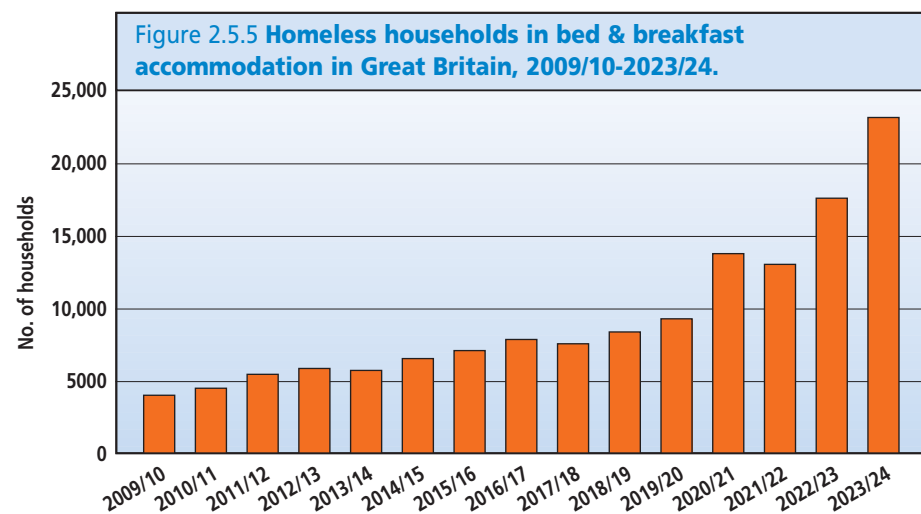
Over the decade prior to the pandemic, Scotland’s levels of TA use remained relatively stable. However, the post-COVID period has seen a marked increase (see Figure 2.5.4). At the end of March 2024, placements stood at 16,330 households, nine per cent more than the previous year and 52 per cent higher than in 2009/10. The number of children in TA also rose by five per cent in the last year, hitting a record 10,110.



Source: Compendium Table 90d.

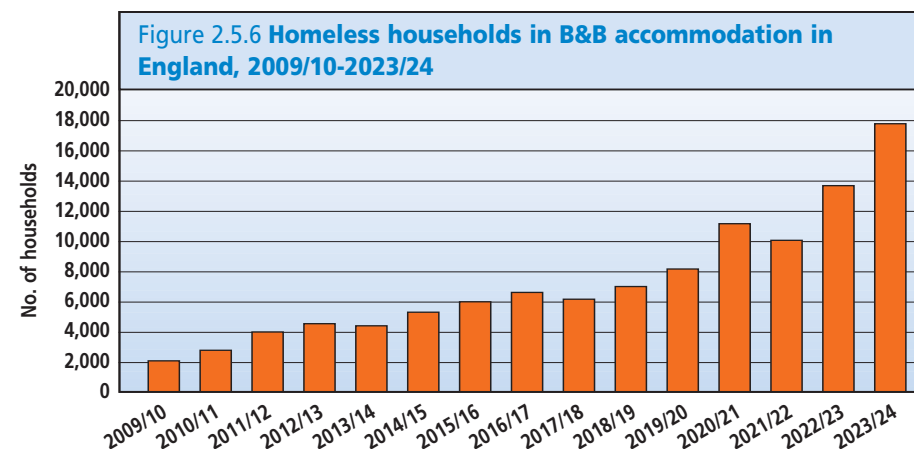
Wales, meanwhile, recorded 6,447 households in TA at the end of March 2024, an 18 per cent year-on-year increase and a 177 per cent rise on 2009. This erases the reductions made after the HWA was introduced, and is the highest figure recorded to date. The situation in Northern Ireland is similarly concerning. As of the end April 2024, a total of 4,784 households were in TA, a 14 per cent increase compared with the end of July 2023.

The quality and type of TA used across Great Britain also raises serious concerns. Over the past year alone, the use of bed & breakfast placements, often considered the least suitable form of accommodation, especially for families with children, climbed by 31 per cent to reach 23,115 households in 2023/24, more than five times higher than the 4,046 recorded in 2009/10 (see Figure 2.5.5).



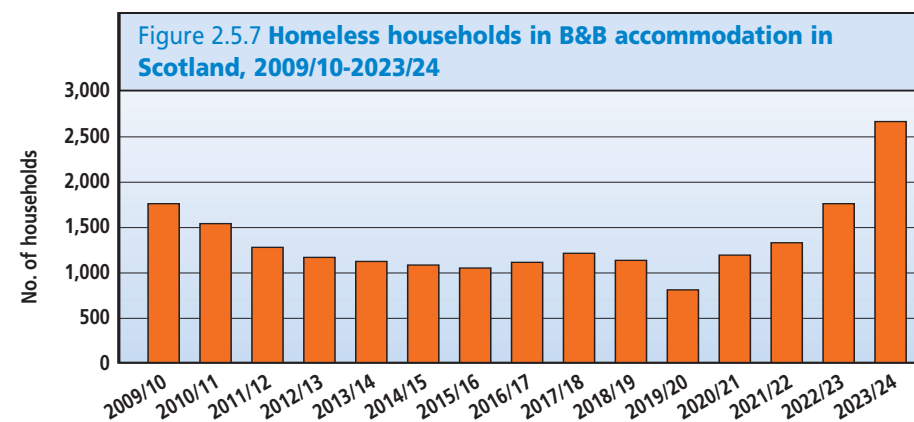
Source: Compendium Table 90.

As of March 2024 in England, B&B placements made up 15 per cent of all TA use. Numbers rose sharply from 13,650 in 2022/23 to 17,750 in 2023/24, representing a 30 per cent increase in a single year and a more than eight-fold rise since their low point in 2009 (see Figure 2.5.6). Alarmingly, as of 31 March 2024, this total included over 5,500 households with children, a 44 per cent jump on the previous year.



Source: Compendium Table 90a.

In Scotland, unlike in England, B&B use declined significantly in the decade from 2009/10, even after the abolition of priority need. However, in recent years it has surged to reach an unprecedented level, rising from 1,765 in March 2023 to 2,675 by March 2024 (see Figure 2.5.7). This 52 per cent increase – relative to both the prior year and to 2009/10 levels – means B&B placements now account for 16 per cent of all TA. Of those placements at March 2024, 150 (six per cent) involved families with a pregnant woman or children.



Source: Compendium Table 90d.

By 31 March 2024, Wales relied on B&B accommodation for 42 per cent of all its temporary placements, with 2,730 in total, the highest recorded level of B&B use to date. The picture in Northern Ireland is also concerning, with hotel and B&B placements making up 41 per cent of all TA in 2023.

These trends reveal a concerning rise in TA use across the UK alongside a growing reliance on B&B accommodation. A 2023 Senedd inquiry found that, due to insufficient suitable stock, some Welsh local authorities openly maintain unlawful waiting lists for TA,⁵ a finding echoed in the *Homelessness Monitor for Wales 2024*, which reports cases of applicants entitled to TA left with no choice but to sleep rough.

In Scotland, the Housing Regulator has likewise flagged the serious challenges local authorities face in meeting their statutory duty to provide TA, noting both increasing and more widespread breaches of legal obligations.⁶ Its 2024 updated thematic review warns that ‘systemic failure is now affecting local authorities’ ability to deliver homelessness services, given that demand for temporary and settled housing outstrips supply in some areas.⁷ These pressures have prompted a steady stream of ‘housing emergency’ declarations by local authorities, including Edinburgh and Glasgow, while the Scottish Government announced a national emergency in May 2024. Reflecting these pressures, spending on TA in Scotland has steadily increased, rising by 50 per cent between 2019 and 2023.⁸

Meanwhile, the cost of TA in England has reached unprecedented levels, threatening the financial viability of some local authorities. A study by the Centre for Homelessness Impact estimates total spending of £2.29 billion in 2023/24, with real annual costs likely near £2.42 billion. More of this financial burden now falls on local government, with net spending rising from £479 million in 2018/19 to £1,058 million in 2023/24, an 80 per cent increase in real terms.⁹ During the same time period, there was a reported 200 per cent increase in hotel spending alone.¹⁰

Rough Sleeping

As the pressure on TA escalates, there is growing concern about its impact on levels of rough sleeping, with some areas now seeing numbers surpass pre-pandemic levels.

In England, an estimated 9,079 people slept rough in September 2024, which is eight per cent more than in September 2023. On a single night that month, 4,008 people were counted sleeping rough, three per cent higher than the 2023 annual snapshot. This brings the overall figure close to the pre-pandemic snapshot levels of 4,226 in Autumn 2019 and more than double the 1,768 recorded in 2010.¹¹ Over half of local authorities in England (53 per cent), report an upward trend in rough sleeping this year. London stands out, with an 18 per cent increase in the number of people observed sleeping rough between July and September 2024 compared to the same period in the previous year.¹²

Scotland has also experienced a notable increase in rough sleeping in 2023/24. Statutory homelessness applications from people who slept rough the night before seeking assistance reached 1,916, a 28 per cent rise from the previous year and surpassing the 2019/20 pre-pandemic figure of 1,660 by around 15 per cent. In Northern Ireland, the 2023 street estimate shows that 45 individuals were sleeping rough, which is 36 per cent higher than the 2022 figure and exceeds the pre-pandemic count of 36 in Autumn 2019.¹³

The Welsh annual rough sleeper count was suspended in 2020 and has not yet resumed; however, monthly estimates are available.¹⁴ As of September 2024, an estimated 173 individuals were sleeping rough across the country, which is a 28 per cent increase from the estimated 135 in September 2023.

Core homelessness

Heriot-Watt University, in research undertaken with Crisis, has developed the concept of ‘core’ homelessness, focusing on its most acute forms.¹⁵ This includes people sleeping rough, as well as those living in unconventional places not meant for residential use – such as cars, tents, boats, or sheds – residents of homeless hostels, refuges and shelters, people placed in unsuitable TA (including B&B hotels and out-of-area placements), and those sofa surfing with non-family on a short-term basis in overcrowded conditions.

By drawing on multiple survey and administrative data sources, measures of core homelessness are less dependent on policy and legal arrangements than are official

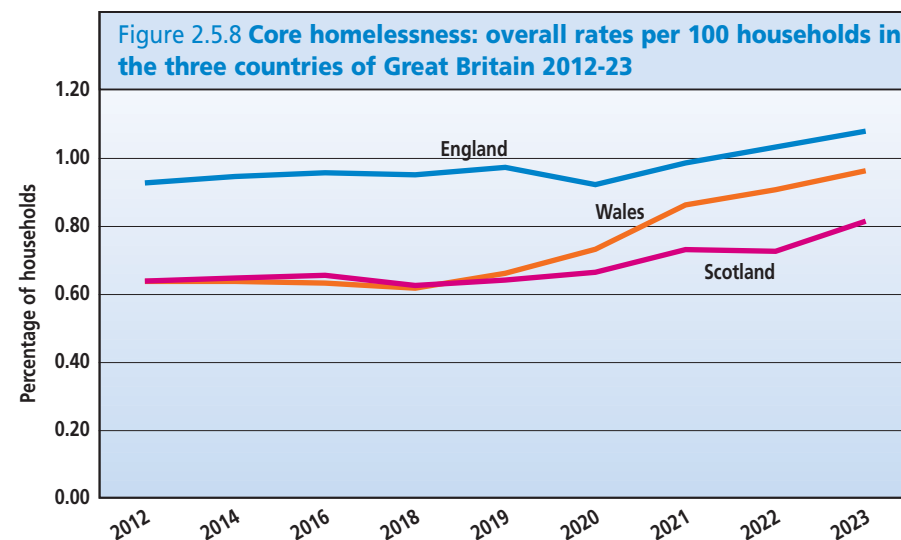
homeless statistics. This offers a more robust basis for comparing the position across the countries of Great Britain than administrative data generated by divergent statutory homelessness frameworks. An integral part of the research is the deployment of a forecasting model that examines how core homelessness might evolve under various future scenarios, including the potential impact of different policy options (discussed in more detail in this chapter of the 2024 edition of the *Review*).

Comparisons across Great Britain show that core homelessness is consistently higher in England, where 1.08 per cent of households were affected in 2023, compared with 0.96 per cent in Wales and 0.82 per cent in Scotland (see Figure 2.5.8). Each of the three countries has seen a notable increase in core homelessness over the past 3-4 years. Wales has seen the steepest rise and is beginning to converge on the higher levels that have long been evident in England. (The analysis does not cover Northern Ireland.)

The increases can be attributed to various factors, including rising rental costs, limited social housing, and broader cost-of-living pressures, which have eroded real incomes and contributed to destitution. Differences in housing market pressures and social housing supply – more generous in Scotland – and varying levels of poverty and destitution – generally higher in England – help explain disparities between countries.

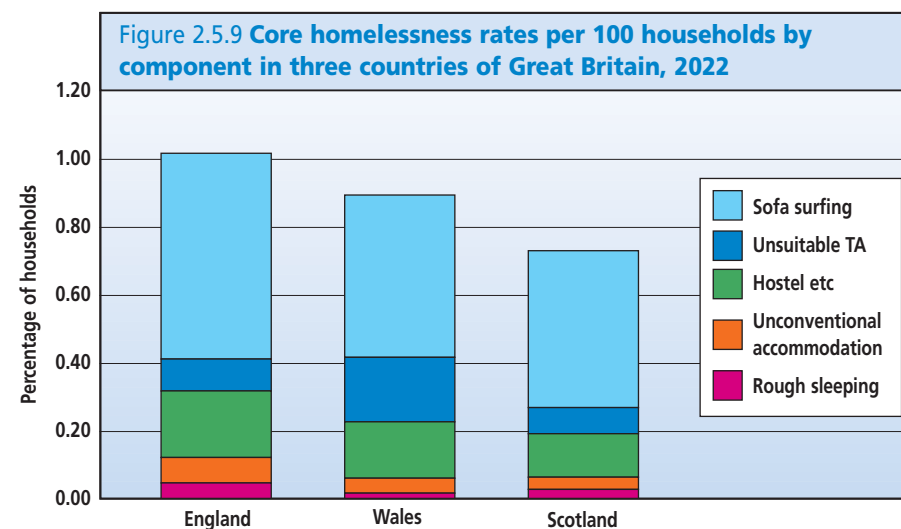
Previous analysis in *The Homelessness Monitor: Great Britain 2022* revealed broadly similar composition of core homelessness across all three countries, but Wales is now seeing substantially higher levels of unsuitable TA than both England and Scotland, as well as significantly more sofa surfing than Scotland, even though its rate of rough sleeping remains lower than in the other two countries (see Figure 2.5.9).

The projection model examines the impact of ten different policy scenarios on core homelessness, both individually and in combination, over short, medium, and longer time horizons. In the short term, the most effective policies for reducing core homelessness consistently include raising local housing allowance



Sources: Crisis: various editions of the Homelessness Monitor.

Note: England and Scotland figures for 2023 are from earlier published projections (estimates date from spring 2023), but with partial adjustment of 2022 and 2023 figures to reflect more recent economic data worked through the projection model, while Wales figures for 2023 are from new baseline projections.



Source: See Figure 2.5.8.

to cover typical private sector rents (with maintenance through indexation), increasing allocations of social lettings for core-homeless households, and increased social security levels to reduce destitution. Over the longer term, significant reductions in core homelessness are linked to increasing the supply of social housing, phasing out unsuitable TA, and expanding Housing First initiatives.

By fully implementing the specific measures recommended for each country, the model has provided projections for various editions of the *Crisis Homelessness Monitor* that core homelessness could be reduced by up to 56 per cent in Scotland by 2026, by 37 per cent in England by 2031 and by 51 per cent in Wales by 2041. This is in comparison with baseline forecasts without policy changes. These findings underscore the transformative potential of proactive, targeted policies in addressing core homelessness.

Conclusions

As the Conservative government departed in 2024 after a 14-year tenure, homelessness acceptances across the UK stood at their highest in over two decades, with progress enabled through the Homelessness (Wales) Act and Homelessness Reduction Act entirely reversed, and pandemic-related drops in rough sleeping effectively erased. Placements in TA also stand at historic peaks, having more than doubled from the level inherited from Labour in 2010. Across the UK, record numbers of children are living in TA, and there has been an alarming rise in the use of unsuitable B&B accommodation. Some local authorities are struggling to meet their statutory obligations, with reports of increased breaches, unlawful waiting lists, and systemic failure in some areas. Spiralling TA costs are adding pressure to already strained local authority budgets, threatening the financial viability of some councils.

This exceptionally bleak picture represents a further deterioration compared with that in last year's chapter of the *Review*. However, there are some grounds for being cautiously hopeful for improved outcomes in 2025. The Labour Government has pledged to end homelessness, supported by additional funding and plans for a cross-government strategy in collaboration with mayors and councils in England. In Scotland, prevention duties are likely to be strengthened through the Housing

(Scotland) Bill, while Wales is moving forward with a suite of proposals, including abolishing priority need and extending prevention duties, implemented via a draft Bill expected in 2025. Northern Ireland's restored Assembly also holds promise, with reforms being considered to place more public-sector bodies on a statutory footing to prevent homelessness.

Amid these policy advances, there is also renewed momentum behind affordable and social house building following a challenging year of low budgets or cuts in 2023/24 (see Commentary Chapter 4). Additionally, there are glimmers of a potential easing in supply-demand pressures in the private rented sector (see Commentary Chapter 3).

Statistical modelling on 'core homelessness' offers further potential grounds for optimism. This analysis has indicated that enhanced prevention measures, an increased supply of social housing, especially if accompanied by increased allocations to core homeless households, and more effective social security provision can bring about significant reductions in even the most acute forms of homelessness. The challenge now lies in mobilising the political will, resources, and capacity required to ensure these promising legislative and policy shifts translate into tangible progress, such as that achieved under the previous Labour government's successful initiatives to drive down numbers who were rough sleeping and in TA.

However, with the UK economy still fragile, local authorities straining under beleaguered homelessness systems, and the Westminster government's homelessness strategy for England as yet unclear, it remains uncertain whether the levels of intervention needed to reverse current trends can be achieved and sustained.

Source material

Some material in this chapter is taken from the 2023, 2024 and 2025 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 Beth Watts, Suzanne Fitzpatrick, Gillian Young, Glen Bramley, Hal Pawson and Rhiannon Sims for allowing access to their work in the preparation of this chapter.

The main sources of statistics in the chapter on statutory homelessness, temporary accommodation and rough sleeping are the respective official returns, unless otherwise stated.

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Section 2 Commentary

Chapter 6

Help with housing costs

Sam Lister and Mark Stephens

In this year's *Review* we address two distinctive aspects of housing costs.

In the first part of the chapter, we take a long view of the support provided to pensioners. It traces the evolution of such support since the introduction of the state pension in 1948, and shows how its relatively low level led to high rates of pensioner poverty and dependence on social security. An important element in this support took the form of help with housing costs through social security, in particular housing benefit. It shows how the introduction of state pension credit facilitated a dramatic fall in pensioner poverty whilst support through housing benefit continued. However, we end by highlighting the increased housing costs pensioners will face as a result of falling levels of (outright) homeownership and the shift into private renting.

In the second part of the chapter, we switch our attention to homeowners' mortgage-interest costs in the light of the Bank of England's increases in interest rates between 2022 to 2024 to bring inflation back down. We highlight the way in which homeowners' main housing costs are deliberately excluded from the inflation index whilst mortgaged homeowners experienced a disproportionate amount of the 'pain' inflicted by higher mortgage-interest rates.

We further highlight the inadequacy of using average mortgage rates when calculating poverty rates, since there is much diversity of experience. Our analysis points to the need for a realistic treatment of homeowners' housing costs in the target index and suggest that this might lead to better co-ordination of monetary and fiscal policy, and a greater interest in reforming property taxation.

Pensioners' housing costs

The state pension was introduced in 1948 as part of the 'Beveridge' reforms. It was intentionally set at a low level to provide a base from which a worker could save and build a reasonable income for retirement. The benefit was contributory and paid at a flat rate, subject to the pensioner having paid national insurance for the required number of tax years over their working life (for men, 44 out of 49 tax years). New retirees with a full contribution record received the full 'category A' pension or for those with a partial record on a pro-rata basis. Married women, the majority of whom were expected to exit the labour market after childbirth, were

entitled to a 'category B' pension paid at 60 per cent of the full rate on their husband's contributions. The scheme also provided two non-contributory pensions paid at the 60 per cent rate for people who had already reached pension age when the scheme started, and for those with insufficient contributions who reached the age of 80 ('categories C and D').

Crucially, basic pension rates for single persons and married couples (categories A and B) were set just above subsistence levels *excluding* housing costs. As a result, the scale rates for (means-tested) social assistance included an allowance for the full rent.¹ Consequently, right from the start of the scheme (when many pensioners had partial contribution records) there were high levels of pensioner poverty and many pensioners claimed social assistance (if they did not receive state pension, or in some cases even if they did), which meant they received assistance with their housing costs.²

Until the advent of mass unemployment in the early 1980s, pensioner households comprised the largest claimant group receiving social assistance by both expenditure and caseload, and the largest claimant group by expenditure for housing benefits.³ Since housing costs were a significant driver of pensioner poverty, low-cost social housing, rent controls and rent regulation for private renters and, increasingly, outright homeownership became important ways of mitigating pensioners' low incomes.

One factor driving the persistently high poverty rates amongst pensioner households was the reduced pension entitlements payable to women. Despite rising labour-market participation rates amongst women from the 1970s onwards, those reaching pension age entitled to the full category A pension (or cash equivalent) would not be in the majority until around 2010. As late as 2004, only 45 per cent of women received a state pension with a cash value equivalent to a category A, but by 2024 this had risen to 87 per cent due to a combination of improving contribution records and the higher new state pension.

But paradoxically, despite women's reduced entitlement, a higher proportion of pensioners receiving the state pension are women. From 1948 until April 2010 the

state pension age was 60 for women and 65 for men. The average life expectancy of women is also longer: 82.6 and 78.6 years for women and men respectively (2020-22) although the gap has narrowed from six to four years since 1980-82. In 2004, women accounted for 62.5 per cent of state pensioners, but following the gradual equalisation in stages between 2010 and 2018 at age 65, this had fallen steadily to 53.9 per cent by 2024.

Not surprisingly, these historic gender differences also resulted in an unequal distribution of awards for social assistance and pension-age housing benefits. The largest group by household type entitled to social assistance and/or housing benefits is single women. (Only a relatively small proportion of entitled households are couples, two 'category A' pensions being above the level for social assistance before housing costs.) These disparities remain and have only slowly begun to narrow as women's state-pension contribution records have improved.

As of May 2024, just under 1.2 million households were entitled to social assistance ('guarantee credit'), of whom 88 per cent were single-person households, of which 72 per cent were female. Moreover, just over 1.1 million pension-age households receive housing benefit, of whom 86 per cent are single and of which 63 per cent were female.

Changing pensions policy: 1975 to present

Persistent high rates of pensioner poverty drove successive governments to reform pensioner support. The Labour administrations of the 1970s sought to substantially enhance state-pension levels by introducing an additional earnings-related component ('SERPS') based on pensioners' 20 best years of earnings. The basic pension would also be uprated annually by an index of earnings or prices whichever was the higher (the 'double lock') but with the unintended consequence of a ratchet effect on expenditure.

Social assistance had been restructured in the previous decade ('supplementary benefit' (SB)) which included an (approximately) 25 per cent higher allowance for those receiving 'long-term' support. For those not entitled to SB, housing

benefits in the form of rent rebates for council tenants and rent allowances for others also provided more generous allowances and rates of income withdrawal, for pensioners.

The Conservative administrations of 1979-97 prioritised restraining the growth in social security spending. From 1980 the double lock was abolished so that the pension was uprated in line with prices only. Tax incentives were provided for workers to opt out of SERPS and to pay into a private pension and although many did so, too few made the additional contributions necessary to provide an adequate private pension on retirement.

Additional spending was 'targeted' on the poorest households through occasional above-inflation increases in the social assistance (income support (IS)) allowances for pension-age households through a tiered system of premiums. The total basic allowance plus premium was around 30 to 40 per cent higher than that for working-age households. A common means test for IS and a new unified housing benefit system were introduced, with the latter based on paying 100 per cent of the rent for claimants whose income was at or below IS levels. Later on, to further control future spending, the Pensions Act 1995 set the timetable for raising the women's state-pension age in stages from 60 to 65, in line with men.

The Labour government continued the policy of targeting the poorest pensioners but with renewed vigour. What was previously income support for pensioners became the minimum-income guarantee (MIG), and then from October 2003 the guarantee-credit element of the new state pension credit (SPC). Between 1997 and the introduction of SPC, the MIG was raised in a series of large jumps resulting in a real-terms increase of over 30 per cent for those on the lowest-tier pensioner premium and by around 50 per cent for those also entitled to the guarantee-credit element of SPC.⁴ The minimum basic income was now over 80 per cent higher for pensioners than for working-age claimants.

The new higher allowance meant that more households qualified, and it extended the range of incomes over which pensioners qualified for housing benefits. In four years (2000-2004) the number of households on the MIG increased by nearly

500,000 to 2.07 million before reaching a plateau of around 2.14 million between 2006 to 2010 (Figure 2.6.1). The threshold for full rent support was raised above the MIG threshold by the amount of the maximum savings-credit award so that those who were awarded the new benefit received the full amount. Meanwhile, the Pensions Act 2007 restored the link with wages as the basis for the uprating, but without the double lock, and set a timetable for raising the pension age in stages from 65 to 66 and then from 66 to 67.

The Conservative-led coalition of 2010-15 drastically cut working-age social security while leaving ongoing pension-age entitlements largely untouched or enhanced. In 2011, in a remarkable volte face compared to its Conservative predecessors, it introduced the state-pension ‘triple lock’ whereby the pension is uprated by wages, prices or 2.5 per cent whichever is the higher, albeit with the inflation index changing from RPI to CPI (which tends to be lower).

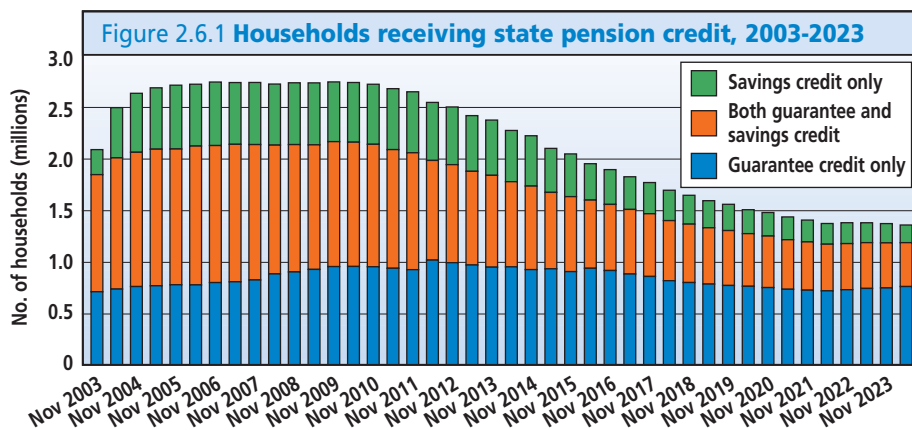
To contain expenditure, the date for raising the state-pension age to 67 was brought forward to 2026-28 and a timetable set for a further staged increase to age 68 (2044-46). The previous strategy to encourage private saving was revived, but with a novel approach – since October 2010 employees are automatically enrolled into a private pension but can choose to opt out – a reversal of the previous approach to voluntarily opt-in. Over time, this is expected to ensure that most

workers retire at least with a modest private pension. Access to savings credit was closed to anyone who reached pension age on or after April 2016 and to SPC/HB for mixed-age couples from May 2019 (who could claim universal credit instead). From April 2021 the threshold for full rent coverage in housing benefit was restored to the guarantee-credit level.

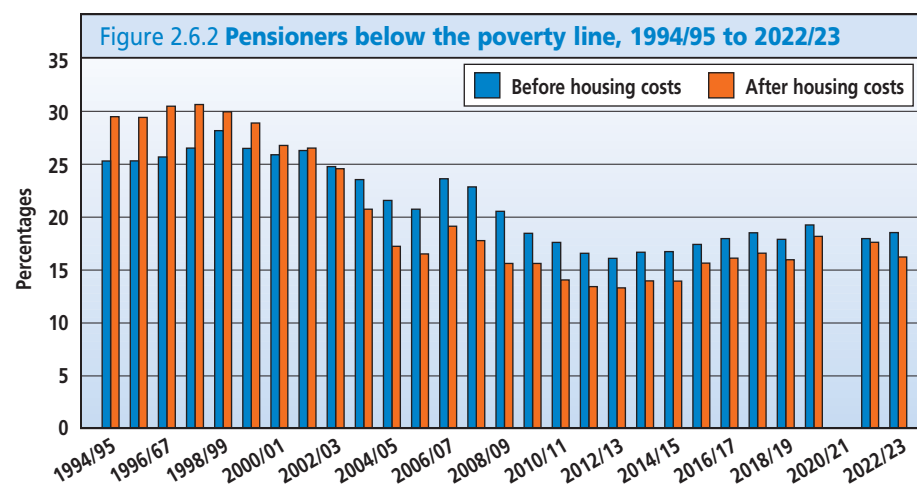
The Pensions Act 2014 significantly overhauled the state-pension entitlements and should reduce the reliance on means-tested support. From April 2016, all new retirees have received the new state pension (NSP). The NSP has a reduced qualifying period of 35 years, has no earnings-related component and is paid at a rate just above the guarantee-credit threshold – almost 30 per cent higher than the old category A pension. As a result of the improving contribution records of newly retired women and the reduced qualifying period, the gender gap has also reduced. As of April 2024, 55 per cent of men and 53 per cent of women of pension age who receive the NSP get the full rate. At the same time, 88 and 67 per cent of men and women respectively who get the NSP receive it at a rate at least equivalent to the old category A pension. In future years, only those with incomplete contribution records (e.g. migrants) will qualify for SPC guarantee credit although this will take time to run through.

These recent reforms bring us almost back to where we started, with a flat-rate state pension set just above the level for social assistance for a single person, albeit at a substantially higher rate – around 2.45 times the rate for a working-age household. Couples entitled to guarantee credit (who were always in a minority) should become even rarer. But of course, as in 1948, the state pension still has no allowance for housing costs, which are only covered through means-tested housing benefits. So, housing costs are likely to become an increasingly significant factor in the prevalence of pensioner poverty.

However, the significant progress made in reducing pensioner poverty at least up to around a decade ago should be acknowledged. Not only did it fall, but it fell below the poverty rate of the rest of the population for the first time (Figure 2.6.2). Although pensioners have been shielded from the most extensive constraints on social security introduced after 2010, there has been some rise in pensioner poverty up to 2019/20.



Source: DWP Stat-Xplore.



Source: DWP Stat-Xplore.

Note: The poverty line is 60 per cent of median income, adjusted for household composition. No data are available for 2020/21.

Future prospects

Looking forward, future generations of pensioners from the lower distribution of earnings should retire with improved incomes as more of them, including women, qualify for the NSP and can supplement it (because of auto-enrolment) with a modest private pension. High levels of outright homeownership have contributed to the after-housing-cost poverty rate for pensioners becoming lower than their poverty rate before housing costs (Figure 2.6.2) – in marked contrast to the rest of the population. Falling homeownership rates amongst workers with moderate earnings will mean that rising number of households who in previous generations would have retired as outright owners will instead retire as private renters – and will in many cases therefore need assistance from housing benefits.

Mortgaged homeowners and the cost of living

In common with many other countries, the UK experienced the strongest upsurge in inflation since the 1980s in the aftermath of the pandemic and Russia's invasion of Ukraine. Responsibility for containing this upsurge in inflation fell primarily to the Bank of England's Monetary Policy Committee (MPC).

The MPC has been responsible for maintaining price stability since the Bank of England was granted independence in 1997 by adjusting Base Rates. The government has set the inflation target at two per cent, using the Consumer Price Index (CPI). (The wider roles of the Bank and of the MPC are discussed in detail in Contemporary Issues Chapter 1.)

Paradoxically, housing costs have been both central and peripheral to the war on inflation.

On the one hand, the MPC increased Base Rates from 0.1 per cent in November 2021 to 5.25 per cent in August 2023, before cautiously reducing them from August 2024. Nonetheless, by the end of 2024, Base Rates were still at 4.75 per cent, substantially higher than the levels experienced since the financial crisis. These Base Rate rises do, of course, feed into homeowners' mortgage-interest payments – immediately for those with variable rates, and at the point of refinancing for the majority who are on 2-5-year fixed rates. This staging of mortgagors' exposure to higher interest rates means that the impact has been delayed, but also extended, so many homeowners will continue to experience rising interest costs even after Base Rates fall.

The increased housing costs experienced by the 29 per cent of households who are purchasing their houses with mortgages is not accidental – higher interest rates are intended to bring down inflation by squeezing household incomes and reducing aggregate consumption.

On the other hand, owner-occupiers' housing costs – in particular, mortgage interest – are excluded from the CPI. This is to avoid the circular problem that would arise if interest-rate hikes, intended to reduce inflation, were perversely to increase it.

But this comes with the obvious objection that the measure of inflation used for targeting does not reflect the reality for many households. Further, the minority of households with mortgages might reasonably feel that they are carrying an unfair share of the 'pain' required to squeeze inflation out of the system.

Homeowners' housing costs in inflation indices

But how much difference does excluding homeowners' mortgage costs make to inflation?

The Office for National Statistics (ONS) also runs an index that does include an estimate for homeowners' housing costs, the 'CPI including owner-occupiers' housing costs' (CPIH). However, this does not measure homeowners' housing costs directly through their mortgage-interest payments. Instead it estimates the cost of their housing by using market rental values as a proxy – a measure known as its imputed rent.

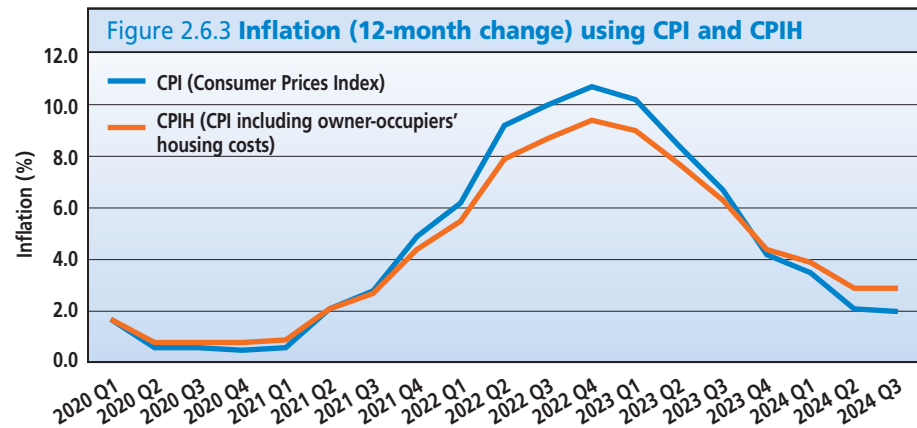
This approach is preferred by many economists. Whilst some argue that interest rates are not a 'consumer price' *per se*, a key attraction to this measure is that it avoids the circularity problem in inflation-targeting. At some point, CPIH may replace the CPI as the measure used by the MPC for inflation-targeting – one reason why it was not adopted was that the rent data were insufficiently reliable. Meanwhile, others object that CPIH remains distant from mortgaged homeowners' reality. Indeed, as Figure 2.6.3 demonstrates, the CPIH lagged the CPI when the MPC was aggressively increasing interest rates.

Historically, the UK's official measure of inflation was the Retail Price Index (RPI) up until it was replaced by CPI in 2003. The RPI does include homeowners'

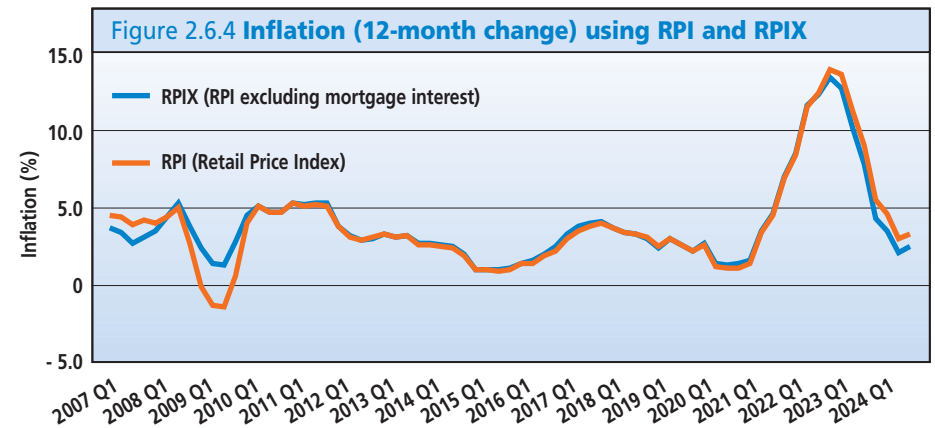
housing costs and measures them using the 'payments method', i.e. mortgage-interest rates. When the MPC was first given responsibility for inflation-targeting, the RPI was still the official index. So, to avoid the circularity problem, the government created a version of RPI with mortgage interest stripped out, the RPIX. Figure 2.6.4 shows the difference between these two indices.

Taking the period from the financial crisis, Figure 2.6.4 shows that for the bulk of this period, RPI and RPIX were very similar – after all, interest rates were stable between the financial crisis and the inflationary resurgence. But during periods of monetary policy activism, they diverge, sometimes substantially. In each of the four quarters of 2009, RPI was more than two percentage points (ppts) below the RPIX – reflecting the benefits of falling mortgage-interest rates for homeowners. In three of these quarters the difference was 2.5 ppts or more.

Conversely, when it came to the recent round of interest-rate rises, RPI accelerated above the RPIX. RPI overtook RPIX in the third quarter of 2022, and remained above it in the third quarter of 2024, for which we have the most recently available data. For the six quarters since Q1 2023, the difference has been 0.8 ppts or more, peaking at 1.2 ppts in Q3 and Q4 2023. These may seem small differences, but in the policy arena of inflation-targeting they are substantial: when the RPIX was used as the measure for MPC's inflation target between 1997 and 2003, the target was 2.5 per cent.



Source: ONS.



Source: ONS.

Housing costs in different tenures

Further insights into the role of housing costs are offered by the ONS Household Costs Indices (HCIs). These are intended better to reflect the experiences of different household types to allow us to capture the distributional impacts of changes to the cost of living. The index does this partly by adjusting the weights attached to individual items so that they reflect the average for each group ('democratic weights'), rather than for the population as a whole ('plutocratic weights'). It also uses the actual housing costs for households in each group, including mortgage interest. So, when examining households with mortgages, the weighting attached to mortgage interest will reflect the average for households with mortgages, rather than for all households (the majority of whom do not pay mortgage interest).

The most recent issues of the HCI suggest that mortgaged owners faced the highest inflation rates of any tenure group from April to July 2024, but since then private renters have experienced the highest inflation rates. Households in these tenures on average consistently faced above-average inflation rates. In contrast social renters and outright homeowners experienced below-average inflation, with outright owners consistently enjoying the lowest inflation rate. It should be remembered that differences in inflation rates experienced by different tenure groups not only reflect differences in housing costs, they also reflect different patterns of consumption.

Table 2.6.1 Household cost indices for different tenures, 2024

Tenure	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024
All households	3.1	2.7	2.5	2.7	2.4	2.0
Mortgaged owners	4.3	4.1	3.7	3.6	3.1	2.6
Outright owners	2.0	1.5	1.3	1.6	1.4	1.0
Private renters	3.7	3.3	3.2	3.4	3.3	3.0
Social renters	2.6	2.2	1.9	2.3	2.1	1.9

Source: ONS.

Note: Year-on-year percentage increase in household costs.

Housing costs at the household level

Even HCIs do not tell the whole story. Whist HCI inflation rates are adapted to the consumption patterns of the group under consideration, they are still an average for each group, which will exhibit variation.

In this respect, a report by the IFS demonstrated that even household-level survey data used to calculate poverty rates fails to capture housing costs accurately.⁵ This is because they apply an average mortgage-interest rate uniformly to mortgaged households. With mortgaged households leaving fixed-interest periods at different times, the variation in experience has been significant. The 'Households below average incomes' data assumed an average mortgage-interest rate of 2.3 per cent in 2022/23, translating into an average monthly increase of £240. However, one in ten mortgagors paid interest at 4.7 per cent, amounting to an average of £490 a month. Meanwhile, more than half of mortgagors paid an interest rate below the average.

The IFS estimates that in 2022/23 the absolute poverty rate among mortgagors would have been 0.3 ppts higher using 'varying' interest rates compared to the 'average' interest rate (8.3 against 7.9 per cent). On the same basis, relative poverty would have been 0.1 ppt higher amongst mortgagors using varying interest rates (9.7 against 9.5 per cent). In both cases, the mortgagor poverty rate remains less than half that of the whole population. Nonetheless, the inaccuracies in the data suggest that mortgage-interest payments are under- or over-estimated by more than £1,000 per year for 27 per cent of mortgagors, and by between £500 and £1,000 for a further 18 per cent.

Policy implications

Inflation-targeting using independent central banks has become the norm internationally over the past 30 years. Despite growing criticisms of this arrangement, it seems likely to remain in place for the foreseeable future. However, it is clearly deficient in the sense that the housing costs of a large part of the population are deliberately ignored, and the same group is expected to bear a disproportionate burden to bring inflation down. There is therefore a case for thinking critically about the role of housing in inflation-targeting regimes.

If owner-occupiers' actual housing costs were included in inflation-targeting indices, then it would encourage a broader approach to tackling inflation – one that took a greater interest in housing costs. If monetary policy were co-ordinated with fiscal policy, then the greater interest in housing costs might be aligned with a serious and long overdue re-examination of property taxation.

Notes and references

- 1 Basic pension rates were initially set at 26 shillings (£1.30, equivalent to £40.10 at 2024 prices) for a single person and 42 shillings (£2.10, equivalent to £64.78 in 2024 prices) for a married couple with (means-tested) national assistance at 24 and 40 shillings respectively, *plus* rent allowance. Hansard (1948) House of Commons debates, volume 452, cols. 558-609; the Bank of England inflation calculator has been used to express values in 2024 prices.
- 2 In the early years, expenditure on social assistance (for both working and pension-age households) was around one-third of the amount spent on pensions.
- 3 DWP (2024) Benefit expenditure and caseload tables (www.gov.uk/government/collections/benefit-expenditure-tables). In 1979/80 there were 1.7 million pensioners receiving social assistance compared with 0.55 million jobseekers receiving unemployment benefits (contributory or means-tested). Pensioners accounted for 45 per cent of expenditure on housing benefits.
- 4 State pension credit comprises of two elements, the guarantee credit and savings credit, each independently assessed. The claimant can be entitled to either component or both (in which case they are paid as a single award).
- 5 Cribb, J., *et al* (2024) *Living standards, poverty and inequality in the UK: 2024*. London: IFS (<https://ifs.org.uk/publications/living-standards-poverty-and-inequality-uk-2024>); subsequent calculations in this sub-section are from the same source.

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	2024 (provisional)
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	2,103.5	2,285.4	2,526.4	2,717.3	2,509.7
£ billion (real terms)	857.5	948.4	1,059.7	1,189.3	1,402.7	1,501.1	1,796.5	2,036.7	2,081.4	2,105.1	2,136.9	2,175.3	2,244.8	2,294.7	2,338.8	2,401.0	2,434.7	2,474.2	2,219.5	2,409.8	2,526.4	2,536.1	2,490.8
% 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	-10.3	8.6	4.8	0.4	-1.8
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	2,593.0	2,570.0	2,474.0	2,026.0	1,780.0	1,635.0	1,479.0	1,385.0	1,312.0	1,571.0	1,546.0	1,305.0	1,408.0	1,419.7
%	-	4.5	6.8	11.4	7.1	8.6	5.4	4.8	7.9	8.1	7.9	7.6	6.2	5.4	4.9	4.4	4.1	3.8	4.6	4.6	3.8	4.1	4.2
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	9.7	3.6
CPI	-	-	-	-	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	7.3	2.5
CPIH	-	-	-	-	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	6.8	3.3
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	5.1

Sources: ONS UK National Accounts, ONS Labour Market Overview and Bank of England. Data for 2024 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	2024
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	811.1	866.5
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	865.5	930.2
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	735.2	780.4
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	291.5	311.4
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	295.4	309.7
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	290.1	312.0
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	669.9	715.5
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	779.5	836.3
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	560.4	598.0
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	83.9

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. Due to the sharp drop in response rates in the wake of the Covid-19 pandemic, figures for 2020 to 2023 should be treated with caution. In particular, the implied rate of wage growth for 2020 and 2021 due to the inclusion of employees that were furloughed during the pandemic. Response rates for 2024 increased to 173,000, only slightly lower than the typical response rate prior to the pandemic.

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	2024
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	687.0	728.3
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	730.2	773.3
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	632.4	671.7
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	241.5	263.1
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	231.6	240.9
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	248.2	272.6
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	613.3
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	670.1	709.1
All full and part-time women	315.8	313.2	319.7	327.2	330.4	337.1	349.1	358.3	369.9	388.1	400.1	421.6	449.8	491.6	528.5
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	86.6	86.9

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	2023
£ billion																						
Gross household disposable income ¹	35.1	76.6	170.4	269.0	424.5	579.3	727.6	891.0	1,067.6	1,083.7	1,128.9	1,175.8	1,217.0	1,286.2	1,311.4	1,347.1	1,402.4	1,453.0	1,453.9	1,508.2	1,604.1	1,751.8
- Consumer spending ²	33.1	70.5	153.2	248.7	404.6	531.5	709.4	874.1	987.0	1,022.6	1,058.1	1,112.2	1,159.0	1,188.0	1,249.3	1,294.6	1,343.7	1,378.6	1,201.8	1,323.0	1,500.4	1,608.2
= Savings	2.0	6.1	17.2	20.3	19.9	47.8	18.2	16.9	80.6	61.1	70.8	63.6	58.0	98.2	62.0	52.5	58.7	74.3	252.1	185.3	103.7	143.6
Savings ratio (%) ³	5.7	8.0	10.1	7.6	4.7	8.3	2.5	1.9	7.6	5.6	6.3	5.4	4.8	7.6	4.7	3.9	4.2	5.1	17.3	12.3	6.5	8.2
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	1,472.7
£ billion (2023 prices)																						
Gross household disposable income	708.0	836.9	951.7	1,061.5	1,256.6	1,450.4	1,595.0	1,732.7	1,782.9	1,720.1	1,736.2	1,755.0	1,774.5	1,857.1	1,861.1	1,845.6	1,859.4	1,878.2	1,851.5	1,846.0	1,759.5	1,751.8
- Consumer spending	667.3	769.9	855.8	981.3	1,197.6	1,330.7	1,555.1	1,699.9	1,648.2	1,623.2	1,627.3	1,660.1	1,689.9	1,715.3	1,773.1	1,773.7	1,781.5	1,782.1	1,530.5	1,619.3	1,645.8	1,608.2
= Savings	40.7	66.9	95.9	80.2	59.0	119.7	39.9	32.8	134.6	96.9	108.9	94.9	84.5	141.8	88.0	71.9	77.8	96.1	321.0	226.7	113.7	143.6
Increases over previous years: ⁴																						
Household disposable income																						
% (Cash)	-	23.6	24.5	11.6	11.6	7.3	5.1	4.5	4.0	1.5	4.2	4.2	3.5	5.7	2.0	2.7	4.1	3.6	0.1	3.7	6.4	9.2
% (Constant prices) ⁵	-	3.6	2.7	2.3	3.7	3.1	2.0	1.7	0.6	-3.5	0.9	1.1	1.1	4.7	0.2	-0.8	0.7	1.0	-1.4	-0.3	-4.7	-0.4
Consumer spending																						
% (Cash)	-	22.6	23.5	12.5	12.5	6.3	6.7	4.6	2.6	3.6	3.5	5.1	4.2	2.5	5.2	3.6	3.8	2.6	-12.8	10.1	13.4	7.2
% (Constant prices) ³	-	3.1	2.2	2.9	4.4	2.2	3.4	1.9	-0.6	-1.5	0.3	2.0	1.8	1.5	3.4	0.0	0.4	0.0	-14.1	5.8	1.6	-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 (ABJQ) and were substantially revised in 2018 as part of the modified GDP methodology.

