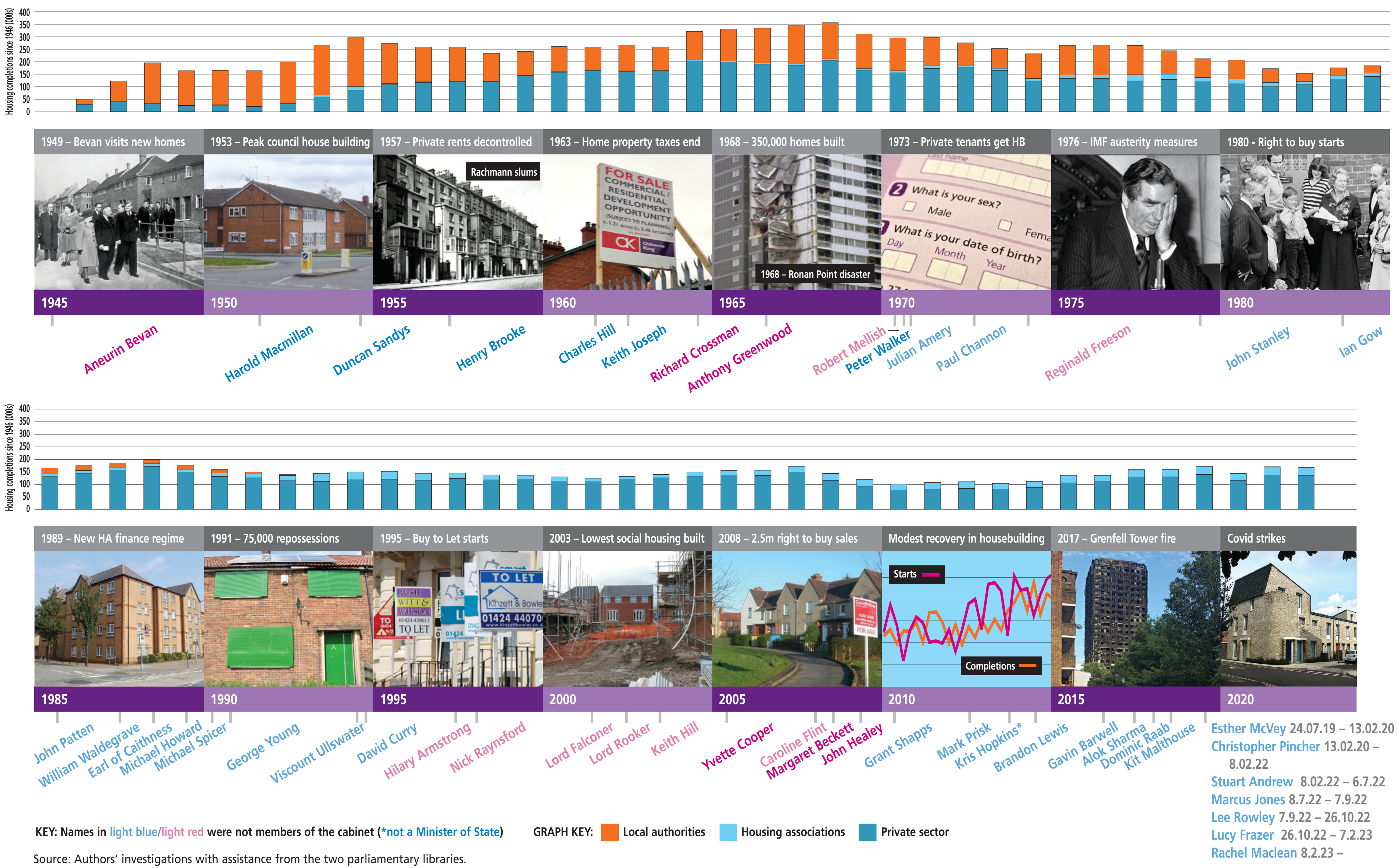
2023 UK HOUSING REVIEW

Mark Stephens
John Perry
Peter Williams
Gillian Young

Chartered Institute of Housing

University of Glasgow

Roll-call of post-war English housing ministers



KEY: Names in light blue/light red were not members of the cabinet (*not a Minister of State)

GRAPH KEY: Local authorities | Housing associations | Private sector

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UK Housing Review 2023
Mark Stephens, John Perry, Peter Williams and Gillian Young

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Chartered Institute of Housing
Suites 5 and 6, First floor, Rowan House
Westwood Way, Coventry CV4 8HS
Tel: 024 7685 1700
Website: www.cih.org

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Introduction and acknowledgements

The Chartered Institute of Housing is delighted to present this 31st edition of the *UK Housing Review*. First published in 1993 by the Joseph Rowntree Foundation as the *Housing Finance Review*, CIH has taken the lead responsibility since 1999. Steve Wilcox was editor from 1993 to 2018. Mark Stephens of the University of Glasgow is the current editor.