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

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

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

Table 3b **Gross disposable household income at constant prices by country and region***£ per head of population at 2023 prices*

	1997	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022 (p)
North East	16,720	16,024	19,582	20,002	20,114	20,053	20,468	20,152	19,983	20,263	19,973	19,957	20,222	20,150	20,490	20,813	20,936	20,546	21,071	21,714
Yorkshire & The Humber	17,407	17,039	20,598	21,009	21,438	21,159	21,234	20,654	20,592	20,629	20,454	20,474	20,941	20,734	21,241	21,816	21,938	21,436	21,906	22,731
North West	17,640	17,079	21,097	21,483	21,898	21,696	21,973	21,458	21,237	21,335	21,212	21,212	21,724	21,552	22,073	22,595	22,804	22,345	22,504	23,325
West Midlands	17,774	17,470	20,750	21,216	21,365	21,371	21,376	20,915	20,775	20,772	20,719	20,902	21,507	21,547	21,749	22,252	22,301	21,752	22,148	23,004
East Midlands	17,754	17,249	21,170	21,545	22,340	22,031	21,870	21,223	21,226	21,368	21,245	21,323	21,892	21,593	22,102	22,574	22,772	22,316	22,614	23,475
East	20,503	19,866	24,360	24,750	25,286	25,455	25,515	24,891	24,589	24,829	24,823	24,926	25,795	25,850	26,485	27,238	27,386	26,340	26,647	27,941
London	23,703	23,360	31,189	32,291	33,946	34,081	33,157	32,301	31,417	32,507	33,046	33,461	35,045	35,050	35,458	36,944	37,002	35,428	37,094	38,178
South East	23,299	22,615	27,142	27,968	28,731	28,573	28,476	27,630	27,363	27,594	27,704	27,650	28,691	28,666	29,257	29,996	30,207	29,009	29,374	30,772
South West	20,038	19,490	23,289	24,135	24,502	24,636	24,206	23,988	23,891	23,783	23,787	23,944	24,503	24,409	24,875	25,594	25,968	24,967	25,316	26,703
England	19,927	19,421	23,998	24,627	25,294	25,249	25,126	24,534	24,267	24,542	24,593	24,718	25,542	25,473	25,950	26,702	26,867	25,980	26,499	27,560
Wales	17,005	16,282	20,363	20,707	20,892	21,191	20,723	20,379	20,317	20,380	20,021	20,063	20,247	20,056	20,599	21,167	21,148	20,867	21,518	22,026
Scotland	17,602	17,160	21,939	22,649	23,354	23,712	23,457	23,027	23,021	23,098	23,049	22,973	23,155	22,944	23,289	23,718	23,946	23,261	23,418	24,626
Northern Ireland	15,722	15,041	19,788	20,478	20,489	20,304	20,091	19,741	19,792	19,607	19,688	19,780	20,017	20,025	20,591	20,916	21,158	20,582	21,039	22,065
United Kingdom	19,459	18,943	23,525	24,148	24,776	24,780	24,625	24,067	23,843	24,080	24,104	24,210	24,936	24,854	25,326	26,032	26,197	25,365	25,862	26,912

Source: ONS Regional Accounts - Regional gross disposable household income, UK: 1997 to 2022.

- 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. Estimates for 2022 are provisional.

Table 4 Measures of employment and unemployment in the UK

Thousands

	1979	1984	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
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	28,447	28,666
+ 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	4,254	4,344
+ Training programmes	-	309	459	273	143	113	98	109	108	107	128	100	150	158	121	104	82	78	49	51	44	40	70	63
+ Unpaid family workers	-	-	-	133	109	96	96	101	101	88	94	103	108	110	116	102	118	116	115	128	100	87	82	87
= 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	29,380	29,714	30,079	30,794	31,314	31,775	32,087	32,458	32,823	32,531	32,493	32,929	33,160
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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	24,610	24,639
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	8,242	8,521
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	1,232	1,179
+ 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	2,574	2,482	2,038	1,796	1,653	1,501	1,410	1,340	1,590	1,573	1,320	1,392
= 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	31,973	32,289	32,562	32,832	33,110	33,429	33,588	33,868	34,164	34,120	34,066	34,249	34,552
Economically inactive	8,311	8,655	7,899	8,686	8,694	9,047	8,987	9,157	9,138	9,271	9,446	9,455	9,227	9,130	9,081	9,067	8,988	8,936	8,832	8,736	8,850	9,038	9,186	9,168
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	1,536

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

- 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 for 2020 to 2023 inclusive.

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

Percentages

Region	1970	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
North East	–	3.7	6.9	15.4	9.1	11.0	6.5	3.6	3.8	4.1	3.7	6.0	6.8	6.6	7.5	7.0	5.5	3.7	3.9	4.0	4.3	5.1	5.6	8.8	6.2	5.1	4.9
North West	–	3.0	4.9	12.6	7.0	8.4	4.3	2.7	3.2	3.2	2.9	4.8	5.4	5.0	5.7	5.1	3.9	2.8	2.7	2.7	2.9	3.5	4.0	7.7	5.4	4.8	4.8
Yorkshire & The Humber	2.7	2.2	3.9	11.2	6.2	8.3	4.6	2.7	3.2	3.2	2.8	4.9	5.8	5.4	6.1	5.7	4.5	3.2	2.6	2.6	2.8	3.3	3.9	7.6	5.3	4.6	4.8
East Midlands	2.1	1.9	3.2	9.3	4.6	7.3	3.4	2.3	2.7	2.7	2.3	4.3	4.9	4.2	4.8	4.4	3.3	2.2	1.8	1.8	2.0	2.4	3.1	6.0	4.3	3.8	3.9
West Midlands	1.8	2.0	3.9	12.1	5.4	8.0	4.1	3.1	3.7	3.8	3.3	5.5	6.4	5.7	6.0	5.4	4.2	2.9	2.6	2.7	2.9	3.5	4.3	8.3	6.1	5.4	5.5
East	–	1.6	2.5	7.5	2.9	6.4	2.6	2.0	2.1	2.2	1.8	3.5	4.0	3.6	3.9	3.6	2.6	1.6	1.4	1.5	1.6	2.0	2.5	6.1	3.9	3.3	3.6
London	–	1.4	2.5	8.2	4.4	9.1	3.9	3.3	3.4	3.2	2.5	3.6	4.4	4.2	4.4	3.9	2.9	2.1	1.8	1.9	2.0	2.4	2.9	7.7	4.9	4.1	4.5
South East	–	1.4	2.1	6.7	2.4	5.8	2.0	1.5	1.8	1.7	1.4	2.8	3.4	2.8	3.0	2.8	2.0	1.3	1.1	1.2	1.4	1.7	2.2	5.7	3.6	3.0	3.2
South West	2.7	2.4	3.5	8.5	3.6	6.7	2.7	1.5	1.6	1.7	1.3	2.9	3.2	2.9	3.2	2.9	2.1	1.4	1.3	1.4	1.5	2.0	2.3	5.4	3.2	2.6	2.9
England	–	2.1	3.5	9.7	4.8	7.7	3.6	2.5	2.8	2.7	2.3	4.0	4.7	4.3	4.6	4.2	3.2	2.2	2.0	2.0	2.2	2.7	3.2	7.0	4.7	4.0	4.2
Wales	3.9	3.0	5.1	13.0	6.3	8.2	4.5	2.7	3.0	2.9	2.6	4.8	5.4	4.9	5.5	5.4	4.1	3.1	2.8	2.6	2.6	3.2	3.8	6.9	4.6	4.1	4.1
Scotland	3.8	2.9	5.7	12.0	8.0	7.8	4.7	3.1	3.1	2.9	2.4	4.0	5.0	5.0	5.1	5.0	3.7	2.8	2.6	2.7	2.9	3.4	3.8	7.1	4.5	3.8	3.6
Great Britain	2.4	2.2	3.8	10.1	5.1	7.8	3.7	2.5	2.8	2.8	2.3	4.1	4.7	4.4	4.7	4.4	3.3	2.3	2.1	2.1	2.3	2.7	3.3	7.0	4.6	4.0	4.1
Northern Ireland	6.5	4.6	8.0	15.3	13.0	11.6	5.5	3.3	3.2	2.9	2.6	4.7	6.1	6.5	6.9	7.2	6.4	5.2	4.2	3.5	3.1	3.1	3.0	6.0	4.0	3.7	3.7
United Kingdom	–	2.2	3.9	10.2	5.3	7.9	3.7	2.6	2.8	2.8	2.3	4.1	4.8	4.4	4.8	4.6	3.4	2.4	2.2	2.2	2.3	2.8	3.3	7.0	4.6	4.0	4.1

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

Notes: 1. Figures are for the first quarter of the year and 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 and over time.

Table 5b **Regional unemployment rates (16-64 years)**

Percentages

Country/region	2002	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
North East	6.8	6.3	5.8	6.2	7.3	9.2	9.7	9.9	10.8	10.3	9.8	7.8	7.5	6.0	4.8	5.6	4.9	5.6	4.8	3.6	4.8
North West	5.4	4.3	4.9	5.7	6.0	8.1	8.3	8.5	9.5	7.8	7.1	5.8	4.8	4.2	3.8	4.0	3.7	4.6	4.1	3.5	4.7
Yorkshire & The Humber	5.3	5.0	5.6	5.5	5.4	8.6	9.2	8.5	9.4	8.8	7.6	6.8	5.7	4.8	4.4	4.8	3.7	4.6	4.1	3.8	3.2
East Midlands	4.2	4.1	5.4	5.1	5.6	7.3	7.3	7.9	8.4	7.8	5.6	4.7	4.4	3.7	3.9	4.2	4.1	4.9	2.3	3.2	5.5
West Midlands	5.5	4.4	5.2	6.7	6.1	10.4	8.9	8.8	8.6	9.9	7.5	6.0	5.9	6.0	5.0	4.8	5.1	5.8	4.5	5.2	5.2
East	3.5	3.7	5.1	4.5	4.4	6.2	6.6	6.6	6.6	6.5	5.2	4.5	3.4	3.8	3.1	2.4	3.4	3.5	3.0	4.3	3.8
London	6.7	6.9	7.6	7.2	6.4	8.7	9.3	9.5	8.9	8.5	7.0	6.4	5.7	5.3	5.0	4.2	5.0	6.0	4.3	4.8	5.0
South East	3.9	3.6	4.5	4.1	3.7	5.9	6.0	5.8	6.4	6.3	4.5	4.4	3.7	3.4	3.6	2.8	3.1	4.1	2.9	3.6	3.8
South West	3.5	3.3	3.7	3.8	3.8	6.2	6.3	6.5	5.9	5.8	4.9	4.5	4.0	3.6	3.1	2.5	3.4	3.5	2.5	3.4	3.7
England	2.4	2.2	2.6	2.7	2.6	3.8	3.8	3.8	3.9	3.8	3.1	2.7	2.4	2.2	2.0	1.8	2.0	2.3	1.7	2.0	2.1
Wales	5.9	4.4	4.9	5.4	5.1	7.2	8.9	7.7	8.7	8.0	6.3	6.4	4.3	4.4	4.3	3.9	2.7	4.0	3.8	5.1	3.7
Scotland	6.7	5.8	5.8	4.9	4.0	6.8	8.4	7.7	8.0	7.5	6.9	5.5	5.4	3.7	4.2	3.2	4.4	4.3	3.5	3.2	4.9
Great Britain	2.5	2.3	2.7	2.6	2.5	3.8	3.9	3.8	3.9	3.8	3.1	2.7	2.4	2.1	2.0	1.8	1.9	2.3	1.7	2.0	2.2
Northern Ireland	5.5	4.7	4.3	4.1	4.0	6.4	7.2	7.2	7.1	7.9	6.8	6.3	5.9	5.2	3.5	3.2	2.8	4.3	2.6	2.4	2.0
United Kingdom	2.5	2.3	2.6	2.6	2.5	3.7	3.9	3.8	3.9	3.8	3.1	2.7	2.4	2.1	2.0	1.8	1.9	2.2	1.7	1.9	2.1

Source: Office for National Statistics, Regional labour market: estimates of unemployment by age.

Notes: 1. Figures are not seasonally adjusted and are based on rolling three-monthly figures from the Labour Force Survey.

2. Figures are unavailable for the years prior to 2002.

3. These estimates are derived from the same data source as the UK level figures, but sampling variability due to relatively small sample sizes means the figures should be used with caution and are not designated Official statistics.

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	2023
Equity withdrawal	834	612	15,514	7,410	33,044	49,792	46,453	-18,231	-36,318	-44,662	-43,318	-37,168	-41,306	-37,714	-28,236	-29,356	-32,767	-35,078	-30,642	-19,111	-9,682	-33,785	-88,102
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	1,200,346	1,319,323	1,534,744	1,647,369
Equity withdrawal as % of consumer spending	1.18	0.40	3.47	0.78	3.86	5.49	4.88	-1.86	-3.79	-4.52	-4.24	-3.51	-3.71	-3.25	-2.38	-2.35	-2.53	-2.61	-2.22	-1.59	-0.73	-2.20	-5.35

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 equity withdrawal non-seasonally-adjusted statistics.

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

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	2023	Average 2006-23
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	6.2	6.0	5.8	6.0
Denmark	7.9	6.6	5.1	4.2	3.6	3.8	4.7	6.0	6.7	6.5	5.4	4.2	3.7	4.3	4.1	3.7	3.8	4.0	4.2	4.7	4.8	5.1	5.8	6.2	5.8	5.6	4.9
France	7.2	7.4	8.4	6.2	6.1	5.3	5.4	6.2	6.6	6.9	6.9	6.4	6.4	6.5	6.4	6.2	6.1	6.0	6.1	6.4	6.5	6.6	6.5	7.2	7.0	6.4	6.5
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	7.0	7.3	7.2	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	1.9	3.4
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	1.5	1.7	1.4	1.8	2.0	2.3	2.2	2.0	2.3	2.8	3.3	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	5.8	6.6	6.4	5.0
Netherlands	6.7	6.0	7.0	5.4	5.5	5.3	5.6	5.9	6.1	6.2	6.1	5.6	4.6	4.2	3.6	3.0	3.1	3.5	4.2	4.6	5.0	5.2	5.5	5.7	5.5	5.2	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	5.1	4.1	4.1	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	5.8	5.7	5.7	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	4.8	5.3	5.7	5.2	4.7	5.0	5.3	5.2	3.8	4.4
United Kingdom	3.6	4.4	3.7	3.4	3.7	3.1	3.1	4.2	4.2	4.0	3.6	3.2	3.3	3.2	3.0	3.2	3.3	3.5	3.6	3.9	4.0	4.1	3.6	4.1	4.5	4.2	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	5.7	6.1	6.3	6.1	5.6
Australia	4.7	5.5	6.4	5.4	5.2	5.0	4.9	6.1	5.6	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	5.3	5.3	5.3	-	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	8.4	9.8	8.8	7.9	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	4.0	-	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	8.1	8.6	-	6.4
United States	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	4.7	4.5	-	3.7

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

Notes: 1. Figures revised from 2001 onwards to reflect changes in OECD reference year to 2015.

2. Averages based on years from 2001 to latest available year where 2020 figure is unavailable.

3. Euro area figures prior to 2015 relate to the 17 countries: Austria, Belgium, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Latvia, Lithuania, The Netherlands, Portugal, Slovak Republic, Slovenia and Spain. From 2015 the list was expanded to 19 by the inclusion of Cyprus and Malta. From 1st January 2023, the Euro area covers 20 countries with the addition of Croatia.

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 in selected OECD countries**

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	2023	Projection	
																							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	2.2	- 5.3	6.9	3.0	1.4	1.3	1.4
Denmark	- 1.4	- 0.8	4.2	1.7	3.0	3.7	2.4	1.6	1.3	0.0	1.4	1.3	2.1	3.1	3.1	1.9	1.7	- 1.8	7.4	1.5	2.5	2.3	1.5
France	- 0.9	1.7	1.6	2.8	2.3	4.1	1.9	2.0	2.4	0.2	0.8	1.0	1.1	0.9	2.1	1.6	2.0	- 7.4	6.9	2.6	0.9	0.7	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	- 3.8	3.2	1.8	- 0.2	0.2	1.1
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	- 9.3	8.4	5.6	2.0	2.0	2.5
Ireland	5.7	3.1	3.1	8.5	9.6	9.4	5.7	1.7	1.6	- 0.4	2.2	9.3	24.6	1.2	10.0	7.5	5.0	7.2	16.3	8.6	- 5.5	0.9	2.9
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	8.3	4.0	0.9	0.7	1.2
Netherlands	0.1	3.3	2.6	4.2	3.1	4.2	2.0	1.3	1.8	- 1.0	0.0	1.6	2.1	2.4	2.8	2.3	2.3	- 3.9	6.3	5.0	0.1	0.7	1.3
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	3.0	0.5	0.8	1.8
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	- 11.2	6.4	5.8	2.5	1.8	2.0
Sweden	2.6	1.7	2.2	0.8	4.1	4.6	2.8	5.8	3.2	- 0.4	1.1	2.3	4.4	2.3	1.8	1.9	2.5	- 2.0	5.9	1.5	- 0.2	0.6	2.6
United Kingdom	- 1.5	- 2.0	4.1	0.7	2.5	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	0.1	0.4	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	- 6.1	5.9	3.4	0.5	0.7	1.5
Australia	2.6	3.3	4.0	- 0.4	3.9	2.0	2.8	2.4	3.9	2.6	2.6	2.2	2.8	2.3	2.9	2.2	- 0.3	2.1	4.3	3.0	2.0	1.5	2.2
Canada	1.5	2.2	4.7	0.2	2.7	5.1	3.2	3.1	3.1	1.8	2.3	2.9	0.6	1.0	3.0	2.7	1.9	- 5.0	5.3	3.8	1.2	1.0	1.8
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	- 4.1	2.6	1.0	1.9	0.5	1.1
New Zealand	- 1.7	1.3	1.6	0.7	4.0	2.3	3.2	0.9	2.6	2.6	2.0	3.6	4.2	3.8	4.3	3.9	2.5	0.1	4.7	2.7	0.6	0.8	1.9
United States	- 0.2	- 0.3	4.2	1.9	2.7	4.1	3.5	2.7	1.6	2.3	2.1	2.5	2.9	1.8	2.5	3.0	2.5	- 2.2	5.8	1.9	2.6	2.6	1.8

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. From 1st January 2023, the Euro area covers 20 countries with the addition of Croatia.

3. Euro area figures are not available for years before 1985.

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

Table 10 **General Government Financial Balances as a percentage of Gross Domestic Product***Surpluses (+) or Deficits (-)*

	1975	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Difference	Projection	
																						EMU	2024	2025
																						Criterion		
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	-5.4	-3.6	-4.5	-1.5	-4.7	-4.3
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	0.4	4.1	3.3	3.1	6.1	2.5	1.9
France	-	-0.4	-3.0	-2.4	-5.1	-1.3	-3.5	-7.2	-5.3	-5.2	-4.9	-4.6	-3.9	-3.8	-3.4	-2.3	-2.4	-8.9	-6.6	-4.8	-5.5	-2.5	-5.2	-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	-3.6	-2.5	-2.1	0.9	-1.5	-0.9
Greece	-	-	-	-	-8.7	-4.0	-6.2	-11.4	-10.5	-9.2	-13.5	-3.7	-5.9	0.2	0.7	0.9	0.8	-9.8	-6.9	-2.5	-1.6	1.4	-0.6	-0.4
Ireland	-	-	-	-2.8	-2.1	4.9	1.6	-32.1	-13.6	-8.5	-6.4	-3.6	-2.0	-0.8	-0.3	0.1	0.5	-5.0	-1.5	1.7	1.7	4.7	1.6	1.9
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	-9.4	-8.7	-8.6	-7.4	-4.4	-4.4	-3.8
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	-2.2	-0.1	-0.3	2.7	-1.0	-0.5
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	10.3	25.6	16.3	19.3	11.3	11.5
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	-6.7	-4.7	-3.6	-0.6	-3.3	-2.6
Sweden	4.7	-5.3	-3.4	3.1	-7.0	3.1	1.8	-0.1	-0.4	-1.1	-1.5	-1.6	0.0	1.0	1.4	0.8	0.5	-2.8	0.0	1.2	-0.6	2.4	-1.1	-0.4
United Kingdom	-4.8	-3.3	-2.8	-2.0	-5.1	1.3	-2.9	-9.3	-7.4	-8.0	-5.3	-5.5	-4.6	-3.3	-2.5	-2.2	-2.5	-13.0	-7.9	-4.6	-5.4	-2.4	-4.6	-3.5
Euro area	-	-	-	-	-7.3	-1.3	-2.6	-6.3	-4.3	-3.8	-3.3	-2.6	-2.0	-1.5	-1.0	-0.4	-0.5	-7.0	-5.3	-3.7	-3.5	-0.5	-2.9	-2.3
Australia	-	-	-	-0.5	-1.8	0.9	2.2	-4.2	-3.9	-3.0	-1.8	-1.8	-1.0	-1.6	-0.6	-0.6	-1.2	-11.5	-4.0	-1.4	-0.8	2.2	-1.8	-1.7
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	-2.9	0.1	-0.6	2.4	-0.7	-0.6
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	-9.1	-6.2	-4.2	-3.9	-0.9	-3.0	-2.2
New Zealand				-4.9	2.4	1.7	4.8	-6.8	-4.1	-2.1	-0.6	0.5	0.2	1.2	1.7	0.9	-0.5	-7.7	-4.1	-3.2	-3.2	-0.2	-3.7	-3.4
United States	-7.6	-4.4	-6.2	-5.5	-4.7	0.3	-4.5	-12.5	-11.1	-9.3	-6.0	-5.3	-4.7	-5.4	-4.5	-6.2	-6.8	-14.8	-11.5	-4.0	-8.0	-5.0	-7.6	-7.7

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. 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. From 1st January 2023, the Euro area covers 20 countries with the addition of Croatia.

Table 11 Office for Budget Responsibility March 2024 Economic Outlook

Percentage change on a year earlier (unless otherwise stated)

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028
	Outturn							Forecasts					
Gross Domestic Product at constant prices	2.0	1.6	1.3	1.4	- 9.4	7.6	4.3	0.3	0.8	1.9	2.0	1.8	1.7
Expenditure components of GDP													
Domestic demand	2.2	1.2	1.3	1.6	- 9.9	8.8	4.8	0.3	0.8	1.6	1.9	1.8	1.7
Household consumption ¹	2.9	1.8	1.6	1.1	- 10.5	6.2	5.0	0.5	0.7	2.0	2.1	2.0	1.9
General government consumption	0.8	- 0.1	0.4	4.0	- 5.4	12.5	2.3	0.7	4.2	1.8	1.5	1.5	1.6
Fixed Investment	1.8	3.3	- 0.2	1.5	- 9.4	6.1	8.0	1.8	- 4.5	0.4	2.0	1.8	1.2
Business	- 0.5	1.8	- 1.5	1.1	- 11.4	0.9	9.6	4.8	- 5.1	1.4	2.5	2.0	1.2
General government	1.3	1.7	1.3	4.0	2.7	5.3	0.9	5.9	- 1.5	- 2.4	- 2.0	- 2.0	- 3.0
Private dwellings	7.6	8.1	6.5	1.2	- 12.4	16.9	9.5	- 6.5	- 5.3	0.2	3.5	3.7	3.5
Exports of goods and services	2.3	- 0.5	1.2	2.7	- 13.9	2.2	9.0	- 0.5	- 1.1	0.5	0.6	0.6	0.7
Imports of goods and services	4.8	5.7	2.0	2.7	- 15.9	6.2	14.6	- 1.4	- 0.7	- 0.2	0.2	0.6	0.8
Inflation													
CPI (Consumer Price Index)	1.1	2.8	2.5	1.8	0.9	2.6	9.1	7.3	2.2	1.5	1.6	1.9	2.0
RPI (Retail Price Index)	2.1	3.7	3.3	2.6	1.5	4.0	11.6	9.7	3.1	2.0	2.5	3.0	2.9
GDP deflator at market prices	2.2	1.9	2.2	2.1	5.6	- 0.2	5.1	7.6	1.5	1.2	1.7	1.9	1.9
Labour market													
Employment (millions)	31.7	32.1	32.4	32.8	32.5	32.4	32.9	33.1	33.2	33.5	33.8	34.1	34.3
Wages and salaries	4.0	4.0	4.8	3.7	2.1	6.5	7.4	7.3	3.9	2.8	2.7	2.9	3.1
Average earnings ²	2.9	2.7	3.3	3.0	1.8	5.5	5.8	6.8	3.6	2.1	2.0	2.3	2.6
LFS unemployment (%age)	4.9	4.4	4.1	3.8	4.6	4.5	3.9	4.1	4.4	4.4	4.2	4.2	4.1
Household sector													
Real household disposable income	0.2	- 0.2	2.4	1.8	- 0.5	1.2	- 1.4	1.4	1.0	2.4	1.3	1.4	1.8
Savings ratio (level, %age)	7.1	4.5	5.8	6.5	13.7	12.6	8.4	9.1	9.2	9.4	8.7	8.1	7.9
House prices	7.0	4.6	3.2	1.0	2.8	8.8	9.7	0.6	- 2.3	- 0.4	2.2	3.4	3.7
Fiscal aggregates (%age of GDP) ³													
Public sector net borrowing	2.3	1.9	1.8	2.6	55.1	122.4	128.7	114.1	87.2	77.5	68.7	50.6	39.4
Public sector net debt	85.3	85.0	80.6	84.4	82.7	83.9	84.9	88.8	91.7	92.8	93.2	93.2	92.9
General government net borrowing ⁴	2.4	2.0	1.8	2.8	2.6	6.2	5.5	5.2	4.3	3.3	3.0	2.4	2.0
General government gross debt ⁴	86.3	85.0	84.8	84.6	107.6	101.0	99.4	100.7	102.5	103.6	103.8	103.5	103.0

Source: Office for Budget Responsibility (OBR) Economic and Fiscal Outlook Report March 2024 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	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	2028/29
Departmental Expenditure Limits	320.5	367.3	355.6	349.5	350.1	356.2	353.9	361.1	371.4	381.8	410.0	552.8	535.2	541.4	558.9	569.6	598.4	616.9	633.3	647.6
+ Annually Managed Expenditure	244.8	375.4	389.6	401.6	416.7	428.8	439.5	452.7	465.1	476.6	478.4	554.4	512.0	616.0	657.8	656.8	642.4	666.5	683.8	707.7
= Total Managed Expenditure	565.3	742.7	745.2	760.2	766.8	785.0	793.5	813.9	836.4	858.4	888.4	1,107.2	1,047.2	1,157.4	1,216.8	1,226.3	1,251.7	1,290.3	1,323.1	1,361.7
Gross Domestic Product (GDP)	1,399.6	1,627.8	1,673.2	1,725.3	1,803.9	1,875.4	1,932.1	2,013.6	2,098.8	2,173.7	2,244.5	2,085.1	2,361.9	2,553.3	2,716.0	2,785.6	2,875.1	2,984.8	3,094.5	3,207.5
Total Managed Expenditure as a percentage of GDP	40.4	45.6	44.5	44.1	42.5	41.9	41.1	40.4	39.9	39.5	39.6	53.1	44.3	45.3	44.8	44.0	43.5	43.2	42.8	42.5

Sources: HM Treasury Public Expenditure Statistical Analyses 2024 (and previous editions) Statistical Bulletin: Public Spending Statistics. OBR Economic and Fiscal Outlook.

Notes: 1. Caution should be used in comparing the 2024/25 plans and forecast with outturn figures as the former are subject to sizeable revisions.

2. The OBR forecasts should be treated with caution as they reflect the previous UK Government Spending Plans and are subject to uncertainty around the continued 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	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	2028/29
Income tax (gross)	136.1	153.2	152.7	152.3	157.6	163.6	168.9	177.2	180.6	192.5	193.4	195.6	225.0	250.5	279.2	302.7	315.8	331.4	348.7	363.3
Income tax (net of tax credits)	130.5	147.7	152.7	149.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ National insurance contributions	85.6	97.7	101.6	104.5	107.3	110.3	114.1	126.2	131.5	137.3	145.0	144.3	159.7	177.1	179.2	168.1	173.6	179.8	186.1	192.1
+ Value Added Tax	73.3	86.3	98.1	100.7	106.5	111.2	116.6	121.8	125.4	133.1	134.7	117.0	143.3	162.1	170.7	175.6	182.1	189.6	197.8	206.0
+ Corporation tax	46.0	43.9	41.7	40.7	40.6	44.1	44.6	53.4	55.3	56.6	50.1	53.1	68.2	79.7	94.9	101.3	102.7	106.3	110.2	115.0
+ Excise duties	44.7	51.8	52.8	52.3	52.9	52.8	53.3	53.7	54.6	55.9	49.3	42.9	49.3	46.9	46.0	46.2	49.3	50.3	51.5	52.4
+ Council tax and business rates	40.7	49.3	50.9	52.6	55.6	55.7	57.8	59.6	62.3	65.4	68.0	56.9	65.3	70.2	74.1	79.1	84.7	88.2	91.3	94.9
+ Stamp duty etc ¹	7.5	6.0	6.1	6.9	9.4	10.9	11.3	12.4	13.6	12.9	12.5	9.5	15.4	16.7	12.7	14.0	15.1	17.2	19.6	22.1
+ Other taxes and royalties	38.0	50.3	53.2	56.0	59.4	64.2	68.1	72.3	75.8	82.4	93.3	90.3	102.6	122.6	128.3	129.1	131.3	137.4	140.7	145.4
+ Interest, surplus and other adjustments	49.2	63.7	65.9	68.9	72.1	75.5	77.7	79.9	79.4	76.8	82.8	83.5	88.9	102.9	117.0	123.0	119.6	121.3	126.6	131.1
= Current receipts ²	521.0	602.2	623.0	634.8	661.3	688.2	712.3	756.6	778.6	812.9	829.1	793.0	917.7	1,028.7	1,102.2	1,139.1	1,174.2	1,221.6	1,272.5	1,322.2

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	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	2028/29
Current receipts ¹	521.0	602.2	623.0	634.8	661.3	688.2	712.3	756.6	778.6	812.9	829.1	793.0	917.7	1,028.7	1,102.2	1,139.1	1,174.2	1,221.6	1,272.5	1,322.2
- Current expenditure	508.1	662.6	671.5	683.2	694.9	705.5	716.3	727.8	744.8	761.5	793.3	981.6	937.6	1,051.0	1,080.8	1,090.4	1,119.6	1,158.0	1,191.3	1,231.1
- Depreciation	32.2	42.2	43.5	44.7	45.9	47.1	48.1	49.6	50.4	51.0	52.6	53.6	55.3	60.4	65.1	69.4	71.1	73.1	75.4	77.5
= Current budget surplus (deficit)	- 19.3	- 102.5	- 92.0	- 93.1	- 79.5	- 64.4	- 52.0	- 20.8	- 16.6	0.4	- 16.8	- 242.2	- 75.2	- 82.7	- 43.7	- 20.7	- 16.5	- 9.5	5.8	13.6
Gross capital investment ²	58.5	82.0	74.3	77.1	72.1	83.2	80.3	86.1	96.7	96.7	95.1	125.6	109.6	106.3	136.0	136.0	132.1	132.2	131.7	130.6
- Depreciation	32.2	42.2	43.5	44.7	45.9	47.1	48.1	49.6	50.4	51.0	52.6	53.6	55.3	60.4	65.1	69.4	71.1	73.1	75.4	77.5
= Net capital investment	26.3	39.8	30.8	32.4	26.2	36.2	32.3	36.5	46.4	45.7	42.6	72.0	54.4	45.9	70.9	66.6	61.0	59.1	56.3	53.1
Public Sector Net Borrowing	46.4	142.1	121.3	124.5	104.2	99.1	82.2	58.2	60.9	45.0	60.6	314.8	126.3	127.9	122.1	87.2	77.5	68.7	68.7	68.7
Public Sector Net Debt	501.6	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	1,930.1	2,050.4	2,251.9	2,453.4	2,592.5	2,714.9	2,832.3	2,832.3	2,832.3
Gross Domestic Product	1,399.6	1,627.8	1,673.2	1,725.3	1,803.9	1,875.4	1,932.1	2,013.6	2,098.8	2,173.7	2,244.5	2,085.1	2,361.9	2,553.3	2,716.0	2,785.6	2,875.1	2,984.8	3,094.5	3,207.5
Borrowing and debt as a percentage of GDP																				
Public Sector Net Borrowing	3.0	7.7	6.4	5.0	3.6	4.2	2.6	4.9	3.8	0.8	0.8	16.2	7.3	1.3	1.1	4.1	0.9	2.5	3.2	3.0
Public Sector Net Debt ³	34.3	70.9	74.3	77.5	79.2	81.6	81.3	83.5	82.3	80.3	85.2	96.5	96.6	95.7	98.5	98.8	96.4	95.5	95.1	94.3
General Government Net Borrowing ⁴	3.0	8.8	7.4	7.2	5.6	5.1	4.4	2.7	2.9	1.9	2.9	15.3	5.9	5.4	5.5	3.9	3.1	2.9	2.3	1.9
General Government Gross Debt ⁴	40.5	76.2	82.1	83.9	85.4	86.5	86.4	86.3	85.0	84.8	84.6	107.6	101.0	99.4	100.7	102.5	103.6	103.8	103.5	103.0

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 published in March 2023.
6. Outturn fiscal data consistent with the ONS/HM Treasury Public Sector Finances Statistical Bulletin released in June 2024.

Table 13 **Government expenditure and borrowing in cash/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	2028/29
	Forecasts																							
Public expenditure																								
Public sector current expenditure	17.1	96.6	209.6	361.2	508.1	662.6	671.5	683.2	694.9	705.5	716.3	727.8	744.8	761.5	793.3	981.6	937.6	1,051.0	1,080.8	1,090.4	1,119.6	1,158.0	1,191.3	1,231.1
+ Depreciation	2.1	11.9	21.4	25.2	32.2	42.2	43.5	44.7	45.9	47.1	48.1	49.6	50.4	51.0	52.6	53.6	55.3	60.4	65.1	69.4	71.1	73.1	75.4	77.5
+ Public Sector Net Investment	3.6	6.0	6.7	4.5	26.3	39.8	30.8	32.4	26.2	36.2	32.3	36.5	46.4	45.7	42.6	72.0	54.4	45.9	70.9	66.6	61.0	59.1	56.3	53.1
= Total Managed Expenditure (TME)	22.8	114.5	237.7	390.9	566.5	744.5	745.8	760.4	767.1	788.7	796.6	813.8	841.5	858.2	888.4	1,107.2	1,047.2	1,157.4	1,216.8	1,226.3	1,251.7	1,290.3	1,323.1	1,361.7
Public expenditure at 2023/24 prices																								
Public sector current expenditure	275.9	408.3	463.4	633.6	791.6	917.7	914.1	913.2	911.2	914.0	921.2	915.3	922.3	923.7	940.0	1,103.2	1,062.2	1,115.5	1,080.8	1,081.7	1,095.9	1,114.1	1,125.0	1,140.6
+ Depreciation	34.3	50.1	47.4	44.2	50.2	58.4	59.2	59.7	60.2	61.0	61.8	62.4	62.4	61.9	62.3	60.3	62.6	64.1	65.1	68.8	69.6	70.4	71.2	71.8
+ Public Sector Net Investment	58.6	25.4	14.8	7.9	40.9	55.1	42.0	43.3	34.4	46.9	41.5	45.8	57.4	55.4	50.4	80.9	61.6	48.7	70.9	66.0	59.7	56.9	53.2	49.2
= Total Managed Expenditure (TME)	368.9	483.8	525.6	685.7	882.7	1,031.2	1,015.3	1,016.3	1,005.7	1,021.8	1,024.5	1,023.5	1,042.1	1,040.9	1,052.7	1,244.3	1,186.4	1,228.4	1,216.8	1,216.6	1,225.2	1,241.3	1,249.5	1,261.5
Public sector borrowing																								
Public Sector Net Borrowing (PSNB)	-0.3	11.5	7.3	-16.1	46.4	142.1	121.3	124.5	104.2	99.1	82.2	58.2	60.9	45.0	60.6	314.8	126.3	127.9	122.1	87.2	77.5	68.7	50.6	39.4
Gross Domestic Product (GDP)																								
Cash GDP	57.7	267.5	679.3	1,114.6	1,418.4	1,627.8	1,673.2	1,725.3	1,803.9	1,875.4	1,932.1	2,013.6	2,098.8	2,173.7	2,244.5	2,085.1	2,361.9	2,553.3	2,716.0	2,785.6	2,875.1	2,984.8	3,094.5	3,207.5
GDP at 2023/24 prices	934.1	1,130.2	1,502.0	1,954.9	2,210.0	2,254.5	2,277.7	2,305.9	2,365.2	2,429.6	2,484.9	2,532.4	2,599.1	2,636.5	2,659.5	2,343.3	2,675.8	2,709.9	2,716.0	2,763.4	2,814.2	2,871.6	2,922.3	2,971.6
GDP deflator index																								
	6.2	23.7	45.2	57.0	64.2	72.2	73.5	74.8	76.3	77.2	77.8	79.5	80.7	82.4	84.4	89.0	88.3	94.2	100.0	100.8	102.2	103.9	105.9	107.9
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	44.1	42.5	42.1	41.2	40.4	40.1	39.5	39.6	53.1	44.3	45.3	44.8	44.0	43.5	43.2	42.8	42.5
Public Sector Net Borrowing	1.1	4.6	-0.1	-3.4	3.0	7.7	6.4	5.0	3.6	4.2	2.6	4.9	3.8	0.8	0.8	16.2	7.3	1.3	1.1	4.1	0.9	2.5	3.2	3.0
Public Sector Net Debt	-	40.3	21.6	28.3	34.3	70.9	74.3	77.5	79.2	81.6	81.3	83.5	82.3	80.3	85.2	96.5	96.6	95.7	98.5	98.8	96.4	95.5	95.1	94.3
General Government Gross Debt	-	47.2	27.7	35.7	40.5	76.2	82.1	83.9	85.4	86.5	86.4	86.3	85.0	84.8	84.6	107.6	101.0	99.4	100.7	102.5	103.6	103.8	103.5	103.0

Sources: HM Treasury Public Expenditure Statistical Analyses 2024 (and previous editions), ONS Public Sector Finances Statistical Bulletin and OBR Databank and Economic and Fiscal Outlook June 2024.

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. 2023/24 prices are calculated using the GDP deflator.

4. The increase in spending from 2020/21 onwards mainly reflects higher Covid-19 and the subsequent cost of living crisis.

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

£ million (2023/24 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	24,977	21,612	17,995	19,872	25,157	19,064	23,897	32,677	63,330	52,711	60,211	50,952	53,661	56,744	69,721	69,415	74,728	63,384	95,711	77,579	78,253	98,110	101,630
+ Local government	31,952	34,002	17,001	14,204	12,943	13,665	19,675	21,382	25,377	25,857	23,871	21,517	22,041	22,679	26,384	28,366	26,372	22,597	19,598	21,634	22,700	24,403	24,403
= General government	56,930	55,614	34,996	34,076	38,100	32,730	26,016	29,007	88,713	77,648	85,602	74,373	74,919	79,423	96,106	97,781	101,100	85,981	115,309	99,213	100,953	122,513	126,033
+ Public corporations of which housing associations	28,691	38,978	29,479	16,472	10,429	11,024	6,194	7,625	12,471	9,636	9,717	9,328	10,994	22,431	20,677	20,358	19,625	10,869	11,213	10,020	6,678	13,237	12,452
												9,316	6,392	8,427	7,009	7,009	216	54	-	-	-	-	-
= Total public sector gross capital expenditure	85,621	94,592	64,475	50,548	48,529	43,753	32,210	36,632	101,185	87,283	95,319	83,701	85,913	101,854	116,782	118,138	120,725	96,850	126,522	109,233	107,631	135,750	138,485
- Depreciation	34,308	46,578	50,135	43,803	47,384	41,262	44,173	50,175	58,399	59,220	59,749	60,224	60,974	61,832	62,379	62,384	61,858	62,290	60,286	62,618	64,117	65,143	68,839
= Total public sector net investment	52,280	51,444	18,249	13,783	18,037	19,318	9,956	36,582	57,597	42,658	50,128	37,885	39,186	49,112	47,841	55,754	58,867	34,560	66,236	46,615	43,514	70,607	69,646
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	11.6	9.2	10.2	9.2	8.8	11.2	11.4
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	4.6	4.5	4.6	3.6	5.4	4.1	4.0	5.0	5.0

Sources: HM Treasury, Public Expenditure Statistical Analyses, 2024, 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 published in March 2024.

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

£ billion

	1987/88	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	2023/24
	cash basis			accruals basis															
1. General public services	25.0	26.9	36.3	46.9	58.1	78.3	79.6	75.3	77.4	76.2	77.0	80.8	85.6	81.5	80.9	72.0	111.5	165.6	157.9
of which: public and common services	3.4	5.7	6.1	7.9	12.8	12.8	11.5	11.2	11.2	11.5	14.3	12.5	12.4	12.7	14.4	18.4	28.1	27.3	26.4
of which: international services	1.9	2.9	3.4	4.2	6.2	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	10.4
of which: public sector debt interest	19.7	18.3	26.8	34.8	39.1	57.7	60.4	56.4	56.4	54.2	55.5	57.5	62.8	56.9	54.8	42.4	75.1	129.9	121.1
2. Defence	19.1	23.2	22.5	25.7	31.0	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	56.8
3. Public order and safety	8.1	13.2	16.0	20.4	29.3	33.1	32.1	31.3	29.6	30.2	30.2	30.1	31.5	32.4	34.5	38.9	39.8	44.2	47.7
4. Economic affairs	19.0	21.4	23.6	23.8	35.3	40.0	37.8	36.7	40.9	41.1	47.0	49.2	53.1	60.8	66.7	196.4	97.8	125.3	91.8
of which: enterprise and economic development	6.5	5.4	4.5	4.9	6.4	4.9	4.8	5.0	6.7	6.6	7.5	8.3	10.7	14.1	18.3	131.4	36.3	63.3	24.5
of which: science and technology	1.0	1.3	1.2	1.4	3.0	3.4	3.6	3.3	4.2	4.4	4.7	4.5	4.9	5.6	6.0	6.6	6.6	7.3	9.6
of which: employment policies	3.0	2.7	3.1	3.8	3.3	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	4.8
of which: agriculture, fisheries and forestry	2.2	2.8	3.9	4.7	5.6	5.5	5.8	5.3	5.4	5.2	4.5	5.2	4.6	5.7	5.8	6.3	6.0	6.3	6.7
of which: transport	6.4	9.2	10.9	9.0	17.0	21.5	20.4	20.2	20.8	22.0	27.9	28.8	30.3	32.7	34.4	49.4	44.7	44.6	46.2
5. Environment protection	2.4	3.4	4.1	5.1	8.5	10.9	10.5	10.7	11.2	11.6	11.6	11.1	11.8	11.1	11.8	13.0	13.8	14.3	15.3
6. HOUSING AND COMMUNITY AMENITIES	4.6	6.8	6.0	5.5	10.7	13.3	10.2	10.0	9.9	10.3	9.8	10.3	11.4	12.1	14.2	13.7	15.2	17.3	19.9
7. Health	20.3	30.9	41.4	54.2	89.8	119.9	121.3	124.3	129.4	134.1	138.5	142.6	147.3	152.9	164.1	218.6	216.2	212.7	221.0
8. Recreation, culture and religion	3.5	5.0	5.5	7.8	10.8	13.0	12.5	12.7	11.6	12.4	11.4	11.6	11.5	11.4	12.3	12.6	12.8	14.5	13.0
9. Education	21.2	31.3	37.0	45.9	69.8	91.5	86.5	84.1	84.7	85.1	84.9	84.9	86.1	88.1	90.6	95.5	100.1	107.3	111.5
10. Social protection	55.1	80.2	107.6	128.5	171.0	230.4	244.8	253.4	254.2	261.1	264.9	265.4	268.7	274.8	275.8	299.3	300.0	321.9	360.9
EU transactions	- 1.6	- 4.1	- 4.1	- 2.6	- 0.6	5.9	4.3	6.7	7.2	6.2	7.7	4.7	5.4	7.8	5.8	7.0	- 2.0	- 2.5	- 0.3
Total expenditure on services	176.8	238.2	295.9	361.2	513.7	675.6	678.3	681.5	692.5	705.0	719.6	727.8	751.1	773.2	799.1	1,011.5	953.9	1,076.2	1,095.4
Accounting adjustments	6.5	16.0	23.5	29.8	52.9	68.9	67.5	78.9	74.5	83.7	77.0	86.1	90.4	85.0	89.3	95.7	93.3	81.1	121.3
Total Managed Expenditure (TME)	183.3	254.2	319.4	391.1	566.5	744.5	745.8	760.4	767.1	788.7	796.6	813.8	841.5	858.2	888.4	1,107.2	1,047.2	1,157.4	1,216.8

Source: HM Treasury, Public Expenditure Statistical Analyses, Cm 9648 2024, Table 4.2 (from 2000/01 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 spend related to Covid-19 and the cost-of-living crisis.

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

£ billion (2023/24 prices)

	1987/88	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	2023/24
	cash basis			accruals basis															
1. General public services	55.4	45.5	55.9	78.5	90.5	108.5	108.5	100.7	101.6	98.8	99.1	101.7	106.1	98.9	96.0	81.0	126.5	175.9	157.9
of which: public and common services	7.5	9.6	9.4	13.2	20.0	17.7	15.7	15.0	14.7	14.9	18.4	15.7	15.4	15.4	17.0	20.7	31.9	29.0	26.4
of which: international services	4.2	4.9	5.2	7.0	9.7	10.8	10.5	10.3	12.9	13.6	9.3	13.6	12.9	14.4	13.9	12.6	9.5	9.0	10.4
of which: public sector debt interest	43.7	30.9	41.3	58.2	60.9	80.0	82.3	75.4	74.1	70.3	71.5	72.3	77.8	69.1	65.0	47.7	85.1	137.9	121.1
2. Defence	42.3	39.2	34.7	43.0	48.3	54.5	52.7	48.6	47.8	47.6	47.1	46.7	48.0	48.8	50.1	50.1	55.2	59.0	56.8
3. Public order and safety	18.0	22.3	24.7	34.1	45.7	45.9	43.7	41.9	38.9	39.2	38.9	37.9	39.0	39.3	40.9	43.7	45.1	47.0	47.7
4. Economic affairs	42.1	36.2	36.4	39.8	55.1	55.5	51.5	49.1	53.7	53.3	60.5	61.9	65.8	73.8	79.1	220.8	110.9	133.1	91.8
of which: enterprise and economic development	14.4	9.1	6.9	8.2	10.0	6.8	6.5	6.7	8.8	8.6	9.7	10.4	13.3	17.1	21.7	147.8	41.2	67.2	24.5
of which: science and technology	2.2	2.2	1.9	2.3	4.7	4.7	4.9	4.4	5.5	5.7	6.1	5.7	6.1	6.8	7.1	7.4	7.5	7.7	9.6
of which: employment policies	6.7	4.6	4.8	6.4	5.1	6.5	4.4	3.9	5.0	3.8	3.1	3.0	3.2	3.3	2.7	2.9	4.8	4.1	4.8
of which: agriculture, fisheries and forestry	4.9	4.7	6.0	7.9	8.7	7.6	7.9	7.1	7.1	6.7	5.8	6.5	5.7	7.0	6.9	7.1	6.8	6.6	6.7
of which: transport	14.2	15.5	16.8	15.0	26.5	29.8	27.8	27.0	27.3	28.5	35.9	36.3	37.6	39.7	40.7	55.5	50.7	47.4	46.2
5. Environment protection	5.3	5.7	6.3	8.5	13.3	15.1	14.3	14.3	14.7	15.0	14.9	14.0	14.6	13.4	14.0	14.6	15.6	15.2	15.3
6. HOUSING AND COMMUNITY AMENITIES	10.2	11.5	9.3	9.2	16.7	18.4	13.9	13.4	13.0	13.4	12.6	13.0	14.1	14.7	16.9	15.4	17.3	18.4	19.9
7. Health	45.0	52.2	63.8	90.6	140.1	166.2	165.2	166.3	169.8	173.9	178.3	179.5	182.6	185.6	194.6	245.8	245.2	225.9	221.0
8. Recreation, culture and religion	7.8	8.4	8.5	13.0	16.8	18.0	17.0	17.0	15.2	16.1	14.7	14.6	14.3	13.8	14.6	14.2	14.5	15.4	13.0
9. Education	47.0	52.9	57.1	76.7	108.9	126.8	117.8	112.5	111.2	110.4	109.3	106.9	106.7	106.9	107.5	107.4	113.5	114.0	111.5
10. Social protection	122.2	135.5	165.9	214.8	266.7	319.4	333.5	339.0	333.6	338.6	341.1	334.1	333.0	333.6	327.0	336.6	340.2	342.0	360.9
EU transactions	- 3.5	- 6.9	- 6.3	- 4.3	- 0.9	8.2	5.9	9.0	9.5	8.0	9.9	5.9	6.7	9.5	6.9	7.9	- 2.3	- 2.6	- 0.3
Total expenditure on services	392.0	402.5	456.3	603.9	801.1	936.6	924.1	911.6	909.0	914.2	926.5	916.1	930.9	938.5	947.6	1,137.5	1,081.6	1,143.3	1,095.4
Accounting adjustments	14.4	27.0	36.3	49.9	82.5	95.6	91.9	105.6	97.8	108.5	99.1	108.3	112.1	103.2	105.9	107.7	105.8	86.2	121.3
Total Managed Expenditure (TME)	406.4	429.5	492.6	653.8	883.6	1,032.2	1,016.0	1,017.2	1,006.8	1,022.8	1,025.6	1,024.5	1,043.0	1,041.7	1,053.5	1,245.2	1,187.4	1,229.5	1,216.8

Source: See Table 15a.

Notes: 1. Real terms figures are the nominal figures adjusted to 2023/24 price levels using GDP deflators from the ONS, issued on 30 June 2024.

Table 15c **Total outturn expenditure on services by function as percentage of GDP**

Percentages

	1998/99	1999/00	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
	accruals basis																	
1. General public services	4.6	4.3	4.2	4.1	4.8	4.8	4.4	4.3	4.1	4.0	4.0	4.1	3.7	3.6	3.5	4.7	6.5	5.8
of which: public and common services	0.7	0.8	0.7	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	1.0
of which: international services	0.3	0.3	0.4	0.4	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	0.4
of which: public sector debt interest	3.5	3.1	3.1	2.8	3.5	3.6	3.3	3.1	2.9	2.9	2.9	3.0	2.6	2.4	2.0	3.2	5.1	4.5
2. Defence	2.4	2.4	2.3	2.2	2.4	2.3	2.1	2.0	2.0	1.9	1.8	1.8	1.9	1.9	2.1	2.1	2.2	2.1
3. Public order and safety	1.8	1.7	1.8	2.1	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	1.8
4. Economic affairs	1.9	2.0	2.1	2.5	2.5	2.3	2.1	2.3	2.2	2.4	2.4	2.5	2.8	3.0	9.4	4.1	4.9	3.4
of which: enterprise and economic development	0.3	0.4	0.4	0.5	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.5	0.6	0.8	6.3	1.5	2.5	0.9
of which: science and technology	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.4
of which: employment policies	0.3	0.3	0.3	0.2	0.3	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.1	0.2
of which: agriculture, fisheries and forestry	0.4	0.4	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	0.2	0.2
of which: transport	0.8	0.7	0.8	1.2	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	1.7
5. Environment protection	0.4	0.5	0.5	0.6	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.6	0.6	0.6	0.6
6. HOUSING AND COMMUNITY AMENITIES	0.5	0.4	0.5	0.8	0.8	0.6	0.6	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.7	0.6	0.7	0.7
7. Health	4.6	4.7	4.9	6.3	7.4	7.2	7.2	7.2	7.2	7.2	7.1	7.0	7.0	7.3	10.5	9.2	8.3	8.1
8. Recreation, culture and religion	0.7	0.7	0.7	0.8	0.8	0.7	0.7	0.6	0.7	0.6	0.6	0.5	0.5	0.6	0.6	0.5	0.6	0.5
9. Education	4.0	4.0	4.1	4.9	5.6	5.2	4.9	4.7	4.5	4.4	4.2	4.1	4.1	4.0	4.6	4.2	4.2	4.1
10. Social protection	11.4	11.6	11.5	12.1	14.2	14.6	14.7	14.1	13.9	13.7	13.2	12.8	12.6	12.3	14.4	12.7	12.6	13.3
EU transactions	-0.3	-0.3	-0.2	0.0	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	0.0
Total expenditure on services	32.1	32.0	32.4	36.2	41.5	40.5	39.5	38.4	37.6	37.2	36.1	35.8	35.6	35.6	48.5	40.4	42.2	40.3
Accounting adjustments	2.9	2.7	2.7	3.7	4.2	4.0	4.6	4.1	4.5	4.0	4.3	4.3	3.9	4.0	4.6	4.0	3.2	4.5
Total Managed Expenditure (TME)	35.0	34.8	35.1	39.9	45.7	44.6	44.1	42.5	42.1	41.2	40.4	40.1	39.5	39.6	53.1	44.3	45.3	44.7

Source: See Table 15a.

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

£ million

	Outturn																			Plans 2024/25	
	2002/03	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13 ²	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23		2023/24
Total DEL by departmental group ¹																					
Health ²	58,821	76,672	80,625	87,574	92,301	99,781	103,360	102,844	105,222	109,775	113,345	117,245	120,584	125,156	128,396	138,456	190,610	187,274	182,131	188,469	195,102
Education	13,330	18,692	46,148	50,128	52,160	56,693	57,476	55,214	54,279	63,302	64,593	64,563	64,975	65,277	66,659	68,371	72,983	75,940	81,793	87,943	92,777
Defence	29,317	29,843	30,713	33,163	34,328	36,734	37,355	37,157	34,259	34,540	34,368	35,099	35,280	36,605	38,026	39,833	42,362	45,929	52,797	53,903	56,379
Business, Energy & Industrial Strategy ³	14,302	18,624	18,982	20,135	20,416	23,348	22,277	19,948	19,826	11,623	11,439	12,348	12,357	11,907	12,401	14,632	43,671	30,348	31,956	21,692	26,764
MHCLG – Local Government ⁴	37,598	46,560	22,763	22,782	29,609	27,064	24,335	25,380	23,189	16,481	13,657	10,758	8,229	9,288	4,834	4,977	10,168	13,768	7,694	9,580	11,337
MHCLG – Housing and Communities ⁴	4,662	8,968	8,928	10,239	11,251	13,291	10,258	5,483	3,767	5,687	6,383	6,022	7,585	6,714	9,782	11,052	11,816	8,903	10,655	10,102	10,682
Levelling Up Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,377
Transport	9,643	11,354	13,103	12,838	12,687	13,905	12,474	12,366	12,157	12,231	11,914	7,914	7,004	8,284	10,753	18,345	33,392	29,606	28,912	30,038	26,880
Home Office	7,847	9,087	9,100	9,533	9,845	10,267	13,032	12,653	11,746	11,311	11,683	10,986	11,222	11,237	11,667	12,288	15,352	15,296	17,911	20,311	16,880
International Development	3,434	4,488	4,863	5,186	5,617	6,587	7,467	7,813	7,758	10,020	9,650	9,250	-	-	-	-	-	-	-	-	-
Justice	8,234	8,352	8,428	9,272	9,533	9,511	9,253	8,928	8,477	7,935	7,588	7,160	7,332	7,549	7,941	8,324	9,643	10,088	10,684	11,894	11,654
Work and Pensions	7,211	8,158	7,813	7,945	7,775	13,715	9,358	7,749	7,667	7,661	7,300	6,556	6,371	6,433	6,094	5,776	6,944	9,334	8,581	9,031	8,596
Chancellor's Departments ⁵	4,053	4,621	4,740	4,486	4,413	4,320	3,956	3,894	3,456	3,373	3,584	2,990	4,037	4,064	4,344	4,783	5,361	6,590	6,907	7,051	5,557
Cabinet Office	1,251	1,583	1,769	1,967	2,168	2,416	2,457	2,448	2,509	2,333	2,703	2,812	3,128	3,254	3,360	3,649	4,438	4,668	4,926	5,523	5,659
Environment, Food and Rural Affairs	2,516	2,785	2,843	2,913	2,828	2,952	2,737	2,368	2,276	2,236	2,353	2,134	2,206	2,299	2,500	2,762	5,309	5,376	5,858	6,796	6,987
Foreign and Commonwealth Office	1,513	1,840	1,850	1,963	2,173	2,223	2,253	2,167	2,026	2,115	1,870	1,893	11,986	12,072	12,673	12,583	12,586	9,142	9,322	11,113	10,517
Small and Independent Bodies	672	778	682	725	1,700	1,689	1,647	1,699	1,464	1,395	1,298	1,366	1,514	1,817	1,658	1,932	2,454	2,635	2,590	2,670	3,026
Culture, Media and Sport	1,187	1,442	1,643	1,933	2,326	1,976	2,055	2,721	2,402	1,260	1,671	1,611	1,682	1,786	1,890	1,827	3,575	2,185	2,269	2,068	2,079
Law Officers' Departments	518	656	698	716	720	709	672	613	592	578	551	548	537	569	563	618	619	682	771	875	835
International Trade	-	-	-	-	-	-	-	-	-	206	279	341	345	391	420	485	527	520	575	-	-
Scotland ⁶	17,929	22,465	24,505	26,475	27,234	28,413	28,495	27,549	27,910	28,349	28,912	28,730	29,346	30,341	31,126	32,881	44,083	42,163	41,935	43,413	43,976
Wales ⁶	9,654	11,903	12,684	13,417	14,237	15,004	15,133	14,618	14,609	15,034	15,255	14,358	14,521	15,115	15,344	14,221	20,863	19,366	18,071	19,546	19,536
Northern Ireland	7,467	8,524	9,006	9,753	10,201	10,579	10,798	10,441	10,433	10,655	10,766	10,667	10,890	11,226	11,778	12,707	16,601	15,940	15,621	16,912	16,887
Departmental Expenditure Limits ⁷	241,159	297,396	311,885	333,142	353,523	381,179	375,377	364,054	356,028	358,104	361,170	355,351	361,132	371,384	381,789	410,016	552,830	535,232	541,384	558,929	569,553
Annually Managed Expenditure	179,883	226,610	238,160	249,795	280,729	331,742	342,524	351,050	375,965	375,709	389,275	438,144	452,726	465,065	476,572	478,415	554,417	512,005	615,968	657,844	656,795
of which social security benefits ⁸	110,300	115,800	119,200	125,900	146,343	159,165	169,286	175,481	183,088	179,599	184,185	187,687	189,298	192,728	199,381	208,789	229,535	233,022	246,311	280,271	315,215
Total Managed Expenditure ⁹	421,042	524,006	550,045	582,937	634,252	672,491	707,118	715,104	731,993	733,813	750,445	793,495	813,858	836,449	858,361	888,431	1,107,247	1,047,237	1,157,352	1,216,773	1,226,348

Source: HM Treasury, Public Expenditure Statistical Analyses, 2024 and earlier editions.

Notes: 1. Total DEL for each department is the sum of resource (excluding depreciation) plus capital DEL and excludes local authority self-financed expenditure. Total DEL for 2012/13 was adjusted by -£868 million for a 'Budget Exchange' carried forward from 2011/12.

2. Provision for personal social services switched from Health to DLUHC Local Government spending from 2011/12.

3. Business, Energy & Industrial Strategy includes expenditure by the Department of Energy and Climate Change prior to 2016.

4. The Ministry of Housing, Communities and Local Government (MHCLG) was previously the Department for Levelling Up, Housing and Communities (DLUHC). MHCLG/DLUHC Local Government figures from 2013/14 reflect the localisation of business rates and council tax benefit.

5. The Chancellor's Department line includes the DEL for HM Revenue and Customs plus HM Treasury to permit comparisons over time. EU Financial Settlement payments and European Investment Bank receipts are included in HM Treasury's expenditure from 2021/22.

6. The DEL block grants for Scotland and Wales have been adjusted to reflect the devolution of tax powers, consistent with each country's fiscal framework. Similarly, the Scotland DEL block grant is adjusted for the devolution of welfare powers.

7. DEL figures include expenditure not assigned to any specific department, including reserves to address Covid-19 impacts.

8. Tax credits, stakeholder pension credits and child allowances paid as part of income support and jobseekers' allowance are shown within social security benefits. Tax credits include elements that are treated as negative tax in National Accounts.

9. TME excludes the temporary effects of banks brought into the public sector.

Section 3 Compendium

Dwellings, stock condition and households

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

Thousands

	1971	1976	1981	1986	1991	1996	2001	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	4,066	3,611	2,915	2,248	1,852	1,698	1,669	1,658	1,635	1,629	1,616	1,615	1,610
= 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	1,631	1,711
+ Privately rented	305	234	191	161	126	155	181	225	303	402	414	413	390	395	416	421	358
+ Housing association			36	47	65	91	139	251	272	278	278	279	281	284	291	294	297
+ Local authority	948	1,042	1,027	974	845	692	553	374	323	317	317	315	314	316	317	318	321
= All dwellings	1,822	1,921	1,970	2,032	2,124	2,230	2,321	2,397	2,482	2,549	2,567	2,586	2,605	2,626	2,645	2,664	2,687
Northern Ireland																	
Owner-occupiers	–	245	271	323	376	409	488	505	521	513	515	517	518	520	522	524	527
+ Privately rented	–	59	38	22	20	22	37	68	106	133	136	139	144	150	156	160	163
+ Housing association	–	–	3	6	10	14	19	22	29	35	37	39	41	43	45	48	49
+ NIHE	–	177	190	184	167	152	129	102	96	90	89	88	87	86	85	84	83
= All dwellings	–	481	501	536	573	597	674	698	752	771	777	783	790	799	808	816	822
United Kingdom																	
Owner-occupiers	–	11,091	12,442	13,949	15,531	16,422	17,603	18,131	17,984	17,758	17,897	18,185	18,499	18,760	18,950	19,109	19,405
+ Privately rented	–	3,037	2,378	2,234	2,010	2,354	2,441	3,121	4,491	5,515	5,589	5,556	5,515	5,513	5,584	5,650	5,601
+ Housing association			473	553	711	1,092	1,637	2,140	2,591	2,836	2,882	2,901	2,914	2,947	2,984	3,011	3,035
+ Local authority	–	6,488	6,305	5,851	5,133	4,521	3,682	2,882	2,382	2,193	2,162	2,148	2,123	2,118	2,105	2,105	2,102
= All dwellings	–	20,616	21,595	22,588	23,552	24,528	25,468	26,274	27,448	28,303	28,531	28,789	29,052	29,338	29,623	29,875	30,141

Sources: ONS UK Dwelling Stock by Country and Tenure (from 2001), Ministry of Housing, Communities and Local Government (and predecessors) Housing Statistics, Scottish Government Housing Statistics, Welsh Government Housing Statistics, NISRA 2021 Census, and ONS Family Resources Survey.

Notes: 1. Figures from 2001 for all countries are for March of year shown. Prior to 1991, figures are for the December of the year shown. 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 authors' own estimates which draw on FRS and Census occupied-stock tenure estimates, and NI stock (including vacant) estimates. See table 22 for further details.

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 dwellings such as those provided by government departments (e.g. Ministry of Defence), public sector agencies (e.g. the NIHE, New Towns, Scottish Homes and the NHS) and English county councils.

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 rounding.

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	69	65	62	62	63	63	64	64	64	64
+ Privately rented	19	14	11	10	9	10	10	12	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	15	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	-	34	36	42	51	58	62	64	64	61	61	61	62	62	61	61	64
+ Privately rented	-	12	10	8	6	7	8	9	12	16	16	16	15	15	16	16	13
+ Housing association	-	0	2	2	3	4	6	10	11	11	11	11	11	11	11	11	11
+ Local authority	-	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
Northern Ireland																	
Owner-occupiers	-	51	54	60	66	69	72	72	69	67	66	66	66	65	65	64	64
+ Privately rented	-	12	8	4	3	4	5	10	14	17	17	18	18	19	19	20	20
+ Housing association	-	-	1	1	2	2	3	3	4	5	5	5	5	6	6	6	6
+ NIHE	-	37	38	34	29	25	19	15	13	12	11	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	19	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	2023
Private sector	1,069	6,115	16,867	32,245	55,180	57,300	57,093	51,399	39,557	43,934	44,090	43,785	49,610	53,609	58,273	62,671	72,549	81,785	86,338	72,895	90,445	101,901	102,266
+ Public sector	801	2,559	4,181	1,421	3,573	4,049	3,897	6,536	8,845	8,600	8,081	7,454	7,035	8,300	8,130	8,362	8,465	4,618	4,616	4,283	5,197	6,324	7,037
= Whole economy	1,870	8,674	21,048	33,666	58,753	61,349	60,990	57,935	48,402	52,534	52,171	51,239	56,645	61,909	66,403	71,033	81,014	86,403	90,954	77,178	95,642	108,225	109,303
Gross Domestic Product (£ billion)	56	260	671	1,101	1,399	1,472	1,545	1,594	1,549	1,609	1,663	1,714	1,781	1,863	1,916	1,992	2,082	2,152	2,234	2,103	2,285	2,526	2,720
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	3.7	4.2	4.3	4.0

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 by sector 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	2023/24
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	1,860	3,070
+ 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	1,860	3,070
+ 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	31,420	37,650	31,010
+ 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	140,660	136,020	100,490
= 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	175,520	134,570

Sources: ONS UK house building statistics 2024 and Ministry of Housing, Communities & Local Government (and predecessor departments) 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 for England from 1989/99 were revised by MHCLG in 2018 and for all areas of the UK by ONS in 2019 and 2023, with further modifications made in 2024. Figures reported in Table 19a-l do not therefore always correspond with Review tables in previous editions.

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 and the other UK countries 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. Figures for 2021/22 to 2023/24 are the latest available, but remain subject to minor revision, particularly starts figures.

7. The figures exclude conversions and other ways dwellings are created aside from new build.

Table 19b Housing completions by sector 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	2023/24
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	2,850
+ 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	2,850
+ 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	30,880	33,330	35,220
+ 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	127,200	139,050	139,540	120,350
= All dwellings	291,790	204,370	160,030	133,260	163,400	167,680	170,610	140,990	119,910	107,870	118,510	107,980	112,330	124,640	139,710	147,520	160,910	169,060	175,330	154,660	171,240	174,840	158,420

Table 19c **Housing starts by sector 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	2023/24
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	[low]	10	[low]	10	[low]	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	6,860	9,860	9,350	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	5,160

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 by sector 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	2023/24	
Local authorities	6,511	3,489	470	50	20	-	10	-	-	-	-	-	-	-	-	-	80	60	60	90	70	190	70	
+ New towns	173	209	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Government departments	66	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total public sector	6,750	3,700	470	50	20	0	10	-	-	-	-	-	-	-	-	-	80	60	60	90	70	190	70	
+ 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	970	
+ 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	3,740	
= All dwellings	15,470	10,240	10,270	8,330	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	4,770	

Table 19e **Housing starts by sector 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	2023/24
Local authorities	25,717	3,696	773	90	10	30	430	250	540	1,440	790	1,220	980	1,260	1,550	1,240	1,300	1,830	2,860	1,450	1,940	1,890	1,310
+ New towns	2,014	1,247	451	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Government departments	289	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total public sector	28,020	4,950	1,220	90	10	30	430	250	540	1,440	790	1,220	980	1,260	1,550	1,240	1,300	1,830	2,860	1,450	1,940	1,890	1,310
+ 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	4,500	5,090	4,080	3,460	2,190	2,180
+ Private sector	8,140	9,590	16,850	17,610	21,230	22,820	20,090	13,510	9,520	8,680	10,480	10,690	11,840	12,820	13,610	13,240	13,640	16,820	17,360	13,940	15,110	15,550	12,970
= All dwellings	36,510	15,870	21,340	22,310	26,360	28,400	26,300	19,270	15,120	13,500	13,870	13,530	15,700	16,710	18,060	19,430	19,650	23,150	25,310	19,470	20,510	19,640	16,460

Source: See Table 19a.

Notes: 1. Housing association figures up to 2017/18 are for approvals rather than the date that construction started, whereas later figures are for starts. Thus the numbers for the most recent years differ from those reported in previous editions of Table 19e and f.

2. Minor historic corrections made by ONS in 2024 have resulted in some minor changes to the count of starts and completions.

3. For 1970/71 to 1990/9, figures for local authorities, New towns and Government departments are sourced from the Scottish Government (1970/71 to 1990/91) while total public sector figures are sourced from the ONS.

4. Local authority figures include Scottish Special Housing Association construction activity prior to April 1989 and Scottish Homes activity for 1989/90 to 1995/6 when such activity ceased.

5. 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 sources.

Table 19f **Housing completions by sector 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	2023/24
Local authorities	31,570	6,500	987	110	-	10	30	340	410	610	1,110	960	1,140	1,120	1,100	1,020	1,370	1,390	1,540	1,450	2,670	1,900	1,670
+ New towns	2,790	1,217	577	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Government departments	290	20	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total public sector	34,660	7,740	1,630	110	-	10	30	340	410	610	1,110	960	1,140	1,120	1,100	1,020	1,370	1,390	1,540	1,450	2,670	1,900	1,670
+ Housing associations	240	1,290	2,350	3,800	4,700	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	3,380
+ Private sector	8,220	11,730	15,330	18,200	20,260	21,040	21,660	16,110	11,140	10,710	10,190	9,890	11,090	12,570	13,440	13,430	13,030	15,790	16,450	11,980	15,110	16,840	14,560
= All dwellings	43,130	20,750	19,320	22,110	24,960	24,280	25,790	21,020	17,130	16,430	16,080	14,100	15,140	16,750	16,860	17,140	17,570	21,270	22,190	15,800	21,630	23,760	19,610

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	2023/24
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	4,480	3,680	4,160	3,750	4,380
+ New towns	11,239	6,791	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Government departments	2,773	232	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total public sector	145,290	40,490	6,990	420	260	240	610	570	860	3,130	2,240	2,830	3,180	3,150	3,040	2,770	3,030	4,380	4,480	3,680	4,160	3,750	4,380
+ 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	33,230	32,770	32,100	34,880	39,840	33,190
+ Private sector	165,070	98,280	133,070	152,210	190,160	180,900	175,980	83,530	87,680	98,390	97,780	92,670	119,180	127,370	131,070	145,840	148,980	151,920	136,570	125,350	155,770	151,570	113,460
= All dwellings	318,920	153,640	159,820	172,150	218,690	207,860	206,940	112,190	115,990	130,450	129,660	122,340	156,900	167,060	168,510	186,580	189,490	195,500	180,050	165,450	200,470	199,720	156,190

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 by sector 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	2023/24
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	3,450	3,150	4,040	4,070	4,590
+ 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	3,450	3,150	4,040	4,070	4,590
+ Housing associations	8,490	21,520	18,650	21,130	23,210	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	35,540	39,360	39,570
+ 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	130,440	139,470	150,230	158,550	162,420	142,580	158,550	160,960	138,650
= All dwellings	350,390	235,360	189,620	163,700	196,610	201,290	205,060	169,130	143,210	129,810	140,170	127,530	133,310	147,560	163,470	171,490	185,140	196,110	203,560	175,080	198,140	204,390	182,800

Table 19i Housing starts by sector 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	2023/24
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	710
+ 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	5,290
= All dwellings	12,030	6,360	7,330	11,330	15,580	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	6,000

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.

2. Northern Ireland data prior to 2005 are sourced from the NI Department for Communities and have not been subject to a similar quality assurance process as data sourced from the NI Department of Finance (Land & Property Services) from 2005 onwards.

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	2023/24
Northern Ireland																							
Housing Executive	7,828	2,899	10,100	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Government departments	92	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total public sector	7,780	2,560	1,320	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Housing associations	20	330	550	1,110	950	1,080	660	470	1,060	740	890	1,450	1,110	960	760	1,100	1,210	940	710	650	920	650	600
+ Private sector	4,040	3,570	5,710	10,510	12,760	12,850	10,140	8,960	6,960	5,480	4,830	4,070	4,200	4,540	5,050	5,360	5,890	6,870	6,600	5,790	6,360	5,760	4,820
= All dwellings	11,830	6,460	7,590	11,670	13,710	13,930	10,800	9,430	8,020	6,210	5,720	5,530	5,320	5,500	5,810	6,460	7,100	7,810	7,310	6,440	7,280	6,410	5,420

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	2023/24
Local authorities	139,106	37,396	7,960	440	260	240	610	570	860	3,130	2,240	2,830	3,180	3,150	3,040	2,770	3,030	4,380	4,480	3,680	4,160	3,750	4,380
+ New towns	11,239	6,791	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Government departments	2,865	243	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total public sector	153,210	43,400	8,060	440	260	240	610	570	860	3,130	2,240	2,830	3,180	3,150	3,040	2,770	3,030	4,380	4,480	3,680	4,160	3,750	4,380
+ 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	34,210	33,580	32,790	35,410	40,900	33,900
+ Private sector	169,150	101,610	138,610	162,640	204,800	195,190	187,690	89,450	95,240	105,050	102,790	96,570	123,580	132,630	136,790	152,570	155,710	159,360	142,840	131,120	162,670	156,560	118,750
= All dwellings	330,950	160,000	167,150	183,490	234,270	222,900	219,080	119,150	124,140	138,220	136,120	127,180	162,200	173,040	175,530	194,300	197,010	203,930	187,140	171,910	207,900	205,760	162,190

Source: See Table 19a.

Notes: 1. Sector level figures from 2011 do not sum to 'all dwellings' total starts as data for Wales are not split by 'provider type' - see Table 19c.

2. As some of the published UK-level housing association starts figures for 1990/91 to 2010/11 appear to be in error, the UK housing association starts reported in this table have been constructed by summing ONS figures for each country.

Table 19l **Housing completions by sector 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	2023/24
Local authorities	139,106	37,396	16,280	390	320	260	250	830	790	1,750	3,070	2,320	2,060	2,480	3,000	2,850	3,470	4,010	3,440	3,140	4,040	4,080	4,580
+ New towns	11,239	6,791	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Government departments	2,865	243	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total public sector	179,370	88,940	16,380	390	320	260	250	830	790	1,750	3,070	2,320	2,060	2,480	3,000	2,850	3,470	4,010	3,440	3,140	4,040	4,080	4,580
+ Housing associations	8,510	21,850	19,200	22,240	24,160	26,410	28,320	32,430	34,030	30,390	33,960	27,500	26,480	31,890	30,800	30,260	32,660	34,480	38,410	30,010	36,460	40,010	40,170
+ Private sector	174,350	131,030	161,630	152,730	185,840	188,560	187,290	145,300	116,420	103,880	108,880	103,220	110,080	118,710	135,490	144,830	156,110	165,420	169,020	148,370	164,910	166,720	143,460
= All dwellings	362,220	241,820	197,210	175,380	210,320	215,220	215,860	178,570	151,230	136,020	145,880	133,060	138,630	153,060	169,280	177,950	192,240	203,910	210,870	181,510	205,430	210,800	188,210

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	2023/24
Social rent	25,705	56,949	27,087	23,633	39,562	37,677	17,580	10,924	9,331	6,803	5,827	7,049	6,363	6,766	6,051	7,659	9,499	9,866
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	3,296
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	979
of which LA other funding	-	-	-	0	273	430	315	384	740	1,404	1,344	1,408	1,438	1,370	1,119	1,254	1,045	995
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	2,909	3,421	3,830
of which other funded	-	-	17	62	230	1,189	927	1,047	1,373	1,373	1,428	1,234	953	728	615	758	1,114	766
Affordable Rent	-	-	-	-	-	1,146	7,181	19,966	40,860	16,544	24,454	26,934	28,957	28,263	23,786	26,471	24,516	24,155
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	8,118
of which LA, and HE/GLA grant-funded	-	-	-	-	-	0	131	743	3,373	991	1,424	2,108	1,759	798	905	974	1,623	1,106
of which LA other funding	-	-	-	-	-	0	31	64	88	617	1,122	1,053	1,579	2,623	2,766	2,309	1,783	2,777
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	11,594	10,269
of which other funded	-	-	-	-	-	0	4	296	3,889	6,063	5,427	1,684	2,914	2,662	2,563	2,175	2,007	1,885
Intermediate rent	-	-	-	1,675	4,523	2,055	1,340	1,294	1,105	1,697	938	791	1,383	1,748	2,026	1,477	2,701	2,303
London Affordable Rent	-	-	-	-	-	-	-	-	-	-	-	103	1,002	1,797	2,102	3,101	4,296	3,916
Affordable homeownership	3,969	17,581	6,072	20,687	17,004	17,468	16,976	10,940	3,535	3,486	1,966	1,459	2,460	2,108	1,134	1,047	1,172	1,071
of which PRP, and HE/GLA funded	3,969	17,581	4,635	15,782	14,435	14,681	13,600	5,885	861	22	-	-	-	-	-	-	-	-
of which section 106, nil grant	-	-	451	3,809	1,589	1,799	2,749	4,040	2,149	2,864	1,095	1,151	1,195	1,077	1,023	833	987	850
of which other funded	-	-	986	1,096	980	988	627	1,015	525	600	871	308	1,265	1,031	111	214	185	221
Shared Ownership	-	-	-	-	-	-	-	-	11,128	4,084	9,021	11,048	17,028	18,239	16,945	19,338	20,497	20,364
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	9,052
of which section 106, nil grant	-	-	-	-	-	-	-	-	3,461	1,828	5,606	7,010	8,983	9,315	8,052	8,898	10,154	9,207
of which other funded	-	-	-	-	-	-	-	-	828	1,094	1,264	941	2,647	2,059	1,965	2,286	1,987	2,105
First Homes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35	1,021	614
Unknown tenure	-	-	-	-	-	-	-	-	-	-	-	4	33	43	28	42	120	0
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	59,170	63,822	62,289

Source: Ministry of Housing, Communities and Local Government - Affordable housing supply statistics. Note that this source differs from the source for Table 19a/b.

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 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. It also includes units funded through the Private Finance Initiative. The all affordable total includes a small number of Permanent Affordable Traveller Pitches (24 in 2023/24).

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 and 2022/23 have been revised by MHCLG to allow for updated data and to correct processing errors. Figures for 2022/23 are provisional and may not sum precisely.

Table 20b **Affordable housing completions England by 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	2023/24
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	2,275	1,868	1,988
	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	1,308	1,244
Yorkshire & The Humber	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	6,288	7,078	7,143
	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	4,151	4,360
North West	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	4,297	5,398
	of which rent	2,578	3,866	2,050	1,211	3,038	3,271	1,544	2,323	3,381	2,441	2,694	2,677	3,109	2,566	2,669	2,514	2,805	3,528
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	4,461	5,301
	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	3,179
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	6,107	5,791	6,536
	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	4,368	3,785	4,514
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	6,917	7,368
	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	4,588	4,993
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	15,768	12,611
	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	10,998	8,586
South East	All affordable	5,167	13,008	5,978	10,115	9,278	9,653	7,424	6,789	9,863	5,463	6,783	8,143	10,426	11,354	9,274	11,138	11,337	10,619
	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	6,932	6,770	6,469
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	6,305	5,325
	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	3,909	3,367
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	59,170	63,822	62,289
	of which rent	25,705	56,949	27,087	25,308	44,085	40,878	26,101	32,184	51,296	25,044	31,219	34,877	37,705	38,574	33,965	38,708	41,012	40,240

Source: See Table 20a.

Notes: See Table 20a. England totals do not always match regional totals due to affordable completions without a regional designation. This issue mainly affects figures for 2005/06 and 2006/07 when there were 1,150 and 970 such affordable completions.

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	2023/24
Local authorities	42	38	1	89	50	68	34	53	69	121	266	205	393	497	486	685	756
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	2,433
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	1,942
Intermediate rented	126	288	112	95	494	416	460	631	451	436	236	223	392	380	204	201	249
Affordable homeownership	390	368	147	349	200	144	173	135	198	166	164	160	208	195	214	225	242
Other providers	387	455	197	136	428	270	583	194	81	84	104	49	79	88	60	318	66
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	3,255
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	2,433
Without capital funding	–	–	553	359	884	768	1,059	679	635	737	1,073	689	1,131	1,073	863	929	822
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	74.7
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	26.3

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	2023/24
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	8,081	6,835
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	3,059
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	5,100	3,758
Other	-	-	-	161	233	303	368	322	288	228	192	80	61	39	29	27	9	9	10	18
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	1,356
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	1,323
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	164
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	937
Other new supply shared equity	0	0	0	0	0	0	85	102	73	9	0	0	0	0	25	7	0	12	12	16
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	206
Other affordable homeownership acquired	232	292	206	294	200	243	135	114	225	347	30	1	0	187	0	4	1	0	1	0
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	10,466	9,514
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	74.5
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	24.9
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	0.6

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	2023/24
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	1,403
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	1,403
New build	-	-	-	947	874	925	1,411	1,143	800	951	1,146	1,245	1,088	1,097	680	1,160	1,241
Off-the-shelf	-	-	-	320	250	185	324	133	160	202	159	225	181	118	97	171	86
Existing satisfactory purchase	-	-	-	66	79	28	102	190	100	136	129	167	114	40	16	16	14
Rehabilitation	-	-	-	14	81	49	44	54	50	41	19	16	48	28	31	102	62
Reimprovement	-	-	-	24	6	3	0	13	35	21	0	12	180	0	7	0	0
Planning gain					0	0	0	0	0	0	0	0					
Shared				38	20	64	86	125	64	36	54	17	15	21	4	0	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	807
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	2,210

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.
 4. Local authorities have the power to secure units through planning gain but none have been delivered for the years for which data are available.

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	2023/24
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	64,700	73,320	79,820	77,270
Of which:																
Social rent (%)	58	60	67	66	46	33	21	31	25	26	23	24	23	25	27	27
Other rent (%)	4	4	6	5	18	41	56	45	49	48	45	45	45	44	42	41
Affordable homeownership (%)	38	36	27	29	37	26	23	23	26	26	32	31	32	31	31	32
All	100	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	11.3
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	11.2	10.8
Wales	8.4	7.8	8.2	7.9	6.6	7.9	7.2	7.8	8.3	7.5	8.4	9.5	11.6	8.6	10.8	10.3
Scotland	12.0	15.5	13.7	13.0	11.3	13.2	13.2	12.0	13.9	15.8	17.7	17.2	12.0	18.0	19.2	17.3
Northern Ireland	9.5	11.0	10.5	10.8	12.1	17.4	15.2	10.4	11.2	12.3	15.0	14.4	13.4	9.0	11.3	11.5

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 2011 onwards for England, Wales Scotland and Northern Ireland are now based on the 2021 Census (2022 Census in Scotland).
 6. Population estimates are subject to further revisions due to continuing development of international migration methods and data sources but this is unlikely to have any significant impact on the proportion of affordable homes delivered per 10,000 persons.

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	Total sales 2005/06 to 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	Cumulative total 1980/81 to 2023/24
Local authorities																			
England	960,808	450,323	287,302	61,848	2,752	2,613	5,940	11,261	12,232	12,220	13,433	12,750	10,926	10,568	6,918	10,969	11,184	7,065	1,891,112
Wales	76,173	29,468	22,621	4,155	103	82	94	156	176	177	141	111	154	n/a	37	8	2	1	133,659
Scotland	146,355	165,361	68,995	27,334	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	93,337	4,328	3,820	7,054	12,709	13,960	14,132	16,568	14,576	11,145	10,574	6,956	10,977	11,186	7,066	2,445,794
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	16,141	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	1,591	155,728
Wales	783	910	509	287	69	89	76	97	110	182	133	125	288	n/a	17	2	2	-	3,679
Scotland	2,760	4,301	9,086	6,865	550	407	352	234	286	380	504	-	-	-	-	-	-	-	25,725
Great Britain	23,393	31,745	58,580	23,293	1,575	1,602	2,886	4,752	4,611	4,539	5,304	4,348	4,064	4,689	2,342	3,034	2,784	1,591	185,132
Totals																			
England	990,408	477,426	336,287	77,989	3,708	3,719	8,398	15,682	16,447	16,197	18,100	16,973	14,702	15,257	9,243	14,001	13,966	8,656	2,057,159
Wales	79,831	30,519	23,130	4,442	172	171	170	253	286	359	274	236	442	0	54	10	4	1	140,354
Scotland	199,181	191,513	78,587	34,204	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	116,635	5,903	5,422	9,940	17,461	18,571	18,671	21,872	18,924	15,209	15,263	9,298	14,011	13,970	8,657	2,716,689
NI Housing Executive	43,552	41,434	25,325	5,857	249	236	290	549	471	387	402	436	448	448	229	444	554	356	121,667

Source: MHCLG (and predecessors) Live Tables 678 and 692, Welsh Government, Scottish Government, and the Northern Ireland Housing Executive.

Notes: 1. All figures are for financial years. MHCLG revised the method used to attribute historical sales data in 2021/22. Figures in this table therefore differ slightly from those reported in previous editions.

2. Following methodological changes, MHCLG 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 for England and Wales 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 by tenure, country and region**

	Stock of dwellings (000s)											Percentage change in stock						
	1991						2022						1991-2022					
	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	770	217	180	89	269	1,257	19	268	414	- 73	- 27	17
North West	1,898	189	115	591	706	2,792	2,224	583	498	83	581	3,387	17	208	333	- 86	- 18	21
Yorkshire & The Humber	1,326	170	46	479	525	2,021	1,618	456	195	228	423	2,497	22	168	324	- 52	- 19	24
East Midlands	1,158	134	28	314	342	1,634	1,475	384	146	175	321	2,179	27	187	421	- 44	- 6	33
West Midlands	1,399	143	57	480	537	2,079	1,644	470	264	197	461	2,575	18	229	363	- 59	- 14	24
East	1,498	191	54	350	404	2,093	1,889	479	261	161	422	2,790	26	151	383	- 54	4	33
London	1,691	369	148	703	851	2,912	1,830	1,128	403	394	797	3,755	8	206	172	- 44	- 6	29
South East	2,336	299	88	376	464	3,099	2,822	705	355	185	540	4,068	21	136	303	- 51	16	31
South West	1,446	212	36	274	310	1,968	1,835	482	241	97	338	2,655	27	127	569	- 65	9	35
England	13,230	1,767	608	4,066	4,674	19,671	16,124	4,885	2,542	1,610	4,152	25,160	22	176	318	- 60	- 11	28
+ Wales	837	97	28	222	250	1,184	1,043	195	147	88	235	1,472	25	101	425	- 60	- 6	24
+ Scotland	1,088	126	65	845	910	2,124	1,711	358	297	321	618	2,687	57	184	357	- 62	- 32	27
= Great Britain	15,155	1,990	701	5,133	5,834	22,979	18,878	5,438	2,986	2,019	5,005	29,319	25	173	326	- 61	- 14	28
+ Northern Ireland	376	20	10	167	177	573	526	163	49	83	132	822	40	715	385	- 50	- 26	43
= United Kingdom	15,531	2,010	711	5,300	6,011	23,552	19,404	5,601	3,035	2,102	5,137	30,141	25	179	327	- 60	- 15	28

Sources: ONS UK dwelling stock by country and tenure; MHCLG (and predecessors) Live Tables on Dwelling Stock (including vacants), Housing Statistics (various editions), Scottish Government Housing Statistics: Stock by Tenure, Welsh Government Dwelling Stock Estimates and NI Department for Communities Housing Bulletin Oct-Dec 2023.

Notes: 1. Figures for 1991-2010 were recalibrated to take account of the 2001 and 2011 Census across GB. Figures from 2011 onwards for England and Wales (but not yet Scotland) have been recalibrated to take account of the 2021 Census. The Scottish 1991 figures are for December 1990 as stock estimates for March 1991 are not available.

2. The count of social rented stock and the local authority stock for each country and (where available) 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 NIHE, New Towns, Scottish Homes and the NHS) and English county councils.

3. The private rented stock figures include estimates for rent-free units. The Scottish 1991 figures are for December 1990 as stock estimates for March 1991 are not available.

4. Changes to survey methods necessitated by the pandemic mean that owner-occupied and private rental sector estimates for 2020 to 2022 across GB are not strictly comparable to previous years. The adoption of a new approach in England and Wales to attributing vacant stock to the owner-occupied or private rental sectors has created further discontinuity from 2021.

5. The 1991 owner-occupation English regional figures sum to more than the comparable England-wide total because they include non-self-contained bedspaces. The local authority regional figures sum to less than the England-wide total because they exclude other public sector units.

6. Official tenure breakdown estimates are not available for Northern Ireland from 2015 onwards. The 2022 estimates are the author's own calculations. Social rental stock estimates are subtracted from ONS 2022 dwelling stock estimates to give an estimate for private stock, which is then split between owner-occupied and private rental stock on the basis of Census 2021 data.

7. As all ONS and other figures are rounded, they often do not sum precisely. English regional figures do not always sum precisely to ONS estimates for England as they were produced.

Table 23 English housing conditions: the Decent Homes Standard

Thousands and percent

Tenure	Decent Homes (Unfitness-based)								Decent Homes (HHSRS-based)											
	1996		2001		2004		2006		2006/07		2015/16		2019/20		2021/22		2022/23		2023/24	
	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	1,403	276	1,386	215	1,395	140	1,389	177	1,388	191
Housing association	493	448	952	472	1,228	437	1,414	436	1,387	463	2,057	302	2,207	289	2,186	240	2,312	254	2,341	240
All social sector	2,092	2,318	2,589	1,647	2,748	1,252	2,805	1,131	2,801	1,135	3,461	578	3,593	504	3,580	380	3,713	431	3,753	431
Private sector																				
Owner-occupied	8,391	5,535	10,483	4,316	11,213	4,066	11,738	3,704	10,126	5,316	12,009	2,748	13,068	2,549	13,420	2,035	14,003	2,223	14,006	2,337
Private rented	752	1,246	1,072	1,101	1,340	994	1,556	1,055	1,392	1,219	3,265	1,311	3,605	1,095	3,334	990	3,824	1,035	3,855	1,031
All private sector	9,144	6,781	11,554	5,416	12,553	5,060	13,294	4,759	11,518	6,535	15,273	4,059	16,673	3,644	16,754	3,025	17,761	3,258	17,814	3,368
All tenures	11,236	9,099	14,143	7,063	15,301	6,312	16,099	5,890	14,319	7,670	18,734	4,637	20,266	4,148	20,335	3,406	21,406	3,689	21,528	3,799
Percentage of dwellings within group																				
Social sector																				
Local authority	46	54	58	42	65	35	67	33	68	32	84	16	87	13	91	9	89	11	88	12
Housing association	52	48	67	33	74	26	76	24	75	25	87	13	88	12	90	10	90	10	91	9
All social sector	47	53	61	39	69	31	71	29	71	29	86	14	88	12	90	10	90	10	90	10
Private sector																				
Owner-occupied	60	40	71	29	73	27	76	24	66	34	81	19	84	16	87	13	86	14	86	14
Private rented	38	62	49	51	57	43	60	40	53	47	71	29	77	23	77	23	79	21	79	21
All private sector	57	43	68	32	71	29	74	26	64	36	79	21	82	18	85	15	85	16	84	16
All tenures	55	45	67	33	71	29	73	27	65	35	80	20	83	17	86	14	85	15	85	15

Source: Ministry of Housing, Communities & Local Government English Housing Survey 2023 to 2024 (Annex Table 1.4) and earlier versions of the time-series data.

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.

3. Figures for 2010/11 and other years can be found in previous editions of this table.

4. 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.

5. 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.

6. Figures for 2020/21 and 2021/22 should be treated with caution. The figures are partly extrapolated from earlier-year data as the pandemic precluded full internal inspections. Figures for other years can be found in previous editions of this table.

Table 24a **Energy efficiency of occupied dwellings by average SAP rating and by EPC Bands, England**

Average SAP rating (out of 100)

Tenure	1996	2001	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	2023/24
Private sector																	
Owner-occupied	44	45	48	54	56	57	59	60	60	61	61	62	64	65	66	66	67
Private rented	40	43	46	54	55	57	58	60	60	60	61	62	64	65	65	65	66
All private sector	44	45	48	54	55	57	58	60	60	61	61	62	64	65	66	66	67
Social sector																	
Local authority	-	-	-	61	62	64	65	66	66	66	66	68	68	69	70	70	70
Housing association	-	-	-	63	64	65	66	67	68	68	68	69	70	70	70	71	71
All social sector	49	51	56	62	63	65	66	66	67	67	68	68	69	70	70	70	71
All tenures	45	46	49	56	57	59	60	61	62	62	62	63	65	66	66	67	67
EPC Band (all tenures, percentages in each band)																	
Band A/B (81–100)		-	-	0	0	1	1	1	1	1	1	1	2	3	3	3	4
Band C (69–80)		3	5	12	15	18	22	25	27	28	29	33	38	43	44	45	49
Band D (55–68)		26	34	47	49	51	51	51	50	50	51	49	47	43	43	43	39
Band E (39–54)		47	42	32	28	25	19	17	17	16	14	12	10	8	7	7	6
Band F (21–38)		20	16	8	6	5	5	4	4	4	4	3	3	2	2	2	2
Band G (1–20)		4	3	2	2	1	2	1	1	1	1	1	1	1	0	1	1
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Sources: Ministry of Housing, Communities and Local Government (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. 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.

3. Separate housing association and local authority estimates are not available prior to 2007/8.

4. Enhancements to SAP modelling partly account for the modest rise in average SAP ratings in 2018/19.

5. The EPC Bands are based on SAP 2012 ratings (shown in brackets). SAP is the Standard Assessment Procedure for energy rating of dwellings. The EPC bands range from 'G' (very poor) to 'A' (highly efficient).

6. 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 **Dwellings with EPC Band 'C' or above by tenure and property type, England***Percentages based on rolling 5-year averages*

	2014/15 to 2018/19	2015/16 to 2019/20	2016/17 to 2020/21	2017/18 to 2021/22	2018/19 to 2022/23	2019/20 to 2023/24
Tenure						
Owner-occupied	29.9	32.7	35.3	38.5	40.9	43.4
Private rented	30.9	36.5	40.3	43.9	46.8	49.9
social rented	56.9	57.2	71.6	73.7	74.7	76.1
Property type						
Detached	35.4	40.2	44.3	48.1	49.7	50.5
Semi-detached	31.2	34.5	37.5	41.1	43.7	46.0
Terraced	33.2	35.7	38.7	42.8	45.6	48.5
Flats and maisonettes	64.0	65.7	66.7	68.2	70.0	71.6
All dwellings	41.7	45.6	48.7	52.1	54.3	56.2

Sources: ONS Energy efficiency of housing in England and Wales: 2024; Energy efficiency of housing, England and Wales, five rolling years.

Notes: 1. ONS statistics were created using the MHCLG Open Data Communities EPC and the Valuation Office Agency (VOA) Property Attributes data.

2. To estimate how many homes now have a registered and valid EPC, ONS compare EPC data with dwelling stock by tenure estimates that underpin UKHR Table 22.

3. ONS figures are not directly comparable with MHCLG figures reported in Table 25c. This is because the ONS exclude duplicate EPC records and EPC records that have been superseded by a later record for the same dwelling. Records where EPC and VOA property attributes do not or cannot be matched are also excluded.

4..Tenure refers to the tenure given at the time of the EPC assessment, which may have subsequently changed. Newly built dwellings are least likely to have a valid tenure recorded.

Table 24c **New and existing dwellings in England by Energy Performance Certificate (EPC) Band***Number and percentage of dwellings*

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Total number of dwellings lodged on the EPC Register by EPC band										
A-B	152,808	189,264	180,472	197,797	222,549	247,847	214,906	249,812	271,649	257,266
C	504,750	398,613	333,131	312,946	378,208	475,358	470,342	564,803	664,854	677,738
D	934,351	698,618	552,654	421,786	497,910	553,250	532,552	543,356	558,581	501,592
E	392,050	299,418	261,984	157,117	172,552	186,926	173,138	168,131	148,860	115,186
F-G	119,981	109,214	89,482	57,284	47,412	40,425	39,616	42,150	37,558	32,314
Total	2,103,940	1,695,127	1,417,723	1,146,930	1,318,631	1,503,806	1,430,554	1,568,252	1,681,502	1,584,096
Percentage of all registered dwellings in each EPC band										
A-B	7.3	11.2	12.7	17.2	16.9	16.5	15.0	15.9	16.2	16.2
C	24.0	23.5	23.5	27.3	28.7	31.6	32.9	36.0	39.5	42.8
D	44.4	41.2	39.0	36.8	37.8	36.8	37.2	34.6	33.2	31.7
E	18.6	17.7	18.5	13.7	13.1	12.4	12.1	10.7	8.9	7.3
F-G	5.7	6.4	6.3	5.0	3.6	2.7	2.8	2.7	2.2	2.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Percentage of all registered existing dwellings in each EPC band										
A-B	2.0	2.4	1.5	1.9	2.1	2.9	3.0	3.4	4.0	4.6
C	24.2	24.4	24.6	30.8	32.5	35.8	36.7	40.6	44.6	48.1
D	47.7	46.2	45.0	44.5	45.3	43.5	43.1	40.3	38.6	36.7
E	20.0	19.8	21.5	16.7	15.8	14.7	14.1	12.5	10.3	8.4
F-G	6.1	7.2	7.4	6.1	4.4	3.2	3.2	3.1	2.6	2.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Percentage of all registered 'new' dwellings in each EPC band										
A-B	75.0	78.6	77.2	82.6	81.8	83.2	82.9	83.8	84.9	84.6
C	21.7	16.8	17.2	12.5	12.0	11.2	11.4	11.2	11.1	11.8
D	2.4	2.9	4.3	3.9	4.7	4.0	4.3	3.7	3.0	2.3
E-G	0.9	1.6	1.4	1.0	1.5	1.7	1.5	1.2	1.0	1.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Ministry for Housing Communities & Local Government (MHCLG) Energy Performance of Buildings Certificates Statistical Release and Live Tables on Energy Performance of Buildings Certificates.