> The *UK Housing Review* chart of English housing ministers since the first, Aneurin Bevan, which is on the inside front cover, shows that - with the recent appointment of Rachel Maclean - there have been five different ministers in the past year. As the *Financial Times* recently commented, 'the scale of ministerial upheaval is entirely at odds with the need for long-term thinking' on housing policy.

Contemporary Issues and Commentary Chapters

After the Executive Summary, the *Review* opens with Contemporary Issues Chapters which analyse current topics. Mark Stephens uses the first chapter to provide an overview of housing's role in the UK economy, including its role in 'levelling up'. In the second, Kenneth Gibb of the University of Glasgow takes a UK-wide view of developments in the private rented sector. In the third, Steve Partridge of Savills offers an analysis of the changing role of private finance in affordable housing provision, including the huge potential for more equity investment. The fourth chapter, by journalist Jules Birch, is a review of quality issues in social housing and changes in the regulatory regimes that have resulted from recent tragedies and well-publicised complaints.

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 Annie Owens (then of CIH) wrote Chapter 2 and Peter Williams wrote Chapter 3. John Perry wrote Chapter 4. Chapter 5 was written by Lynne McMordie of Heriot-Watt University. Chapter 6 was written jointly by Sam Lister of CIH and Mark Stephens.

The *Review's* Compendium of Tables

The *Review's* Section 3 again draws together a huge volume of data about public and private housing in the United Kingdom into an accessible format. Our data team, led by Gillian Young and assisted by Alan Lewis, have updated as many as possible of the tables although many official statistics are still delayed by the pandemic. Where possible, updates will be made to coincide with publication of the *Review's* Autumn Briefing Paper.

The *Review's* Compendium of Tables draws on a wide range of expenditure plans, departmental reports, statistical series and other sources, acknowledged against each table. Several tables are constructed from 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.

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. Some tables include international comparisons.

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

The 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).

Acknowledgements

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

We are particularly grateful for the collective help from this year's sponsors (see cover), without whom the 31st edition (and future editions) would not be published, especially since DLUHC can now only provide important 'support in kind'. It is particularly pleasing that among the sponsors are the Scottish Government, Welsh Government, and the Northern Ireland Housing Executive.

The University of Glasgow has formal editorial responsibility for the *Review*, led in this by Professor Mark Stephens. The *Review* is published by the Chartered Institute of Housing with John Perry as production editor.

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

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

March 2023

Professor Mark Stephens
Ian Mactaggart Chair in Land, Property and Urban Studies
School of Social & Political Sciences
University of Glasgow
Glasgow G12 8RT
Email: Mark.Stephens@glasgow.ac.uk

John Perry FCIH
Chartered Institute of Housing
Suites 5-6, Rowan House
Westwood Way
Coventry CV4 8HS
Email: john.perry@cih.org

Dr Peter Williams FCIH
Departmental Fellow, Land Economy
University of Cambridge
19 Silver Street
Cambridge CB3 9EP
Email: consultpwilliams@btinternet.com

Gillian Young
Honorary Professor
Institute for Social Policy, Housing, Equalities Research
Heriot-Watt University
Edinburgh EH14 4AS
Email: young@newhavenresearch.co.uk

Executive summary

This is a summary of the key points from the Contemporary Issues and Commentary Chapters of the *UK Housing Review 2023*.

Contemporary Issues Chapters

1. Housing, the economy and levelling up (*Mark Stephens*)

As the housing system plays a vital role in economic performance, a poorly performing system can contribute to economic instability, limit labour mobility and damage city competitiveness. Improving the housing system is therefore seen as being beneficial not only in terms of housing standards and affordability, but in helping to improve the UK's poor economic performance. However, the political economy of housing, where for example it is politically difficult to allow house prices to fall to restore affordability, makes it difficult to introduce fundamental reforms. Instead, poorly conceived demand-side interventions are introduced as short-term palliatives, often placing further upward pressure on prices.