Notes: 1. Figures refer to Energy Performance Certificates in England logged on the Buildings Register since January 2014. Figures prior to 2014 are not reported due to data discontinuities and the fact that EPCs are only valid for up to 10 years.

2. The definition of new dwellings includes new build, conversions and change of use dwellings. Two or more EPCs may be stored over a number of years for one building, which can result in some duplication.

3. ONS estimate that by early 2024 around 69% of addresses in England recorded by the Valuation Office Agency have had at least one EPC registration since records began in 2007. EPC coverage is highest for dwellings built since 2012 and lowest for pre-1930 dwellings.

Table 25a **Welsh housing conditions: unfit dwellings**

Thousands

	Fit/unfit dwellings									Dwellings with/without HHSRS category 1 hazards			
	1973	old standard		1986	revised standard					2008		2018	
		1976	1981		1986	1993	1998	2004	2008	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	1,065.3	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 directly comparable as they are based on different energy-efficiency measures. The 2008 figures are based on the Standard Assessment Procedure (SAP) 2005 measure whilst the 2017/18 figures are based on the more recent SAP 2012 measure. See table 24 for further details.

Table 25b **Welsh housing conditions: stock condition and energy efficiency by tenure in 2008 and 2018**

Tenure	Unfit dwellings	Dwellings with HHSRS category 1 hazards				SAP 2012 Rating in 2008						SAP 2012 Rating in 2018																	
		Costs				Average SAP rating	Band A-C (69-100)	Band D (55-68)	Band E (39-54)	Band F-G (1-38)	Total	Average SAP rating	Band A-C (69-100)	Band D (55-68)	Band E (39-54)	Band F-G (1-38)	Total 2008												
		Percent	Percent	Average (£)	Total (£million)													Percent						Percent					
		2008	2008	2008	2008													Percent						Percent					
Owner-occupied	3.5	30.3	1,200	1,150	49	3	39	38	20	100	60	24	52	17	6	100													
Social rented					60	14	55	28	-	100	68	49	46	-	-	100													
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	-	33	41	23	100	60	25	54	13	9	100													
All tenures	4.1	21.4	1,200	1,510	51	5	42	37	17	100	61	28	52	14	6	100													

Source: Welsh Government, Living in Wales 2008, Welsh Housing Conditions Survey 2017-18.

Notes: 1. Figures are for occupied first homes only. HHSRS data for 2018 were not published.

2. See Table 25a for a definition of the HHSRS.

3. Data for 2008 and 2018 reported in the table are both based on Standard Assessment Procedure (SAP) 2012.

4. The survey data recorded no dwellings in EPC Band A in 2008 or 2017/18, but administrative data shows some dwellings in this band.

5. In 2008 and 2018 results based on fewer than 30 responses were not reported, which is why the SAP band figures do not always total 100%.

Table 25c **Welsh dwellings with EPC Band 'C' or above by tenure and property type***Percentages based on rolling 5-year averages*

	2014/15 to 2018/19	2015/16 to 2019/20	2016/17 to 2020/21	2017/18 to 2021/22	2018/19 to 2022/23	2019/20 to 2023/24
Tenure						
Owner-occupied	23.2	26.0	28.6	32.2	34.8	37.6
Private rented	23.9	28.7	32.7	36.5	38.7	41.1
Social rented	62.5	68.6	71.6	73.7	74.7	76.1
Property type						
Detached	32.9	35.4	37.7	41.1	42.3	43.1
Semi-detached	31.3	38.0	41.2	44.9	46.9	49.4
Terraced	26.5	31.2	34.2	37.7	40.0	42.7
Flats and maisonettes	65.5	67.9	68.8	69.4	70.4	71.5
All dwellings	35.6	40.8	43.7	46.9	48.7	50.5

Sources: ONS Energy efficiency of housing in England and Wales: 2024; Energy efficiency of housing, England and Wales, five rolling years.

Notes: 1. ONS statistics were created using the MHCLG Open Data Communities EPC and the Valuation Office Agency (VOA) Property Attributes data.

2. To estimate how many homes are now covered by a registered and valid EPC, ONS compares EPC data with dwelling stock by tenure estimates that underpin Compendium Table 22.

3. ONS figures are not directly comparable with MHCLG figures reported in Table 25c. This is because the ONS exclude duplicate EPC records and EPC records that have been superseded by a later record for the same dwelling. Records where EPC and VOA property attributes do not or cannot be matched are also excluded.

4. Tenure refers to the tenure given at the time of the EPC assessment, which may have subsequently changed. Newly built dwellings are least likely to have a valid tenure recorded.

Table 25d **New and existing dwellings in Wales by Energy Performance Certificate (EPC) Band***Number and percentage of dwellings in each band*

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Total number dwellings lodged on the EPC Register by EPC band										
A-B	6,859	8,801	7,240	7,042	7,893	9,273	7,835	10,032	9,708	10,249
C	24,484	19,411	15,336	14,956	18,634	25,069	31,665	28,506	30,124	32,345
D	50,022	37,234	27,037	20,977	25,368	31,481	29,236	30,782	27,518	26,903
E	24,747	17,679	15,030	9,700	9,996	13,139	10,036	10,986	8,963	7,658
F-G	10,103	9,231	10,215	6,365	4,394	4,961	4,105	4,991	3,877	3,135
Total	116,215	92,356	74,858	59,040	66,285	83,923	82,877	85,297	80,190	80,290
Percentage of all registered dwellings in each EPC band										
A-B	5.9	9.5	9.7	11.9	11.9	11.0	9.5	11.8	12.1	12.8
C	21.1	21.0	20.5	25.3	28.1	29.9	38.2	33.4	37.6	40.3
D	43.0	40.3	36.1	35.5	38.3	37.5	35.3	36.1	34.3	33.5
E	21.3	19.1	20.1	16.4	15.1	15.7	12.1	12.9	11.2	9.5
F-G	8.7	10.0	13.6	10.8	6.6	5.9	5.0	5.9	4.8	3.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Percentage of all registered existing dwellings in each EPC band										
A-B	1.7	3.0	1.4	1.1	1.4	2.0	1.8	2.9	3.2	4.7
C	20.8	21.5	20.9	27.2	30.6	32.2	41.1	36.0	40.8	43.6
D	45.6	43.8	40.1	40.5	43.3	41.7	38.5	40.2	38.2	36.8
E	22.6	20.8	22.3	18.8	17.1	17.5	13.2	14.4	12.5	10.5
F-G	9.2	10.9	15.2	12.4	7.5	6.6	5.4	6.5	5.4	4.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Percentage of all registered 'new' dwellings in each EPC band										
A-B	70.8	81.2	80.4	81.3	86.4	85.7	85.6	85.2	84.6	87.1
C	25.6	16.0	16.6	13.4	10.5	10.5	9.8	11.8	11.3	9.3
D	2.5	2.2	2.0	3.8	2.3	2.9	3.2	2.3	3.0	2.9
E-G	1.1	0.7	0.9	1.4	0.9	0.8	1.4	0.7	1.0	0.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Ministry for Housing Communities & Local Government (MHCLG) Energy Performance of Buildings Certificates Statistical Release and Live Tables on Energy Performance of Buildings Certificates.

Notes: 1. Figures refer to EPCs lodged on the Energy Performance of Buildings Register since January 2014. Figures prior to 2014 are not reported due to data discontinuities and the fact that EPCs are only valid for up to 10 years.

2. The definition of new dwellings includes new build, conversions and change of use dwellings. Two or more EPCs may be stored over a number of years for one building, which can result in some duplication.

3. ONS estimate that by early 2024 around 66% of addresses in Wales recorded by the Valuation Office Agency have had at least one EPC registration since records began in 2007. EPC coverage is highest for dwellings built since 2012 and lowest for pre 1930 dwellings.

4. The Welsh Government's interactive dashboard is based on the same data source, though it has not yet been updated since 2023.

Table 26a **Scottish dwellings below the Tolerable Standard (BTS)**

Numbers and percentages

	1996	2003	2005	2008	2010 ²	2012	2013	2014 ³	2015	2016	2017	2018	2019	2020	2021	2022 ⁴	2023	
Number of dwellings (000s)																		
Private	All	18	17	13	14	70	70	52	44	35	31	22	37	31	–	–	672	643
	Owned outright	–	–	–	–	–	–	–	–	–	–	–	12	13	–	–	364	337
	Mortgaged	–	–	–	–	–	–	–	–	–	–	–	15	10	–	–	252	225
	Private rented	–	–	–	–	–	–	–	–	–	–	–	10	9	–	–	56	80
Social	All	3	3	1	0	15	15	19	4	7	7	3	12	9	–	–	60	51
	Local authority	–	–	–	–	–	–	–	–	–	–	–	10	7	–	–	42	27
	Housing association	–	–	–	–	–	–	–	–	–	–	–	3	*	–	–	19	24
All		21	20	14	14	84	87	71	48	42	38	24	49	39	–	–	732	694
Percentage of dwellings																		
Private	All	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	–	–	35.0	34.0
	Owned outright	–	–	–	–	–	–	–	–	–	–	–	1.0	1.0	–	–	37.0	35.0
	Mortgaged	–	–	–	–	–	–	–	–	–	–	–	2.0	1.0	–	–	40.0	36.0
	Private rented	–	–	–	–	–	–	–	–	–	–	–	4.0	3.0	–	–	19.0	27.0
Social	All	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	–	–	10.0	8.0
	Local authority	–	–	–	–	–	–	–	–	–	–	–	2.0	2.0	–	–	11.0	7.0
	Housing association	–	–	–	–	–	–	–	–	–	–	–	1.0	*	–	–	8.0	9.0
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	–	–	29.0	27.0

Source: Scottish Government, Scottish House Condition Survey (SHCS) 2023 (Table HC9a and HC9b) and earlier SHCS time-series data.

- Notes:
1. The Tolerable Standard (BTS) is a 'condemnatory' standard, which means it is not reasonable to expect people to live in a dwelling that falls below it.
 2. From April 2009, the Tolerable Standard was amended to include additional criteria, covering thermal performance and electrical safety, which led to a significant increase in the fail rate in 2010 while data-processing adjustments introduced in 2014 may have generated some minor discontinuities with previous years.
 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. From 2022, the measurement of the Tolerable Standard was amended to include criteria relating to smoke, heat, and carbon monoxide alarms, which led to a sharp rise in the overall percentage BTS from 2% in 2019 to 29% in 2022.
 5. The 2020 SHCS was not completed due to Covid-19 restrictions. The 2021 survey precluded internal inspections and could not assess compliance with the Tolerable Standard.
 6. The 'All' category includes additional households living rent-free that could not be assigned to a specific tenure.
 7. 'Owner-occupation' has been replaced with 'owned outright' and 'mortgaged' to align with the tenure reporting categories in the source data.
 8. A * means figures have been suppressed because of small sample size.

Table 26b **Scottish dwellings below the Scottish Housing Quality Standard***Numbers and percentages*

		2003	2005	2008	2010	2011	2012	2013	2014 ³	2015	2016	2017	2018	2019	2020	2021	2022 ⁴	2023
Number of dwellings (000s)																		
Private	All	1,146	1,193	1,104	1,057	–	957	891	870	876	860	759	780	798	–	–	1,186	1,138
	Owned outright	–	–	–	–	–	–	–	–	–	–	338	364	380	–	–	635	587
	Mortgaged	–	–	–	–	–	–	–	–	–	–	255	264	258	–	–	376	364
	Private rented	–	–	–	–	–	–	–	–	–	–	166	152	161	–	–	175	186
Social	All	433	424	377	381	–	311	264	280	230	237	234	229	245	–	–	261	244
	Local authority	–	–	–	–	–	–	–	–	–	–	159	165	161	–	–	185	163
	Housing association	–	–	–	–	–	–	–	–	–	–	75	64	84	–	–	76	81
All	1,606	1,639	1,514	1,438	–	1,289	1,180	1,150	1,106	1,097	993	1,009	1,043	–	–	1,447	1,382	
Percentage of dwellings																		
Private	All	73	73	67	61	60	55	14	48	47	47	41	43	44	–	–	62	60
	Owned outright	–	–	–	–	–	–	–	–	–	–	41	43	44	–	–	64	61
	Mortgaged	–	–	–	–	–	–	–	–	–	–	38	38	40	–	–	60	58
	Private rented	–	–	–	–	–	–	–	–	–	–	48	56	52	–	–	60	62
Social	All	72	70	63	60	52	52	43	45	39	38	37	35	41	–	–	43	38
	Local authority	–	–	–	–	–	–	–	–	–	–	42	41	47	–	–	51	43
	Housing association	–	–	–	–	–	–	–	–	–	–	30	26	32	–	–	32	30
All	72	72	65	61	58	54	49	47	45	45	40	41	43	–	–	58	54	

Source: See Table 26a

- Notes:
1. The SHQS is a measure of the quality of housing stock against 55 elements under 5 high-level criteria. While social landlords must comply with the standard, private owners and private landlords are under no obligation to do so.
 2. Estimates of dwellings that fail the SHQS for 2011 were only reported in percentage terms.
 3. Figures from 2014 onwards are not fully comparable to previous years due to minor methodological differences in the survey.
 4. The amendment to the measurement of the Tolerable Standard in 2022 contributed to the increase in the SHQS fail rate (see Table 26a for details).
 4. From January 2021, the SHQS energy-efficiency criterion was replaced by the Energy Efficiency Standard for Social Housing (EESHS). The 2022 report used the previous criterion, but the data were revised in the 2023 report. Hence all data from 2022 use the EESHS.

Table 26c **Dwellings failing the Scottish Housing Quality Standard**

Percentages

		2003	2005	2008	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
All tenures	SHQS Overall	72	72	65	61	58	54	49	47	45	45	40	41	43	-	-	58	54	
	of which																		
	Below tolerable standard	0	0	1	4	3	4	3	2	2	2	1	2	2	-	-	29	27	
	Serious disrepair	3	2	3	1	1	*	*	*	*	*	*	*	*	*	-	-	1	1
	Not energy-efficient	62	56	51	49	46	42	36	35	34	33	30	30	32	-	-	36	33	
	Lacking modern facilities/services	6	27	19	16	14	12	11	11	9	9	7	6	7	-	-	6	7	
Not healthy, safe or secure	27	23	21	17	17	16	14	14	13	12	10	13	12	-	-	10	9		
Private	SHQS Overall	73	73	67	61	60	55	14	48	47	47	41	43	44	-	-	62	60	
	of which																		
	Below tolerable standard	0	1	1	4	4	4	3	2	2	2	1	2	2	-	-	35	34	
	Serious disrepair	3	1	3	1	1	*	*	*	*	*	*	*	*	*	-	-	1	1
	Not energy-efficient	64	59	55	51	49	43	39	37	36	35	31	31	32	-	-	38	35	
	Lacking modern facilities/services	3	22	15	13	13	11	11	11	9	9	7	7	6	-	-	6	7	
Not healthy, safe or secure	26	24	21	17	18	17	14	14	14	14	11	14	13	-	-	10	10		
Social	SHQS Overall	72	70	63	60	52	52	43	45	39	38	37	35	41	-	-	43	38	
	of which																		
	Below tolerable standard	0	0	0	2	1	3	3	1	1	1	*	2	1	-	-	10	8	
	Serious disrepair	2	2	2	*	*	*	*	*	*	*	*	*	*	*	-	-	1	1
	Not energy-efficient	57	48	41	44	37	39	28	30	27	26	26	26	31	-	-	29	26	
	Lacking modern facilities/services	12	39	28	22	15	15	12	12	8	8	7	5	7	-	-	4	6	
Not healthy, safe or secure	28	21	20	16	15	13	13	14	10	9	7	9	9	-	-	8	5		

Source and Notes: See Tables 26a and b

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	2020	2021	2022	2023
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	65.3	66.7
Owner-occupied	55.8	56.1	55.9	60.4	58.6	60.0	60.7	61.9	62.8									
Owned outright	–	–	–	–	–	–	–	–	–	60.1	60.8	61.8	62.3	62.3	–	64.2	64.3	65.3
Mortgaged	–	–	–	–	–	–	–	–	–	63.6	64.6	65.3	65.3	66.4	–	67.6	67.3	69.3
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	64.5	65.6
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	70.5	70.9
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	66.7	–	68.9	68.8	69.4
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	71.0	–	71.4	73.2	72.8
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	66.6	67.7

Source: See Tables 26a-c.

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).

2. The SAP methodology changes periodically with some crossover in reporting. The relevant SAP version has been noted for the data presented. SHCS energy modelling for SAP 2012 is based on RdSAP (v9.93).

Table 26e **Scottish housing conditions: Energy Performance Certificate (EPC) Bands**

Percentages

Bands	2008 - 2019											2016			2019			2023			
	SAP 2005		SAP 2009			SAP 2012						SAP 2012			SAP 2012			SAP 2012			
	2008	2010	2010	2012	2014	2015	2016	2018	2019	2021	2023	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	6	7	2	3	2	3	3	7	7	6	8	
Band C (69-80)	14	32	23	29	39	34	37	40	41	47	49	32	34	50	39	37	49	44	46	61	
Band D (55-68)	46	44	49	50	43	44	44	42	41	36	34	47	36	40	42	39	39	38	34	26	
Band E (39-54)	31	19	21	16	13	15	13	11	10	8	7	15	19	6	12	10	5	8	9	4	
Band F (21-38)	8	4	5	3	3	4	4	} {4}	{4}	{4}	2	4	6	} 1	{5}	{10}	{1}	3	4	} 1	
Band G (1-20)	2	1	1	1	0	1	1					1	1								1
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Source: See Tables 26a-d

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. All figures are rounded. Bracketed figures are based on small samples and should be treated with caution. Tenure figures for other years can be found in earlier editions of this table.

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 by country

£ million

	1990	1995	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	
Improvement grants																						
England	316.7	336.7	296.8	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	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	–	8.6	5.8	6.5	
Scotland	117.2	78.5	34.3	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	4.5	5.2	
Total improvement grants (A)	518.9	563.9	402.7	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	114.7	175.6	197.3	
Loans and other financial assistance																						
England	–	–	–	–	–	–	–	–	–	38.8	20.2	19.6	15.8	15.6	14.4	11.5	9.4	11.5	6.9	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	1.4	
Scotland	–	–	–	–	–	–	–	–	2.7	1.6	2.8	4.2	3.5	3.3	2.7	1.4	2.2	3.6	2.9	2.6	3.1	
Total loans, etc	–	–	–	–	–	–	–	–	–	42.5	24.5	25.4	21.6	22.2	19.8	15.5	13.8	15.1	11.6	13.3	12.7	
Disabled facilities grants																						
England	68.3	96.3	130.7	221.3	232.8	250.1	284.8	308.6	301.7	–	–	–	–	–	–	–	–	–	–	–	–	
Wales	0.1	14.8	25.6	35.4	39.7	37.0	35.7	34.6	36.0	35.6	33.7	33.8	33.2	35.7	32.5	33.9	32.3	–	20.3	26.8	35.3	
Scotland	–	–	–	–	–	–	–	–	22.4	24.1	24.1	23.8	22.3	23.1	22.8	21.9	21.8	20.6	13.5	17.6	21.7	
Total disabled facilities grants (B)	68.4	111.1	156.3	256.7	272.5	287.1	320.5	343.2	360.1	–	–	–	–	–	–	–	–	–	–	–	–	
Total all grants (A+B)	587.3	675.0	559.0	596.3	653.6	597.8	640.0	640.2	589.5	–	–	–	–	–	–	–	–	–	–	–	–	

Sources: MHCLG Local Authority Housing Statistics from 2011/12 onwards, MHCLG Live Tables 313 and 314, Housing and Construction Statistics, Welsh Housing Statistics, and Scottish Government Housing Statistics Bulletins.

Notes: 1. Includes grants under 1985, 1989 and 1996 Acts for repairs and improvements. Includes disabled facilities grants under the 1989 and 1996 Acts for England and Wales.

2. Until 2009 the 1985 Act continued to operate in Scotland, and made no separate provision for disabled facilities grants. From 2003, figures are for financial years.

3. From 2010, Scotland figures refer to grants plus loans 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. 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, with any obvious reporting errors rectified. MHCLG stopped collecting data on these grants and loans in 2024 while data on disabled facilities grants have not been published since 2011.

5. 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.

6. 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. Figures for 2023/24 for Scotland and Wales had not yet been published when this table was prepared.

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	3,558
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	1,761	1,751
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	6,505	5,309

Sources: MHCLG (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.

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.

9. Data for Wales and Scotland for 2023/24 were unavailable at the time this table was prepared. Data for England stopped being collected in 2024.

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	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	7,338	1,867	2,230	2,790	3,020	3,350	3,390	3,460	-	-	-	-	-	-	-	-	-	-	-	-
Yorkshire & Humberside	10,747	2,516	3,520	3,530	3,720	4,520	8,600	4,510	-	-	-	-	-	-	-	-	-	-	-	-
North West	18,895	4,344	5,870	6,190	6,500	7,600	4,740	7,540	-	-	-	-	-	-	-	-	-	-	-	-
East Midlands	8,809	2,163	3,070	3,310	3,390	3,610	3,660	3,880	-	-	-	-	-	-	-	-	-	-	-	-
West Midlands	11,117	2,397	3,780	4,270	3,940	4,220	4,500	4,560	-	-	-	-	-	-	-	-	-	-	-	-
East	12,793	2,742	4,150	4,260	4,200	4,190	4,160	4,520	-	-	-	-	-	-	-	-	-	-	-	-
London	10,335	2,127	2,850	3,120	3,130	3,440	3,720	3,930	-	-	-	-	-	-	-	-	-	-	-	-
South East	17,811	3,693	5,450	5,610	5,840	6,070	6,690	6,710	-	-	-	-	-	-	-	-	-	-	-	-
South West	13,839	3,663	4,030	4,190	4,380	4,780	4,780	5,140	-	-	-	-	-	-	-	-	-	-	-	-
England	111,681	25,512	34,940	37,270	38,130	41,780	44,240	44,250	-	-	-	-	-	-	-	-	-	-	-	-
Wales	15,572	4,248	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	4,086	-	2,511	3,303	3,966
Scotland	-	-	-	-	-	-	-	6,144	7,125	7,902	6,735	6,487	6,482	5,967	5,599	5,458	5,132	3,092	4,350	4,602
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. Figures for Wales and Scotland for 2023/24 had yet to be published when this table was updated.

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	2022/23
All owned	69	68	67	67	66	65	64	64	64	63	63	62	63	63	64	65	64	64
Owned outright	31	31	32	32	32	33	32	33	33	33	34	34	34	35	36	36	35	36
Buying with a mortgage	38	37	35	35	34	32	32	31	31	30	29	28	29	28	29	28	29	29
Social rented sector	19	18	18	18	18	18	18	18	18	18	18	17	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	19
All	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Source: DWP Family Resources Survey: financial years 2005/06 onwards.

Notes: 1. Figures for 2020/21 and 2021/22, particularly for Table 30b, should be treated with caution as they are subject to greater uncertainty due to lower response rates and changes in the composition of respondents following methodological and operational changes to the Family Resources Survey necessitated by the Covid-19 pandemic.

2. The private rental sector includes all cases where the property is rented from a private landlord, including those on a rent-free basis. Shared ownership schemes are included in the mortgage repayment category.

3. Figures do not necessarily sum to 100 due to rounding.

Table 30b **Households by tenure and region/country in the UK in 2022/23***Percentages of households*

		All owners	Owned outright	Buying with a mortgage	Social rented sector	Private rented sector
Region	North East	65	36	29	21	14
	North West	63	37	26	19	18
	Yorkshire and The Humber	63	34	28	19	19
	East Midlands	71	40	31	13	16
	West Midlands	62	36	27	20	18
	East of England	69	38	31	16	16
	London	54	26	28	16	30
	Inner London	42	18	24	21	37
	Outer London	60	30	30	14	26
	South East	69	38	31	13	19
	South West	70	40	30	13	18
Country	England	64	36	29	16	19
	Wales	68	43	25	18	14
	Scotland	61	34	28	22	16
	Northern Ireland	69	42	28	13	18
	Great Britain	64	36	29	17	19
	UK	64	36	29	17	19

Source: DWP Family Resources Survey 2022/23.

Notes: See Table 30a.

Table 30c **Property type by tenure in the United Kingdom, 2022/23***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	1	2	2	10	5	9	24
Semi-detached	32	35	34	25	23	24	20	11	18	29
Terraced	21	28	24	36	34	35	35	24	32	27
All houses	93	91	92	62	59	60	64	40	59	80
Flats:										
Purpose-built	6	8	7	36	37	37	25	45	30	16
Converted	1	2	1	2	4	3	11	15	12	4
All flats	7	9	8	38	41	40	36	60	41	20
Total	100	100	100	100	100	100	100	100	100	100

Source: DWP Family Resources Survey (author's own analysis).

Notes: 1. Flats includes maisonettes. Figures do not total precisely due to rounding.

2. Some property types are omitted e.g. caravan, houseboat, other. These make up less than 0.5% of the total.

Table 30d **Length of residence by tenure in UK, 2022/23***Percentages of households*

	Owned outright	Owner-occupiers With mortgage	All owners	Social rented	Private rented	All households
Length of residence						
Less than 12 months	2	6	4	5	22	7
1 year but less than 2 years	3	10	6	7	19	9
2 years but less than 3 years	2	8	5	7	12	7
3 years but less than 5 years	5	15	10	12	17	11
5 years but less than 10 years	12	25	18	23	18	19
10 years but less than 20 years	17	22	19	23	9	18
20 years or longer	58	13	38	23	4	29
Total	100	100	100	100	100	100

Source: DWP Family Resources Survey 2022-23.

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, 2012/13 and 2022/23, United Kingdom

Percentages

Ages	Owned outright	Buying with a mortgage	Social renting sector	Private renting sector	All
2012/13					
16-24	2	8	23	67	100
25-34	3	38	17	42	100
35-44	7	54	17	23	100
45-54	21	50	17	12	100
55-64	49	27	15	8	100
65+	71	5	20	5	100
All	33	31	18	18	100
2022/23					
16-24	2	13	17	67	100
25-34	4	41	15	40	100
35-44	7	51	16	26	100
45-54	20	46	18	17	100
55-64	47	24	18	10	100
65+	75	3	17	6	100
All	36	29	17	19	100

Source: DWP Family Resources Survey.

- Notes:
1. Figures have been rounded to the nearest 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 and 2021/22 in previous editions are subject to more uncertainty than other years and should be treated with caution.

Table 31b **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				
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
2023	Owned outright	45	13	20	70	30	37	38	17	17	70	32	35	36
	Owned with mortgage	34	49	20	4	21	32	38	40	17	3	20	24	29
	Local Authority	3	4	12	7	11	6	7	8	17	9	15	11	8
	Housing association	4	5	11	13	15	7	5	9	19	12	16	12	9
	Private rented unfurnished	11	24	23	6	18	15	10	20	21	5	16	14	14
	Private rented furnished	3	5	14	1	4	5	2	5	9	1	2	4	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 (author's own estimates).

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 31c **Tenure profile of household representatives by socio-economic group and economic activity status in Great Britain**

Percentages

Item	Owner-occupiers		Local authority	Housing association	Rented		With job or business	All tenures	
	Owned outright	With mortgage			Unfurnished	Private: Furnished			
Socio-economic group 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	
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 2022/23	Large employers and higher managerial	2	7	0	0	3	1	–	3
	Higher professional	6	23	1	2	13	29	–	12
	Lower managerial and professional	11	34	6	8	20	20	–	18
	Intermediate	4	8	4	5	9	7	–	6
	Small employers and own account	6	7	3	3	8	5	–	6
	Lower supervisory and technical	2	5	3	4	6	6	–	4
	Semi-routine	3	4	9	7	9	6	–	5
	Routine	3	5	10	10	10	12	–	6
	Never worked/long-term unemployed	0	0	1	1	0	0	–	0
	Economically inactive	64	6	63	60	21	13	–	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, 2022/23¹

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 ^{2,3}
Tenure												
All owners	64	67	52	55	62	54	44	56	42	29	18	38
Owned outright	36	38	19	24	28	28	12	22	16	10	6	11
Buying with a mortgage	28	29	33	31	35	26	32	34	26	20	12	27
Social renting sector	17	16	25	11	4	16	33	5	12	38	38	15
Private renting sector	19	17	23	34	34	30	24	39	46	33	44	47
Total	100	100	100	100	101	100	101	100	100	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 (2020/21 to 2022/23) 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, 2022/23

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	Undeclared
House:												
Detached	24	26	15	13	17	7	11	15	10	6	10	9
Semi-detached	29	30	20	25	27	27	17	19	21	20	15	22
Terraced	24	23	29	33	26	51	32	23	29	29	29	24
Flats:												
Purpose-built	17	15	25	23	21	13	32	35	30	37	37	27
Converted	3	3	8	6	7	1	6	7	9	6	6	1
Other	2	3	3	1	1	1	3	0	1	3	3	16
Total	100	100	100	100	100	100	100	100	100	100	100	100

Source: DWP Family Resources Survey (author's own estimates).

Notes: 1. Data are presented as an average for the three years to 2022/23 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, 2022/23**

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	54	45	34	56	37	8	14	49	38	11	22
One car	39	41	46	38	35	43	54	40	44	49	46
Two or more cars	{6}	10	19	–	–	49	33	8	17	40	31
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, Family Spending in the UK and the Living Costs and Food Survey - workbook 4, Tables 46-49. and 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 less than 20 responses and should be treated with extra caution.

5. Households that own a landline/mobile/internet connection is based on those who say they spend on these services whereas prior to 2019/20 respondents were asked if they owned these goods.

6. Car-ownership was the only consumer durable that ONS published results for in 2022/23. The other figures relate to 2021/22.

Table 34 **Overcrowding by tenure, ethnicity and country/region, 2019/20-2022/23**

Percentages

	2019/20				2020/21				2021/22				2022/23			
	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	Owner occupiers	Private renters	All social renters	All households
Region																
North East	1	2	2	1	–	–	–	–	–	3	–	1	1	3	2	2
North West	1	5	6	3	–	–	–	–	1	5	6	3	1	4	6	2
Yorkshire and The Humber	1	3	5	2	–	–	–	–	1	2	5	2	1	2	6	2
East Midlands	1	4	8	3	–	–	–	–	2	2	6	3	1	2	6	2
West Midlands	2	6	9	4	–	–	–	–	2	5	8	3	2	7	7	4
East of England	1	4	7	2	–	–	–	–	1	3	6	2	1	3	6	2
London	2	15	17	9	–	–	–	–	2	12	16	8	2	9	15	7
South East	1	5	10	3	–	–	–	–	1	4	9	2	1	4	9	2
South West	–	4	5	2	–	–	–	–	0	3	5	2	0	5	7	2
Ethnicity (England)																
White	1	5	7	2	–	–	–	–	1	4	6	2	1	4	6	2
Ethnic minority	6	13	18	11	–	–	–	–	5	11	18	10	3	11	19	10
England	1	7	9	4	1	6	8	3	1	5	8	3	1	5	8	3
Wales	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Scotland	1	4	3	2	–	–	–	–	2	3	5	3	2	6	4	2
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, changes in respondent composition and methodological changes to government surveys in the wake of the Covid-19 pandemic mean statistics for 2020/21 to 2022/23 should be treated with caution.
 4. Pandemic-related changes to the EHS and SHS prevented the reporting of overcrowding estimates for English regions and Scotland for 2020/21.
 5. Scottish figures for 2021/22 and 2022/23 are experimental and not comparable with those for earlier years, including 2019/20.

Table 35a **Employment status of household reference person by tenure for England**

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
2012/13	Outright owners	25	9	34	1	62	3	100
	Homebuyers	84	7	91	1	5	3	100
	Local authority	23	13	36	10	32	23	100
	Housing association	23	11	35	11	31	23	100
	Private renters	61	1	72	6	7	15	100
	All tenures	50	9	60	4	28	9	100
2022/23	Outright owners	25	10	35	0	62	3	100
	Homebuyers	84	8	92	1	4	3	100
	Local authority	25	15	40	8	27	25	100
	Housing association	29	13	42	6	27	24	100
	Private renters	65	11	76	3	8	14	100
	All tenures	50	10	60	2	29	8	100

Sources: ONS Labour Force Survey 1981 Housing trailer, MHCLG (and predecessors) Survey of English Housing 2001/02, English Housing Survey Household Report 2014/15 onwards.

Notes: 1. Equivalent figures for 1984, 1988, 1991 and 1993/94 to 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, changes in the composition of respondents and Covid-19 enforced methodological changes between 2020/21 and 2021/22 mean findings are subject to more uncertainty than in previous years, especially changes in the employment status observed in 2020/21 and 2021/22 (in previous editions) for recent movers (see table 35b). Face-to-face interviews and internal inspections of properties resumed in 2022/23.

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	2024
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	23,051
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	15,334
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	4,009
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	42,394
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	16,849
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	10,246
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	1,531
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	28,625
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	6,202
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	5,088
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	2,478
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	13,769
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	1,577
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	2,204
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	1,671
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	5,452
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	4,625
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	2,885
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	807
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	8,317

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	2024
All adults in households																		
Working households	50	54	54	50	50	49	50	51	52	53	54	55	56	55	54	55	55	54
Mixed households	35	33	33	36	37	38	38	37	37	36	36	35	35	36	36	35	35	36
Workless households	15	13	13	14	13	13	12	11	11	10	10	10	9	9	10	10	9	9
Total	100	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	59
Mixed households	35	33	33	37	38	39	39	38	37	36	36	35	34	36	37	34	35	36
Workless households	8	7	7	7	7	7	6	6	6	6	6	5	5	5	6	6	5	5
Total	100	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	45
Mixed households	33	31	32	34	33	36	36	37	36	37	36	35	36	36	36	37	37	37
Workless households	33	30	28	27	26	24	23	21	20	18	18	18	17	16	17	18	16	18
Total	100	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	29
Mixed households	35	32	32	35	36	37	38	40	40	40	38	37	40	39	38	38	41	40
Workless households	39	37	39	39	39	36	34	32	30	29	28	29	27	27	29	30	27	31
Total	100	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	56
Mixed households	31	30	32	33	32	36	34	35	34	35	35	34	33	34	34	36	34	35
Workless households	23	19	17	17	16	16	16	13	13	11	11	10	10	9	9	10	9	10
Total	100	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 in UK 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	2022/23
Owners:																					
Outright owner	25	59	81	107	157	194	225	281	367	440	461	456	484	662	672	668	684	697	694	708	728
With mortgage	39	96	142	195	267	320	380	461	555	643	681	722	756	713	714	729	741	746	789	786	811
Tenants:																					
Local authority	22	58	68	76	93	110	131	140	178	203	222	224	246	480	477	485	497	506	482	523	542
Housing association	–	54	66	88	94	120	145	164	203	201	247	235	267	487	497	510	506	538	523	564	588
Private, unfurnished	19	48	60	77	110	149	223	262	406	398	404	457	480	585	590	594	606	612	660	647	680
Private, furnished	21	57	87	89	161	170	222	333	260	418	451	398	446	646	605	626	635	663	720	679	692

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 LCF 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, UK***£ per week (real terms)*

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	2022/23
Owners:																					
Outright owner	392	504	412	408	500	477	501	562	669	697	702	639	643	857	839	808	806	810	775	708	728
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	811
Tenants:																					
Local authority	345	496	346	290	296	270	292	280	324	322	338	314	327	621	596	586	586	587	538	523	542
Housing association	–	461	336	336	299	295	323	328	370	318	376	329	355	630	621	616	597	625	584	564	588
Private, unfurnished	298	410	305	294	350	366	497	524	740	631	615	641	638	757	736	717	714	710	736	647	680
Private, furnished	329	487	443	340	513	418	495	666	474	662	687	558	593	836	756	756	749	770	804	679	692

Sources: See Table 37a.

Notes: 1. See Table 37a.

2. Incomes are adjusted to 2022/23 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, 2022/23**

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	24,543	39,441	48,519	756	931	66	7	2	2	3	19	1	100
Social rented	10,885	31,688	36,643	608	703	55	5	3	0	2	35	0	100
Private rented unfurnished	10,831	43,972	55,705	843	1,068	73	8	1	2	2	12	1	100
Private rented furnished	2,073	54,825	72,088	1,051	1,383	74	7	3	6	5	5	1	100
Rent free	755	43,950	51,931	843	996	57	7	7	2	10	11	6	100
Owner-occupied													
All owners	42,257	57,251	76,247	1,098	1,462	70	9	8	4	1	7	1	100
With mortgage	23,487	65,177	88,491	1,250	1,697	80	9	2	4	1	3	1	100
Rental purchase	371	43,628	55,784	837	1,070	84	7	0	0	1	7	1	100
Owned outright	18,399	47,408	61,031	909	1,170	51	8	19	6	1	15	1	100
All households	66,800	50,707	66,060	909	1,170	69	8	6	4	2	10	1	100

Source: ONS, The Effects of Taxes and Benefits on Household Income, UK, 2022/23 - 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, such that statistics for 2020/21 to 2022/23 are subject to greater uncertainty than previous years and should be treated with caution.

7. Data for years prior to 2022/23 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, 2022/23**

Percentages

Income decile group	Lower weekly 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	23	16	14	[5]	[3]	32	7	100	39	22	39
Second	249	18	17	13	–	–	42	7	100	35	16	49
Third	380	14	13	15	–	–	45	9	100	27	19	54
Fourth	502	8	9	16	[2]	–	47	18	100	16	19	65
Fifth	627	7	8	16	–	–	41	23	100	15	20	64
Sixth	768	[5]	5	16	–	–	35	34	100	10	21	69
Seventh	933	–	[3]	16	–	–	32	44	100	[4]	20	76
Eighth	1,132	–	[3]	17	–	–	31	44	100	[6]	19	75
Ninth	1,404	–	–	12	[3]	–	24	57	100	[3]	16	81
Highest	1,871	–	–	12	[5]	–	21	60	100	–	18	82
All		8	8	15	3	1	35	31	100	16	19	66

Source: ONS Family spending in the UK: April 2022 to March 2023, Living Costs and Food Survey, financial year ending 2023, 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. Unfurnished includes partly furnished.

3. Due to the relatively small sample size achieved for 2022/23, the estimates are subject to greater uncertainty than those reported in previous editions of this table prior to 2020/21.

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	2019	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Numbers (000's) of households																			
Owner-occupied	1,220	1,276	1,284	1,056	1,313	2,049	1,902	1,731	1,554	1,421	1,416	1,407	1,393	1,310	1,243	1,289	1,355	1,434	1,458
Private rented	476	500	702	924	735	1,247	1,427	1,431	1,445	1,435	1,394	1,402	1,420	1,353	1,195	1,119	1,124	1,146	1,115
Social rented																			
Local authority	512	378	257	225	164	790	730	586	534	474	448	426	436	404	360	355	297	266	269
Housing association	218	238	219	276	241	694	667	603	654	576	520	495	490	450	377	395	387	328	333
England	2,425	2,392	2,462	2,482	2,453	4,780	4,726	4,351	4,186	3,905	3,778	3,731	3,739	3,517	3,176	3,158	3,163	3,175	3,174
Percentage of households																			
Owner-occupied	8.2	8.5	8.9	7.4	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	9.1	9.2
Private rented	24.2	21.5	20.6	20.9	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	25.0	24.1
Social rented																			
Local authority	21.9	18.4	14.6	14.0	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	17.2	17.4
Housing association	14.0	13.6	11.4	11.9	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	13.3	13.3
England	11.7	11.3	11.4	11.0	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	13.1	13.0
Real-terms mean fuel poverty gap (£)																			
Owner-occupied						439	427	416	454	440	355	340	338	328	303	283	300	390	462
Private rented						448	439	404	370	365	380	348	315	288	266	268	313	373	460
Social rented																			
Local authority						257	227	216	223	222	195	219	189	132	164	167	148	212	237
Housing association						233	224	231	229	223	200	181	157	145	164	173	167	188	220
England						381	371	359	360	354	324	308	288	267	257	251	274	348	417

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:
- 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.
 - 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.
 - The fuel poverty gap is the reduction in fuel costs needed for a household to not be in fuel poverty, based on achieving energy efficiency of a fuel poor household to a Fuel Poverty Energy Efficiency Rating of at least 69 (band C threshold) or reducing the costs sufficiently to meet the income threshold.
 - 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.
 - From 2017, the statistics allow for the effect of the pre-payment price cap that was introduced in April 2017.
 - 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. Figures may not sum precisely due to rounding.
 - Estimates allow 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	2019	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
North East	18.3	17.3	15.4	15.2	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	10.9	10.6
North West	12.9	13.6	12.8	11.8	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	14.1	14.4
Yorkshire & The Humber	17.6	12.3	12.1	12.5	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	17.0	16.4
East Midlands	11.5	11.8	13.4	11.2	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	15.1	14.8
West Midlands	13.9	13.6	13.5	13.6	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	19.6	19.5
East England	8.0	9.7	10.5	7.7	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	10.0	10.3
London	8.5	9.1	10.4	9.7	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	10.4	10.2
South East	7.7	7.3	7.6	9.3	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	9.7	9.6
South West	13.7	12.7	11.3	11.3	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	12.9	12.9
England	11.7	11.3	11.4	11.0	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	13.1	13.0

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	2018	2019	2022
															Revised definition of fuel poverty ²		
Households in fuel poverty																	
Owner-occupied	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	17.2	17.3	22.0
Owned outright	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28.0
Buying with mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.0
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	36.0	36.0	44.0
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	40.5	37.1	48.0
Local authority	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48.0
Housing association	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47.0
All households	15.4	18.2	23.5	25.3	26.5	32.7	34.7	32.9	29.0	31.7	28.8	27.7	25.7	23.7	25.0	24.6	31.0
Households in extreme fuel poverty																	
Owner-occupied	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	9.0	9.8	14.0
Owned outright																	19.0
Buying with mortgage																	7.0
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	19.0	22.0	26.0
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	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	11.3	12.4	9.5

Source: Scottish Government, Scottish House Condition Survey 2022 (and predecessors).

Notes: 1. Up to 2017, a household was defined as fuel-poor if it was required to spend more than 10% of its household income on fuel use to maintain a satisfactory heating regime. A household required to spend 20% or more was defined as being in extreme fuel poverty.

2. From 2018, a household is fuel-poor if more than 10% of its 'after housing cost' (AHC) income is required to heat their home and if after deducting fuel costs, childcare costs, and specific disability and care 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 (rising to 20°C from 2018) in other rooms for 16 hours per day.

4. Fuel poverty estimates for 2012-19 should be considered indicative due to methodological discontinuities, partly linked to adjustments to the energy demand model in 2010 and 2014, the fuel cost model in 2013 and 2014, the Warm Homes Discount from 2011 and pre-payment metered prices from 2016. Revised estimates for the overall rate of fuel poverty for 2012-19 were published in 2024 but extreme fuel poverty estimates and tenure estimates for both measures have yet to be issued. These adjustments are likely to be modest.

5. Data for 2018 and 2019 are partial best estimates of the revised legal definition as not all variables were available at the time.

6. The SHCS 2020 was not completed due to Covid-19 restrictions. The 2021 SHCS estimates have been removed as they were largely extrapolated from SHCS 2019 data and are not comparable with figures for other years.

7. The SHCS 2022 is likely to underestimate fuel poverty due to over-representation of higher-income and homeowner households. Figures for 2022 were rounded to the nearest whole number.

Table 39e **Households in fuel poverty in Northern Ireland***Percentages*

	2001	2006	2009	2011	2016	2017	2018	2020	2021
						modelled estimates			
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	18	24	27
Households in severe fuel poverty	–	6.2	–	5.9	1.8	–	–	–	–

Sources: Northern Ireland Housing Executive 2016 NI Housing Condition Survey (and predecessors) and Building Research Establishment modelled estimates

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 2018 to 2021 are BRE modelled estimates derived from the NIHCS 2016 adjusted to allow for the installation of energy-efficiency improvement measures plus changes in household incomes and fuel prices. The 2021 figures also allow for the Energy Price Guarantee and income support measures such as energy support payments.

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	2023/24
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	840
Wales	60	72	63	35	38	37	39	39	47	50	55	52	56	56	55	48	62	54	44
Scotland	131	146	143	84	74	72	73	74	89	95	105	98	100	103	103	97	109	102	93
Northern Ireland	44	51	30	13	15	14	15	16	20	23	25	24	27	28	27	25	32	27	23
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	1,001

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 produced discontinuities.

4. Public health measures to control the Covid 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	2023
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	1,137	984	476	568	527	530	568	690	728	762	774	765	743	755	780	879	718	548
+ 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	32
= 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	825	942	754	580

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	2023
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	129,237	158,916	185,201	198,133	226,218	238,457	245,229	244,824	221,972	282,807	289,619	209,699
+ 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	5,472	2,331
+ Other specialist lenders	-	8,991	10,735	42,585	57,861	63,172	21,360	4,973	7,422	10,670	11,179	13,264	16,613	18,414	16,742	14,634	17,555	18,404	16,016	21,298	19,794	12,704
= Total	11,484	69,823	119,794	288,280	345,355	362,758	253,929	143,766	133,807	138,257	144,478	176,647	203,617	220,465	246,692	260,270	268,565	268,736	243,967	309,577	314,885	224,734
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	10,694	12,906	24,986	32,948	40,578	43,375	40,315	41,858	38,488	62,110	56,095	1,295
+ 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	-1,101	879
+ Other specialist lenders	-	2,914	12,162	45,087	63,950	81,040	75,522	-25,769	-8,335	-5,247	-3,954	-3,316	-1,565	4,005	773	-1,095	1,983	4,227	2,882	6,304	2,507	-1,825
= Total	7,368	33,287	40,751	91,158	110,451	108,274	39,962	12,200	6,494	6,903	10,367	13,457	23,133	34,910	40,452	45,851	44,675	49,264	46,244	71,801	57,501	349
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	1,035,058	1,048,875	1,074,764	1,109,878	1,155,293	1,204,693	1,246,169	1,289,580	1,327,990	1,390,474	1,448,114	1,452,286
+ 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	52,244	53,126
+ 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	111,158
= 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	1,235,751	1,254,845	1,286,726	1,322,343	1,367,359	1,407,165	1,452,269	1,498,778	1,561,879	1,617,917	1,616,570
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**

Year	1970	1980	1990	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
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	282
Average dwelling price (A) (£)	4,330	17,533	45,000	76,000	141,000	146,000	159,000	163,000	166,000	184,000	180,000	182,000	190,000	202,000	204,000	211,000	211,000	217,000	217,000	232,000	242,000	258,000	253,000
Average advance (B) (£)	3,464	12,946	37,000	60,000	111,000	121,000	131,000	124,000	115,000	127,000	128,000	134,000	142,000	153,000	155,000	162,000	160,000	165,000	168,000	177,000	182,000	198,000	193,000
Average annual income (C) (£)	1,766	7,749	17,000	26,000	36,000	41,000	42,000	41,000	41,000	44,000	44,000	45,000	46,000	48,000	49,000	49,000	48,000	48,000	49,000	51,000	53,000	56,000	59,000
Average advance as % of dwelling price (B/A)	80.0	73.8	82.5	78.9	78.7	82.9	82.4	76.1	69.3	69.0	71.1	73.6	74.7	75.7	76.0	76.8	75.8	76.0	77.4	76.3	75.2	76.7	76.3
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	2.9	2.9	3.0	3.1	3.2	3.2	3.3	3.3	3.4	3.4	3.5	3.4	3.5	3.3
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	4.8
Average monthly repayment (D) (£)	22	123	381	394	649	729	829	779	611	654	650	688	705	747	720	727	697	700	730	750	781	894	1,105
Average repayment as % of average income (12xD/C)	15.1	19.0	26.9	18.4	21.6	21.3	23.7	22.8	17.9	17.8	17.7	18.4	18.4	18.7	17.6	17.8	17.4	17.5	17.9	17.7	17.7	19.2	22.5

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 were 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	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Average dwelling price	5.7	17.5	13.8	5.9	6.8	3.5	8.9	2.5	1.8	10.8	-2.2	1.1	4.4	6.3	1.0	3.4	0.0	2.8	0.0	6.9	4.3	6.6	-1.9
Average advance	6.9	14.7	13.3	5.3	11.0	9.0	8.3	-5.3	-7.3	10.4	0.8	4.7	6.0	7.7	1.3	4.5	-1.2	3.1	1.8	5.4	2.8	8.8	-2.5
Average income	9.2	23.2	11.7	3.9	12.5	13.9	2.4	-2.4	0.0	7.3	0.0	2.3	2.2	4.3	2.1	0.0	-2.0	0.0	2.1	4.1	3.9	5.7	5.4

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	2023
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	252
Average dwelling price (A) (£)	5,838	28,959	76,000	122,000	209,000	239,000	258,000	263,000	260,000	284,000	280,000	283,000	292,000	312,000	331,000	345,000	345,000	347,000	348,000	372,000	399,000	431,000	416,000
Average advance (B) (£)	3,854	13,359	45,000	79,000	129,000	149,000	161,000	157,000	149,000	165,000	167,000	170,000	177,000	191,000	205,000	213,000	215,000	219,000	224,000	240,000	250,000	272,000	252,000
Average annual income (C) (£)	2,168	8,688	22,000	35,000	47,000	57,000	60,000	62,000	61,000	65,000	64,000	64,000	66,000	68,000	72,000	72,000	70,000	70,000	71,000	76,000	78,000	84,000	87,000
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	62.3	63.1	64.4	64.5	62.7	63.1	60.6
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	3.07	3.13	3.15	3.16	3.21	3.24	2.90
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	4.8
Average monthly repayment (D) (£)	25	127	478	519	754	897	1,019	986	791	850	848	873	879	933	952	955	936	929	973	1,018	1,073	1,229	1,443
Average repayment as percentage of average income (12xD/C)	13.7	17.5	25.5	17.8	19.3	18.9	20.4	19.1	15.6	15.7	15.9	16.4	16.0	16.5	15.9	15.9	16.0	15.9	16.4	16.1	16.5	17.6	19.9

Sources and Notes: As Table 43a.

Table 43d **Annual changes in house prices, mortgage advances and incomes for moving owner-occupiers in the UK**

Percentages

Year	1970	1980	1990	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Average dwelling price	5.7	17.5	13.8	5.9	9.4	14.4	7.9	1.9	-1.1	9.2	-1.4	1.1	3.2	6.8	6.1	4.2	0.0	0.6	0.3	6.9	7.3	8.0	-3.5
Average advance	6.9	14.7	13.3	5.3	13.2	15.5	8.1	-2.5	-5.1	10.7	1.2	1.8	4.1	7.9	7.3	3.9	0.9	1.9	2.3	7.1	4.2	8.8	-7.4
Average income	9.2	23.2	11.7	3.9	14.6	21.3	5.3	3.3	-1.6	6.6	-1.5	0.0	3.1	3.0	5.9	0.0	-2.8	0.0	1.4	7.0	2.6	7.7	3.6

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	2023
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	18.8
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	20.9
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	20.6
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	22.3
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	22.5
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	24.2
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	23.2
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	24.2
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	23.9
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	22.8
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	21.3
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	19.2
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	18.6
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	22.4

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	2023
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	17.4
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	18.6
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	18.8
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	19.6
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	19.9
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	21.0
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	20.7
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	20.9
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	20.5
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	20.1
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	18.8
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	17.2
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	15.9
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	19.8

Source and Notes: As Table 43a.

Table 45a **The UK Housing Review Affordability Index by country/region**

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	2023
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	199.0
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	182.1
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	185.0
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	184.0
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	204.2
West Midlands	100	91.0	109.9	106.3	118.9	112.6	148.6	148.6	153.2	164.9	166.7	144.1	142.3	136.9	136.9	133.3	136.0	129.7	129.7	125.2	127.9	128.8	126.1	130.6	143.2	179.3
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	215.9
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	246.0
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	188.3
South West	100	93.8	139.8	135.4	156.6	157.5	204.4	190.3	188.5	207.1	202.7	164.6	165.5	155.8	155.8	146.9	153.1	151.3	152.2	150.4	148.7	146.0	142.5	152.2	168.1	198.2
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	196.4
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	174.5
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	216.2
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	237.5

Source: UK Finance Regulated Mortgage Survey, DWP Family Resources Survey, Bank of England average mortgage rates and author's own calculations.

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	2023
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	20.9
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	15.3
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	18.5
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	17.3
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	19.4
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	19.9
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	23.1
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	27.8
South East	12.0	10.9	15.8	15.4	17.9	17.6	22.3	20.4	21.3	22.6	22.6	18.0	18.4	17.1	18.1	17.6	18.2	18.2	18.0	18.3	18.0	18.1	17.2	17.6	19.4	22.6
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	22.4
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	21.6
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	18.5
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	16.0
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	15.2

Source: As for Table 45a.

- Note: 1. The table shows ratios for the average mortgage cost for a first-time buyer (based on an 82% mortgage advance) in an area relative to the gross income of households in the area where the household reference person (HRP) is in full-time employment.
2. The figures in this table are intended to illustrate trends in the mortgage ratio likely to be faced by a prospective house purchaser across the UK, assuming they can raise a deposit equal to 18% of the typical FTB price in their area.
- 3.. 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 house prices by country/region

£

Country/region	1970	1980	1990	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
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	201,000
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	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	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	267,000
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	276,000
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	388,000
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	590,000
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	432,000
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	338,000
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	350,000
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	236,000
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	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	196,000
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	330,000

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	2023
North East	56	67	81	100	187	200	186	182	180	187	193	189	185	183	180	180	194	186	178
North West	50	62	81	100	170	185	174	170	168	174	181	181	179	179	178	178	196	192	180
Yorkshire & The Humber	46	59	82	100	183	200	184	181	179	187	191	191	188	188	187	187	205	199	187
East Midlands	47	58	85	100	181	185	176	171	168	176	185	188	190	194	192	191	211	208	192
West Midlands	47	59	79	100	171	180	167	163	162	170	176	178	179	181	178	180	195	190	178
East of England	37	49	81	100	168	184	177	173	172	185	200	209	211	209	204	204	218	215	197
Greater London	39	46	65	100	153	185	190	190	195	212	230	233	231	227	222	225	237	227	204
South East	40	50	72	100	152	171	163	161	159	170	183	188	187	185	180	181	192	191	171
South West	43	59	79	100	175	182	173	170	165	173	183	186	188	188	185	187	202	202	184
England	43	54	74	100	168	193	186	182	182	192	199	200	197	194	189	192	206	204	186
Wales	56	65	81	100	185	189	178	175	175	183	181	181	180	181	178	179	202	203	186
Scotland	66	75	76	100	165	209	200	196	193	202	202	192	187	188	186	185	201	199	186
Northern Ireland	55	78	55	100	157	182	150	137	139	146	153	149	149	150	148	151	161	159	152
United Kingdom	45	56	74	100	166	194	186	184	184	193	199	199	194	192	187	190	205	202	184

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 2023**

£

Country/region	Bungalow	Detached	Semi-detached	Terraced	Flat/ Maisonette in converted house	Purpose-built Flat or Maisonette	All dwellings
Region							
North East	210,000	324,000	178,000	144,000	110,000	117,000	201,000
North West	264,000	423,000	236,000	172,000	158,000	159,000	248,000
Yorkshire & The Humber	251,000	400,000	214,000	171,000	142,000	144,000	237,000
East Midlands	278,000	396,000	225,000	188,000	140,000	136,000	267,000
West Midlands	312,000	447,000	247,000	200,000	146,000	146,000	276,000
East England	361,000	583,000	367,000	315,000	224,000	230,000	388,000
London	595,000	1,153,000	749,000	689,000	439,000	434,000	590,000
South East	471,000	729,000	415,000	335,000	236,000	231,000	432,000
South West	382,000	525,000	318,000	273,000	202,000	199,000	338,000
England	356,000	525,000	309,000	288,000	286,000	304,000	350,000
Wales	258,000	385,000	223,000	174,000	145,000	144,000	236,000
Scotland	262,000	358,000	215,000	180,000	157,000	169,000	230,000
Northern Ireland	205,000	304,000	176,000	124,000	135,000	132,000	196,000
United Kingdom	330,000	496,000	296,000	271,000	260,000	277,000	330,000

Sources: 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 2023**

£

Country/region	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5 bedrooms or more	All sizes
Region						
North East	128,000	120,000	170,000	290,000	400,000	175,000
Yorkshire & The Humber	140,000	150,000	200,000	335,000	487,000	205,000
North West	163,000	155,000	215,000	353,000	510,000	217,000
East Midlands	162,000	176,000	240,000	365,000	525,000	245,000
West Midlands	145,000	182,000	244,000	390,000	575,000	245,000
East	215,000	270,000	346,000	495,000	700,000	350,000
London	350,000	445,000	550,000	815,000	1,197,000	500,000
South East	215,000	290,000	387,000	570,000	850,000	380,000
South West	183,000	235,000	304,000	450,000	647,000	302,000
England						
England	237,000	232,000	277,000	430,000	655,000	300,000
Wales						
Wales	145,000	160,000	200,000	340,000	465,000	205,000
Scotland						
Scotland	135,000	147,000	210,000	325,000	430,000	200,000
Northern Ireland						
Northern Ireland	143,000	125,000	169,000	260,000	350,000	177,000
United Kingdom						
United Kingdom	215,000	210,000	260,000	405,000	600,000	280,000

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, which partly explains why the All sizes figures do not tally with the all dwellings figures in Table 48a.

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 by country and region

£ per week

	1996/97	2000/01	2005/06	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23
North East	54	74	68	79	86	107	111	103	121	102	118	114	116	104	133	114	130	114	136	123	131
North West	59	77	84	91	94	111	120	116	134	119	114	115	120	135	145	134	157	146	144	147	135
Yorkshire & The Humber	54	73	91	88	100	95	104	106	117	124	125	115	112	118	132	132	129	134	132	138	146
East Midlands	58	79	97	107	96	101	117	124	119	116	136	120	134	131	130	152	142	148	154	150	154
West Midlands	59	86	110	101	107	112	136	109	120	121	136	127	129	122	131	143	139	163	158	158	155
East	74	110	124	126	130	139	148	154	138	147	159	169	161	164	154	182	178	198	199	187	212
London	87	136	136	147	173	184	203	181	179	214	212	208	211	197	223	219	228	228	254	239	247
South East	87	133	145	148	134	165	157	152	173	173	172	164	167	183	184	176	191	214	218	192	238
South West	63	87	106	104	117	117	123	135	147	141	148	146	136	146	154	169	157	159	162	171	182
England	69	99	111	114	118	128	137	134	144	144	151	147	148	152	160	163	168	175	181	173	187
Wales	60	65	77	88	97	86	114	105	115	101	120	121	117	127	127	109	123	144	127	150	134
Scotland	59	84	85	93	98	96	112	117	115	116	117	134	140	135	127	136	137	137	135	145	135
Northern Ireland	41	57	79	92	74	90	112	122	110	124	113	128	119	108	130	119	128	123	111	119	134
United Kingdom	67	95	107	110	114	123	133	131	139	139	145	144	145	148	155	157	162	169	173	168	178

Source: ONS Living Costs and Food Survey (Family Spending). ONS supplementary analysis and prior to 2016, Expenditure and Food Survey.

Notes: 1. Figures are based on all households with an outstanding mortgage other than those owned by rental purchase. Costs include capital repayments, interest payments and mortgage protection premiums for the primary dwelling.

Prior to 2016 they also included endowment premiums. All figures rounded to the nearest pound.

2. From 2006 to 2015, the Expenditure and Food Survey reported on a calendar-year basis but reverted to financial years from 2014/15. ONS retrospectively produced figures for 2014/15 to cover this change.

3. The Covid-19 pandemic necessitated changes to the survey questionnaire and fieldwork and also adversely affected sample sizes. The impact of these changes on UK-wide 2020/21 and 2022/23 tenure-related estimates was minimised by adjusting the weighting applied but results for all four countries and the English regions should be treated with caution.

4. All figures from 2009 onwards have been revised and may no longer correspond to figures reported in previous editions of this table.

Table 50 **Mortgage arrears and repossessions, UK**

	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
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	10,751
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	8,769
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	2,260	4,610	4,880
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	1,240	3,100	2,960
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	27,800
+ 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	32,190
+ 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	38,310
= 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	98,300
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	83,330

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	2023
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	16,599
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	10,681
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	3,528
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	7,153
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	2,619

Source: Ministry of Justice, Mortgage and landlord possession statistics (derived from HM Courts and Tribunals Service Case Management and Possession Claim On-Line).

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	2023	2000	2010	2023
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	971	5.3	5.9	5.8
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	2,291	17.0	15.8	13.8
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	1,500	10.7	11.4	9.0
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	1,162	8.3	8.6	7.0
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	1,695	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	1,616	8.6	9.1	9.7
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	2,870	9.7	13.0	17.3
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	2,231	11.9	11.9	13.4
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	1,126	6.6	6.7	6.8
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	15,462	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	915	6.9	6.7	5.5
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	16,599	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	2023	2000	2010	2023
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	256	6.0	5.9	7.3
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	529	18.2	16.4	15.0
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	394	11.7	11.4	11.2
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	252	7.8	8.3	7.1
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	423	11.7	10.4	12.0
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	325	7.9	8.9	9.2
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	543	9.8	12.9	15.4
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	395	12.3	12.3	11.2
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	204	7.5	6.2	5.8
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	3,321	92.8	92.7	94.1
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	187	8.2	7.2	5.3
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	3,528	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	2023	2000	2010	2023
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	213	5.1	6.9	6.5
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	447	17.2	15.8	13.6
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	315	11.1	12.9	9.6
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	235	7.4	9.4	7.1
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	332	10.7	10.3	10.1
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	307	7.6	8.5	9.3
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	568	9.6	11.2	17.3
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	418	12.2	11.2	12.7
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	240	6.1	6.6	7.3
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	3,075	86.9	92.7	93.6
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	155	7.6	6.9	4.7
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	3,287	100	100	100

Source and notes: As Table 52a.

Table 53 **Index of private rents by country and region**

January 2023=100

Country/region	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
North East	85.8	86.5	88.6	89.1	89.7	90.8	92.7	94.5	100.0	105.4
North West	79.3	80.5	82.3	84.7	86.0	87.5	89.8	93.6	100.0	108.4
Yorkshire & The Humber	81.8	82.0	83.8	85.4	86.8	89.1	90.4	94.7	100.0	107.4
East Midlands	76.3	77.9	80.5	83.1	87.1	88.6	90.8	94.5	100.0	107.5
West Midlands	78.8	81.3	83.9	85.9	88.0	89.7	91.6	95.9	100.0	109.0
East England	76.3	80.4	84.6	86.9	88.4	90.0	91.3	95.7	100.0	106.4
London	86.2	90.3	93.3	92.6	92.8	95.1	94.9	94.4	100.0	109.7
South East	79.7	82.4	86.2	87.8	89.2	90.6	91.6	94.8	100.0	108.1
South West	76.1	78.2	81.8	83.8	85.3	87.0	89.1	94.1	100.0	106.8
England	81.3	84.2	87.2	88.3	89.4	91.3	92.3	94.6	100.0	108.3
Wales	81.9	82.9	84.1	85.9	87.9	89.9	91.6	94.1	100.0	109.1
Scotland	79.5	81.2	82.4	84.5	86.0	88.5	89.6	92.8	100.0	111.2
Great Britain	81.2	84.0	86.9	88.0	89.2	91.1	92.1	94.5	100.0	108.5
Northern Ireland	75.6	76.7	77.6	79.2	80.9	82.7	85.6	91.0	100.0	110.1
United Kingdom	81.1	83.9	86.7	87.9	89.1	91.0	92.0	94.4	100.0	108.5

Source: ONS Price Index of Private Rents (PIPR) monthly price statistics Table 1.

Notes: 1. This revised table draws data from PIPR rather than the experimental Index of Private Housing Rentals Prices (PRHP) used in previous table versions. The index refers to January of each year.

2. The index is constructed using administrative data on private rental prices from the Valuation Office Agency (VOA), Welsh Government, Scottish Government, and Northern Ireland Housing Executive (with further data collected for Northern Ireland from propertynews.com).

3. The index has a base of January 2023 and uses non-seasonally adjusted data.

4. PIPR is released as official statistics in development and is subject to revisions if methodology improvements are identified.

5. PIPR does not currently produce data for Northern Ireland (NI). The data for NI come from IPHRP. A two-month NI data lag is addressed by using estimates based upon Great Britain's inflation rate for the same period.

6. Scotland rents data are mainly for advertised new lets, which were not subject to Scotland's in-tenancy price-increase cap and are not subject to temporary changes to the Rent Adjudication system. As such, care should be taken when interpreting estimates for Scotland and comparing with other UK countries.

Table 54a Average weekly market-orientated private sector rents by number of bedrooms by country and region, January 2024

£ per week

Country/region	All	One bedroom	2 Bedroom	3 Bedroom	4 Bedroom
England	291	236	265	297	443
North East	151	105	132	159	240
North West	187	134	169	203	297
Yorkshire And The Humber	177	124	156	186	279
East Midlands	183	128	163	197	287
West Midlands	196	140	176	209	303
East of England	257	176	228	277	404
London	463	346	442	525	745
South East	291	200	259	316	465
South West	151	105	132	159	240
Wales	166	125	154	174	242
Scotland	216	146	193	250	424
Great Britain	283	225	257	290	435
Northern Ireland	–	–	–	–	–
UK	–	–	–	–	–

Source: ONS Price Index of Private Rents (PIPR) monthly price statistics Table 1, accessed January 2025.

- Notes:
1. This new table draws data from PIPR rather than the individual country-specific data sets used in previous table versions.
 2. The figures quoted are monthly averages, converted to weekly figures. Previous tables reported weekly median values.
 3. Details about how the PIPR, which is classed as official statistics in development, is being developed can be found in Table 53.
 4. The PIPR does not report on rents for studios and single rooms unlike previous data sources. Nor does it currently produce a breakdown of bedroom data for Northern Ireland.
 5. As noted in Table 53, Scotland rents data are mainly for advertised new lets and care should be taken in interpreting Scottish estimates and making comparisons with other UK countries.

Table 54b **Trend in median weekly private sector rents by country and region***£ per week*

	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23
England	109	121	121	123	129	137	133	137	138	138	141	146	150	155	156	175
North East	89	90	92	104	100	105	104	104	103	109	104	105	100	101	104	115
North West	94	99	100	110	114	114	113	115	115	109	115	123	119	127	127	127
Yorkshire and the Humber	90	99	104	98	102	104	108	110	106	109	104	115	115	115	114	127
East Midlands	96	104	100	104	103	109	106	110	115	109	121	121	132	125	132	150
West Midlands	100	100	104	108	114	118	115	119	126	127	127	127	132	136	144	150
East of England	115	130	127	127	133	146	138	150	149	144	150	161	160	156	184	190
London	170	196	184	196	209	219	230	239	247	230	253	285	276	288	295	301
South East	130	144	138	144	152	155	158	160	171	170	178	184	196	184	196	207
South West	115	127	127	121	129	138	137	132	138	155	147	142	150	154	155	173
Wales	84	92	100	98	110	104	100	110	100	105	109	104	109	121	114	124
Scotland	80	87	98	101	114	115	108	104	107	112	115	115	115	108	115	114
Northern Ireland	82	88	83	92	92	95	92	92	94	97	96	97	101	111	105	129
UK	100	115	115	115	126	127	127	127	132	134	137	138	142	149	150	161

Source: DWP Family Resources Survey, Table 3.8.

Notes: 1. Changes to the methodology and sample size in the wake of Covid-19 mean that PRS rent figures for 2020/21 to 2022/23 are subject to a higher margin of error than the rent figures for 2019/20, which 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 (see Table 54c) as it includes tied accommodation and other private lettings where sub-market, little or no rent is payable.

Table 54c **Trend in 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	2022/23	2023/24
England	211	215	219	227	235	237	241	246	248	255	269	291
North East	122	122	123	124	127	127	128	130	132	135	143	151
North West	135	136	137	139	142	146	148	151	155	161	172	187
Yorkshire and the Humber	134	135	135	135	138	141	143	147	149	156	165	177
East Midlands	127	129	130	133	137	142	149	151	155	161	171	183
West Midlands	138	140	141	146	150	154	158	161	164	172	179	196
East of England	180	181	185	195	205	210	214	218	221	231	242	257
London	345	354	364	381	394	391	392	402	401	399	422	463
South East	207	210	215	222	233	237	240	244	247	256	270	291
South West	175	177	180	185	193	198	201	206	210	222	236	252
Wales	123	124	125	126	128	131	134	137	139	143	152	166
Scotland	149	151	155	158	160	165	167	172	174	180	195	216
Northern Ireland	–	–	–	–	–	–	–	–	–	–	–	–
UK	–	–	–	–	–	–	–	–	–	–	–	–

Source: ONS Price Index of Private Rents (PIPR): Historical Series.

- Notes:
1. This revised table draws data from PIPR, which are classed as official statistics in development, and replace the experimental Index of Private Housing Rentals Prices (PRHP) used in previous table versions.
 2. Further details about the PIPR can be found in UKHR Table 53 notes.
 3. Rent figures are rounded to the nearest pound and are not adjusted for inflation. The PIPR reports geometric-based means whereas the PRHP (and thus previous editions of this table) reported median figures.
 4. PIPR rent figures for Northern Ireland and the UK have yet to be released by ONS.
 5. Scotland rents data are mainly for advertised new lets, which were not subject to Scotland's in-tenancy price-increase cap and are not subject to temporary changes to the Rent Adjudication system.
 6. Caution is advised when comparing Scotland with estimates for elsewhere in the UK due to data collection differences.

Table 55a **The UKHR Private Rents Affordability Index by country and region***Index: 2013/14=100*

Country/Region	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23
North East	100	99.2	99.5	106.7	87.3	99.7	87.9	100.6	85.5	84.1
North West	100	103.9	100.7	95.5	97.5	107.8	96.2	103.8	96.0	90.2
Yorkshire and The Humber	100	98.9	93.9	92.6	88.6	95.3	96.7	95.0	84.2	88.4
East Midlands	100	104.8	97.1	90.5	97.6	100.8	107.5	104.4	100.7	101.9
West Midlands	100	102.9	110.2	106.7	98.3	107.2	101.3	96.6	111.7	109.7
East	100	112.8	107.5	102.9	104.4	111.4	104.5	105.1	113.0	99.9
London	100	101.3	109.3	95.5	95.4	119.5	104.8	98.7	104.5	96.8
South East	100	99.8	107.6	99.9	105.9	107.5	103.4	108.6	102.7	93.8
South West	100	91.4	95.7	102.1	91.7	90.3	92.6	104.2	90.4	89.4
England	100	102.2	101.6	99.1	96.8	103.9	98.9	105.3	98.6	98.9
Wales	100	104.8	99.0	100.7	101.3	99.6	97.5	116.7	97.9	92.8
Scotland	100	97.0	92.9	97.2	105.4	98.5	91.6	89.9	94.3	80.1
Northern Ireland	100	101.7	101.2	98.2	101.6	98.2	92.8	99.2	99.4	104.0
UK	100	99.0	101.7	100.4	99.8	102.6	98.3	105.8	101.6	95.1

Source: DWP Family Resources Survey 2022/23 and previous edition and UKHR analysis of FRS dataset from 2013/14 to 2023/24.

- Notes:
1. The index measures change in the affordability ratio: median private rent to gross median household income – unequivalised – of all households where one or more adults is in full-time work since 2013/14. A number above 100 indicates affordability has tightened while a lower number indicates affordability has eased. The underlying ratios and associated data considerations are reported in Table 55b.
 2. The index currently draws on median private rents reported in Table 54b. The intention is to revise the index during 2025 by drawing on PIPR market-orientated rents as per Table 54c.
 3. Sub-national FRS estimates are subject to greater margins of sampling error but this level of uncertainty has increased in recent years. In particular, the 2020/21 FRS sample was around half the typical achieved sample prior to the Covid-19 pandemic. The index and underpinning affordability ratios should therefore be treated as illustrative only.

Table 55b **Private rents as a percentage of income of households in work by country and region***Percentages*

Country/Region	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23
North East	13.2	13.1	13.1	14.1	11.5	13.1	11.6	13.3	11.3	11.1
North West	13.6	14.1	13.7	13.0	13.2	14.6	13.1	14.1	13.0	12.2
Yorkshire and The Humber	13.6	13.5	12.8	12.6	12.1	13.0	13.2	12.9	11.5	12.0
East Midlands	13.3	14.0	13.0	12.1	13.0	13.4	14.3	13.9	13.4	13.6
West Midlands	14.0	14.4	15.4	14.9	13.8	15.0	14.2	13.5	15.7	15.4
East	14.6	16.5	15.7	15.0	15.2	16.3	15.3	15.4	16.5	14.6
London	21.0	21.3	23.0	20.1	20.0	25.1	22.0	20.7	22.0	20.3
South East	16.2	16.2	17.4	16.2	17.2	17.4	16.8	17.6	16.6	15.2
South West	16.9	15.4	16.1	17.2	15.5	15.2	15.6	17.6	15.2	15.1
England	15.0	15.3	15.2	14.8	14.5	15.6	14.8	15.8	14.8	14.8
Wales	12.7	13.3	12.6	12.8	12.9	12.7	12.4	14.8	12.4	11.8
Scotland	12.8	12.5	11.9	12.5	13.5	12.7	11.8	11.5	12.1	10.3
Northern Ireland	11.5	11.7	11.6	11.3	11.7	11.3	10.7	11.4	11.5	12.0
UK	14.5	14.4	14.7	14.5	14.5	14.9	14.3	15.3	14.7	13.8

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	2022/23
North East	24.5	21.4	24.8	23.4	23.6	23.9	23.8	22.1	22.8	21.0	20.4
North West	27.0	22.6	23.2	25.1	21.6	22.1	20.4	20.4	21.9	22.8	23.0
Yorkshire and The Humber	21.4	22.6	23.4	20.6	22.9	22.6	22.4	20.4	26.9	18.9	19.5
East Midlands	24.2	24.4	21.1	21.6	21.6	21.6	18.6	21.3	19.0	21.5	23.1
West Midlands	25.2	24.7	24.7	23.7	22.6	21.9	23.5	21.2	18.4	25.8	21.0
East	23.8	23.5	23.3	25.9	23.3	23.9	22.8	22.7	22.5	22.4	21.6
London	32.5	33.0	32.5	33.9	33.5	33.1	34.0	31.6	34.7	30.8	28.1
South East	26.7	26.1	25.3	25.9	25.3	26.9	27.5	25.8	27.0	26.1	24.2
South West	24.1	24.1	24.9	24.2	24.3	25.6	24.1	22.8	23.0	24.4	20.7
England	24.8	24.1	24.0	24.2	23.2	23.2	22.6	21.7	23.8	22.2	22.0
Wales	28.3	24.4	26.0	25.0	24.3	22.0	22.3	20.8	22.3	20.7	21.9
Scotland	–	–	–	–	–	–	–	–	–	–	19.0
Northern Ireland	22.9	21.7	19.7	19.4	18.8	17.8	18.5	16.5	18.5	17.3	21.4
UK	–	–	–	23.8	22.7	23.1	22.2	20.6	24.3	23.7	22.0

Sources: See Table 55a.

- 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, UK

	1998	2001	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
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	1,960,000	2,005,100	2,025,900	2,047,900	1,981,200
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	263,500	275,400	283,500	301,200	295,800
Average (£)	70,000	79,000	105,000	112,000	118,000	119,000	118,000	116,000	114,000	114,000	114,000	115,000	119,800	123,200	127,900	131,000	134,500	137,300	139,900	147,300	149,300
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	271,700	238,300	288,100	324,700	175,800
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	44,200	38,600	48,500	57,200	30,200
Average (£)	-	96,000	110,000	116,000	129,000	123,000	93,000	107,000	114,000	121,000	129,000	137,600	150,300	157,500	157,500	157,800	162,600	162,100	168,400	176,200	171,600
Of which:																					
New house purchases																					
Number	-	-	120,500	170,800	183,300	104,000	52,600	49,400	61,500	69,900	83,100	100,500	117,500	103,000	80,800	74,000	75,200	66,600	117,100	106,800	54,600
Value (£m)	-	-	12,600	19,600	23,100	12,200	4,500	4,600	6,200	7,400	9,300	12,400	15,600	15,100	11,900	10,800	11,000	10,100	18,200	17,400	8,500
Average (£)	-	-	105,000	115,000	126,000	117,000	86,000	93,000	101,000	106,000	112,000	123,400	132,800	146,600	147,300	145,900	146,500	151,700	155,500	163,100	156,100
Remortgages & Other																					
Number	-	-	102,600	148,400	162,700	121,300	35,800	35,800	53,400	60,500	77,900	95,900	132,300	154,400	162,300	182,100	189,700	164,600	162,100	210,000	116,500
Value (£m)	-	-	11,900	17,400	21,500	15,400	3,700	3,600	6,500	7,800	11,000	14,500	21,900	25,300	26,400	29,600	31,400	27,400	28,400	38,000	20,600
Average (£)	-	-	116,000	117,000	132,000	127,000	103,000	102,000	122,000	129,000	141,000	151,200	165,500	163,900	162,700	162,500	165,400	166,600	175,000	181,200	176,700
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	14,970
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	0.76
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	13,570
Percentage of all loans	-	-	-	-	-	-	-	-	-	-	-	0.35	0.31	0.33	0.31	0.29	0.27	0.34	0.30	0.30	0.68
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	1,490	1,890

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.

6. Figures are rounded to the nearest hundred except arrears figures, which are rounded to the nearest ten from 2014 onwards.

Section 3 Compendium

Housing expenditure plans

Table 57 Territorial analysis of identifiable government expenditure in the UK

£ million in cash terms

	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	2023/24
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	12,300	15,750
Wales	135	323	397	206	409	471	512	624	623	570	605	638	615	607	702	712	711	824	968	857	1,057	1,199	1,418
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	2,326	2,118	2,462	2,686	2,925
Northern Ireland	346	245	257	521	956	889	1,132	1,333	1,122	834	962	824	776	787	711	706	757	852	844	1,031	1,059	1,156	1,245
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	14,211	13,687	15,219	17,341	21,338
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	542,600	737,609	649,873	699,233	728,359
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	34,374	44,935	41,452	43,616	45,642
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	63,062	80,803	75,835	79,336	81,023
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	22,761	28,996	26,712	27,754	29,518
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	662,797	892,343	793,872	849,939	884,542
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	2.2
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	2.5	2.7	3.1
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	3.1	3.7	3.7	2.6	3.2	3.4	3.6	
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	4.2	4.2
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	2.0	2.4

Sources: HM Treasury Public Expenditure Statistical Analyses 2024 and predecessor volumes and HM Treasury Country and Regional Analysis of Identifiable Expenditure 2024, 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. Figures may not sum due to rounding.

2. Housing expenditure excludes housing benefit subsidy; but from 2005/06 includes community amenities.

3. In interpreting these figures it should be noted that the scope of public sector activities varies between countries. For example, water supply is a public sector function in Scotland and Northern Ireland, but is in the private sector in England and Wales.

Table 58a **Gross social housing investment in Great Britain and the United Kingdom excluding private finance***£ million (cash)*

	1979/80	1980/81	1985/86	1990/91	1995/96	2000/01	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
England	3,508	3,403	3,837	4,356	3,780	3,582	6,133	6,572	4,744	4,244	4,423	5,419	4,889	5,016	6,153	6,205	7,420	7,054	8,403	10,325	11,931
Wales	153	146	180	371	411	250	335	313	327	317	307	340	390	428	407	535	591	611	624	700	814
Scotland	382	477	594	867	944	640	894	1,028	951	903	921	1,002	1,017	1,156	1,228	1,409	1,596	1,262	1,490	1,650	1,626
Great Britain	4,043	4,026	4,611	5,594	5,135	4,471	7,362	7,913	6,022	5,464	5,651	6,761	6,296	6,601	7,788	8,149	9,606	8,927	10,517	12,675	14,370
Northern Ireland	–	–	273	190	228	199	294	253	211	166	176	185	192	228	249	263	233	234	300	361	284
United Kingdom	–	–	4,884	5,784	5,363	4,670	7,656	8,167	6,233	5,630	5,827	6,947	6,488	6,829	8,037	8,412	9,839	9,161	10,817	13,036	14,654

Sources: See Tables 64a, 75, 79 and 87.

- Notes: 1. The figures for England, Scotland and Wales may involve some double counting of local authority (excluding GLA) funding for private registered provider (housing association) investment.
2. Figures for 2023/24 are provisional and based on the authors' estimates.
3. For further details refer to the individual tables.
4. The Review's editors advise that data in this table are subject to reappraisal for future editions.

Table 58b **Gross social housing investment in the United Kingdom excluding private finance in real terms***£ million (2023/24 prices)*

	1979/80	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
England	17,755	14,463	11,752	9,684	7,150	6,318	9,611	9,151	6,491	5,702	5,831	7,058	6,322	6,343	7,660	7,565	8,837	7,974	9,554	10,959	11,931
Wales	774	621	551	825	778	440	525	436	447	426	404	443	505	542	507	653	704	691	709	743	814
Scotland	1,933	2,027	1,819	1,927	1,786	1,129	1,401	1,432	1,301	1,213	1,215	1,305	1,315	1,462	1,529	1,718	1,901	1,427	1,694	1,751	1,626
Great Britain	20,463	17,111	14,123	12,436	9,713	7,887	11,538	11,019	8,240	7,341	7,449	8,806	8,142	8,347	9,696	9,936	11,441	10,091	11,958	13,453	14,370
Northern Ireland	–	–	836	422	431	351	461	353	289	223	232	241	248	289	310	320	278	264	341	383	284
United Kingdom	–	–	14,959	12,858	10,144	8,238	11,999	11,372	8,529	7,564	7,682	9,047	8,390	8,635	10,006	10,256	11,719	10,356	12,299	13,836	14,654

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	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
England	2,993	3,122	2,597	2,779	4,534	4,063	3,274	3,731	3,964	4,807	4,604	4,698	5,607	5,387	6,052	5,905	7,303	8,969	9,879
Wales	187	255	305	195	257	210	230	216	224	260	316	330	318	337	383	311	374	390	474
Scotland	453	592	414	414	508	622	650	664	692	730	705	743	720	789	944	712	981	1,132	1,261
Great Britain	3,633	3,969	3,316	3,388	5,299	4,895	4,154	4,611	4,880	5,797	5,625	5,772	6,645	6,512	7,378	6,928	8,658	10,491	11,614

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. Gross investment includes all supported borrowing, and capital grants. In England it also includes provision for the Estates Action and RCCOs (revenue contributions to capital outlay). In Scotland it includes capital funded from revenue. In Wales it includes capital vired to Housing for Wales for local authority housing association schemes (for the years to 1997/98).

2. Scottish figures for 1995/96 and 1996/97 exclude provision for transfers of existing new town stock. Scottish figures for years from 1998/99 include estimated borrowing/capital receipts split for funding of non-HRA investment.

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	2023/24	
																							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	1,356	2,052	
+ GLA/ Local authority grants ³	145	193	354	400	0	0	0	0	0	0	0	607	410	642	247	158	571	459	501	253	627	889	554	
+ Private finance ⁴	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	7,500	5,000	6,300	8,100	9,500	
Total	954	1,677	3,012	2,167	2,799	3,651	3,863	6,712	9,664	6,409	5,170	4,920	4,369	7,054	2,932	2,976	6,817	7,276	9,369	6,402	8,027	10,345	12,106	
Wales																								
Welsh Government capital programme	52	102	100	55	78	92	99	135	171	103	97	101	79	80	74	98	89	199	208	300	250	310	330	
+ Local authority grants	0	14	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Private finance	0	33	76	40	56	66	71	98	124	74	70	73	57	58	77	108	113	144	158	217	181	224	239	
Total	52	149	182	95	134	158	170	233	294	177	167	174	137	137	151	206	202	342	366	517	431	534	569	
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	475	440	
+ Local authority grants	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	14	6	4	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	205	125	
Total	114	249	397	297	583	751	797	735	904	616	466	314	444	370	398	613	665	818	958	659	619	686	569	
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	783	731	898	586	720	998	1,484	2,089	1,875	1,741	2,141	2,822	
+ Local authority grants	145	218	354	400	0	0	0	0	0	0	0	607	410	642	247	158	571	473	515	258	632	895	558	
+ 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	8,090	5,444	6,704	8,529	9,864	
Total	1,120	2,075	3,585	2,559	3,516	4,560	4,830	7,680	10,862	7,202	5,803	5,408	4,950	7,561	3,481	3,795	7,684	8,437	10,693	7,578	9,077	11,566	13,244	

Sources: See Tables 64, 76 & 82. Social Housing Regulator PRP Quarterly Survey Reports, Homes England annual reports, National Audit Office (2022) Affordable Homes Programme since 2015, Scottish Government Affordable Housing Programme Outturn report and author's indicative estimates of private finance.

- Notes:
1. English figures include HAG on deferred interest, but exclude expenditure under the rough sleepers, ERCF and other 'non-ADP' programmes.
 2. Homes England replaced the HCA (previously the Housing Corporation) as the main state funder of housing associations in England in 2008/09. Figures from 2008/09 include all HE/HCA affordable housing programmes.
 3. GLA/ local authority grants exclude the author's estimation of GLA grant funding allocated to London Boroughs as reported by MHCLG from 2018/19 onwards. GLA funding from 2012/13 to 2014/15 reflects the GLA's own Affordable Homes Programme.
 4. Estimates of local authority grants (excluding GLA) to HAs by Scottish and Welsh local authorities are recorded under the Scottish and Welsh Government headings.
 5. 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 2023/24 draw on published data, the Regulator's quarterly reports and the NAO review of Affordable Homes Programme since 2015.
 6. Private finance figures for England and Wales are author's own estimates of private borrowing plus RSL own resources (including capital receipts), which allow for grant levels and outturn grant rate.
 7. Scottish figures exclude spending on Scottish Homes' properties, as well as provision for NLF repayments, 'GRO' grants, Mid-Market Rent and from 2014/15 Open Market Shared Equity schemes, as all classified as private development activity. Figures for 2023/24 are author's estimate as figures were unavailable when this table was compiled.
 8. The Review's editors advise that estimates reported in this table are subject to reappraisal for future editions.

Table 61 Receipts from council and new town house sales by country

£ 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	2023/24	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	895	642	1,081	1,136	618	51,312	
New towns	210	309	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	895	642	1,081	1,136	618	51,878	
Wales																						
Local authorities	322	422	259	229	547	194	6	5	5	9	9	11	13	13	13	14	4	1	1	1	2,077	
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	1	1	2,113	
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	909	646	1,082	1,136	618	60,070	
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	909	646	1,082	1,136	618	61,063	

Sources: MHCLG (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. Annual receipts in Wales for 2021/22, 2022/23 and 2023/24 were under £1 million, hence the GB and English totals for these years can appear the same after rounding.

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 MHCLG (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	2023/24
Local authority housing capital investment	2,529	2,779	4,534	4,507	5,008	4,901	4,514	4,063	3,274	3,731	3,964	4,807	4,604	4,698	5,607	5,387	6,052	5,905	7,303	8,969	9,879
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	670	570	579	306	662	1,180	922
London Boroughs													1,697	1,764	2,111	1,924	2,295	2,312	2,864	3,757	4,004
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	2,052
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	6,153	6,205	7,420	7,054	8,403	10,325	11,931
Local authority housing capital receipts	733	1,426	1,545	1,204	954	222	176	213	191	374	773	926	971	1,119	1,067	946	899	652	1,069	1,172	1,157
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	1,003
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	7
Total housing capital receipts (B)	1,270	1,552	2,106	1,779	1,590	599	575	588	318	591	918	1,137	1,728	1,934	2,027	1,839	1,962	1,523	2,244	2,386	2,168
Total net investment (A–B)	2,417	2,030	4,027	4,679	5,481	6,914	7,703	5,984	4,426	3,653	3,505	4,282	3,161	3,082	4,125	4,365	5,457	5,531	6,159	7,939	9,763

Sources: MHCLG Local Authority Capital Expenditure and Receipts, Live table 682, Regulator of Social Housing Global Accounts of PRPs, Homes England Annual Report, Compendium Tables 28, 29, 66 and 71d.

- Notes:
1. Local authority figures for 2023/24 are provisional. Data on disabled facilities grants for England have not been collected since 2011/12. Data on private sector renewal grants were not collected in 2023/24.
 2. 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.
 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. HE expenditure includes First Homes funding which totalled £56.2 million in 2022/23 and £40.7 million in 2023/24.
 4. GLA investment is lower than reported in previous editions of this table as a result of MHCLG revisions to remove double counting.
 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.
 7. The *Review's* editors advise that data in this table are subject to reappraisal for future editions.

Table 64b **Housing capital investment in England – real terms**

£ million (2023/24 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	2023/24
Local authority housing capital investment	4,627	4,902	7,105	6,878	7,461	7,047	6,405	5,658	4,480	5,013	5,226	6,260	5,954	5,941	6,981	6,568	7,208	6,675	8,304	9,519	9,879
Of which:																					
Private sector renewal grants	697	524	363	406	353	352	329	278	110	68	80	73	74	98	94	110	150	114	188	197	–
Disabled facilities grants	169	231	347	355	373	410	438	420	–	–	–	–	–	–	–	–	–	–	–	–	–
GLA housing investment										876	546	880	335	210	834	695	690	346	753	1,252	922
London Boroughs													2,194	2,231	2,628	2,346	2,733	2,613	3,256	3,988	4,004
HE/HCA affordable housing investment	1,954	1,265	2,506	2,977	3,074	3,756	5,340	3,494	2,011	689	605	797	369	401	679	997	1,629	1,299	1,251	1,439	2,052
Housing Action Trusts	165	152	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Gross investment (A)	6,745	6,318	9,611	9,855	10,535	10,803	11,745	9,151	6,491	5,702	5,831	7,058	6,322	6,343	7,660	7,565	8,837	7,974	9,554	10,959	11,931
Local authority housing capital receipts	1,340	2,515	2,421	1,837	1,421	319	250	297	262	503	1,019	1,206	1,255	1,415	1,328	1,153	1,070	737	1,216	1,244	1,157
Housing association capital receipts	–	212	840	827	860	483	492	447	149	243	154	224	931	990	1,160	1,063	1,250	973	1,319	1,277	1,003
HE/HCA housing capital receipts	982	11	40	51	88	59	74	75	25	48	37	51	49	40	36	26	17	11	17	12	7
Total housing capital receipts (B)	2,323	2,737	3,300	2,715	2,369	861	816	819	436	794	1,210	1,481	2,235	2,446	2,524	2,243	2,337	1,722	2,552	2,533	2,168
Total net investment (A–B)	4,422	3,581	6,311	7,140	8,166	9,942	10,929	8,332	6,056	4,908	4,620	5,577	4,087	3,897	5,136	5,322	6,500	6,253	7,003	8,426	9,763

Sources: See 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 MHCLG'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	2023/24
												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	2,052
- 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	7
- 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	1,452	477	431	573	247	285	517	796	1,354	1,139	1,085	1,345	2,045

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.

6. Gross capital expenditure includes First Homes funding. For details see Table 64.

7. The Review's editors advise that data in this table are subject to reappraisal for future editions.

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	2023/24
North East	164	155	161	345	382	383	293	376	331	289	241	245	266	211	214	182	188	219	200	275	327	363
North West	403	385	378	724	648	622	528	510	429	437	242	244	254	227	281	324	248	422	366	483	528	567
Yorkshire & The Humber	270	273	278	708	682	700	680	582	513	321	307	336	363	430	424	412	434	363	363	403	483	537
East Midlands	205	185	172	300	280	256	256	276	295	269	275	302	355	331	293	311	325	465	442	552	409	720
West Midlands	319	270	257	448	477	517	572	541	451	326	288	336	440	384	382	390	394	506	456	595	639	865
East	327	207	224	277	278	257	237	251	235	240	284	370	410	416	380	381	489	2,312	2,317	2,867	3,770	4,019
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	683	986	882	866	1,103
South East	365	354	321	318	298	320	329	341	324	299	305	351	396	423	518	553	581	302	301	362	374	541
South West	243	215	192	219	223	236	218	196	175	171	180	210	221	214	242	229	247	45	30	33	54	28
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	5,316	5,461	6,452	7,451	8,743

Sources: MHCLG (and predecessors) Local authority capital expenditure and receipts in England and accompanying data tables, Housing Investment Programme data, and Housing Strategy Statistical Appendices.

Notes: 1. Figures for 1993/94 relate to cash expenditure, while later years are accruals.

2. Figures from 2011/12 onwards are extracted from the Local Authority Capital Expenditure and Receipts datasets, and do not include direct expenditure by the GLA, Combined Authorities or Shire Counties. Figures do not net off capital receipts.

3. In 2022/23, the capital housing expenditure of the Combined Authorities (principally Liverpool City Region CA, Cambridgeshire and Peterborough CA, and to a less extent Tees Valley CA) was £112 million. In 2023/24 this sum was £58.4 million.

4. The Review's editors advise that data in this table are subject to reappraisal for future editions.

Table 67b **Local authority total housing capital expenditure in England by region in real terms***£ million (2023/24 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	2023/24
North East	325	293	284	540	582	571	421	534	460	395	324	323	347	273	270	227	229	223	180	238	246	242
North West	799	729	667	1,135	989	927	760	723	597	598	325	322	331	293	356	404	303	261	226	312	348	363
Yorkshire & The Humber	536	516	490	1,109	1,041	1,043	978	826	714	439	412	443	473	555	537	513	529	503	413	549	560	567
East Midlands	407	350	304	470	427	381	368	391	410	368	369	398	462	428	370	387	397	432	411	458	513	537
West Midlands	633	511	454	702	729	771	823	767	628	446	387	443	573	497	483	485	480	553	500	628	434	720
East	648	392	396	434	425	382	341	356	328	328	382	488	533	538	481	474	596	603	516	677	678	865
London	1,412	1,327	1,402	1,782	1,725	1,611	1,598	1,774	1,654	1,249	1,276	1,502	1,849	2,194	2,231	2,662	2,362	2,753	2,619	3,260	4,002	4,019
South East	723	669	566	498	455	477	473	484	452	409	410	463	515	547	655	689	708	813	1,115	1,003	919	1,103
South West	481	407	338	344	341	352	314	278	243	234	242	277	287	277	306	285	301	359	340	411	397	541
England	5,964	5,192	4,900	7,015	6,714	6,516	6,075	6,132	5,486	4,470	4,130	4,659	5,371	5,602	5,689	6,125	5,905	6,501	6,319	7,536	8,097	8,957

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	2023/24 budget
Income											
Rents from dwellings	7,513	7,772	8,659	8,242	7,931	8,009	7,815	7,734	7,605	7,310	7,415
Rents other than dwellings	183	163	179	170	168	166	167	157	172	165	220
Heating and other services	733	746	835	841	760	839	871	798	811	837	867
Interest income	58	52	50	54	46	63	70	47	27	86	44
Government grants and assistance	308	343	391	183	166	218	202	251	218	205	125
Transfers and appropriations	132	74	65	82	98	103	127	98	131	110	49
Other income	153	131	125	145	155	126	136	136	203	179	108
Total income	9,080	9,281	10,304	9,718	9,325	9,523	9,387	9,221	9,166	8,893	8,827
Expenditure											
Supervision and management: general	2,004	1,940	2,312	2,236	2,179	2,337	2,397	2,395	2,418	2,403	2,241
Supervision and management: special	495	521	560	497	494	566	583	553	565	623	796
Repairs (including transfers to the repairs account)	1,890	1,967	2,123	2,056	1,964	2,065	2,085	2,025	2,123	2,158	2,113
Expenditure for capital purposes	2,004	755	837	597	676	807	633	444	557	340	569
Debt charges	1,379	1,266	1,393	1,503	1,504	1,476	1,554	1,449	1,305	1,159	1,125
Interest payable and similar charges	1,054	1,035	1,199	1,058	996	978	949	904	842	886	857
Transfers and appropriations	1,156	1,081	1,260	1,090	1,064	1,056	1,028	1,148	1,247	1,185	937
Other expenditure	130	131	222	213	187	189	198	237	222	232	290
Total expenditure	8,768	8,696	9,905	9,718	9,065	9,472	9,426	9,153	9,280	8,986	8,928

Source: MHCLG Local Government Financial Statistics Report 2024 (and previous editions) and chapter 3 tables.