Debate has focussed on policy instruments such as planning deregulation to expand supply, but this has proved politically contentious and a huge simplification. It neglects the oligopolistic nature of housebuilding and the positive role that the state might play in overcoming other barriers such as infrastructure costs.

Debate has also revolved around demand-side instruments: monetary policy and land/ property taxation. Whilst the long period of low interest rates has made credit cheap for those who can access it, extending the Bank of England's inflation remit to include house prices is unlikely to be effective. A well-devised land- or property-value tax could be effective, but is politically contentious. Reforms could be phased in over time, or combined with other instruments, for example to create a hybrid income- and land-value tax.

Recent attention to the role that 'lagging' regions play in affecting the UK's economic performance draws on evolving theories that emphasise the benefits of agglomeration, when firms cluster together (as in Silicon Valley). Investment in transport infrastructure and skills could create larger core labour markets in the north, bringing the benefits of agglomeration. A more flexible approach towards productive and social investment may allow housing to play a greater role in regional economic strategies.

Devolution within England is taking place within one of the most centralised polities in Europe. It has been ad hoc and evolutionary, and there is scope to define the role of housing more clearly, to integrate housing into economic strategies and increase the housing-related powers of the English regions. Resourcing remains a key issue, with funding so centralised and the combined authorities having only a minor tax base.

This fluid debate will continue to evolve under whichever party wins the next general election.

2. The private rented sector in the UK: Changes at different pace and trajectory (*Kenneth Gibb*)

The UK has seen substantial, market-driven but unplanned growth of the private rented sector (PRS) in the last two decades, which may now have plateaued. Devolved policy responses have differed significantly. At the risk of over-simplification, Scotland and Wales have introduced more regulation and legislation to improve standards and rebalance rights, whereas Northern Ireland and England have retained a more deregulatory stance.

However, there is now considerable demand for reform, regulation and change across the UK. Lively debate is underway on issues such as landlord taxation, rent controls and minimum energy-efficiency standards. This chapter considers:

- To what extent has PRS growth ceased or even started to reverse and does that matter?
- Is policy and regulation for the PRS really converging across the UK?
- As the PRS is likely to remain a key part of the housing system, how appropriate are the different policy frameworks to meet the visions for the PRS set out by respective governments?
- What are the most important innovations underway across the UK that other jurisdictions might learn from as part of this process of PRS convergence?

Some voices seek to shrink the sector and might be relaxed if more regulation, tax increases, crude rent regulation, etc. have this effect. But pushing for this is difficult to justify when there are not sufficient complementary policies to fill the gaps if landlords exit. Where are the other forms of housing provision that would meet such a policy-induced shortage, or provide suitable alternatives in the social sector or via homeownership?

This indicates that policy in areas like rent control should be carefully and cautiously developed, sensitive to local institutional and market contexts and to interdependencies with other parts of the housing system. Policymakers must be aware of the social costs of bad design and of poor implementation of the regulations they might seek to impose.

3. Private finance for affordable housing investment: from debt to equity (*Steve Partridge*)

There has been rapid growth in the use of equity investment to fund affordable housing in England. In contrast to the established sources of finance from debt or bond investors, equity investors provide and retain an equity stake in the new homes. Equity investment in affordable housing is potentially attractive to pension and insurance funds. This chapter explores these issues and the prospects for a significant boost to the sector in the form of equity investment. It explains how different types and different sources of capital might be used in delivering new affordable housing.

There is massive interest from investors worldwide in UK affordable housing, specifically in England. There is also growing interest from housing associations for alternative funding solutions to support investment. There is a mix of activity and a range of models and there is an emerging market for all types of partnerships. The key market drivers are clear, and despite the challenges of inflation, interest rates and general economic volatility, they are unlikely to fundamentally change:

- New equity investors focus on the acquisition of section 106 schemes and grant-funded development schemes.
- New equity investors finance housing association development pipelines as housing associations (HAs) 'retrench' into asset management on their existing stock (dealing with fire and building safety, net zero and energy efficiency).
- New equity investors acquire stabilised housing association assets with management maintained by the HA, releasing capital for HA reinvestment – there is a large pool of buyers with for-profit providers capable of acquiring at scale.