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. Real prices are at 2022/23 prices and are based on GDP deflator at end of the financial year.

3. Other expenditure includes provision for bad debts and other charges.

4. Income and expenditure figures both exclude council tax benefit subsidy and rent rebates granted to HRA tenants.

5. The Review's editors advise that data in this table are subject to reappraisal for future editions.

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

	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
Fixed assets							
Housing properties at cost	142,356	148,737	157,967	164,381	171,391	181,848	192,215
+ Housing properties at valuation	2,666	2,033	2,337	1,740	1,888	1,295	1,360
+ Other fixed assets	3,095	3,173	3,047	3,020	2,986	3,074	3,053
+ Investment properties	5,564	6,199	6,711	6,870	7,426	7,338	8,270
+ Other investments	1,737	1,852	1,860	1,774	1,860	1,808	1,683
= Total fixed assets (A)	155,418	161,993	171,921	177,785	185,550	195,363	206,579
Current assets							
Properties held for sale	5,568	7,097	7,415	7,051	6,359	6,033	5,921
+ Trade and other debtors	2,067	2,041	2,112	2,101	2,205	2,428	2,581
+ Cash and short term investments	7,053	7,300	7,401	8,562	7,875	6,311	5,539
+ Other current assets	1,575	1,524	1,894	1,993	2,063	2,313	2,314
= Total current assets (B)	16,263	17,963	18,822	19,708	18,502	17,085	16,355
Creditors: amounts falling due within one year							
Short-term loans	1,700	1,854	2,622	3,634	1,888	2,478	2,118
+ Deferred capital grant	385	441	457	504	535	552	643
+ Other current liabilities	5,472	5,752	6,242	6,465	6,916	7,571	8,048
= Total creditors: due within one year (C)	7,556	8,047	9,322	10,603	9,339	10,601	10,808
Net current assets/ liabilities (B-C)	8,707	9,916	9,500	9,105	9,163	6,484	5,546
Total assets less current liabilities (A+B-C)	164,125	171,909	181,421	186,890	194,712	201,847	212,126
Long-term creditors and provisions							
Long-term loans	70,228	74,469	79,485	81,695	86,232	89,841	96,342
+ Amounts owed to group undertakings	9	5	367	342	462	501	493
+ Finance lease obligations	586	581	659	627	622	831	789
+ Deferred capital grant	35,656	36,623	37,652	38,481	38,531	39,750	41,137
+ Other long term creditors	5,071	4,371	4,647	4,057	3,295	2,279	2,173
= Total creditors: due more than one year (D)	111,549	116,048	122,811	125,202	129,143	133,202	140,935
Provisions for liabilities							
Pension provision	1,877	3,136	2,059	3,353	1,926	700	718
+ Other provisions	1,150	834	828	889	883	979	1,057
= Total provisions (E)	3,027	3,970	2,887	4,242	2,809	1,679	1,775
Total net assets (A+B-C-D-E)	49,549	51,891	55,723	57,446	62,760	66,966	69,416
Reserves							
Income and expenditure reserve	38,017	40,638	44,490	46,224	51,076	55,235	57,363
+ Revaluation reserves	12,156	11,926	12,110	11,941	11,699	10,924	10,657
+ Other reserves	-625	-673	-876	-719	-15	807	1,396
= Total reserves	49,549	51,891	55,723	57,446	62,760	66,966	69,416

Sources: Regulator of Social Housing 2024 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. These data are obtained from the annual account regulatory returns (known as FVAs) submitted by private registered providers (PRPs) managing at least 1,000 units and are derived from their audited financial statements.
 3. 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.
 4. 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.

Table 71d **Global housing association accounts in England: consolidated income and expenditure and statement of comprehensive income**

£ million

	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
Income from social housing lettings (SHL)							
+ Rents receivable, net of voids	13,315	13,342	13,507	13,951	14,246	15,164	16,537
+ Service charges	1,383	1,422	1,455	1,494	1,522	1,691	1,958
= Net rental income	14,698	14,764	14,962	15,445	15,767	16,854	18,495
+ Capital grant released to income	456	477	479	486	504	522	529
+ Other & revenue grant	210	212	230	219	261	291	270
= Turnover from SHL (A)	15,364	15,453	15,672	16,149	16,532	17,667	19,293
Expenditure							
Management	2,755	2,857	2,956	3,001	3,125	3,448	3,695
+ Service charge costs	1,624	1,712	1,834	1,892	1,972	2,271	2,573
+ Routine maintenance	1,942	2,060	2,218	2,276	2,559	2,993	3,400
+ Planned maintenance	846	957	998	985	1,098	1,288	1,333
+ Major repairs expenditure	486	491	514	546	640	690	767
+ Bad debts	102	105	135	94	85	112	107
+ Depreciation of housing properties	2,178	2,218	2,315	141	2,504	2,645	2,765
+ Impairment of housing properties	49	17	30	41	29	89	92
+ Other costs	343	328	308	292	343	354	358
= Expenditure on SHL (B)	10,325	10,745	11,308	11,562	12,357	13,892	15,090
Operating surplus / (deficit) on SHL (A-B)	5,039	4,707	4,364	4,587	4,175	3,775	4,203
Statement of comprehensive income							
Turnover	20,459	20,860	21,233	22,092	22,830	24,267	25,142
+ Cost of sales	-2,205	-2,481	-2,656	-3,020	-3,369	-3,355	-2,557
+ Operating expenditure	-12,610	-13,162	-13,874	-14,135	-15,013	-16,884	-18,328
= Operating surplus/(deficit)	5,644	5,216	4,703	5,798	4,448	4,027	4,257
+ Gain/(loss) on disposal of property, plant and equipment (fixed assets)	932	872	1,050	861	1,160	1,203	1,003
+ Gift aid and other items	94	241	915	180	1,252	2,014	787
+ Interest receivable	104	123	172	102	98	194	339
+ Interest payable and financing costs	-3,175	-3,238	-3,263	-3,404	-3,280	-3,364	-3,899
+ Movements in fair value	130	244	-82	249	363	179	-156
+ Movement in valuation of housing properties	-	-	-	-	-	-	-
= Surplus / (deficit) before tax	3,728	3,457	3,495	2,925	4,040	4,254	2,331
+ Taxation	-25	-1	8	0	-60	40	-3
= Surplus / (deficit) for the period	3,703	3,456	3,503	2,925	3,980	4,294	2,328
+ Unrealised surplus / (deficit) on revaluation of housing properties	33	92	83	95	92	77	22
+ Actuarial (loss) / gain in respect of pension schemes	323	-379	1,101	-1,423	1,489	1,318	-163
+ Initial measurement of defined benefit pension liability	-	-444	5	-10	-	-	-
+ Change in fair value of hedged instruments	374	-54	-280	362	451	664	54
+ Other remeasurements	-22	2	5	-	-39	-92	-100
= Total comprehensive income for the period	4,411	2,673	4,417	1,949	5,973	6,262	2,1412

Sources and notes: As Table 71c.

Table 72 **Rents and earnings in England**

£ per week

	1980	1990	2000	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	20017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
Local authorities:																		
Subsidy guideline		23.05	39.28	50.89	71.30	-	-	-	-	-	-	-	-	-	-	-	-	-
Average rent	7.70	23.74	45.62	55.27	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	99.75
Housing associations:																		
Fair rents	12.52	29.94	62.73	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Social rents		28.97	56.52	64.32	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	109.50
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	154.42
Private tenancies:																		
Fair rents	11.18	29.21	66.52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Market rents		46.67	76.58	111.47	-	-	210.92	214.62	218.77	226.62	234.69	237.46	240.69	245.77	248.31	254.54	269.08	291.46
All private lettings				-	123.00	129.00	137.00	133.00	137.00	138.00	138.00	141.00	146.00	150.00	155.00	156.00	175.00	-
Average earnings	110.70	266.70	426.20	411.30	610.10	613.90	617.90	629.40	630.50	635.80	653.80	670.80	696.10	714.10	720.10	737.70	768.90	819.30
Rents as a % earnings:																		
Local authority rents	7.0	8.9	10.7	13.4	11.1	12.0	12.7	13.1	13.7	13.9	13.4	12.9	12.3	12.0	12.2	12.2	12.1	12.2
HA fair rents	11.3	11.2	14.7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HA social rents		10.9	13.3	15.6	12.8	13.6	14.3	14.7	15.2	15.4	14.8	14.3	13.7	13.2	13.4	13.3	13.3	13.4
HA Affordable Rents						18.0	18.4	18.8	19.7	20.2	19.6	19.1	18.4	18.0	18.5	18.5	18.7	18.8
Private fair rents	10.1	11.0	15.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Market rents		17.5	18.0	21.1	-	-	34.1	34.1	34.7	35.6	35.9	35.4	34.6	34.4	34.5	34.5	35.0	35.6
All private rents				24.0	24.9	21.0	22.2	21.1	21.7	21.7	21.1	21.0	21.0	21.0	21.5	21.1	22.8	-

Sources: MHCLG (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 Table 54.

Notes: 1. Local authority average social 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 social rents (but not Affordable Rents) for all years exclude service charges.

3. Private market rents for years prior to 2012/13 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 market rent figures from 2011/12 onwards are for financial years and are based on those reported in Table 54c.

5. The all private rent figures from 2007/08 are FRS-based median rents reported in Table 54b and include private lettings where sub-market, little or no rent is payable.

6. 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	2023/24	Increase 2000/01- 2023/24 %	Increase 2022/23- 2023/24 %
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	76.05	79.01	84.72	119.82	7.23
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	77.06	79.92	85.73	102.96	7.27
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	75.37	78.43	84.10	127.60	7.23
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	77.54	80.69	86.21	117.37	6.84
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	81.28	84.12	89.66	117.04	6.59
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	93.70	97.42	104.29	118.27	7.05
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	109.37	113.86	122.32	103.29	7.43
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	95.80	99.68	106.30	104.54	6.64
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	91.78	104.00	7.07
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	99.75	118.65	7.14

Source: Ministry of Housing (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. Revisions to the stock and rent data for some local authority data have had a minor impact on regional figures for some years.
 6. 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.
 7. There have been revisions to some local authority data across the years. This has resulted in minor changes to regional/national figures.

Table 73b **Average weekly local authority rents in England by region in real terms***£ per week - 2023/24 prices*

	1988/89	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	Increase 2000/01- 2023/24 %	Increase 2022/23 - 2023/24 %
North East	47.53	46.73	61.04	67.98	71.40	78.01	81.25	92.35	91.48	95.78	97.74	94.79	92.62	89.97	86.73	85.10	86.47	83.86	84.72	24.6	1.0
North West	47.11	48.86	65.64	74.50	76.74	81.82	85.70	92.30	94.51	96.74	97.82	95.22	93.02	90.86	88.73	86.42	87.62	84.83	85.73	15.1	1.1
Yorkshire & The Humber	45.08	44.11	56.14	65.17	72.13	79.15	82.85	87.73	91.37	95.40	96.94	93.13	91.09	88.49	85.95	84.04	85.70	83.24	84.10	29.0	1.0
East Midlands	46.41	46.95	61.65	69.95	75.64	82.24	86.12	93.22	96.08	98.12	98.62	95.72	93.42	90.40	88.20	86.68	88.17	85.64	86.21	23.2	0.7
West Midlands	48.46	52.86	66.43	72.86	80.85	88.03	92.22	96.88	100.81	105.07	104.95	101.39	98.95	96.35	92.88	90.76	92.42	89.28	89.66	23.1	0.4
East of England	47.27	53.09	76.08	84.28	90.30	97.86	102.98	106.91	114.41	116.09	118.32	115.11	112.34	109.12	106.32	104.11	106.54	103.40	104.29	23.7	0.9
London	57.45	64.69	95.90	106.13	109.04	116.27	122.01	130.61	134.24	136.87	139.56	136.64	132.26	128.90	124.95	121.95	124.36	120.85	122.32	15.3	1.2
South East	52.37	60.42	84.14	91.67	96.55	103.31	107.68	113.59	115.88	120.16	121.74	118.56	115.85	112.21	109.23	107.12	108.93	105.80	106.30	16.0	0.5
South West	48.41	53.82	74.90	79.36	80.89	87.67	91.76	97.98	100.44	103.04	105.61	102.36	99.82	97.75	94.31	92.06	93.88	90.98	91.78	15.7	0.9
England	49.51	53.18	72.46	80.47	86.61	94.45	100.68	105.61	108.94	112.38	114.00	110.48	107.95	104.67	101.91	99.67	101.98	98.81	99.75	24.0	0.9

Source: See Table 73a.

Notes: 1. Real-terms figures are adjusted using GDP deflators for 2023/24 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	2023/24	Increase 2000/01- 2023/24 %	Increase 2022/23 - 2023/24 %
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	90.05	97.6	7.4
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	94.67	104.6	7.2
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	94.16	98.3	7.3
East Midlands	45.43	49.34	58.90	61.36	64.14	67.17	71.63	72.08	76.24	81.05	84.59	87.91	89.68	88.89	88.17	87.40	86.61	89.01	90.53	94.24	101.12	104.9	7.3
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	102.15	114.5	7.2
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	113.69	104.0	7.3
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	139.53	122.9	7.1
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	124.13	102.7	7.1
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	106.59	100.0	7.2
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	109.50	103.2	7.2

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 – 2023/24 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	2023/24	Increase 2000/01- 2023/24 %	Increase 2022/23 - 2023/24 %
North East	72.37	80.38	85.36	85.34	86.79	88.62	92.45	91.60	97.26	100.13	103.56	104.78	103.98	100.21	97.89	94.96	91.91	89.58	91.55	89.0	90.05	12.03	1.18
North West	70.64	81.61	88.64	90.10	92.05	92.96	97.13	95.60	99.71	103.33	106.07	108.27	109.38	105.79	103.37	100.16	97.03	94.48	96.47	93.8	94.67	16.00	0.97
Yorkshire & The Humber	76.27	83.76	84.47	83.64	86.45	89.15	92.63	92.18	96.46	101.16	103.62	106.52	108.80	104.54	102.36	99.47	96.33	93.88	95.81	93.2	94.16	12.41	1.07
East Midlands	83.11	87.03	92.30	93.64	95.56	96.59	101.63	100.37	104.32	108.89	111.51	114.49	115.96	112.40	109.77	106.56	103.16	100.62	102.94	100.0	101.12	16.19	1.10
West Midlands	79.71	83.99	91.14	92.60	95.70	97.46	102.30	100.92	105.45	110.08	113.32	116.26	117.31	113.71	110.97	108.02	104.37	101.75	103.95	101.1	102.15	21.62	1.01
East of England	85.64	98.30	103.68	104.96	107.63	109.60	115.21	114.01	119.90	124.26	126.55	130.52	131.78	127.40	124.79	120.70	117.14	113.63	116.03	112.5	113.69	15.66	1.09
London	97.18	110.42	122.34	124.51	127.60	129.97	136.27	135.71	141.78	148.91	153.04	158.07	162.24	156.89	155.85	148.57	143.76	139.26	141.92	138.3	139.53	26.37	0.91
South East	94.47	108.00	117.05	118.12	120.19	121.66	127.04	125.24	129.63	135.48	137.73	141.49	143.60	138.33	135.41	131.34	127.30	123.98	126.55	123.0	124.13	14.94	0.95
South West	88.77	93.99	101.22	101.89	104.46	105.52	107.48	105.88	109.53	114.73	117.05	120.73	122.40	118.41	115.79	112.70	108.63	106.15	108.51	105.5	106.59	13.40	0.99
England	85.64	95.07	100.80	101.74	104.24	105.70	110.54	109.00	113.85	118.78	121.68	124.88	126.51	122.17	119.00	115.97	112.26	109.20	111.49	108.4	109.5	15.18	1.00

Source: See Table 73c.

Notes: 1. Real-terms figures are adjusted using GDP deflators.

Table 74a **Social rented general needs rent by number of bedrooms in England by region, 2023/24**

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	73.30	75.17	74.25	75.41	78.59	88.29	107.75	91.46	80.46	87.45
Two bedrooms	83.50	84.91	84.31	85.88	87.60	101.77	120.81	104.23	89.90	98.61
Three bedrooms	91.28	93.06	91.77	93.15	99.40	115.20	137.85	119.42	100.75	108.56
Four bedrooms	97.88	102.90	98.51	101.32	110.34	128.60	158.12	129.18	111.48	129.58
Five bedrooms	105.38	108.40	107.81	113.66	128.46	136.84	174.37	142.75	118.54	152.37
Six or more bedrooms	121.88	118.40	112.90	114.95	126.26	145.21	189.35	181.19	131.17	167.23
All Self-Contained	84.72	85.73	84.11	86.21	89.86	104.30	122.56	106.32	91.79	99.82
Average LA rent as % of market rent	55.6	45.3	46.9	46.5	45.4	40.1	25.9	36.1	36.0	33.8
Housing association (Private Registered Provider) net rent										
One bedroom	79.41	81.22	81.30	85.67	87.46	96.43	121.80	104.11	89.60	94.20
Two bedrooms	88.77	92.78	94.08	99.99	100.87	111.26	137.33	121.41	104.63	107.68
Three bedrooms	98.00	103.19	103.00	109.22	111.59	125.08	152.97	137.39	117.09	118.92
Four bedrooms	107.68	112.22	115.39	124.00	128.50	139.92	169.42	153.65	135.26	139.11
Five bedrooms	118.50	121.02	128.44	130.42	136.28	146.99	181.86	167.30	144.56	154.32
Six or more bedrooms	133.98	131.09	136.83	145.54	149.28	149.29	192.12	176.42	152.24	164.58
All Self-Contained	90.05	94.68	94.16	101.12	102.15	113.71	139.62	124.14	106.60	109.51
Average HA rent as % of market rent	59.1	50.0	52.5	54.5	51.6	43.7	29.5	42.2	41.8	37.0
Housing association (Private Registered Provider) gross rent										
One bedroom	84.35	88.47	87.82	95.74	96.62	105.21	135.11	113.93	98.97	103.17
Two bedrooms	91.01	97.29	97.78	104.31	106.75	116.16	151.36	128.10	110.08	113.92
Three bedrooms	98.67	104.36	104.10	110.62	113.01	126.34	162.89	139.18	118.73	121.31
Four bedrooms	108.24	113.43	116.59	125.92	130.14	141.76	179.16	155.84	137.20	142.82
Five bedrooms	118.83	122.36	129.68	131.90	137.86	149.10	191.02	169.07	145.74	158.87
Six or more bedrooms	134.91	132.93	138.04	147.46	150.91	150.40	199.55	178.37	153.61	168.65
All Self-Contained	92.40	98.49	97.74	105.51	107.22	118.12	152.04	129.66	111.52	115.04
Average HA rent as % of market rent	60.6	52.1	54.5	56.9	54.2	45.4	32.1	44.1	43.8	38.9

Source: Regulator for Social Housing Statistical Data Return (SDR), Ministry of Housing, Communities and Local Government (MHCLG) Local Authority Data Return (LADR) 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.

4. Until 2023/24, market rents were sourced from the 'Private rental market summary statistics in England' data set, now discontinued. From 2023/24 market rents are sourced from the 'Price Index of Private Rents, UK: monthly price statistics' dataset.

Table 74b **Affordable Rents for general needs dwellings by number of bedrooms in England, 2023/24**

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	105.70	106.43	96.35	107.70	98.01	142.55	176.90	140.64	115.41	131.31
Two bedrooms	106.03	119.21	110.94	126.90	115.34	167.39	200.91	175.87	140.47	146.07
Three bedrooms	117.83	126.40	124.31	142.42	127.30	203.42	219.28	203.88	166.64	163.36
Four bedrooms	147.50	155.05	155.88	159.65	150.91	252.73	231.55	244.82	219.20	191.89
Five bedrooms	153.97	158.58	136.42	174.41	162.04	233.94	239.75	300.84	238.32	196.97
Six or more bedrooms	129.30	–	–	241.43	222.84	307.92	262.02	244.19	250.90	236.06
All Self-Contained	109.57	118.95	115.52	129.51	121.09	169.62	202.66	177.35	147.64	150.36
Average LA rent as % of market rent	71.9	62.9	64.4	69.8	61.2	65.2	42.9	60.3	58.0	50.8
Housing association (Private Registered Provider)										
One bedroom	96.08	102.37	100.81	105.32	107.25	133.90	196.19	149.24	119.82	139.82
Two bedrooms	110.47	118.80	116.54	126.25	128.82	164.14	228.14	183.44	144.97	151.50
Three bedrooms	122.07	129.21	127.09	142.50	143.56	188.24	246.46	212.48	169.19	163.54
Four bedrooms	138.34	149.12	148.28	177.11	172.37	229.90	266.94	261.91	204.96	207.12
Five bedrooms	159.76	155.50	150.81	174.86	174.87	210.25	269.81	247.61	208.28	197.58
Six or more bedrooms	143.50	218.69	150.23	151.90	189.41	151.87	309.97	268.27	234.31	222.65
All Self-Contained	113.97	121.43	119.35	128.36	132.03	163.72	221.78	184.94	148.46	154.42
Average HA rent as % of market rent	74.8	64.2	66.6	69.2	66.7	62.9	46.9	62.8	58.3	52.2

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	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
Gross investment																				
Local authorities:																				
HRA acquisitions and new build	44.5	26.2	20.4	11.1	7.3	9.6	8.3	8.4	7.9	8.8	11.1	26.9	22.0	37.2	57.0	79.1	99.5	108.8	111.9	173.9
+ HRA renovation	24.3	49.7	105.8	89.8	77.0	140.4	119.6	138.1	134.8	149.6	172.1	196.6	234.3	225.4	227.2	243.9	165.7	208.4	217.7	220.4
+ Enveloping and environmental works	0.3	4.8	26.2	18.3	11.6	31.1	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	2.2
+ 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
+ Low cost homeownership	0.6	0.4	3.4	7.3	0.9	0.3	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	0.4
+ Improvement grants etc.	18.5	55.3	93.5	177.3	97.6	76.0	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	76.0
+ Private housing loans	5.7	2.4	5.1	0.2	0.0	0.0	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	0.7
= Total local authorities	95.9	139.4	255.1	304.7	194.7	257.5	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	473.6
+ Housing associations	32.3	40.6	116.0	106.4	54.9	77.7	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	330.0
= Total gross investment (A)	128.2	180.0	371.1	411.1	249.6	335.2	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	803.6
Capital receipts:																				
Local authorities	65.5	72.0	87.2	50.6	70.1	88.2	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	4.4
+ 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	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	4.4
Total net investment (A-B)	61.7	104.2	274.4	354.0	179.5	247.0	290.1	319.7	309.7	294.3	324.6	373.5	410.7	391.4	519.3	569.6	601.7	616.1	691.5	799.2

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	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 estimate	
Local authorities:																					
Capital provision	141.9	183.9	261.5	194.2	211.2	173.7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Net local financial resources	45.4	71.2	43.2	0.5	46.3	36.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Gross investment (A)	187.3	255.1	304.7	194.7	257.5	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	473.6	553.2	
+ Dowry funding for RSLs (B)	-	-	-	-	4.0	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	43.8
Housing associations (RSLs):																					
Net provision	46.4	92.2	93.7	54.9	77.7	102.8	96.9	101.0	79.4	79.7	74.0	98.0	89.0	198.6	208.2	300.0	250.0	310.0	330.0	330.0	
+ 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 HA provision	51.5	116.0	106.4	54.9	77.7	102.8	96.9	119.0	110.4	112.7	142.7	193.7	198.2	244.6	250.2	300.0	250.0	318.0	325.0	330.0	
+ Private finance	0.0	33.0	76.2	39.8	56.3	74.4	70.2	73.1	57.5	57.7	76.6	108.4	113.1	143.8	158.0	217.0	181.0	224.4	238.9	240.0	
= Gross investment (C)	51.5	149.0	182.6	94.7	134.0	177.2	167.1	192.1	167.9	170.3	219.3	302.1	311.4	388.4	408.2	517.0	431.0	542.4	563.9	570.0	
Other provision (D)	-	-	-	-	-	-	-	-	11.6	16.6	1.6	14.8	14.9	38.9	38.8	48.6	45.7	99.0	106.0	107.0	
Total gross investment (A+B+C+D)	238.8	404.1	487.3	289.4	395.5	424.6	444.8	452.3	446.9	491.1	581.2	691.2	688.4	807.8	873.3	920.4	894.3	1,075.1	1,187.3	1,274.0	

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 with dowry grant funding where the cost of improvement work exceeds anticipated rental income. Like the local authority MRA, it supports delivery of the Welsh Housing Quality Standard (WHQS). The total MRA for 2024/25 is £60.4 million. The Welsh Government's 2024/25 Budget also included £92 million for decarbonisation of the existing social housing stock.

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	2023/24	
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	105.08	
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	107.35	
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	123.23	123.69	124.62	126.00	128.08	130.62	133.62	136.62	139.38	143.08	152.08	165.92	
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	124.00	-	
Average earnings	119.40	160.30	232.10	301.30	368.40	460.90	526.40	525.20	530.60	546.60	547.20	560.70	575.80	585.80	597.60	623.70	616.80	638.60	675.50	726.20	
Rent as a % earnings:																					
Local authority rents	9.6	10.3	10.1	11.7	11.4	10.9	11.9	12.7	13.1	13.3	13.7	14.0	14.1	14.5	15.0	14.8	15.4	15.1	14.7	14.5	
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	12.7	13.3	13.9	13.9	14.5	14.6	14.6	14.9	15.3	15.0	-	15.3	14.9	14.8	
Private fair rents	8.5	8.8	10.3	11.8	-	-	18.6	20.9	19.6	18.3	20.1	17.8	18.2	18.6	17.4	-	-	-	-	-	
Private market rents	-	-	15.2	19.5	16.2	18.2	21.4	21.7	23.2	22.6	22.8	22.5	22.2	22.3	22.4	21.9	22.6	22.4	22.5	22.8	
All private rents	-	-	-	-	-	-	18.6	20.9	19.6	18.3	20.1	17.8	18.2	18.6	17.4	17.5	19.6	17.9	18.4	-	

Sources: Welsh Government, Welsh Housing Statistics, DoE Housing and Construction Statistics, ONS Family Resources Survey, Regional Trends, New Earnings Surveys, ONS Annual Survey of Hours and Earnings, Community Housing Cymru and UKHR 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. Figures from 2001/2 to 2011/12 are for calendar years and are derived from the Rent Officers Wales - Lettings Information Database. Figures from 2012/13 are ONS figures reported in Table 54c.

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 relatively small sample achieved.

Table 79 **Scottish gross housing investment excluding private finance in real terms***£ million (2023/2024 =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	2022/23	2023/24
Cash	477	867	640	894	1,062	1,045	995	1,122	1,028	951	903	921	1,002	1,017	1,156	1,228	1,409	1,596	1,262	1,490	1,650	1,626
2023/24 prices	2,027	1,927	1,129	1,401	1,621	1,557	1,431	1,592	1,432	1,301	1,213	1,215	1,305	1,315	1,462	1,529	1,718	1,901	1,427	1,694	1,751	1,626
GDP deflator	4.25	2.22	1.76	1.57	1.53	1.49	1.44	1.42	1.39	1.37	1.34	1.32	1.30	1.29	1.26	1.24	1.22	1.19	1.13	1.14	1.06	1.00

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.
3. Real prices based on GDP deflator taken from ONS series L8GG in data tables.
4. The *Review's* editors advise that data in this table are subject to reappraisal for future editions.

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	2023/24	
Gross investment:																							
Local authorities ^{1,2}	453	621	414	508	572	508	559	553	622	650	664	692	730	705	743	720	789	944	712	981	1,132	1,261	
+ 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	518	364	
+ Other programmes ⁴	-	-	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
= Total gross investment (A)	649	867	640	894	1,062	1,045	995	1,122	1,028	951	903	921	1,002	1,017	1,156	1,228	1,409	1,596	1,262	1,490	1,650	1,626	
Capital receipts:																							
Local authorities ⁵	-	297	225	200	243	190	124	54	58	44	40	48	66	78	128	72	19	7	28	24	34	23	
+ New towns	-	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
+ Scottish Government ⁶	-	68	-	-	-	-	29	26	20	10	8	14	26	28	8	18	15	5	5	7	14	6	
= Total capital receipts (B)	204	344	225	200	243	190	153	80	78	54	48	63	92	106	136	90	34	12	33	31	48	29	
Loan repayments (C)	-	10	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
= Net investment (A-B-C)	445	513	413	694	819	855	843	1,042	950	897	854	859	910	911	1,020	1,138	1,376	1,584	1,229	1,459	1,602	1,596	

Sources: UKHR Tables 81 and 82, Scottish Government Consolidated Accounts, Scottish Consolidated Fund accounts and Scottish Budget.

- 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 in relation to monies for housing associations and private developer provision 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 (used not received) 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 2023/24 are provisional as not all data used to produce these estimates were published when this table was compiled.
 8. The Review's editors advise that data in this table are subject to reappraisal for future editions.

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	2023/24
HRA investment (A)	291	492	351	418	490	453	501	495	546	600	607	619	665	643	677	684	742	889	684	950	1,073	1,186
Comprising:																						
Enhancements to existing buildings	-	-	-	-	-	-	-	381	395	401	444	445	435	409	401	398	390	465	270	410	485	512
New construction and conversion	-	-	-	-	-	-	-	79	115	165	130	115	193	204	227	218	282	339	329	441	429	517
Other capital expenditure	-	-	-	-	-	-	-	36	37	33	34	59	37	29	48	68	71	84	85	98	159	156
Financed by:																						
Borrowing	169	200	168	130	131	150	240	312	306	343	313	317	311	273	225	255	314	460	256	487	583	736
Capital receipts	122	290	67	200	243	190	124	54	58	44	40	48	66	78	128	72	19	7	28	24	34	23
Revenue Reserves	-	2	126	88	87	95	123	120	158	155	188	186	191	195	209	241	155	231	203	258	186	158
Capital grants/ other					30	19	14	9	24	58	66	68	97	97	115	116	255	191	197	181	271	269
Non-HRA investment (B)	117	129	63	90	82	55	180	183	174	149	136	157	166	166	163	153	203	216	177	207	227	210
of which Local TMDF spend (C)							122	130	125	98	80	84	101	105	97	117	157	161	149	176	167	135
Financed by:																						
Borrowing	88	122	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital receipts	29	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Investment (A+B-C)	408	621	414	508	572	508	559	553	622	650	664	692	730	705	743	720	789	944	712	981	1,132	1,261

Sources: Scottish Government Local Government Financial Statistics (SLGFS), Housing Revenue Account (HRA) statistics, Provisional Outturn and Budget Estimates, (POBE), AHSP Outturn reports 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 include 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 and some private sector 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 excludes TMDF spend, included in total HA and private investment 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.
 12. Figures for 2023/4 are provisional. The TMDF figures for 2015/16 to 2022/23 have been revised while the 2023/24 TMDF figure is based on Resource Planning Assumptions and should be treated as illustrative of likely spend.
 13. The Review's editors advise that data in this table are subject to reappraisal for future editions.

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	2022/23
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	475.4
+ 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	204.7
+ Other public finance																		14.6	13.9	5.8	4.4	5.7
= 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	685.8
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	36.8
+ 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	127.6
+ Other public finance																		1.0		1.6	6.6	1.9
= 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	166.2
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	5.6
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	517.7
Total private finance (B,D)	9.9	79.9	208.0	166.9	246.7	308.7	307.9	333.6	374.8	248.7	325.3	192.9	312.3	289.6	347.4	535.9	529.3	630.5	676.7	390.6	429.4	332.3
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	857.6

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 longer-term trends.
 2. Other public finance includes finance provided by local authorities such as funds generated from second-homes council tax income and commuted-developer payments. Figures for public finance can only be reported from 2018/19 onwards.
 3. Private finance can include sales proceeds from shared equity, HA private finance and borrowing from a bank or building society by organisations and individuals.
 4. Scottish Government capital grant funding for local authority development is reported in Table 81 and not reported here. However housing association development funded through TMDF is included. See Table 81 for further details.
 5. Prior to 1992/93, separate figures for expenditure for 'private development' and 'other' programmes are not available. Thus both are included in the 'private development' figures.
 6. Scottish Government funds for housing association and private development are for social rent and sale schemes. From 2014/15 housing association funds include charitable bond loans.
 7. Housing association 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 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 2023/24 were unavailable at the time of compilation.
 11. The Review's editors advise that data in this table are subject to reappraisal for future editions.

Table 83 **Scottish local authorities consolidated Housing Revenue Accounts**

£ million

Item	1987/88	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	2024/25
	outturn					outturn																		estimate
Expenditure:																								
Loan charges	429	519	501	392	206	196	189	185	187	213	223	224	247	283	270	271	275	276	273	288	287	288	343	394
+ Supervision & management	78	114	147	202	200	212	206	233	239	231	233	232	236	253	251	251	252	259	281	287	297	329	363	363
+ Repairs & maintenance	212	255	345	409	352	348	348	349	357	339	339	342	350	364	366	368	373	397	399	373	436	499	549	544
+ Capital funded from revenue	0	2	40	126	90	80	107	124	120	153	155	189	190	187	192	203	228	257	253	202	258	188	145	182
+ Other expenditure	23	44	45	29	40	45	45	39	36	39	43	43	40	46	45	38	41	46	45	57	50	53	61	58
= Total	743	934	1,078	1,158	889	879	894	929	939	974	993	1,029	1,064	1,133	1,124	1,130	1,169	1,236	1,251	1,207	1,328	1,356	1,461	1,541
Income:																								
Rental income	630	812	946	1,056	827	818	813	833	863	881	917	955	991	1,063	1,062	1,086	1,104	1,137	1,177	1,211	1,239	1,266	1,328	1,415
+ Housing support grant	42	58	22	10	8	6	6	6	6	6	6	6	4	0	0	0	0	0	0	0	0	0	0	0
+ General Fund contribution	41	8	-3	-5	-7	-22	-3	-1	-1	0	0	0	0	0	-1	-1	0	1	0	-1	0	-11	-10	1
+ Other income	31	60	78	64	68	80	67	77	59	77	83	78	71	64	82	66	74	76	73	66	75	83	109	89
= Total	744	939	1,044	1,125	896	882	883	916	928	963	1,005	1,039	1,067	1,126	1,143	1,150	1,177	1,214	1,251	1,277	1,314	1,338	1,427	1,505

Source: Scottish Government Housing Revenue Account (HRA) Statistics, Scottish Office Statistical Bulletins.

- 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 for 2020/21 and (to a lesser extent 2021/22) may have been impacted by the Covid-19 crisis, which should be borne in mind when making any comparisons with other years.
 8. The Review's editors advise that data in this table are subject to reappraisal for future editions.

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	2023/24	2024/25 projected
Average annual cost per house (£) ¹	688	1,251	1,709	2,173	2,553	2,660	2,756	2,901	2,955	3,079	3,146	3,266	3,371	3,599	3,584	3,621	3,771	3,971	4,007	3,841	4,204	4,276	4,567	4,757
Percentage of costs met by:																								
Rents	50.0	94.0	90.7	93.9	92.3	92.7	92.1	91.0	93.1	91.5	91.2	91.9	92.9	94.4	92.9	94.4	93.7	93.7	94.1	94.9	94.2	94.6	93.0	94.1
Housing support grant	37.0	6.0	2.1	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	-	-0.3	-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	-0.7	0.0
Other income	-	-	7.5	5.7	7.5	9.1	7.6	8.4	6.4	8.0	8.3	7.5	6.6	5.7	7.1	5.7	6.2	6.3	5.8	5.2	5.7	6.2	7.7	5.9
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 defined as the average at the start and end of financial year.

2. Transfers from the General Fund to the HRA were not applicable between 1990/91 and 2010/11.

3. The table has been revised to include other income from 1995/96.

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	2023/24
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	81.05	84.31
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	87.98	91.52	94.57	99.71
Private rents																		
Fair rents		23.53	41.35	53.85	70.77	–	–	–	–	–	–	–	–	–	–	–	–	–
Market rents			63.46	70.00	140.50	141.50	148.85	151.38	154.85	158.08	160.38	164.54	167.31	172.15	174.46	180.46	194.54	216.23
All private rents				96.52	101.00	114.00	115.00	108.00	104.00	107.00	112.00	115.00	115.00	115.00	108.00	115.00	114.00	–
Average weekly earnings	122.00	244.00	383.00	479.40	568.80	571.90	585.60	600.60	598.90	607.60	625.10	638.00	657.70	675.10	687.40	701.50	733.80	812.50
Rent as a % earnings:																		
Local authority rents	6.3	8.6	9.9	9.3	9.5	9.9	10.1	10.5	11.0	11.1	11.2	11.0	11.3	11.2	11.4	11.4	11.0	10.4
HA fair rents	7.7	10.8	11.2	–	10.1	10.2	10.5	–	–	–	–	–	–	–	–	–	–	–
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	13.0	13.3	13.5	13.6
Private fair rents		6.6	9.6	10.8	11.2	12.8	–	–	–	–	–	–	–	–	–	–	–	–
Private benefit rents			16.6	14.6	24.4	24.7	25.4	25.2	25.9	26.0	25.7	25.8	25.4	25.5	25.4	25.7	26.5	26.6
All private rents				20.1	19.3	19.9	19.6	18.0	17.4	17.6	17.9	18.0	17.5	17.0	15.7	16.4	15.5	–

Sources: Scottish Government Housing Revenue Account Statistics, 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 and Table 54.

Notes: 1. Unless stated otherwise, all rent figures are for financial years. Earnings figures refer to average earnings (including overtime) for all adults in Scotland in full-time work.

2. Up to 2012, average local authority rents and the subsidy assumption rent levels used to calculate Housing Support Grant (HSG) came from HRA statistics. From 2013 average local authority rents are derived from the Annual Return on the Charter (ARC) and are for self-contained units and inclusive of housing benefit eligible service charges. From 2007/08, only Shetland Islands Council was in receipt of HSG.

3. Average housing association rents from 1990 to 2012 are based on assured and fair rent figures derived from SCORE. Between 2008 and 2012 these rents included housing benefit eligible service charges. From 2013, average housing association rents are derived from ARC and are for self-contained units and inclusive of housing benefit eligible service charges. SCORE data on fair rents are not available for 2003 to 2007.

4. Median-based private sector fair rents are for the calendar year and are derived from the Rent Service Scotland data. Figures are not available for 1994 or 1995. Figures prior to 1994 are for unfurnished lettings only whilst figures from 1996 are for both furnished and unfurnished lettings.

5. Private market rents for years prior to 2010 are those determined by the Rent Officer when referred for housing benefit purposes. Those from 2010/11 and 2011/12 are estimates derived from the Rent Service Scotland market evidence database and are for the year to the end of September. Those from 2012/13 are as reported in Table 54.

6. The 'all private rents' figures from 2002 are derived from the FRS and are for all lettings, other than rent-free. These figures should be treated with caution, especially from 2020/21 onwards, and viewed as illustrative only due to small samples achieved.

Table 86 **Financial provision for housing in Northern Ireland***£ million (outturn)*

	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
Northern Ireland Housing Executive Grant	131	127	123	154	160	147	119	98	51	80	82	66	64	58	59	97	80	77	85
+ Supporting People Programme					55	63	65	66	70	72	73	78	74	72	73	85	76	79	75
+ Net lending	118	60	40	- 85	- 57	- 20	- 24	- 33	- 39	- 30	- 93	- 73	- 54	- 45	52	- 4	- 24	- 8	- 21
= Total	249	186	163	69	158	190	160	131	82	123	63	71	84	85	184	178	132	148	139
+ Voluntary housing	35	25	36	57	127	163	143	85	80	96	99	105	109	121	115	136	172	184	162
+ Co-ownership housing					7	18	28	38	52	50	30	28	31	39	41	34	40	27	31
+ Home improvement grants, etc	60	32	44	42	46	23	20	16	14	14	16	16	16	15	16	12	11	12	14
+ Energy efficiency						10	11	15	20	16	15	24	19	16	14	9	13	17	15
+ Miscellaneous	2	2	2	2	4	4	5	-	-	2	2	2	2	2	2	2	1	1	2
= Total provision	346	245	245	170	342	408	367	285	247	301	224	246	261	278	372	371	356	389	363

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 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, group repairs and a small sum for administrative costs (£0.07m in 2023/24).

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**

£ million (outturn)

	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	
Northern Ireland Housing Executive:	173	121	134	90	114	39	9	12	11	9	16	28	37	36	24	22	38	61	31	
Of which																				
New house building	82	39	48	3	0	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Land etc. purchase	9	7	11	23	6	24	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Capital investment in stock improvement	79	71	73	60	106	11	–	–	–	–	13	26	36	34	22	20	36	55	26	
Other capital investment	3	4	2	4	2	4	–	–	–	–	3	2	1	2	2	2	2	5	5	
+ Voluntary housing	40	37	50	67	127	163	143	85	80	96	99	105	109	121	115	136	172	184	162	
+ Co-ownership housing					7	18	28	38	52	50	30	28	31	39	41	34	40	27	31	
+ Home improvement grants	60	32	44	42	46	23	20	16	14	14	16	16	16	15	16	12	11	12	14	
+ Energy efficiency						10	11	15	20	16	15	24	19	16	14	9	13	17	15	
= Gross public investment (A)	273	190	228	199	294	253	211	166	176	185	192	228	249	263	233	234	300	361	284	
Capital receipts:																				
Northern Ireland Housing Executive	42	43	56	108	93	19	10	10	16	15	14	18	19	21	22	14	25	35	23	
+ Voluntary housing	5	12	15	10	11	5	–	–	–	–	–	3	1	–	–	–	–	–	–	
= Total (B)	47	55	71	118	104	24	–	–	–	–	–	20	19	21	22	14	25	35	23	
Net public investment (A–B)	226	135	158	81	190	229	–	–	–	–	–	208	230	242	211	220	275	326	261	

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	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	
Average rent per week (£)																					
Northern Ireland Housing Executive	10.06	14.78	21.13	31.56	39.18	45.73	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	74.22	
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	81.69	86.11	90.67	94.13	97.99	101.71	-	-	91.62	94.74	96.2	97.20	100.97	-	
All social rent	-	-	-	-	-	-	-	-	-	-	73	74	75	77	78	81	80	82	89	-	
Private rent																					
Market rents												121.15	121.15	124.15	126.92	132.69	137.31	144.23	150.00	-	
All private rents					82.71	79.38	92.00	92.00	95.00	92.00	92.00	94.00	97.00	96.00	97.00	101.00	111.00	105.00	129.00	-	
Average earnings (£)	114.30	161.00	225.60	300.20	360.40	450.70	510.10	526.30	535.70	540.90	537.60	553.90	574.70	586.50	597.50	617.00	608.20	650.00	692.40	739.10	
Rent as a % earnings																					
Northern Ireland Housing Executive	8.8	9.2	9.4	10.5	10.9	10.1	10.3	10.4	11.0	11.3	11.8	12.0	11.6	11.4	11.1	10.8	11.2	10.7	10.0	10.0	
Housing associations:																					
Net of service charges	-	-	-	-	-	-	-	12.7	13.2	13.6	14.3	14.5	-	-	-	-	-	-	-	-	
Gross of service charges	-	-	-	10.3	12.2	13.7	16.0	16.4	16.9	17.4	18.2	18.4	-	-	15.3	15.4	15.8	15.0	14.6	-	
All social rent	-	-	-	-	-	-	-	-	-	-	13.6	13.4	13.1	13.1	13.1	13.1	13.2	12.6	12.9	-	
Private rents																					
Market rents												21.9	21.1	21.2	21.2	21.5	22.6	22.2	21.7	-	
All private rents					22.9	17.6	18.0	17.5	17.7	17.0	17.1	17.0	16.9	16.4	16.2	16.4	18.3	16.2	18.6	-	

Sources: Northern Ireland Housing Statistics, DWP Family Resources Survey, ONS Northern Ireland New Earnings Surveys, and ONS Annual Survey of Hours and Earnings, ONS Private rental affordability, England, Wales and Northern Ireland: 2022.

- 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. All private rents figure as from the Family Resources Survey and are consistent with those reported in Table 54b. PRS market rent figures are those produced by ONS and underpin their 2023 private rental affordability analysis.
 6. Due to the small sample size, both the FRS based 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	2023/24
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	53,770	64,960
+ 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	30,510	27,686	29,047	32,050	32,907
+ 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	6,135
= 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	73,910	71,051	75,593	90,914	104,002
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	3,350	3,970
+ 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	1,110	434	340	481	712
+ Wales	674	737	510	915	895	740	625	555	590	615	580	605	515	273	126	159	201	129	93	72	93	90
= 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	5,869	3,957	3,362	3,924	4,772
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	57,120	68,930
+ 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	31,620	28,120	29,387	32,531	33,619
+ 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	6,225
= 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	79,779	75,008	78,955	94,838	108,774

Sources: Ministry for Housing, Communities and Local Government, 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	2023/24
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	1,140
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	8,430
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	4,620
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	3,840
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	7,180
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	6,550
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	17,660
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	9,050
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	6,500
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	64,960

Source: Ministry for Housing, Communities and Local Government, 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 MHCLG 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			2022/23			2023/24		
	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	18,340	10,130	8,200	20,020	9,250	10,770
North West	37,690	19,290	18,400	44,930	19,890	25,030	48,230	20,340	27,890
Yorkshire & The Humber	25,940	14,350	11,590	30,100	15,210	14,890	31,410	15,240	16,170
East Midlands	22,010	12,230	9,780	22,590	11,290	11,300	23,590	10,500	13,090
West Midlands	24,190	11,410	12,780	28,520	10,700	17,820	31,680	12,180	19,500
East	28,170	15,620	12,550	28,970	14,510	14,460	31,420	15,210	16,210
London	53,200	30,670	22,530	57,150	25,530	31,620	65,350	27,890	37,460
South East	37,630	21,190	16,450	39,840	20,780	19,060	44,280	23,030	21,250
South West	25,840	14,860	10,980	27,990	12,740	15,250	29,000	12,790	16,210
England	269,500	147,880	121,630	298,430	140,790	157,640	324,990	146,430	178,560

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 MHCLG 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	2023/24
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	17,750
+ 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	6,260
+ 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	26,140
+ 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	28,060
+ 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	39,130
= 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	117,350
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	2,570
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	36,320

Sources: Ministry for Housing, Communities and Local Government, Live Tables on Homelessness (TA1) and Hansard 18/4/91, Column 186.

Notes: 1. From 2000/01, the figures relate to 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 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.

3. The term 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.

4. 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

Region	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	2023/24
North East	430	1,320	780	450	360	300	190	220	210	170	170	150	150	150	140	200	370	560	650	800	1,170
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	7,870
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	3,400
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	3,650
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	7,780
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	8,450
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	65,200
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	14,420
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	5,410
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	117,350

Source: Ministry for Housing, Communities and Local Government, 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 for Table 90a. Totals may not equal the sum of components because of rounding by MHCLG.

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	2023/24
Social housing	211	340	598	626	459	400	365	380	350	365	425	455	411	432	414	492	471	573	720	864	1,266
Local authority dwelling	175	306	549	562	354	279	232	225	120	130	195	235	186	210	183	234	258	390	495	645	900
Housing association	36	34	49	64	105	121	133	155	230	235	230	220	225	222	231	258	213	183	225	219	366
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	1,041
Private sector landlord	37	40	39	40	65	67	73	75	75	165	75	110	90	18	33	111	156	165	234	255	309
Private sector leasing	135	160	410	612	725	890	983	1,015	970	890	810	765	711	768	747	714	678	906	903	948	732
Hostel	102	86	360	325	314	340	292	300	390	395	420	420	429	486	495	501	390	489	546	651	789
Women's refuges	28	38	65	69	66	88	81	85	70	65	95	95	69	60	48	42	39	51	96	144	114
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	2,730
Other	27	15	264	242	182	139	–	–	5	15	–	–	–	3	6	21	21	30	117	180	75
Homeless at home	74	170	1,140	814	536	496	314	470	425	300	230	80	60	54	69	54	45	51	159	255	432
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	6,447

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	2021/22	2022/23	2023/24
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	6,741	7,141	8,167	8,176	8,335	8,860
of which:																							
Local authority dwelling	1,174	1,851	1,826	4,136	-	-	-	-	-	-	-	-	-	-	-	-	-	4,932	5,227	6,055	6,029	6,025	6,505
Housing association	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,809	1,914	2,112	2,147	2,310	2,355
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	1,594	1,469	1,318	1,246	1,280	1,195
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	1,137	810	1,195	1,332	1,765	2,675
Women refuge																		121	128	111	108	115	135
Other	160	80	61	159	416	643	713	956	972	1,124	1,043	950	938	1,179	1,091	1,385	1,500	1,396	2,259	2,962	3,352	3,545	3,465
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	10,567	10,543	10,873	10,933	10,989	11,807	13,753	14,214	15,039	16,330

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 by Scottish Government since 2016/17. Also annual total for 2017/18 to 2021/22 have been updated.

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: Ministry for Housing, Communities and Local Government (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 MHCLG.

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	2023/24	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
	No.	No.	No.	No.	No.	No.	%	%	%	%	%	%
Households owed a prevention duty	147,880	149,240	119,880	134,280	141,970	146,430	100	100	100	100	100	100
of which:												
End of assured private tenancy	45,090	43,410	24,630	44,480	54,830	57,340	30.5	29.1	20.5	33.1	38.6	39.2
of which:												
Rent arrears	11,190	10,600	5,440	7,760	8,490	8,070	7.6	7.1	4.5	5.8	6.0	5.5
Landlord wishing to sell or re-let the property	23,990	23,240	13,600	28,270	35,280	37,040	16.2	15.6	11.3	21.1	24.9	25.3
Other reasons / not known	9,960	9,610	5,600	8,450	11,060	12,220	6.7	6.4	4.7	6.3	7.8	8.3
End of non-AST private rented tenancy	3,760	3,680	3,160	4,930	6,510	7,050	2.5	2.5	2.6	3.7	4.6	4.8
Family or friends no longer willing or able to accommodate	34,430	35,620	39,080	34,240	35,960	34,090	23.3	23.9	32.6	25.5	25.3	23.3
End of social tenancy	8,530	10,120	4,670	7,660	7,540	6,980	5.8	6.8	3.9	5.7	5.3	4.8
Relationship breakdown	9,410	9,320	9,080	7,820	6,740	6,210	6.4	6.2	7.6	5.8	4.7	4.2
Domestic abuse, other violence or harassment	11,000	11,240	13,400	13,070	12,330	12,050	7.4	7.5	11.2	9.7	8.7	8.2
End of supported accommodation/institutional discharge	3,950	5,020	4,910	6,780	8,290	8,930	2.7	3.4	4.1	5.0	5.8	6.1
Required to leave accommodation provided by Home Office	1,590	2,360	1,270	1,610	2,160	4,620	1.1	1.6	1.1	1.2	1.5	3.2
Other/ not known	30,160	28,480	19,680	13,690	7,600	9,150	20.4	19.1	16.4	10.2	5.4	6.2
Households owed a relief duty	121,630	140,570	150,670	145,180	158,940	178,560	100	100	100	100	100	100
of which:												
End of assured private tenancy	13,570	14,560	9,500	14,480	20,350	22,160	11.2	10.4	6.3	10.0	12.8	12.4
of which:												
Rent arrears	4,150	4,490	2,100	3,070	4,310	4,560	3.4	3.2	1.4	2.1	2.7	2.6
Landlord wishing to sell or re-let the property	4,000	3,880	2,110	4,670	7,300	8,330	3.3	2.8	1.4	3.2	4.6	4.7
Other reasons / not known	5,480	6,220	5,280	6,730	8,740	9,290	4.5	4.4	3.5	4.6	5.5	5.2
End of non-AST private rented tenancy	2,150	2,720	3,320	4,130	6,100	6,000	1.8	1.9	2.2	2.8	3.8	3.4
Family or friends no longer willing or able to accommodate	31,820	38,870	48,990	44,340	50,740	53,200	26.2	27.7	32.5	30.5	31.9	29.8
End of social tenancy	4,560	5,290	3,150	3,410	4,290	4,380	3.7	3.8	2.1	2.3	2.7	2.5
Relationship breakdown	11,990	13,420	15,320	12,660	12,320	12,630	9.9	9.5	10.2	8.7	7.8	7.1
Domestic abuse, other violence or harassment	17,490	21,710	26,730	30,680	33,260	33,500	14.4	15.4	17.7	21.1	20.9	18.8
End of supported accommodation/institutional discharge	8,960	11,990	13,410	15,530	18,180	20,530	7.4	8.5	8.9	10.7	11.4	11.5
Required to leave accommodation provided by Home Office	1,750	2,880	1,380	2,600	3,850	13,520	1.4	2.0	0.9	1.8	2.4	7.6
Other/ not known	29,350	29,170	28,870	17,350	9,840	12,620	24.1	20.8	19.2	12.0	6.2	7.1

Source: Ministry for Housing, Communities and Local Government (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 MHCLG, especially those for 2021/22.

2. The domestic abuse, etc category includes those subjected to violence and harassment.

3. Category figures may not sum exactly to the respective totals due to MHCLG rounding and weighting for non-response.

Table 91c **Homelessness: categories of need in England**

Number of households and percentages

	Number households owed main homeless duty															Percentages		
	2001/02	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	2000/01	2010/11	2023/24
Household includes dependent children ²	66,190	26,670	31,790	34,480	33,950	36,480	39,120	40,140	37,230	19,810	25,890	22,770	24,740	32,860	38,910	56.7	60.4	59.9
Household includes a pregnant woman	11,360	4,480	4,990	5,000	4,150	3,940	3,910	3,780	3,750	1,520	1,880	1,980	1,610	1,770	2,010	9.7	10.1	3.1
Total vulnerable households	38,000	12,760	13,290	14,090	13,980	13,800	14,440	14,970	15,250	9,080	12,480	14,710	15,950	18,890	23,720	32.6	28.9	36.5
Of which:																		
Old age	4,230	730	750	800	810	860	870	860	840	390	430	410	410	620	780	3.6	1.7	1.2
Physical disability / ill health	6,240	2,960	3,310	3,540	3,700	3,660	4,020	4,370	4,360	2,750	4,200	4,590	4,790	5,790	7,440	5.3	6.7	11.5
Mental health problems	9,960	3,560	3,960	4,370	4,470	4,410	4,990	5,460	5,870	3,450	4,470	5,070	4,860	5,190	6,140	8.5	8.1	9.5
Young applicant ³	5,800	2,210	1,980	1,760	1,480	1,300	1,120	1,030	870	460	630	740	750	700	1,030	5.0	5.0	1.6
Domestic abuse	6,290	1,410	1,470	1,560	1,490	1,520	1,390	1,350	1,330	700	1,020	1,590	2,530	3,620	4,900	5.4	3.2	7.5
Other reasons ⁴	5,480	1,890	1,820	2,060	2,030	2,050	2,050	1,900	1,980	1,370	1,720	2,300	2,610	2,980	3,450	4.7	4.3	5.3
Homeless because of emergency	1,110	240	230	210	210	220	260	220	380	120	130	150	160	260	320	1.0	0.5	0.5
Total households owed a main duty	116,660	44,160	50,290	53,770	52,290	54,430	57,730	59,110	56,600	30,500	40,340	39,570	42,460	53,770	64,960	100	100	100

Source: Ministry of Housing, Communities and Local Government (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. MHCLG 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 MHCLG 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	2023/24	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
Number of households with known support needs	118,830	135,040	137,740	144,480	160,240	176,120	100	100	100	100	100	100
Of which												
1 identified support need	59,550	66,670	64,530	66,720	72,030	79,790	50	49	47	46	45	45
2 identified support needs	26,550	31,090	32,160	34,360	37,850	41,620	22	23	23	24	24	24
3 or more identified support needs	32,720	37,280	41,050	43,400	50,350	54,700	28	28	30	30	31	31
Range of support needs												
Young person aged 16-25 years	13,830	14,680	14,070	13,840	14,370	14,670	12	11	10	10	9	8
Care leaver	5,720	7,010	7,200	7,430	7,990	8,790	5	5	5	5	5	5
Physical ill health and disability	35,860	42,090	40,390	47,040	54,520	62,040	30	31	29	33	34	35
History of mental health problems	56,980	65,900	67,500	73,200	79,760	85,760	48	49	49	51	50	49
Learning disability	11,030	12,550	12,500	15,090	16,940	19,320	9	9	9	10	11	11
At risk of / has experienced domestic abuse	23,920	26,890	29,690	32,760	35,670	37,510	20	20	22	23	22	21
At risk of / has experienced abuse (non-domestic abuse)	6,910	7,210	7,740	8,430	9,640	9,740	20	5	6	6	6	6
At risk of / has experienced sexual abuse / exploitation	5,290	6,040	5,870	6,490	7,230	7,770	4	4	4	4	5	4
Drug dependency needs	14,230	16,830	19,980	17,690	18,240	18,610	12	12	15	12	11	11
Alcohol dependency needs	11,030	12,530	13,110	12,950	14,060	14,580	9	9	10	9	9	8
Offending history	19,180	22,180	28,030	25,500	25,970	25,960	16	16	20	18	16	15
History of repeat homelessness	16,460	18,390	20,840	19,930	21,440	21,890	14	14	15	14	13	12
History of rough sleeping	13,390	14,880	17,550	15,000	16,700	17,970	11	11	13	10	10	10
Former asylum seeker	2,650	3,460	2,290	3,310	4,700	10,790	2	3	2	2	3	6
Old age	3,350	3,510	2,840	3,920	4,840	5,740	3	3	2	3	3	3
Served in HM Forces	1,820	1,920	1,740	1,860	2,110	2,270	2	1	1	1	1	1
Access to education, employment or training	8,770	7,750	7,440	9,470	12,410	14,180	7	6	5	7	8	8
Difficulties budgeting	-	-	-	-	13,220	15,360	-	-	-	-	8	9
Victim of modern slavery	-	-	-	-	630	960	-	-	-	-	0	1

Source: Ministry for Housing, Communities and Local Government (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 MHCLG 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	2023
North East	63	53	38	38	35	49	32	62	25	35	38	45	51	66	67	72	48	61	89
North West	131	106	78	89	90	100	149	147	152	189	220	313	434	428	349	226	200	247	369
Yorkshire & The Humber	71	85	83	59	72	115	150	157	129	126	160	172	207	246	242	181	166	170	270
East Midlands	116	161	90	80	108	121	188	137	206	193	208	255	313	358	305	187	175	213	287
West Midlands	109	81	71	73	105	182	207	230	223	186	249	289	295	420	319	214	194	250	256
East	96	85	67	72	169	206	242	276	296	302	418	604	615	484	458	266	241	285	337
London	285	327	302	249	317	415	446	557	543	742	940	964	1,137	1,283	1,136	714	640	858	1,132
South East	203	178	172	157	213	310	430	442	532	609	827	956	1,119	934	900	474	445	572	670
South West	161	173	137	131	138	270	337	301	308	362	509	536	580	458	490	354	334	413	488
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	3,898
of which																			
London (%)	23	26	29	26	25	23	20	24	22	27	26	23	24	27	27	27	26	28	29
Rest of England (%)	77	74	71	74	75	77	80	76	78	73	74	77	76	73	73	73	74	72	71

Sources: Ministry of Housing, Communities & Local Government (and its predecessors), collated local authority counts from 2010 and Audit Commission collated counts to 2007/08.

Notes: 1. Summer 2010 count using 'old' methodology which only covered a quarter of local authority areas.

2. From Autumn 2010 onwards, the new snapshot method includes all local authorities. The method generally involves street night counts by outreach workers on a 'typical night' between 1 October and 30 November plus intelligence provided by local charities and community groups.

3. 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.

4. The rough sleeping snapshot statistics are based on people sleeping on the street or other open air locations and excludes people in hostels or shelters, people in campsites, organised protest, squatters or travellers sites.

Table 92b **Rough sleepers in England by area***Number of people*

	1998	2000	2005	2010	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Authorities with the highest count in 1998																		
Westminster	237	227	133	147	128	106	131	140	265	265	260	217	306	333	242	187	250	277
Camden	59	54	17	5	11	7	5	4	5	15	17	127	141	65	42	97	90	121
Birmingham	56	23	7	6	9	7	8	14	20	36	55	57	91	52	17	31	39	36
Brighton and Hove	44	21	9	12	14	37	43	50	41	78	144	178	64	88	27	37	41	52
Bristol	42	21	4	6	8	8	9	41	41	97	74	86	82	98	50	68	58	67
City of London	41	40	12	29	20	18	21	35	50	48	50	36	67	41	23	20	43	61
Oxford	39	31	5	16	11	8	12	19	26	39	33	61	45	43	19	24	27	46
Manchester	31	23	7	7	7	15	27	24	43	70	78	94	123	91	68	43	58	48
Southwark	31	7	7	3	29	10	25	24	22	32	32	44	47	44	24	10	14	42
Tower Hamlets	31	6	–	7	11	9	7	4	6	12	11	21	10	17	40	28	21	32
Authorities with the highest count in 2023																		
Camden	59	54	17	5	11	7	5	4	5	15	17	127	141	65	42	97	90	121
Bristol, City of	42	21	4	0	8	8	9	41	41	97	74	86	82	98	50	68	58	67
Bournemouth, Christchurch and Poole	44	21	7	6	21	26	35	24	40	65	60	66	45	72	25	29	64	64
City of London	41	40	12	29	65	80	50	77	40	65	99	68	53	24	29	28	43	43
Somerset	–	–	–	–	32	64	40	28	50	56	48	57	36	71	47	31	48	57
Ealing	24	14	1	1	5	15	11	15	17	31	27	62	33	20	25	23	24	53
Brighton and Hove	44	26	9	12	14	37	43	50	41	78	144	178	64	88	27	37	41	52
Redbridge	0	5	..	0	20	17	14	17	19	43	60	65	26	16	24	15	27	51
Leeds	8	17	4	0	6	11	11	13	15	13	20	28	33	40	35	25	37	49
Manchester	31	23	7	0	7	15	27	24	43	70	78	94	123	91	68	43	58	48

Source: Ministry of Housing, Communities and Local Government.

Notes 1. See notes for Table 92a. A full list of LA returns and how they were collected is available from the department.

2. Figures for Bournemouth from 2010 onwards are for Bournemouth, Christchurch and Poole.

Table 92c **Rough sleepers in Wales***Number of persons or street count*

	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 since the Covid-19 pandemic, but management statistics indicate that throughout Wales there were an estimated 132 people sleeping rough in October 2022 and 169 in October 2023.
 4. In spring 2024 the Welsh Government proposed to cease the annual rough sleeper snapshot count. This table will be reviewed once future plans are known..

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	2023
Claims																					
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	33,500
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	29,166
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	31,545
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	94,211
Orders Made																					
Social	101,181	101,548	85,105	78,236	84,551	91,560	83,750	69,321	68,542	69,565	78,995	81,240	71,778	63,578	60,871	57,693	53,745	12,512	7,565	20,755	25,048
Private	10,771	11,523	11,873	11,769	14,253	14,923	14,790	15,522	15,777	15,810	15,993	16,382	15,031	14,842	15,787	16,904	18,178	4,729	9,391	19,443	20,545
Accelerated	11,408	13,264	15,894	17,318	18,955	18,015	12,804	15,392	20,168	23,655	27,252	29,648	31,652	29,491	24,365	19,115	15,772	4,870	6,336	18,517	24,016
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	22,115	23,321	58,770	69,654
Warrants																					
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	41,398	41,282	39,610	35,686	8,692	6,437	11,569	13,495
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	8,393	8,884	9,499	10,152	3,074	4,670	10,442	12,234
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	14,919
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	40,674
Repossessions by county court bailiffs																					
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	6,662
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	8,525
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	10,095
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	25,282

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*. Figures do not always sum precisely to the total for each category because cases where court information is missing are not assigned to a landlord type.
4. Multiple warrants may be issued per claim.

Table 95a **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	2023/24
Stock of dwellings ^{1,2}	4,439.0	3,894.7	2,790.1	2,087.5	1,725.9	1,692.6	1,681.8	1,668.7	1,643.3	1,612.3	1,601.6	1,592.0	1,587.2	1,582.9	1,581.6	1,575.7	1,571.9	1,574.1
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	33.3	33.4	33.9
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	2.1	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	2.9
All lettings ^{3,4}	431.9	398.5	326.6	188.8	144.1	141.1	135.5	142.9	127.3	120.5	112.7	108.1	103.6	100.1	80.4	90.8	88.8	86.9
Of which:																		
General needs lettings	–	–	–	–	–	–	117.6	128.3	113.9	107.5	99.3	95.3	90.8	86.3	68.5	76.1	75.1	74.8
Supported housing lettings	–	–	–	–	–	–	14.8	14.7	13.4	13.0	13.2	12.1	11.2	11.8	10.7	11.9	11.4	11.0
Lets to new social tenants ⁵	241.9	237.7	221.8	133.3	94.1	89.1	83.9	83.3	76.8	74.8	69.2	66.9	62.3	59.9	47.6	52.0	54.6	54.2
Lets to existing tenants ⁵	190.0	160.8	104.3	55.5	50.0	51.7	50.6	59.5	50.1	45.7	43.4	41.2	39.2	37.4	30.5	32.6	32.1	30.4
All lettings excluding mutual exchanges ⁶	–	–	299.0	173.0	130.3	125.8	118.4	124.0	113.3	109.8	101.7	97.6	91.9	88.3	71.2	76.2	78.8	77.2
Total lets as a % of stock	9.7	10.2	11.7	9.0	8.4	8.3	8.1	8.6	7.7	7.5	7.0	6.8	6.5	6.3	5.1	5.8	5.6	5.5
Total lets excluding mutual exchanges as a % of stock	–	–	10.7	8.3	7.5	7.4	7.0	7.4	6.9	6.8	6.3	6.1	5.8	5.6	4.5	4.8	5.0	4.9
Of which:																		
Lets to new social tenants			74.2	77.0	72.2	70.9	70.8	67.2	67.8	68.1	68.1	68.6	67.7	67.8	66.9	68.3	69.3	70.2
Lets to existing tenants			25.8	23.0	27.8	29.1	29.2	32.8	32.2	31.9	31.9	31.4	32.3	32.2	33.1	31.7	30.7	29.8
Total			100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Sources: MHCLG (and its predecessors) Local Authority Housing Statistics (LAHS); Housing Strategy Statistical Appendix (HSSA); Local Authority Housing Open Data; and Live Tables 116, 213, 602 and 612.

Notes: 1. The dwelling count to 1990 is for December and thereafter the end of the financial year. It can include a small number of dwellings awaiting demolition, sitting outside the HRA or defined as shared ownership. From 1987 to 2000 the count included dwellings local authorities held outside their own area resulting in some double counting (under 1%).

2. Totals may differ from previously published data due to revisions and imputation rules now being applied by MHCLG consistently across all years.

3. The all-lettings count includes all dwellings let on a social, Affordable Rent or intermediate rent basis, secure, introductory or flexible tenancies and lettings to households displaced by slum clearance.

4. The total number of lettings is often greater than the sum of the different categories, which are not always recorded. MHCLG also caution that the total volume of lettings in recent years may be slightly inflated due to administrative errors and are working to resolve this.

5. From 2009/2010 lettings to new social tenants refers to lettings to households who immediately prior to this move did not rent from any other social landlord. Prior to this, new social lettings could include households transferring from another local authority or housing association, leading to a discontinuity in the count of lettings to new and existing tenants before and after this date.

6. The table has been revised to report all new lettings excluding mutual lets and mobility scheme transfers to be consistent with available data on housing association lettings reported in Table 87. Lets to statutory homeless households that were previously reported in this table can now be found in Table 99.

Table 95b All local authority lettings to tenants new to the social rented sector, England*

Thousands

Region	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
North East		21.3	24.6	13.0	6.9	7.2	6.9	5.1	5.1	4.7	5.4	5.3	3.1	2.5	3.1	3.1	2.6	2.5
<i>Northern</i>	26.2	23.0																
North West		41.9	41.4	20.0	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	4.1
<i>North West</i>	42.5	40.2																
Yorkshire & The Humber	37.7	31.4	37.1	17.2	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	9.0
East Midlands	23.1	19.0	22.8	15.7	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	6.8
West Midlands	34.0	29.1	27.8	15.7	12.9	13.9	12.3	12.8	11.9	11.9	10.1	9.4	8.3	8.4	6.8	6.1	7.7	6.5
East		17.8	16.9	12.3	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	5.3
<i>East Anglia</i>	9.6	7.4																
London	50.1	43.9	26.6	19.7	15.9	13.7	12.7	12.0	11.6	11.6	10.1	10.0	9.6	9.5	7.7	8.5	9.0	10.6
South East		21.1	14.6	12.1	7.4	8.4	7.6	7.5	7.8	6.5	6.6	6.3	6.5	6.0	5.2	6.4	6.2	6.6
<i>South East</i>	36.4	31.4																
South West	15.5	14.1	10.3	7.7	5.2	4.8	4.5	4.8	4.3	4.2	4.3	3.2	4.0	3.8	3.1	3.0	3.4	2.8
England	275.1	239.6	222.1	133.3	94.1	89.1	83.9	83.3	76.8	74.8	69.2	66.9	64.4	59.9	47.6	52.2	55.3	54.2

*In previous editions of the *Review*, this was Table 96b.

Sources: See Table 95a.

- 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 the local authority or, before 2009, another social landlord.
 2. Due to a change in how tenants new to the social rented sector are defined, figures from 2009/10 are not strictly comparable with those for earlier years (see Table 95a note 5 for further details).
 3. Letting figures include secure introductory, fixed-term and Affordable Rent lettings but exclude non-secure lettings to homeless households.
 4. Regional totals may not sum to 'England' reported in Table 95a due to rounding. MHCLG 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 96a **Local authority general needs and supported housing lettings in England**

Thousands

	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
General needs lettings ^{3,4}	117.9	113.1	106.4	112.6	104.0	100.5	91.3	84.8	85.0	82.5	55.4	66.6	64.6	62.4
Of which:														
Social rent lettings	117.9	113.1	106.3	111.9	103.3	98.2	89.2	82.7	82.1	79.6	52.1	63.6	61.7	57.4
Affordable or intermediate rent lettings	0.0	0.0	0.2	0.7	0.7	2.3	2.1	2.1	3.0	2.9	3.2	3.0	2.8	5.0
Secure/assured lifetime			103.4	106.8	94.5	89.3	81.4	76.9	80.2	78.3	52.7	63.7	58.8	57.2
Secure/assured fixed term			1.3	5.0	8.8	9.1	7.8	5.6	4.0	3.8	2.2	2.3	4.9	3.6
Licence/other			1.7	0.9	0.7	2.1	2.2	2.2	0.8	0.4	0.5	0.5	0.8	1.5
+ Supported housing lettings ^{3,4}	16.2	14.1	12.9	13.2	13.1	12.9	11.8	11.0	10.5	10.2	7.7	9.5	8.4	9.7
Of which:														
Social rent lettings	16.2	14.1	12.9	13.2	13.1	12.8	11.4	10.8	10.1	10.0	7.5	8.9	7.8	8.7
Affordable or intermediate rent lettings	0.0	0.0	0.0	0.0	0.0	0.2	0.4	0.3	0.4	0.3	0.2	0.6	0.6	1.0
Secure/assured lifetime			10.9	11.1	10.6	10.9	10.1	9.3	9.2	8.9	6.6	8.5	7.4	8.4
Secure/assured fixed term			0.2	0.4	0.5	0.4	0.4	0.3	0.2	0.1	0.1	0.1	0.2	0.2
Licence/other			1.8	1.7	2.0	1.6	1.3	1.4	1.1	1.3	1.0	0.9	0.8	1.1
= All lettings ^{3,4}	134.1	127.3	119.3	125.8	117.1	113.4	103.1	95.8	95.6	92.7	63.0	76.1	73.0	72.1
Of which:														
Lets to existing social tenants ⁵	49.4	48.4	46.8	45.3	52.6	49.5	48.6	43.8	39.8	40.0	39.5	22.0	27.9	24.2
Lets to new social tenants ⁵	91.8	85.7	80.5	74.1	73.2	67.1	64.8	59.4	56.0	55.7	53.2	41.0	48.2	48.7
All lettings as a percentage of stock	7.8	7.5	7.1	7.5	7.1	7.0	6.4	6.0	6.0	5.9	4.0	4.8	4.6	4.6
Of which:														
Lets to existing social tenants ⁵	36.8	38.0	39.2	36.0	44.9	43.6	47.1	45.7	41.6	43.1	62.6	28.9	38.2	33.6
Lets to new social tenants ⁵	68.5	67.3	67.4	58.9	62.5	59.2	62.9	61.9	58.6	60.1	84.5	53.9	66.1	67.6

Sources: MHCLG (and predecessors) Social housing lettings (SHL) in England, SHL tenancies summary tables and SHL tenants summary tables - all data derived from CORE (Continuous Recording system).

Notes: 1. This new table is based on nationally weighted CORE local authority data. Lettings prior to 2010/11 are not reported because the data are significantly less robust than for housing associations, especially prior to 2006/07 when local authorities participated in CORE on a voluntary basis.

2. The lettings data exclude mutual exchanges as well as lettings with a tenancy length of less than 2 years as these are deemed temporary. Letting figures for 2020/21 were impacted by the effects of the Covid-19 pandemic.

3. Figures have been adjusted by MHCLG to exclude council tenants transferring to a housing association as a result of LSVT. The table also includes revised figures issued in January 2023 for 2010/11 to 2015/16.

4. 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 of trends rather than precise annual counts.

5. The lettings rate is based on ONS stock estimates. The Social Housing Regulator's estimated annual stock count for 2012-2024 adopts a different approach to the count of bedspaces. Using SHR estimates would produce annual letting rates for local authority stock that would differ by some 0.5% from the figures reported in this table.

Table 96b **Local authority general needs and supported housing lettings by English region**

Number of lettings

	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
All														
North East	11,600	12,500	11,600	11,700	8,800	8,700	8,600	8,700	7,900	7,200	5,900	6,400	5,800	5,100
North West	15,700	11,000	9,500	11,000	10,100	8,100	7,700	7,200	7,100	6,600	5,500	5,900	5,800	5,600
Yorkshire and The Humber	21,700	23,300	24,300	24,100	21,800	22,100	19,700	19,600	17,800	16,900	11,500	14,100	14,500	14,400
East Midlands	17,800	16,600	16,600	17,300	15,800	15,500	14,700	13,700	13,500	12,500	11,000	11,600	10,700	10,400
West Midlands	18,700	20,200	18,600	20,400	18,100	17,800	15,300	14,300	13,500	13,200	11,100	12,300	11,200	10,200
East of England	12,500	12,000	13,000	13,600	12,000	10,700	11,100	11,000	11,000	11,000	8,700	10,000	9,800	9,400
London	24,000	22,000	20,200	21,100	19,400	18,400	16,800	16,400	15,300	15,100	12,000	13,900	14,500	15,900
South East	13,400	14,800	13,700	14,800	13,400	12,000	11,700	11,000	10,900	10,900	9,400	11,200	11,000	10,900
South West	8,800	8,700	8,100	8,900	7,800	7,100	6,900	6,300	6,600	6,600	5,200	5,500	5,500	5,000
General Needs														
North East	10,200	11,700	9,400	11,200	8,300	8,300	8,400	8,300	7,500	6,800	5,200	5,800	4,900	4,400
North West	13,900	10,000	8,000	9,900	8,900	7,000	6,500	6,000	5,900	5,500	4,500	4,500	4,500	4,400
Yorkshire and The Humber	18,900	21,400	22,600	22,700	20,600	20,900	18,500	18,400	17,200	16,400	10,800	13,000	13,600	13,400
East Midlands	14,500	14,000	14,000	14,300	13,500	13,000	12,100	11,500	11,300	10,400	9,200	9,300	8,500	8,100
West Midlands	17,300	18,700	17,000	19,300	17,000	16,700	14,100	13,300	12,900	10,800	9,400	9,900	9,900	9,300
East of England	10,400	9,600	10,600	11,500	10,100	9,000	9,300	9,200	8,800	8,900	6,700	7,500	7,700	7,300
London	21,000	19,800	18,400	19,300	17,600	16,400	14,800	14,400	13,700	13,100	10,600	11,900	12,800	14,500
South East	11,300	12,200	11,300	12,600	11,300	10,000	9,700	9,100	8,400	9,200	7,900	9,500	8,700	9,200
South West	7,000	6,900	6,500	7,500	6,600	6,100	5,900	5,000	4,100	5,200	4,200	4,500	4,600	4,200
Supported housing														
North East	500	800	600	600	500	400	300	300	400	500	600	700	900	700
North West	1,100	1,100	1,400	1,100	1,300	1,100	1,200	1,200	1,200	1,100	1,100	1,400	1,300	1,200
Yorkshire and The Humber	1,500	1,800	1,300	1,300	1,200	1,100	1,300	1,100	600	600	700	1,100	800	1,000
East Midlands	2,400	2,500	2,400	2,900	2,200	2,500	2,500	1,800	2,200	2,200	1,800	2,300	2,100	2,000
West Midlands	1,400	1,500	1,400	1,100	1,100	1,100	1,200	1,000	600	800	1,300	900	1,000	800
East of England	2,100	2,400	2,200	2,100	1,900	1,700	1,800	1,800	1,700	1,700	1,500	1,800	1,600	1,500
London	2,800	1,900	1,800	1,800	1,800	2,000	1,900	1,900	1,600	1,800	1,300	1,300	1,300	1,500
South East	2,100	2,600	2,100	2,200	2,200	2,000	2,000	2,000	1,500	1,700	1,400	1,800	1,400	1,500
South West	1,800	1,600	1,600	1,500	1,300	1,000	1,000	1,000	1,100	1,400	1,000	900	900	800

Sources: MHCLG (and its predecessors) Local Authority Housing Statistics (LAHS); Housing Strategy Statistical Appendix (HSSA); Local Authority Housing Open Data.

Notes: 1. Letting figures are for social, Affordable Rent and intermediate rent and include lets to new and existing social tenants, including mutual exchanges.

2. Figures are rounded up or down to the nearest 100. For England-wide figures and further details see Table 95.

Table 97a **Housing association stock, vacancies and lettings in England***Thousands and percentages*

	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
All PRP rented 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	2,571
Of which general need stock:	-	-	-	-	-	-	-	-	2,002	2,039	2,076	2,120	2,146	2,167	2,186	2,199	2,220	2,247
Vacant general needs dwellings	-	-	-	-	-	-	-	-	27.5	27.4	23.9	22.5	22.5	25.5	30.7	28.9	31.7	35.5
Vacant dwellings as % of general needs stock	-	-	-	-	-	-	-	-	1.4	1.3	1.2	1.1	1.0	1.2	1.4	1.3	1.4	1.6
General needs lettings ^{3,4}	51.0	77.0	150.0	128.3	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	129.2
Of which:																		
Social rent lettings	51.0	77.0	150.0	128.2	151.3	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 or intermediate rent lettings	-	-	-	-	-	4.6	27.0	35.8	38.2	39.6	36.5	33.7	33.5	35.1	27.3	34.5	35.5	40.5
Secure/assured lifetime	-	-	-	-	-	-	132.6	139.4	132.7	121.9	103.3	99.3	99.4	108.1	93.7	106.8	106.6	111.6
Secure/assured fixed term	-	-	-	-	-	-	18.8	28.6	35.9	39.3	40.1	41.0	43.6	33.6	19.6	19.3	12.5	13.7
Licence/other	-	-	-	-	-	-	2.1	2.0	0.9	2.8	3.4	1.9	2.2	2.0	1.7	1.2	4.8	4.0
+ Supported housing lettings ^{3,4}	-	-	64.1	92.5	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	59.7
Of which:																		
Social rent lettings	-	-	-	92.5	108.3	109.6	104.5	99.8	97.7	92.1	79.1	70.8	68.9	65.9	55.8	59.5	51.7	52.4
Affordable or intermediate rent lettings	-	-	-	-	-	0.1	0.7	0.8	1.1	5.1	5.5	4.1	4.3	3.7	2.8	3.8	3.8	7.3
Secure/assured lifetime	-	-	-	-	-	-	35.6	34.4	32.8	34.4	31.4	27.3	26.1	25.2	23.8	28.1	25.1	25.6
Secure/assured fixed term	-	-	-	-	-	-	14.6	14.5	13.7	12.3	10.5	9.0	9.8	8.8	6.5	7.3	6.7	8.8
Licence/other	-	-	-	-	-	-	55.0	51.7	52.3	50.5	42.7	38.6	37.3	35.6	28.3	27.9	23.6	25.4
= All lettings ^{3,4}	-	-	214.1	220.7	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	188.9
Of which:																		
Lets to existing social tenants ⁵	-	-	-	76.1	89.5	85.6	86.4	100.0	96.2	92.6	81.3	77.0	77.9	79.4	51.4	58.2	53.5	63.9
Lets to new social tenants ⁵	-	-	-	144.6	170.0	181.6	172.4	170.7	172.1	168.6	150.1	140.2	140.6	134.2	122.3	132.8	126.2	125.5
All lettings as a percentage of stock ⁵	-	-	16.8	12.2	11.9	11.8	11.2	11.6	11.4	10.9	9.5	8.9	8.9	8.6	6.9	7.6	7.1	7.3
Of which:																		
Lets to existing social tenants	-	-	-	34.5	34.5	32.0	33.4	36.9	35.9	35.5	35.1	35.4	35.7	37.2	29.6	30.5	29.8	33.8
Lets to new social tenants	-	-	-	65.5	65.5	68.0	66.6	63.1	64.1	64.5	64.9	64.6	64.4	62.9	70.5	69.6	70.4	66.4

Sources: MHCLG (and predecessors) Social housing lettings in England – tenancies summary tables and tenants summary tables; Dwelling stock (including vacant) estimates for England, Live Tables 109, 115, 615, and prior to 1990 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. Previous editions of the table reported general needs lettings only. Figures for lettings by lettings type and tenancy type plus vacant stock have also been included for the first time.
 2. Stock figures are for December for years up to 1990 and subsequently for 31 March immediately prior to the start of the financial year (i.e. 2023/24 is based on stock as 31 March 2023). The figures are consistent with those reported in Table 17 and are for self-contained supported dwellings. Methodological changes, especially in terms of adjusting for bedspaces, mean that estimates are not strictly comparable between periods. Stock estimates are expressed to the nearest thousand but should not be regarded as accurate to the last digit.
 3. Letting figures include lets to new and existing social tenants other than mutual exchanges and temporary tenancies defined as those of less than two years. 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 MHCLG to exclude council tenants transferring to a housing association as part of a LSVT. The table also includes revised MHCLG figures 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. Letting figures exclude mutual exchanges and lettings with a tenancy length of less than 2 years as these are deemed temporary. Letting figures for 2020/21 were impacted by the effects of the Covid-19 pandemic.
 6. Calculations based on the Social Housing Regulator's PRP estimated stock count for 2012-2024 indicate the PRP overall letting rate may be lower but the difference has fallen over time; in 2023/24 the SHR-based rate was 0.2% lower.

Table 97b **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	2023/24
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	6,551

*In previous editions of the *Review*, this was Table 98b.

Sources and notes: See Table 97a.

Table 97c **Housing association lettings of general needs homes to tenants new to the social rented sector by English region****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

*In previous editions of the *Review*, this was Table 98a.

Sources: See Table 97a

Notes: 1. The figures do not match figures in table 97a as they are based on general needs not all lettings.

2. Figures to estimate the number of lettings to tenants new to social housing in each region from 2021/22 onwards were unavailable at the time of compilation.

Table 98 **Social housing lettings to tenants, new tenants and homeless households in England****Thousands and percentages*

	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
All lettings to tenants	410	404	401	386	390	394	378	345	320	314	309	266	254	255	262
of which:															
Local authorities	189	144	134	127	119	126	117	113	103	96	96	93	63	76	73
Housing associations	221	260	267	259	271	268	261	231	217	218	213	174	191	179	189
Lettings to new social rented tenants	278	262	267	253	245	245	236	215	200	197	190	176	174	174	174
of which:															
Local authorities	133	92	86	80	74	73	67	65	59	56	56	53	41	48	49
Housing associations	145	170	182	172	171	172	169	150	140	141	134	122	133	126	126
Lettings to statutory homeless	62	49	51	52	51	53	53	48	47	48	54	47	45	59	70
of which:															
Local authorities	–	16	17	18	18	17	17	18	17	17	20	15	16	18	21
Housing associations	–	33	34	34	33	37	35	31	30	31	35	32	29	40	49
Homeless households as a % of all lettings	15	12	13	14	13	14	14	14	15	15	18	18	18	23	27
Homeless households as a % of all local authority lettings		11	13	14	15	13	15	16	16	18	21	16	26	24	29
Homeless households as a % of all housing association lettings		13	13	13	12	14	13	13	14	14	16	18	15	22	26
Homeless households as a % of lettings to new social tenants	22	19	19	21	21	22	22	23	24	24	29	27	26	34	40
Homeless households as a % of local authority lettings to new social tenants		18	20	23	24	23	26	27	28	30	35	28	40	38	44
Homeless households as a % of housing association lettings to new social tenants		19	19	20	20	21	21	20	22	22	26	26	22	32	39

*In previous editions of the *Review*, this was part of Tables 95, 97 and 99a.

Sources: MHCLG (and predecessors) Social housing lettings (SHL) in England, SHL tenancies summary tables and SHL tenants summary tables – all data derived from CORE (Continuous Recording system).

- Notes:
1. The all letting figures for both local authorities and housing associations are for general needs and supported housing. Previous editions of this table report letting figures for housing association general needs only.
 2. The lettings data excludes mutual exchanges as well as lettings with a tenancy length of less than 2 years as these are deemed temporary. Letting figures for 2020/21 were impacted by the effects of the Covid-19 pandemic.
 3. Tenants new to social housing refers to households who immediately prior to this move did not rent from any other social landlord. Lettings to new social rented tenants have been derived from CORE and should be considered indicative of trends rather than precise annual counts.
 4. From 2019/20 'statutory homeless' recorded in CORE 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.
 5. Figures for lettings to homeless households are currently only available from CORE from 2007/08 onwards.
 6. Some of those rehoused as statutory homeless may have previously held a social tenancy.
 7. The numbers of CORE lettings to homeless households is lower than recorded in official homeless statistics, which is most likely because lettings to prevent homelessness are not always being recorded as a let to statutory homeless.

Table 99a **General and supported social lettings to homeless households in England***Thousands and percentages*

	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
All general needs lettings	269.2	270.7	259.9	282.7	273.5	264.5	238.2	227.0	230.3	226.3	170.4	194.0	188.4	191.6
of which:														
Local authorities	117.9	113.1	106.4	112.6	104.0	100.5	91.3	84.8	85.0	82.5	55.4	66.6	64.6	62.4
Housing associations	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	129.2
All supported housing needs lettings	124.4	123.8	118.1	113.8	111.8	110.1	96.3	86.0	83.7	79.9	66.3	72.8	63.9	69.4
of which:														
Local authorities	16.2	14.1	12.9	13.2	13.1	12.9	11.8	11.0	10.5	10.2	7.7	9.5	8.4	9.7
Housing associations	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	59.7
General needs lettings to statutory homeless	32.1	34.1	36.1	35.6	33.3	35.0	34.3	33.8	34.3	38.7	33.4	32.7	40.5	49.3
of which:														
Local authorities	14.9	15.7	17.2	17.1	15.4	16.3	16.7	15.5	15.4	17.7	13.6	14.7	16.6	19.1
Housing associations	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	30.2
Supported lettings to statutory homeless	17.3	17.3	16.3	15.9	20.1	17.7	14.1	13.3	13.5	15.8	13.6	12.4	18.1	20.5
of which:														
Local authorities	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	2.2
Housing associations	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	18.3
Homeless households as a % of general needs lettings	12	13	14	13	12	13	14	15	15	17	20	17	21	26
Homeless households as a % of all local authority general needs lettings	13	14	16	15	15	16	18	18	18	21	25	22	26	31
Homeless households as a % of all housing association general needs lettings	11	12	12	11	11	11	12	13	13	15	17	14	19	23
Homeless households as a % of supported housing lettings	14	14	14	14	18	16	15	16	16	20	20	17	28	30
Homeless households as a % of all local authority supported housing lettings	9	9	8	8	10	9	10	13	14	19	21	17	22	22
Homeless households as a % of all housing association supported housing lettings	15	15	15	15	19	17	15	16	16	20	20	17	29	31

Sources: MHCLG (and predecessors) Social housing lettings (SHL) in England, SHL tenancies summary tables and SHL tenants summary tables - all data derived from CORE (Continuous Recording system).

Notes: 1. The lettings data exclude mutual exchanges as well as lettings with a tenancy length of less than 2 years as these are deemed temporary. Letting figures for 2020/21 were impacted by the effects of the Covid-19 pandemic.

2. The definition of supported housing changed from 2004/05 resulting in a reduction in recorded housing association general needs lettings (see Table 97).

3. From 2019/20 'statutory homeless' recorded in CORE 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.

4. Figures for lettings to homeless households are currently only available from CORE from 2007/08 onwards.

5. Some of those rehoused as statutory homeless may have previously held a social tenancy.

6. The numbers of CORE lettings to homeless households is lower than recorded in official homeless statistics, which is most likely because lettings to prevent homelessness are not always being recorded as a let to statutory homeless.

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
<i>North West</i>	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: MHCLG (and its predecessors) Housing Strategy Statistical Annex (HSSA), Local Authority housing Statistics (LAHS), Social Housing Lettings in England and Live Table 601.

- 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 far less comprehensive than HSSA and the more recent LAHS. MHCLG weight national but not local authority level data to allow for this. The regional figures are therefore intended to illustrate trends rather than provide precise numbers. The figures in Table 99a should be quoted if referring to England.
 6. Following changes in data collection and reporting, it has not been possible to update this table since 2018/19.

Table 100 **Welsh social landlord lettings***Number of 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	88
self-contained	-	-	-	-	176	154	89	88	88	88	88	87	87	87	87	87	87	88	88
other	-	-	-	-	2.0	0.3	0.0	0.3	0.0	0.1	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1
Housing association stock (000s)	-	-	-	-	57	68	134	135	135	135	136	137	139	140	141	143	145	147	148
self-contained	-	-	-	-	55	64	132	133	134	134	135	136	137	139	140	-	144	145	146
other	-	-	-	-	1.6	4.0	1.6	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	-	1.2	1.4	1.3
All social housing stock (000s)	-	-	-	-	235	223	222	223	223	224	224	225	226	227	229	-	233	234	236
self-contained	-	-	-	-	231	219	221	221	222	222	223	223	224	226	227	-	231	233	235
other	-	-	-	-	3.6	4.3	1.6	1.6	1.2	1.4	1.5	1.4	1.4	1.5	1.4	-	1.3	1.4	1.4
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	6,435
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	1,634
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	4,801
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	2,224
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	11,327
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	2,723	2,502
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	9,249	8,825
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	3,693
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	17,762
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	4,653	4,136
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	14,297	13,626
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	5,917
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	46.3
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	29.0	41.8
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	43.4

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 2000/01.
 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 statutorily homeless or threatened with homelessness and in priority need. Lettings to non-priority homeless are included in the count of lettings to new tenants.
 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. The lettings statistical return only refers to lettings to those in priority need (Section 75) and not those rehoused to prevent homelessness for those 'threatened with homelessness within 56 days' or to 'those assessed as homeless under Section 73'. That said, cross-checks with 2018/19 homeless data (the latest available) suggest lettings to Section 73 applicants are often included in the lettings return.

Table 101 **Scottish social landlord lettings***Number of lettings*

	1985/86	1990/91	1995/96	2001/02	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
Local authorities																			
Lettings to new tenants	45,039	47,480	41,379	37,781	24,697	21,062	21,529	21,919	22,136	21,495	20,743	20,386	20,182	20,821	19,976	15,252	18,795	18,512	20,005
Lettings to homeless	-	-	-	9,138	10,224	11,790	11,445	11,299	10,656	10,390	9,913	10,436	10,805	10,952	10,901	9,488	11,387	11,410	12,553
Percentage of new lets to homeless	16.3	20.0	20.5	24.2	41.4	56.0	53.2	51.5	48.1	48.3	47.8	51.2	53.5	52.6	54.6	62.2	60.6	61.6	62.7
Housing associations																			
Lettings to new tenants					23,944	23,013	23,808	22,069	24,285	23,617	22,428	22,348	22,545	23,012	23,891	18,760	22,959	23,085	22,315
Lettings to homeless					-	7,820	7,660	6,882	6,803	5,885	5,743	5,397	5,831	6,042	8,327	8,678	9,369	9,500	10,141
Percentage of new lets to homeless					16.3	33.9	32.1	31.0	28.0	24.9	25.6	24.1	25.9	26.3	34.9	46.3	40.8	41.2	45.4
All social landlords																			
Lettings to new tenants					48,641	44,075	45,337	43,988	46,421	45,112	43,171	42,734	42,727	43,833	43,867	34,012	41,754	41,597	42,320
Lettings to homeless					-	19,610	19,105	18,181	17,459	16,275	15,656	15,833	16,636	16,994	19,228	18,166	20,756	20,910	22,694
Percentage of new lets to homeless					28.7	44.5	42.1	41.3	37.6	36.1	36.3	37.1	38.9	38.8	43.8	53.4	49.7	50.3	53.6

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 such as community care lets 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 2019/20 to 2022/23 were based on Charter data but have now been updated following publication of official statistics by the Scottish Government. Local authority data for 2023/24 are currently based on the Charter 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	2023/24
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	47,312
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	35,464
%				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	75.0
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	5,710
%				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	70.0
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	2,446
%				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	8,156
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	16,943
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	11,537
%		48	51	48	49	49	49	53	52	46	51	51	56	60	64	65	69	67	62	64	65	68
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	4,556

Sources: Department for Communities Annual Northern Ireland Housing Statistics, NI Homelessness Bulletin and the Northern Ireland Housing Executive (NIHE).

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. NIHE are working to improve the reliability of the data and may be able to provide data for the years from 2019/20 in the future.

Section 3 Compendium

Help with housing costs

Table 103 Stamp duty on residential dwellings

£ million

Country/region	1988/89	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
North East				25	70	100	100	45	40	45	40	50	65	70	55	95	105	100	105	65	130	150	115
<i>North</i>	15	20	15																				
North West				110	275	350	370	150	145	175	165	185	250	290	245	395	455	435	450	295	555	640	460
<i>North West</i>		50	65	35																			
Yorkshire & The Humber	40	45	25	65	195	265	260	110	110	130	125	145	180	205	180	275	310	295	310	185	350	410	305
East Midlands	55	40	20	70	195	250	265	105	110	135	125	135	175	230	195	300	330	330	330	190	370	455	315
West Midlands	60	55	30	100	245	325	315	135	140	175	165	175	230	275	240	370	400	400	400	230	450	525	365
East				205	495	665	680	290	350	430	405	455	605	760	745	945	1,025	935	920	590	1,085	1,255	840
<i>East Anglia</i>	45	30	15																				
London	250	145	115	710	1,275	1,840	1,950	895	1,035	1,345	1,640	2,020	2,720	3,030	3,370	3,410	3,635	3,255	3,285	2,610	3,920	4,545	3,570
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	1,750
<i>South East</i>	360	220	130																				
South West	125	75	40	180	450	635	655	295	340	400	380	405	520	605	575	745	815	760	760	515	955	1,115	795
England	1,000	695	415	1,935	4,240	5,855	6,040	2,665	3,080	3,790	3,980	4,650	6,130	7,095	7,210	8,410	9,070	8,320	8,370	5,980	10,105	11,655	8,515
Wales	25	20	10	30	95	130	135	60	55	65	65	70	90	105	80	140	160	146	158	148	273	280	211
Scotland	-	-	-	-	195	265	350	190	135	165	155	170	215	270	202	290	351	354	405	366	560	619	586
Northern Ireland	-	-	-	-	55	130	155	35	20	20	15	15	20	25	20	40	45	50	50	30	65	70	55
United Kingdom	1,065	770	465	2,145	4,585	6,380	6,680	2,950	3,290	4,040	4,215	4,905	6,450	7,495	7,512	8,880	9,626	8,870	8,983	6,523	11,003	12,624	9,367

Sources: HM Revenue and Customs UK Stamp Duty Land Tax (SDLT) Statistics Table 3a, Revenue Scotland Land & Buildings Transaction Tax (LBTT) Monthly Statistics Table 1, Welsh Government Land Transaction Tax (LTT) Statistics Table 1. Also, 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.