Just as occurred with the introduction of private finance in the 1980s, which led to rapid growth in debt funding sustained over a 25-year period, the new age of equity investment has arrived. Far from seeing the growth of equity investment as somehow a separate sector, it is more likely that such investors and the established sector will become important partners in addressing the supply of affordable housing for decades to come.

4. Social housing regulation – A fundamental shift? (*Jules Birch*)

The tragic case of Awaab Ishak, whose poor living conditions contributed to his death, added to the earlier Grenfell Tower tragedy, gave a new imperative to change the regulatory balance in social housing, to put consumer regulation on an equal footing with financial regulation. New measures also include a stronger Housing Ombudsman role and regular inspections of the largest landlords, driven by political pressure from an active secretary of state.

This new regime represents several big steps back to the system that existed before 2010 and the coalition government's 'bonfire of the quangos'. Chronicling the changes since then shows how regulation in England was cut back and is now being strengthened, albeit with key differences from the pre-2010 regime. In the rest of the UK, while attention is being given to building safety issues, regulatory systems have not been radically changed and remain broadly the same as they were pre-2010.

Regulatory change faces new challenges, in addition to concerns about building safety, including the threat that stricter controls might trigger 'reclassification' of housing association expenditure, and the greater role being played by self-regulation. Above all, landlord finances are under intense pressure, meaning that regulation is only one factor in achieving better conditions for tenants.

Commentary Chapters

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

The world economy has experienced a huge energy-price shock arising from the war in Ukraine, putting paid to notions of 'building back better' after the pandemic. Instead, governments have been fighting inflation and seeking to protect households from energy-price hikes.

After the recent chaos in the UK's economic management, its prognosis is even worse than for other advanced economies. Although the last Budget restored stability, the UK still faces recession. Factors explaining the UK's relatively poor economic performance include higher reliance on gas for energy, mortgagors exposed to interest-rate rises and the tightness of the labour market following Brexit.

Despite government support for energy prices, household disposable incomes will shrink by seven per cent in two years, wiping out the previous eight years' rises. The cost of servicing government debt is likely to rise to 8.5 per cent in 2027/28; debt interest costs are greater than the budget of any government department other than Health. Expenditure restrictions affect all non-priority public services although the worst cuts are not scheduled until after March 2025.

At the household level, social security benefits have generally been increased in line with inflation, but the tax burden has reached the highest level in recent history. Higher interest rates are squeezing mortgagors' incomes as the era of ultra-low interest rates that had prevailed since the financial crisis has come to an end.

Recent events have changed the terms of economic policy, resulting in an unattractive combination of a high government deficit, higher taxes, constrained public expenditure and higher interest rates.

2. Dwellings, stock condition and households (*John Perry and Annie Owens*)

Census data indicate that the UK population has ceased to grow, and that any further growth will depend largely on migration. While the latter fell during the pandemic, in the past year there has been record net migration, double the level expected in official projections. Various special factors suggest, however, that this is abnormal, not a new trend.

Cumulative migration means that ten million UK residents were born abroad, although the percentage is average in European terms. In some British cities, over half the people are now from black, Asian or minority ethnic (BAME) backgrounds.

Census 2021 data have yet to inform new household formation projections to enable updated assessments of UK housing needs. Housing supply is meeting previously assessed levels of need except in England, where it falls 63,000 homes short of the government target, and this target is now being weakened. In England in the last decade, the number of homes let at social rents has also fallen by 218,000.

Significant progress still needs to be made in decarbonising the UK's housing stock at the scale and pace needed to meet net zero targets. Buildings contribute 20 per cent of the UK's carbon emissions, second only to surface transport. This means it will be impossible to meet the government's wider net zero target by 2050 without more comprehensive action. Current investment levels are far short of both the scale and pace needed to meet the decarbonisation targets. However, the importance of investing in energy efficiency has never been clearer and this imperative appears to be acknowledged by government.

Building safety is a top priority for landlords, but so far only a small portion of the buildings affected by the building safety crisis have had remedial works, and the true scale of the problem is still unknown. Leaseholders are among those most affected by the high potential costs.