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 LTT 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 by country and region**

Country/region	2022/23						2023/24					
	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 £425,000	£425,000 – £625,000				Total	Under £425,000	£425,000 – £625,000		
North East	8	5,300	5,000	300	1,600	10	4	1,200	1,100	100	3,200	10
North West	46	21,400	19,400	2,100	2,200	15	27	7,800	7,000	700	3,500	15
Yorkshire and The Humber	28	14,500	13,400	1,100	1,900	14	14	4,200	3,900	300	3,300	14
East Midlands	39	17,000	15,500	1,600	2,300	18	21	6,800	6,400	400	3,100	18
West Midlands	42	17,200	15,300	1,900	2,400	17	25	7,400	6,800	600	3,300	17
East of England	111	27,800	19,400	8,400	4,000	23	83	17,300	14,200	3,100	4,800	23
London	188	33,400	13,900	19,500	5,600	25	185	27,800	14,800	13,000	6,700	25
South East	170	40,200	26,200	14,000	4,200	22	135	27,500	22,000	5,500	4,900	22
South West	69	21,600	17,400	4,200	3,200	19	45	12,300	11,300	1,100	3,600	19
England	702	198,500	145,400	53,100	3,500	19	538	112,300	87,400	24,800	4,800	13
Wales	–	–	–	–	–	–	–	–	–	–	–	–
Scotland	8	16,060	–	–	522	16	8	15,650	–	–	524	17
Northern Ireland	7	4,800	4,600	200	1,400	18	3	800	800	100	3,100	3

Sources: HM Revenue and Customs Stamp Duties Statistics Table 9, Revenue Scotland Monthly LBTT Statistics Table 2, Revenue Scotland LBTT First Time Buyer Relief 'Quarterly Claims' and 'Quarterly Costs' Tables, 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. 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 correspond to purchases between £425,000 to £625,000.
 4. In Scotland data are provisional for 2 years and subject to monthly revision.
 5. Data for years prior to 2022/23 can be found in previous editions of this table.

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	2023/24
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	1,866	1,938	1,844	1,747	1,488	1,208	472	526
Value of equity loans (£m)	2	46	61	69	74	74	72	65	54	20	26
Total value of all properties purchased (£m)	33,000	35,000	36,000	37,000	38,000	40,000	41,000	44,000	45,000	43,000	49,000
Average HtB stake (£)	165,636	168,555	173,196	177,550	181,951	192,553	202,009	216,395	224,119	217,105	247,704
Average value of property purchased (£)	88	73	76	75	76	77	74	74	79	–	–
First-time buyers as proportion of all buyers (%)	–	–	–	–	–	–	–	–	–	–	–
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: MHCLG, Welsh Government and Scottish Government Help to Buy (HtB) monitoring data.

- Notes: 1. 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.
2. In 2020/21, the HtB property price cap was £600,000 for England, £300,000 for Wales and £200,000 for Scotland. The Scotland price cap was reduced from £400,000 to £230,000 in April 2016 and to £200,000 from April 2017. The Wales price cap was reduced to £250,000 in 2021.
3. 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.
4. 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.
5. 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.
6. As the voluntary Scottish buyer return is not always fully completed, reported incomes should be treated with caution.
7. 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.
8. There is no Help to Buy equity loan scheme operating in Northern Ireland; HtB ended in Scotland at the end of 2020/21. The Welsh figures include corrected figures for purchased property prices.

Table 105b **Help to Buy ISA bonuses to June 2024 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	578,630	745.04	1,288	437,644	81,818	186,951
North East	37,680	46.45	1,233	28,927	4,121	142,467
North West	116,086	147.86	1,274	87,800	13,889	158,184
Yorkshire and The Humber	72,978	91.74	1,257	54,864	8,399	153,091
East Midlands	66,849	84.61	1,266	49,929	8,350	167,231
West Midlands	71,433	91.70	1,284	53,204	9,096	170,965
East	43,465	55.19	1,270	32,799	6,199	188,986
London	64,836	95.26	1,469	50,141	16,687	332,799
South East	46,606	58.73	1,260	35,853	6,922	193,072
South West	58,697	73.49	1,252	44,127	8,156	184,821
Wales	41,308	51.97	1,258	31,396	4,872	155,182
Scotland	75,795	94.28	1,244	60,048	8,875	147,792
Northern Ireland	26,626	34.48	1,295	19,341	2,815	145,565
Unknown	73,400	101.78	1,387	63,997	10,767	168,238
United Kingdom	795,759	1,027.54	1,291	612,426	109,147	178,220

Source: HM Treasury Help to Buy ISA Scheme Quarterly Statistics Table 4.

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 2024 was £178,220. The comparable figure for all first-time buyers was £241,502.

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*

	2018	2019	2020	2021	2022	2023	2024
Region							
North East	254	728	707	666	578	567	622
North West	922	2,358	2,226	2,071	1,880	1,778	1,977
Yorkshire and The Humber	572	1,307	1,224	1,191	1,015	1,001	1,173
East Midlands	533	1,162	1,109	1,065	929	881	1,002
West Midlands	623	1,508	1,405	1,340	1,208	1,163	1,355
East of England	571	1,438	1,343	1,256	1,080	1,001	1,178
London	663	1,745	1,656	1,576	1,423	1,383	1,539
South East	884	1,986	1,816	1,714	1,517	1,394	1,602
South West	621	1,542	1,490	1,410	1,221	1,141	1,279
Country							
England	5,637	13,768	12,972	12,294	10,861	10,310	11,732
Wales	495	1,187	1,111	1,062	924	875	945
Scotland	770	1,516	1,353	1,218	1,063	920	927
Great Britain	6,897	16,470	15,438	14,578	12,845	12,110	13,608
Qualifying Benefit							
Jobseekers allowance	117	546	385	282	180	116	87
Employment and support allowance	3,261	8,656	8,098	7,333	6,276	5,492	4,860
Income support	640	1,739	1,458	1,187	905	739	544
Pension credit	2,663	4,289	3,659	3,199	2,660	2,209	1,976
Universal credit	57	651	1,460	2,179	2,467	3,244	5,869
Unknown/missing	165	589	377	402	360	302	274

Source: DWP Stat-Xplore Support for Mortgage Interest (SMI) Loans in Payment.

Notes: 1. The figures refer to households (benefit units) that were in receipt of a SMI loan in the month of May each year.

2. Figures may not sum due to DWP measures to minimise the risk of disclosure.

3. Backdated SMI payments can skew the mean SMI weekly payment amount upwards particularly when statistics are broken down by qualifying benefit or region. Caution should therefore be exercised when interpreting quarterly changes.

Table 108 Housing benefit and universal credit housing costs element – claimants and average claims 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	2024 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	1,888		1,833	
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	764		742	
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	1,125		1,091	
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	513		470	
of which:																											
Regulated tenancies	-	-	-	257	124	76	71	69	56	54	50	45	41	36	33	29	26	23	21	19	17	15	14	12		11	
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	501		459	
Other or unknown	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	0	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	2,401		2,303	
Universal credit claimants in receipt of housing costs element (000's)																											
Social rented																	15	49	121	257	606	1,098	1,365	1,521	1,704		1,857
Private rented sector																	14	49	107	211	509	1,203	1,489	1,410	1,473		1,520
Other or unknown																	-	0	1	5	11	35	49	66	80		89
Total																	29	98	229	472	1,126	2,335	2,903	2,998	3,257		3,466
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	3,525	3,592		3,689
Private rented sector																	1,574	1,517	1,471	1,446	1,487	1,978	2,163	1,991	1,986		1,990
Other or unknown																	-	0	1	8	14	38	52	67	81		89
Total																	4,872	4,777	4,697	4,653	4,730	5,451	5,740	5,582	5,659		5,769
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	109.40		112.66	
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	127.06		131.08	
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	139.43		141.98	
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	127.42		133.25	
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	139.73		142.19	
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	124.07		127.36	

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	2010/11	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	2028/29	2029/30	
			outturn						outturn							forecast				
Rent rebates																				
England	1,950	2,711	4,287	4,509	5,059	4,894	4,601	4,324	4,009	3,856	3,623	3,603	3,753	3,522	2,926	2,845	2,915	3,013	3,166	
+ Wales	263	404	701	233	236	239	240	237	222	213	207	202	210	197	155	148	150	154	161	
+ Scotland	134	168	270	664	677	669	644	617	571	557	540	527	525	491	390	371	377	385	401	
+ 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	4,488	4,211	3,472	3,363	3,441	3,552	3,727	
Rent allowances																				
Housing association	-	-	3,053	7,350	9,489	9,349	9,107	8,681	7,967	7,726	7,305	7,266	7,634	7,865	6,036	5,821	6,018	6,257	6,596	
Private tenants	-	-	2,851	8,672	8,783	8,291	7,709	6,871	5,609	4,981	4,451	3,981	3,650	3,083	2,130	1,970	1,930	1,884	1,868	
England		2,167	5,286	14,365	16,389	15,805	15,037	13,874	12,085	11,323	10,471	10,007	10,032	9,714	7,240	6,906	7,044	7,213	7,496	
+ Wales		110	245	660	789	770	751	708	627	584	543	525	541	534	402	385	394	406	424	
+ Scotland		136	373	997	1,095	1,064	1,028	971	864	800	742	715	711	699	524	500	510	522	543	
= 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	11,284	10,947	8,166	7,790	7,948	8,141	8,464	
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	15,773	15,158	11,638	11,154	11,390	11,694	12,191	
Universal credit housing element																				
England									5,290	10,520	11,993	12,780	14,574	17,879	20,949	22,034	22,568	23,208	24,017	
Wales									253	443	510	551	630	785	933	992	1,025	1,077	1,155	
Scotland									426	753	849	901	1,026	1,294	1,563	1,691	1,762	1,849	1,966	
Total UC housing allowances (C)									5,969	11,716	13,352	14,231	16,230	19,958	23,445	24,718	25,355	26,133	27,138	
+ 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	7	10	1	1	1	1	2	
+ Discretionary housing payments	-	-	-	21	161	183	164	151	132	171	142	111	112	-	-	-	-	-	-	
= Total housing financial support (D)	5,401	8,444	14,258	26,890	24,685	23,902	22,731	20,888	24,488	29,222	29,623	29,925	32,122	35,125	35,084	35,872	36,746	37,828	39,331	
+ DWP social security expenditure	44,918	56,479	101,374	153,362	171,800	173,826	178,042	183,726	192,421	213,186	216,148	234,100	267,304	287,949	304,010	316,613	325,245	336,826	352,649	
+ Personal tax credits	161	494	4,230	27,878	27,519	26,433	24,978	22,005	17,290	14,609	10,341	8,490	7,008	1,858	-73	-118	-110	-103	-96	
= Total all social security benefits and personal tax credits (E)	45,079	56,973	105,604	181,240	199,319	200,259	203,021	205,731	209,710	227,794	226,489	242,590	274,312	289,807	303,936	316,496	325,136	336,723	352,552	
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	12.3	11.7	12.1	11.5	11.3	11.3	11.2	11.2	

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 MHCLG, Scottish Government and Welsh Government.
 5. Forecasts are consistent with the OBR Autumn 2024 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. The authors are investigating the potential to include DHP outturn figures for Scotland, where DHP is now devolved and paid through the block grant.
 7. Council tax benefit includes community charge benefit and rate rebate.

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	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28	2028/29	2029/30
						outturn					forecast								
Rent rebates																			
England	5,740	6,027	7,562	6,279	6,541	6,188	5,729	5,272	4,775	4,359	4,119	3,824	3,753	3,441	2,793	2,665	2,682	2,723	2,811
+ Wales	774	898	1,236	324	305	302	299	289	265	241	235	215	210	193	148	139	138	139	143
+ Scotland	394	373	476	924	876	846	801	752	681	630	614	559	525	480	372	348	346	348	356
+ New towns	212	191	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total rent rebates (A)	7,121	7,489	9,275	7,527	7,722	7,336	6,829	6,313	5,720	5,230	4,968	4,598	4,488	4,113	3,314	3,151	3,166	3,210	3,309
Rent allowances																			
Housing association Private tenants	-	-	5,385	10,234	12,270	11,822	11,337	10,585	9,489	8,733	8,306	7,712	7,634	7,682	5,762	5,453	5,537	5,654	5,856
England		4,818	9,324	20,002	21,192	19,986	18,720	16,915	14,394	12,800	11,905	10,621	10,032	9,489	6,911	6,470	6,481	6,518	6,656
+ Wales		244	432	919	1,020	974	935	863	747	660	618	557	541	522	384	361	363	367	377
+ Scotland		303	657	1,388	1,415	1,346	1,279	1,184	1,029	904	844	759	711	683	500	468	469	472	482
= Total rent allowances (B)	2,932	5,365	10,414	22,310	23,627	22,305	20,935	18,962	16,170	14,364	13,367	11,937	11,284	10,694	7,795	7,299	7,313	7,357	7,515
Total housing benefit (A+B)	10,052	12,855	19,689	29,836	31,349	29,641	27,764	25,275	21,890	19,594	18,335	16,535	15,773	14,806	11,109	10,450	10,479	10,567	10,824
Universal Credit Housing Element																			
England								6,301	11,891	13,637	13,564	14,574	17,464	19,997	20,644	20,764	20,972	21,323	
Wales								301	501	580	585	630	767	891	930	943	973	1,026	
Scotland								508	851	965	956	1,026	1,264	1,492	1,585	1,621	1,671	1,745	
Total rent allowances (C)								7,110	13,243	15,182	15,105	16,230	19,495	22,380	23,159	23,328	23,616	24,095	
+ Council tax benefit (and predecessors)	4,813	4,719	4,541	6,858	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Income support: mortgage costs	1,033	1,198	919	720	361	352	331	8	9	1	5	4	7	9	1	1	1	1	1
+ Discretionary housing payments	-	-	-	30	209	231	204	185	157	194	161	118	-	-	-	-	-	-	-
= Total housing financial support (D)	15,898	18,772	25,149	37,444	31,919	30,224	28,299	25,467	29,166	33,032	33,682	31,762	32,010	34,310	33,489	33,610	33,808	34,184	34,920
DWP social security expenditure	132,219	125,555	178,807	213,552	222,151	219,807	221,652	224,010	229,180	240,982	245,767	248,468	267,304	281,270	290,195	296,645	299,244	304,379	313,102
+ Personal tax credits	474	1,098	7,461	38,820	35,585	33,425	31,096	26,830	20,593	16,514	11,758	9,011	7,008	1,815	- 70	- 110	- 101	- 93	- 85
= Total all social security benefits and personal tax credits (E)	132,693	126,653	186,268	252,371	257,736	253,232	252,748	250,839	249,773	257,495	257,524	257,479	274,312	283,085	290,125	296,534	299,143	304,287	313,016
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	12.3	11.7	12.1	11.5	11.3	11.3	11.2	11.2

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	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024 ⁴	2010	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024 ⁴	
England:																							
Local authority housing	1,228	1,102	1,073	1,026	964	861	768	706	656	617	599	69.48	85.96	86.11	85.03	85.17	87.54	94.12	97.18	103.20	112.72	115.60	
Housing association	1,521	1,649	1,619	1,571	1,495	1,332	1,184	1,097	1,017	959	929	79.45	95.50	96.71	96.78	97.85	100.32	106.96	111.58	118.55	130.94	135.41	
Private rented sector	1,297	1,381	1,299	1,207	1,092	865	685	595	515	456	420	112.35	111.75	113.36	113.91	116.99	121.94	133.93	136.37	139.17	143.94	146.22	
Scotland:																							
Local authority housing	207	195	189	182	169	149	134	125	115	108	105	59.31	65.15	66.63	67.20	69.53	73.87	80.11	83.31	86.38	92.06	97.48	
Housing association	176	175	171	166	161	145	128	119	110	103	102	61.94	71.57	73.08	74.79	77.46	81.17	85.10	87.06	90.16	96.02	97.35	
Private rented sector	85	95	89	82	73	57	45	40	35	31	26	93.96	90.75	91.62	91.74	93.12	96.62	104.00	106.00	109.83	113.85	118.77	
Wales:																							
Local authority housing	76	62	61	60	57	51	46	43	40	38	37	60.93	72.84	75.20	77.17	81.54	84.71	89.34	91.96	96.46	104.44	107.75	
Housing association	86	100	100	99	95	85	76	71	66	62	60	70.66	82.96	85.03	87.12	91.32	95.97	101.15	103.96	108.93	118.53	121.14	
Private rented sector	74	84	80	75	67	52	41	36	31	26	24	82.81	80.74	80.87	80.23	80.60	81.30	87.42	88.48	89.15	90.76	92.33	
Great Britain:																							
Local authority housing	1,511	1,359	1,322	1,268	1,190	1,061	947	873	811	763	741	67.66	82.38	82.84	82.11	82.78	85.50	91.92	94.95	100.48	109.38	112.65	
Housing association	1,783	1,924	1,889	1,836	1,751	1,562	1,389	1,286	1,192	1,124	1,091	77.30	92.68	93.96	94.27	95.63	98.31	104.62	108.90	115.41	127.05	131.06	
Private rented sector	1,455	1,560	1,468	1,364	1,232	974	772	670	580	513	470	109.79	108.82	110.29	110.73	113.60	118.29	129.70	132.02	134.78	139.42	141.96	

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.

4. Provisional figure reported for 2024 taken from February, all others are taken from May.

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	2015	2016	2017	2018	2019	2020	2021	2022	2023	2010	2015	2016	2017	2018	2019	2020	2021	2022	2023
England:																				
Local authority housing	879	715	690	659	625	572	527	493	455	438	72.74	89.95	90.03	88.70	88.72	90.78	96.83	100.05	105.94	109.28
Housing association	1,077	1,070	1,048	1,013	978	895	829	778	716	692	84.00	102.62	104.13	103.95	105.54	107.81	113.84	118.43	125.06	128.39
Private rented sector	790	700	644	590	537	438	373	340	300	282	117.37	112.65	113.99	113.54	116.62	120.34	128.80	132.69	136.62	140.88
Scotland:																				
Local authority housing	151	138	135	129	121	108	99	92	83	80	62.59	69.40	71.01	71.24	73.42	77.18	83.35	86.13	88.09	90.04
Housing association	131	125	122	119	115	107	98	91	84	80	65.28	76.36	78.06	79.72	82.55	85.90	88.92	90.42	93.25	94.10
Private rented sector	55	57	53	49	43	35	30	27	24	22	100.62	98.38	99.76	99.95	102.10	105.56	111.19	112.72	116.55	119.62
Wales:																				
Local authority housing	58	45	44	43	41	37	34	32	29	28	63.84	77.42	80.00	82.21	86.62	89.49	93.43	95.95	100.34	102.32
Housing association	65	73	73	72	70	64	59	55	51	49	74.49	88.54	90.83	92.89	97.26	101.58	106.02	108.49	112.94	115.24
Private rented sector	50	52	49	46	42	34	29	26	22	20	87.33	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	898	869	831	787	717	661	617	567	546	70.86	86.17	86.58	85.65	86.27	88.67	94.63	97.77	103.03	106.11
Housing association	1,273	1,268	1,242	1,204	1,163	1,066	986	925	851	820	81.59	99.22	100.80	100.90	102.77	105.25	110.89	115.07	121.21	124.27
Private rented sector	895	809	746	685	623	507	432	392	346	323	114.68	109.89	111.12	110.66	113.53	117.02	125.05	128.66	132.45	136.56

Sources: See Table 110a.

Notes: 1. Passport data have been suspended pending review by DWP as result of finding an error in 2023/24.

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	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2010	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
England:																						
Local authority housing	879	715	690	659	338	289	240	213	201	188	-	72.74	89.95	90.03	88.70	78.54	81.08	88.12	90.47	96.86	98.18	-
Housing association	1,077	1,070	1,048	1,013	517	436	355	318	300	278	-	84.00	102.62	104.13	103.95	83.19	84.83	90.80	94.76	102.91	103.13	-
Private rented sector	790	700	644	590	553	426	312	255	214	187	-	117.37	112.65	113.99	113.54	117.24	123.45	139.97	141.20	142.65	141.74	-
Scotland:																						
Local authority housing	151	138	135	129	48	41	34	33	32	30	-	62.59	69.40	71.01	71.24	59.55	64.88	70.48	75.36	81.81	81.28	-
Housing association	131	125	122	119	46	38	30	28	26	25	-	65.28	76.36	78.06	79.72	64.43	67.68	72.68	75.94	80.21	80.62	-
Private rented sector	55	57	53	49	29	21	15	13	11	10	-	100.62	98.38	99.76	99.95	79.41	81.46	89.29	91.72	94.88	94.30	-
Wales:																						
Local authority housing	58	45	44	43	16	14	12	11	11	10	-	63.84	77.42	80.00	82.21	68.37	71.85	77.20	80.10	85.55	86.68	-
Housing association	65	73	73	72	26	21	17	16	15	14	-	74.49	88.54	90.83	92.89	74.95	78.83	84.45	87.85	95.14	94.62	-
Private rented sector	50	52	49	46	25	18	12	10	9	7	-	87.33	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	898	869	831	402	344	286	256	243	228	-	70.86	86.17	86.58	85.65	75.90	78.81	85.59	88.11	94.42	95.45	-
Housing association	1,273	1,268	1,242	1,204	588	495	403	361	341	317	-	81.59	99.22	100.80	100.90	81.39	83.27	89.17	93.02	100.83	101.00	-
Private rented sector	895	809	746	685	607	466	339	278	234	204	-	114.68	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 linked to the growing concentration of those in supported accommodation.
2. Other notes see Table 110a/b.

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				2021				2022 revised				2023 revised				2024 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	76,678	68,730	1,510	146,920	84,842	66,452	2,553	153,844	93,484	68,000	3,382	164,864	100,562	69,100	3,677	173,338
North West	19,025	18,740	-	37,761	169,759	190,103	5,248	365,107	187,684	184,899	7,999	380,575	207,531	191,910	9,841	409,287	225,493	197,238	10,954	433,688
Yorkshire & The Humber	2,353	3,526	-	5,874	115,053	128,430	3,561	247,048	128,855	123,626	5,907	258,390	144,766	129,160	7,736	281,657	159,135	134,854	8,889	302,882
East Midlands	1,662	1,979	-	3,642	88,028	96,915	3,690	188,634	100,045	94,163	4,774	198,978	113,392	101,463	5,855	220,707	124,730	106,282	6,407	237,418
West Midlands	3,777	3,226	-	7,000	137,142	122,261	4,202	263,605	154,369	119,683	5,883	279,937	171,974	127,044	7,544	306,565	184,074	129,124	8,346	321,544
East	1,797	2,334	-	4,137	111,435	120,063	4,838	236,337	125,675	114,247	6,037	245,954	142,591	121,764	7,345	271,698	156,540	126,206	8,144	290,890
London	5,853	4,925	88	10,867	193,239	315,398	9,128	517,761	208,294	293,973	12,035	514,305	230,994	307,251	13,809	552,053	253,273	318,227	14,993	586,494
South East	1,886	3,310	5	5,197	138,955	181,731	8,255	328,937	157,826	170,723	9,915	338,464	179,876	179,816	11,456	371,142	197,193	186,449	12,772	396,410
South West	1,880	3,510	-	5,395	95,635	121,257	5,068	221,962	106,506	110,519	6,291	223,317	120,143	114,367	7,248	241,763	130,950	117,908	8,168	257,027
England	40,115	43,612	-	83,828	1,125,920	1,344,884	45,497	2,516,301	1,254,095	1,278,281	61,391	2,593,761	1,404,753	1,340,777	74,209	2,819,736	1,531,947	1,385,393	82,344	2,999,686
Wales	1,501	2,093	-	3,593	67,618	62,559	1,363	131,537	77,526	60,711	2,063	140,303	87,618	61,568	2,499	151,693	95,320	64,004	2,680	162,000
Scotland	7,420	3,464	-	10,890	171,516	78,458	1,899	251,871	189,084	69,403	2,864	261,346	211,325	69,100	3,594	284,015	229,271	69,628	4,101	303,002
Great Britain	49,038	49,168	97	98,300	1,365,057	1,485,901	48,756	2,899,712	1,520,701	1,408,391	66,318	2,995,408	1,703,696	1,471,444	80,304	3,255,447	1,856,538	1,519,024	89,119	3,464,689

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 UC claimants in 2020 reflects the Covid-19 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	2024 ¹
North East	69.1	64.8	67.4	68.9	72.2	74.6
North West	67.9	59.0	61.7	63.9	69.2	72.7
Yorkshire & The Humber	69.6	61.1	63.5	65.6	70.5	73.9
East Midlands	73.8	57.4	60.6	63.4	68.9	72.2
West Midlands	68.5	55.6	59.4	62.0	67.5	70.9
East	68.0	53.3	56.3	58.2	62.8	66.4
London	50.7	36.0	40.5	41.2	45.7	50.4
South East	63.6	48.6	52.0	53.7	58.8	62.8
South West	67.4	54.9	57.9	60.1	65.0	68.1
England	65.1	51.9	54.8	56.7	61.6	65.3
Wales	75.3	65.2	67.8	69.8	74.1	76.7
Scotland	63.2	49.3	50.9	51.2	53.8	55.7
Great Britain	65.5	52.3	55.1	57.0	61.7	65.3

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, except 2024 which are provisional and taken from February.
 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 2024

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
	No.	No.	No.	No.	No.	No.	No.	£	£	£	£	£
North East	94,470	27,824	66,646	21,051	115,521	83,268	32,256	110.30	93.60	117.30	128.60	110.10
North West	216,283	32,319	183,964	58,383	274,666	205,390	69,287	122.30	107.10	125.00	136.60	121.00
Yorkshire & The Humber	148,533	73,978	74,555	38,673	187,206	134,819	52,389	111.00	90.20	131.70	148.70	112.20
East Midlands	111,763	58,894	52,869	28,659	140,422	99,695	40,726	117.80	92.20	146.40	146.70	117.70
West Midlands	178,307	65,751	112,556	35,367	213,674	151,649	62,026	137.00	104.00	156.40	160.50	135.50
East	138,166	54,832	83,334	35,553	173,719	116,191	57,536	131.70	118.00	140.70	188.00	135.40
London	315,944	175,193	140,751	85,314	401,258	269,882	131,379	175.20	166.50	186.10	278.60	192.00
South East	187,097	69,112	117,985	59,143	246,240	161,147	85,093	139.70	126.10	147.80	191.10	144.60
South West	119,850	35,406	84,444	44,852	164,702	114,805	49,896	128.00	117.00	132.70	161.00	128.50
England	1,510,411	593,308	917,103	407,010	1,917,421	1,336,840	580,587	136.40	123.90	144.50	187.10	140.70
Wales	95,809	36,700	59,109	23,602	119,411	90,612	28,802	123.60	115.40	128.80	113.50	119.00
Scotland	204,463	103,991	100,472	25,073	229,536	170,292	59,253	103.00	102.60	103.40	159.50	105.50
Great Britain	1,810,689	734,002	1,076,687	455,683	2,266,372	1,597,741	668,635	132.00	120.50	139.80	181.70	136.00

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 114 **Escaping the poverty trap: gross weekly earnings levels at which universal credit entitlement ceases in 2024/25***£ 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 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 115a **Housing benefit caseload and payments by tenure, Northern Ireland***Number and percentages*

	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
Numbers in receipt of housing benefit	158,390	142,870	126,820	115,730	107,820	99,080	93,030
All social rented tenants	94,630	88,880	81,270	76,290	71,270	66,920	63,260
Of which:							
NIHE tenants	64,210	59,490	53,570	50,040	46,100	42,830	40,020
Housing association tenants	30,420	29,390	27,700	26,250	25,170	24,080	23,240
Private tenants	62,240	52,380	45,550	39,440	34,330	29,570	26,860
Hostel residents	1,520	–	–	–	2,220	2,590	2,920
Percentage (%) of all renters in receipt of housing benefit	61	55	49	45	40	37	35
Of all social rented tenants	78	75	69	65	61	57	54
Of all NIHE tenants	76	71	64	60	55	53	49
Of all housing association tenants	84	88	79	80	75	67	64
Of all private tenants	45	37	32	28	23	20	18
Numbers in receipt of universal credit (UC) housing element	1,330	15,790	35,930	53,370	59,680	66,970	76,370
All social rented tenants	470	7,060	16,230	23,640	29,200	34,240	40,560
All private rents	860	8,730	19,700	29,730	30,480	32,730	35,810
Percentage (%) of all households that rent their home							
in receipt of UC housing element		6	14	21	22	25	29
Of all social rented tenants		6	14	20	25	29	35
Of all private tenants		6	14	21	20	22	24
Percentage (%) of all households that rent their home that							
are in receipt of HB or UC housing element	61	62	63	65	63	62	63
Of all social rented tenants	78	81	82	85	86	86	88
Of all private tenants	45	44	46	49	43	42	42

Sources: NIHE Annual Report 2024 (and previous editions), Department for Communities (DfC) Northern Ireland Housing Statistics and Universal Credit statistics, ONS and NISRA Family Resources Survey and Census 2021.

Notes: 1. This table has been expanded to include households in receipt of UC housing element payment for the first time.

2. All figures are for March of each year. Components may not sum to totals because of rounding.

3. Other than for NIHE tenants in receipt of HB, percentage figures are derived from the FRS or Census 2021 tenure estimates and typically exclude those defined as living rent free.

4. FRS based percentages should be interpreted with care due to relatively small sample sizes, especially during the pandemic in 2020/21.

5. Private renter HB figures for 2018/19 to 2020/21 may include individuals who are hostel residents.

6. HB figures exclude tenants in receipt of universal credit (UC) support with housing costs included in the award, which largely explains the sharp fall in tenants in receipt of HB from 2019/20.

7. Of the 142,140 households in receipt of a UC payment in March 2024, 54% were in receipt of a housing support payment.

Table 115b **Help with housing costs: income support and housing benefit expenditure 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	2023/24
NIHE tenants	107	175	179	195	196	195	199	203	208	214	227	232	239	249	249	225	216	197	186	177	167	168
+ Private and housing association tenants	27	65	104	197	217	230	263	324	361	387	404	410	417	416	411	407	396	367	351	323	307	304
= All tenants	134	240	283	392	413	425	462	527	569	601	631	642	656	665	660	632	612	564	537	500	473	471
+ 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	612	564	537	500	473	471

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 IS. 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. Annual expenditure on homeowner financial support with ongoing housing costs has been below £1 million since 2018/19.

5. This table no longer provides a complete picture. Universal credit related expenditure on housing costs is not currently available. Housing benefit expenditure also excludes discretionary housing payments (DHPs).

6. Some 13,325 households benefitted from DHP expenditure of £5.9 million in 2023/24.

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	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
General subsidies																				
Homeowners	2,188	4,750	7,700	2,700	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Council tenants	2,130	869	1,195	- 486	- 1,184	283	- 495	- 711	- 6	- 8	- 13	-	-	-	-	-	-	-	-	-
+ Private tenants	0	0	105	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total	4,318	5,619	9,000	2,214	- 1,184	283	- 495	- 711	- 6	- 8	- 13	-	-	-	-	-	-	-	-	-
Means-tested assistance																				
Homeowners ¹	71	300	539	1,016	521	381	517	374	357	319	291	280	278	266	6	0	0	4	4	7
+ Council tenants	841	2,296	3,368	5,430	5,258	5,263	5,405	5,578	5,878	5,949	5,997	5,972	5,801	5,485	5,178	5,971	7,151	7,091	6,622	7,244
+ Private tenants	145	705	1,388	3,804	2,851	3,716	8,672	9,216	9,272	9,275	9,098	8,783	8,291	7,709	6,871	8,286	9,370	9,803	11,251	11,464
= Total	1,057	3,301	5,295	10,250	8,630	9,360	14,594	15,168	15,507	15,544	15,385	15,034	14,370	13,461	12,055	14,258	16,522	16,897	17,877	18,715
All forms of assistance																				
Homeowners	2,259	5,050	8,239	3,716	521	381	517	374	357	319	291	280	278	266	6	0	0	4	4	7
+ Council tenants	2,971	3,165	4,563	4,944	4,074	5,546	4,910	4,867	5,872	5,941	5,984	5,972	5,801	5,485	5,178	5,971	7,151	7,091	6,622	7,244
+ Private tenants	145	705	1,493	3,804	2,851	3,716	8,672	9,216	9,272	9,275	9,098	8,783	8,291	7,709	6,871	8,286	9,370	9,803	11,251	11,464
= Total	5,375	8,920	14,295	12,464	7,446	9,643	14,099	14,457	15,501	15,536	15,373	15,034	14,370	13,461	12,055	14,258	16,522	16,897	17,877	18,715

Sources: DWP Expenditure and Caseload Tables - Autumn Statement 2024 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).

3. Expenditure on means-tested assistance for private and local authority tenants includes UC housing support plus housing benefit from 2019/20. As UC housing support expenditure is only reported for all social tenants, expenditure on council tenants is estimated on a pro rata basis.

4. 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.

5. 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.

6. 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 2023/24 prices

	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
General subsidies																		
Homeowners	17,971	5,214	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
+ Council tenants	2,789	- 938	- 2,075	459	- 707	- 977	- 8	- 10	- 16	-	-	-	-	-	-	-	-	-
+ Private tenants	245	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
= Total	21,005	4,275	- 2,075	459	- 707	- 977	- 8	- 10	- 16	-	-	-	-	-	-	-	-	-
Means-tested assistance																		
Homeowners(1)	1,258	1,962	913	617	738	513	479	418	375	359	354	330	8	1	1	5	4	7
+ Council tenants	7,861	10,485	9,213	8,524	7,715	7,663	7,874	7,791	7,743	7,679	7,386	6,809	6,282	7,123	8,445	8,171	7,067	7,244
+ Private tenants	3,240	7,345	4,995	6,019	12,377	12,663	12,421	12,147	11,747	11,295	10,556	9,569	8,336	9,885	11,065	11,296	12,008	11,464
= Total	5,295	10,250	8,630	15,159	20,831	20,840	20,773	20,356	19,865	19,334	18,297	16,709	14,625	17,009	19,511	19,471	19,079	18,715
All forms of assistance																		
Homeowners	8,239	3,716	521	617	738	513	479	418	375	359	354	330	8	1	1	5	4	7
+ Council tenants	4,563	4,944	4,074	8,983	7,009	6,686	7,866	7,781	7,727	7,679	7,386	6,809	6,282	7,123	8,445	8,171	7,067	7,244
+ Private tenants	1,493	3,804	2,851	6,019	12,377	12,663	12,421	12,147	11,747	11,295	10,556	9,569	8,336	9,885	11,065	11,296	12,008	11,464
= Total	14,295	12,464	7,446	15,618	20,124	19,863	20,765	20,346	19,849	19,334	18,297	16,709	14,625	17,009	19,511	19,471	19,079	18,715

Source: See Table 116a.

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. As the CPIH deflator produced by ONS does not extend back beyond 1989, real-terms figures before this are not available.

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	2023/24		
																							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	2,234	1,367	983	896	1,284	719	753	1,359	1,584	2,017	1,696	1,826	2,382	2,516		
Housing benefit/UC housing element (council)	3,329	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	5,971	7,151	7,091	6,622	7,244		
Housing benefit/UC housing element (housing associations)	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	9,906	11,941	11,854	11,106	12,321		
Total	6,310	8,225	8,359	12,602	12,692	13,214	13,732	15,901	14,494	14,260	15,605	15,783	16,490	16,179	15,903	15,951	15,443	17,894	20,788	20,770	20,109	22,081		
Private renting																								
Business Expansion Scheme subsidies	105	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Renovation grants	26	28	17	17	19	16	16	15	11	5	4	4	4	4	5	4	5	7	6	9	10	-		
Housing benefit/UC housing element	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	8,286	9,370	9,803	11,251	11,464		
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	8,293	9,376	9,811	11,261	11,464		
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	0	0	4	4	7		
Renovation grants	519	564	386	323	362	295	303	282	218	100	68	75	69	68	87	77	99	125	109	167	187	-		
LCHO grant	108	311	138	609	500	502	673	855	784	500	522	286	357	212	242	454	623	789	609	695	987	1,088		
Right to buy discounts	882	359	552	146	131	124	74	30	30	21	104	231	256	258	261	207	146	161	105	168	165	113		
Total	9,647	4,910	1,597	1,458	1,386	1,358	1,476	1,729	1,549	995	1,051	911	972	818	868	1,004	874	1,076	823	1,034	1,343	1,208		
Total all tenures	17,476	16,967	12,824	17,793	18,373	19,286	20,848	25,217	24,715	24,471	25,928	25,969	26,560	25,780	25,062	24,664	23,188	27,257	30,982	31,606	32,704	34,753		

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. This is based on research that discounts in excess of 32-35 per cent are likely to impose net long-term costs on the public purse.

3. Figures for development funding and renovation grants for 2023/24 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 2023/24 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 included from 2019/20. Figures for previous years are unavailable.

8. Figures for several years often differ somewhat from previous editions of this table due to changes in the underlying data, particularly benefits data. Work is planned to review the 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	2023
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	294,399
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	29,851	32,626
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	85,566
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	54,018	62,000
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	146,660	174,940	178,010	158,200
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	172,268
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	1,557,000
Rate per 1,000 population																	
France	7.2	7.4	7.9	6.9	7.5	6.1	6.2	6.1	6.2	6.0	–	–	–	–	–	–	–
Germany	2.6	2.1	2.3	2.3	2.7	2.5	2.7	3.0	3.1	3.4	3.5	3.5	3.5	3.7	3.5	3.5	3.5
Ireland	17.9	11.5	7.7	4.3	2.0	1.1	1.0	1.2	1.5	2.1	3.0	3.7	4.3	4.1	4.1	5.9	6.2
Italy	4.8	3.7	3.3	2.7	2.5	2.3	2.0	1.7	1.4	1.3	–	–	–	–	–	–	–
Netherlands	4.9	4.8	6.4	4.3	4.4	2.9	2.9	2.6	2.9	3.2	3.7	3.9	4.1	4.0	4.1	4.2	–
Spain	14.3	13.5	9.6	6.3	4.1	2.5	1.4	1.0	1.0	0.9	1.2	1.4	1.7	1.8	1.9	1.9	1.8
Sweden	3.4	3.5	3.1	2.6	2.7	2.7	3.1	3.0	3.5	4.3	4.8	5.4	5.4	4.9	4.8	5.2	5.9
United Kingdom	3.7	2.4	2.6	2.2	2.3	1.8	1.7	1.8	2.2	2.2	2.5	2.5	2.7	2.2	2.6	2.7	2.3
Australia	7.2	6.9	8.7	8.7	9.0	6.4	6.7	7.6	8.3	8.8	8.7	8.8	8.0	7.1	7.0	6.6	6.5
USA	5.0	3.7	3.4	2.8	2.5	2.1	2.4	2.8	3.0	3.3	3.5	3.6	3.8	3.9	4.0	4.2	4.7

Source: European Mortgage Federation (EMF) and European Covered Bond Council (ECBC) Hypostat 2024, Tables 14 and 29.

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.

3. Population estimates are based upon over 18's from 2007 to 2011 and total population from 2012 onwards.

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	2023
Owned outright																	
France	33	35	36	33	34	34	33	34	33	34	34	33	32	34 ³	34	33 ³	32
Germany	–	–	–	25	25	25	25	26	26	26	26	26	25	19 ³	22	25	24
Ireland	45	42	41	39	36	35	34	34	37	37	38	38	38 ³	32 ³	33	34	33
Italy	60	58	58	57	58	58	56	56	56	56	59	59	59	60	58	60	62
Netherlands	8	8	9	8	8	8	7	8	8 ²	8 ³	9	8	9	8	10	10	11
Spain	49	47	47 ³	46	48	47	46	47	47	47	48	47	48	45	45	46	45
Sweden	15	14 ³	14	3	4	9	8	8	7	10	13	12	12	12	13	14	15
United Kingdom	26	27	25	26	26	28 ³	27	27	28	28	27 ³	28	–	–	–	–	–
European Union ¹	–	–	–	–	43	43	43	43	43	43	43	43	43	43 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	31
Germany	–	–	–	28	28	28	28	27	26	26	26	26	26	31 ³	27	22	24
Ireland	33	35	33	35	35	35	36	34	33	32	32	32	31 ³	37 ³	37	37	37
Italy	14	15	15	16	16	16	17	17	17	16	14	13	14	15	16	15	14
Netherlands	58	60	59	60	60	60	60	59	60 ²	61 ³	61	61	60	61	60	60	58
Spain	32	33	33 ³	34	32	32	32	32	31	31	30	29	28	30	31	31	30
Sweden	54	52 ³	53	64	62	58	58	58	59	55	52	52	51	52	52	50	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	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	37
Germany	–	–	–	47	47	47	47	48	48	48	49	49	49	50 ³	51	54	52
Ireland	22	23	26	27	30	30	30	32	30	31	31	30	31 ³	30 ³	30	30	31
Italy	27	27	27	27	27	26	27	27	27	28	28	28	28	25	26	26	25
Netherlands	33	33	32	33	33	33	33	33	32 ²	31 ³	31	31	31	31	30	29	31
Spain	19	20	20 ³	20	20	21	22	21	22	22	23	24	24	25	24	24	25
Sweden	31	34 ³	33	33	34	34	34	34	34	35	35	36	36	36	35	36	35
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	31 ²	30	30	31

Source: Eurostat EU statistics on income and living conditions (EU-SILC).

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 an estimate or provisional figure.

3. Marks a 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	2023
France	33	35	38	40	41	42	39	39	39	40	42	43	44	49	49	49	46
Germany	46	45	47	45	43	43	43	42	42	42	42	43	44	48	48	48	45
Ireland	46	79	87	62	59	56	53	47	33	32	28	26	23	22	18	15	16
Italy	46	24	26	22	22	23	22	22	22	22	22	21	21	24	23	22	20
Netherlands	46	97	104	106	106	106	104	102	101	99	97	94	91	94	90	85	80
Spain	46	55	57	104	95	85	76	69	61	55	50	46	39	43	40	36	32
Sweden	46	58	76	78	75	78	77	77	82	83	84	87	89	98	90	84	87
United Kingdom	46	62	77	74	75	71	70	69	66	63	65	64	68	70	71	63	82
European Union ¹	46	43	47	47	46	47	45	44	44	43	43	43	42	46	44	42	40
Australia	49	35	105	62	59	84	78	80	90	92	98	90	92	106	89	85	86
USA	83	86	82	69	70	86	83	80	77	74	71	68	–	–	–	–	–

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	2023
France	100	96	104	107	105	104	102	100	101	104	107	111	117	125	132	132
Germany	85	85	85	87	90	93	96	100	106	112	121	129	139	154	168	161
Ireland	151	122	106	88	76	77	90	100	108	119	131	134	135	146	164	176
Italy	116	116	118	120	117	109	104	100	100	99	99	99	100	103	107	108
Netherlands	120	116	113	110	103	96	97	100	105	113	123	132	142	163	187	183
Spain	140	130	125	118	108	101	99	100	102	104	108	111	110	112	118	123
Sweden	75	76	82	83	82	85	90	100	108	117	117	121	129	150	157	141
United Kingdom	89	81	86	85	85	87	94	100	107	112	115	117	120	130	142	142
European Union ¹	112	103	102	101	98	96	97	100	105	111	118	126	133	148	165	170
Australia	70	72	82	80	81	87	93	100	104	111	107	101	106	121	123	116
USA	93	89	85	82	85	91	95	100	106	112	119	125	139	164	177	189

Source: European Mortgage Federation and European Covered Bond Council Hypostat 2024, 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 one and two dwellings buildings; for Australia is based on a weighted average of the seven largest cities; for the UK covers only market prices – self-built dwellings are excluded, and for the USA the index includes purchase-only.

3. Index year was 2007 in previous editions.

4. There was a break in the time series in Croatia in 2022, Czech Republic in 2008, and Iceland in 2005 due to a change in data source. There were also non-specified breaks in Portugal in 2005 and Australia in 2010.

5. The data series has been revised for at least two years for Australia, the UK and USA.

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 with specified housing cost burdens*

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Households where the housing cost burden exceeds 40 per cent of net equivalised disposable income																	
France	6	4	4	5	5	5	5	5	6	5	5	5	5	6 ³	–	7 ³	7
Germany	–	–	–	14	16	17	16	16	16	16	15	14	14	9 ³	11	12	13
Ireland	3	3	4	5	6	7	5	6	5	5	5	3	5 ³	4 ³	3	4	5
Italy	8	8	8	8	9	8	9	9	9	10	8	8	9	7	7	7	6
Netherlands	18	14	13	14	15	14	16	15	15	11 ³	10	10	10	8	8	10	9
Spain	8	9	10	10	10	11	10	11	10	10	10	9	9	8	10	9	8
Sweden	8	10	11	8	9	9	9	9	9	9	8	8	10	8	9	9	11
United Kingdom	16	17	16	17	16	7 ³	8	13	12	12	12 ³	15	–	–	–	–	–
European Union ¹	–	11	10	11	11	11	11	12	11	11	10	10	10	8	9	9	9
Households where the housing cost burden exceeds 25 per cent of net equivalised disposable income																	
France	–	–	–	–	–	–	–	19	21	18	17	17	18	17 ³	–	20 ³	20
Germany	–	–	–	–	–	–	–	40	41	40	38	38	38	26 ³	32	34	36
Ireland	–	–	–	–	–	–	–	18	15	15	14	13	14 ³	12 ³	12	12	16
Italy	–	–	–	–	–	–	–	19	19	20	17	18	18	16	17	16	14
Netherlands	–	–	–	–	–	–	–	56	54	33 ³	30	30	30	28	26	28	28
Spain	–	–	–	–	–	–	–	21	22	20	19	18	18	17	19	19	19
Sweden	–	–	–	–	–	–	–	26	25	25	25	26	27	25	26	27	31
United Kingdom	–	–	–	–	–	–	–	29	28	28	32 ³	32	–	–	–	–	–
European Union ¹	–	–	–	–	–	–	–	30	29	27	26	26	25	21	23	23	24

Source: Eurostat, EU statistics on income and living conditions (EU-SILC).

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. All figures for the EU are classed as estimates.

3. A break in the time series.

4. Percentage represents population living in a household where total housing costs (net of housing allowances) represent more than 25% or 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	2023
Before housing costs																	
France	13	13	13	13	14	14	14	13	14	14	13	13	14	14	14	16 ³	15
Germany	15	15	16	16	16	16	16	17	17	17	16	16	15	16	16	15	14
Ireland	17	16	15	15	15	16	16	17	16	17	16	15	13	13	13	13	12
Italy	20	19	18	19	20	20	19	19	20	21	20	20	20	20	20	20	19
Netherlands	10	11	11	10	11	10	10	12	12	13 ³	13	13	13	13	14	15	13
Spain	20	20	20	21	21	21	20	22	22	22	22	22	21	21	22	20	20
Sweden	11	14 ²	14	15	15	15	16	16	16	16	16	16	17	16	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	17	17	16
After housing costs																	
France	29	26	27	27	27	27	27	28	28	27	27	26	27	27 ³	–	29 ³	29
Germany	40	39	38	36	36	36	36	35	35	36	35	34	34	30 ³	33	33	34
Ireland	27	27	26	29	27	30	28	30	29	29	28	26	26 ³	25 ³	26	27	26
Italy	30	30	29	29	30	30	31	30	30	31	30	30	30	29	29	30	28
Netherlands	37	35	34	36	36	36	35	37	36	33 ³	31	31	32	31	31	32	31
Spain	30	30 ²	30	30	31	32	32	33	32	32	31	31	30	30	31	30	30
Sweden	26	32 ²	31	30	31	31	31	30	31	32	31	31	32	31	31	31	32
United Kingdom	37	37	37	38	37	32 ³	32	36	35	35	35 ³	35	–	–	–	–	–
European Union ¹	–	33	32	32	32	32	32	33	33	32	32	31	30	29	30	30	30

Source: Eurostat EU statistics on income and living conditions (EU-SILC) 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. All EU are Eurostat estimates.

2. Indicates figure is a provisional estimate.

3. Marks a break in the time series.

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. Data for years not reported can be found in earlier editions.

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The **UK Housing Review** has provided a key resource for busy managers and policymakers across both public and private housing sectors for 33 years. This 2025 edition brings together the most important and up-to-date housing statistics available for the UK, Wales, Scotland and Northern Ireland, including English regional data. International tables compare the UK with selected countries in the EU and elsewhere.

The *Review* features over 200 charts and tables including data about:

- Homelessness and lettings
- Housing stock and conditions
- Housing characteristics and incomes
- House prices and market trends
- Rents and revenue spending
- Housing investment by councils, housing associations and private investors
- Subsidies, tax relief and benefits
- Public expenditure plans
- UK and international economic trends

Commentary chapters in this year's *Review* include analysis of trends in the economy, in UK housing markets and in meeting housing needs, housing provision and public expenditure on housing, the government's current investment plans, homelessness and government help with housing costs.

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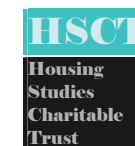


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