Damp and mould have also emerged as significant issues after the recent tragic death of a young child in Rochdale. While national data appear to show a diminishing problem, in the social sector landlords are now obliged to monitor stock more thoroughly, meaning that the true scale of the problem may be found to be much greater.

3. Private housing (*Peter Williams*)

The year 2022 was a year of transition – to higher interest rates and a faltering market. House prices rose strongly in the first nine months, because of pent-up demand and limited supply, then stalled. While more households own outright and more are buying with cash, many potential buyers remain in the PRS: potentially able to afford mortgages but unable to raise the required deposits, a problem worsened by rising rents as supply in the PRS has not kept up with demand.

House prices are now falling in real terms, but the best measure of market health is transaction numbers, which having steadily recovered after the global financial crisis, in 2022 met market expectations. However, the economic shocks delivered by the Truss government meant that, combined with the cost-of-living crisis, the last quarter of the 2022 'was far from a happy one in mortgage terms'. One consumer-confidence index recorded its worst performance ever.

Prospects for first-time buyers (FTBs) are worsening across the UK other than in London. While market entry was easier in 2021, new entrant numbers fell in 2022 and a further fall is expected in 2023. Around one million potential FTBs will defer their plans, putting further pressure on the PRS. The average age of an FTB has edged up to 33, with 62 percent now in the top half of the income spectrum.

How far will the current downturn go? Views differ on prospects for 2023, but it is 'possible that the market will avoid some of the more doom-laden forecasts'. Arrears and possessions are not expected to rise to worrying levels. Transactions may fall from 1.25 million in 2022 to under one million this year. There are starkly differing views on prospects for inflation, interest rates and house prices. While a price fall would ease affordability, it would take a large fall of up to 20 per cent to make such an improvement in affordability sustainable.

The UK government has committed itself 'to helping Generation Rent to become Generation Buy' yet is ending Help to Buy, which provided 40-50,000 equity loans per annum. Far fewer buyers will be helped by shared ownership, First Homes or mortgage guarantees.

Homeownership fell in the two decades to 2021 and is likely to continue to fall in percentage terms. Lower house prices, which might help entry to the market, will be counteracted by higher interest rates and lower real incomes.

4. Housing expenditure plans (*John Perry*)

While the pandemic initially delayed progress on new investment programmes that began across the UK in April 2021, achievement of their targets for delivering new affordable homes is now threatened by a new combination of factors. Many social landlords are shifting their focus towards improving the quality and safety of their existing stock, while also facing record increases in costs and new constraints on rental income.

This chapter assesses progress in investment in affordable housing in each of the four nations and considers the prospects for 2023/24 and beyond, against the backdrop of current economic uncertainty. 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.

In England, the updated target for the previous Shared Ownership and Affordable Homes Programme (SOAHP) 2016-21 was to deliver 250,000 completed homes; it had achieved almost 121,000 completions by March 2022, approximately 42 per cent for homeownership and the remainder for rent. DLUHC forecasts that 219,000 homes will be completed by March 2025, with the remainder not being finished until 2032.

England's Affordable Homes Programme (AHP) 2021-26 started in April 2021 with £11.4 billion of new funding. Investment peaked in 2022/23 due to the combination of the new AHP and previous SOAHP. The government's public target for the AHP is to achieve 180,000 starts by 2026 but its 'stretch target' is now to deliver 165,000 homes. By May 2022, Homes England and the GLA had collectively allocated £9.2 billion, covering 131,000 new homes. The DLUHC 'central' forecast is now lower – some 157,000 new homes are expected to be completed, rather fewer than its 'stretch target', and well below what was originally planned. Output is split almost evenly between rented homes and affordable homeownership.

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

Achievement of Scotland's target of delivering 50,000 affordable dwellings over the five years to 2020/21 was delayed until 2021/22 by pandemic-related disruption. Scotland has a new commitment to deliver 110,000 affordable homes by 2032, with at least 70 per cent being for social rent. December's Scottish Budget did however see a fall in funding for 2023/24 compared with the current year, although it repeats a commitment to invest £3.5 billion over the life of the parliament. Completions in 2021/22 were the highest since 2000 but they still fall short of the annual completion rate of 11,000 homes required to meet the new target.

Wales's Programme for Government 2021 to 2026 repeats a target to build 20,000 affordable homes over five years. The previous target was exceeded, with over 23,000 homes being built, once Help to Buy and similar schemes were included. However, in the first year, output fell by 26 per cent, suggesting that delivering the programme's emphasis on homes for rent in the social sector is challenging. Delivery of about 3,500 affordable homes annually is required to meet currently forecast levels of housing need.

Northern Ireland's Social Housing Development Programme is a rolling, three-year programme to secure a minimum number of new social housing starts, set at 1,950 for 2022/23 but due to increase to 2,100 starts by 2025/26 – subject to the availability of funding. For 2022/23 a total of 429 starts had been confirmed by December 2022, although it is still possible to achieve the overall starts target of 1,950 units.

The Northern Ireland Housing Executive continues to have a serious shortfall in stock investment, although in 2021/22 it invested over £190 million – the highest amount since 2008 – and was on track to increase this beyond £200 million in 2022/23.

5. Homelessness (*Lynne McMordie*)

Since devolution in 1999, key differences have emerged in homelessness policy and the legal landscape across Great Britain. While England has increasingly focused on rough sleeping (with a pledge to end it), Scotland and Wales have placed continued emphasis on all dimensions of homelessness. This chapter looks at the origins and evolution of these key divergences.

In England, recent reforms widened access to support for many more people facing homelessness, particularly single people, but the effectiveness of what is otherwise progressive legislation is limited by the 'priority need' test that continues to restrict rehousing rights. In Wales, moves are taking place to phase out the priority need and intentionality tests and to 'end homelessness'. Scotland was ahead of Wales in abolishing priority need in 2012, meaning that virtually all eligible homeless households in Scotland are entitled to settled accommodation. The Scottish Government has also consulted on widening public-sector homelessness prevention duties.

Scotland records a much higher rate of homelessness acceptances than either England or Wales, reflecting the stronger rights people have under the Scottish system. In England and Wales, fewer applications progress through the system to the full-duty acceptance stage. In England in 2021/22, numbers owed a 'prevention duty' increased by 11 per cent.

Some 112,000 households across Great Britain are in temporary accommodation (TA). Scotland's use of TA is relatively high, largely reflecting its more inclusive safety net, and mainly using social housing. But placements in England are set to almost double (as a percentage of all households) over the next 20 years on current trends. England's high costs of TA are leading to cuts in other homelessness services.

Core homelessness levels are consistently higher in England than Wales or Scotland. Core homelessness is forecast to rise without any policy or legislative change: in 2023/24 it would be one-third higher than in 2019.

Social lettings to homeless households are much higher, relatively, in Scotland than in Wales or England.

Homelessness in Northern Ireland continues on a higher path relative to the rest of the UK.

There is nothing inevitable about the deteriorating picture of homelessness across the UK. The tools for reducing homelessness and achieving official targets are well-proven but need to be put into practice.

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

Over the past 12 months the cost-of-living crisis has brought into sharp focus the adequacy or otherwise of the benefits system. This chapter examines in turn the adequacy and uprating of universal credit and other benefits, primarily for renters, and help with mortgage costs for homeowners.

It shows how benefits are increasingly out of line with living costs, measured against the 'minimum income standard'. The failure to fully uprate working-age benefits for six years from April 2014 contributed to growing numbers needing emergency support. By April 2023, working-age benefits will have lost around 8.8 per cent of the value they would have had if the CPI uprating policy had been adhered to since 2012. Alternative uprating methods are modelled to show how they could better protect recipients. There is a growing consensus that key parts of a benefits system are now unfit-for-purpose, leaving large numbers struggling during the current crisis.

Failure to raise local housing allowances is having severe effects on private tenants, varying across the country. The effect is worst on the availability of eligible homes at the shared accommodation rate. Limitations on levels of eligible rent have become a structural problem, undermining the logic that rent payments should not result in household incomes falling below an agreed minimum. This both affects existing tenants and makes the private rented sector less accessible to benefit recipients.

Mortgagors who lose their jobs now receive little help from the benefits system, and take-up of support (now in the form of loans) is low. Most now depend on flexibility or forbearance on the part of lenders. Whilst lenders have learned much about the management of arrears, the limits of forbearance are likely to be tested over the coming months.

Chapter 1

Housing, the economy and levelling up

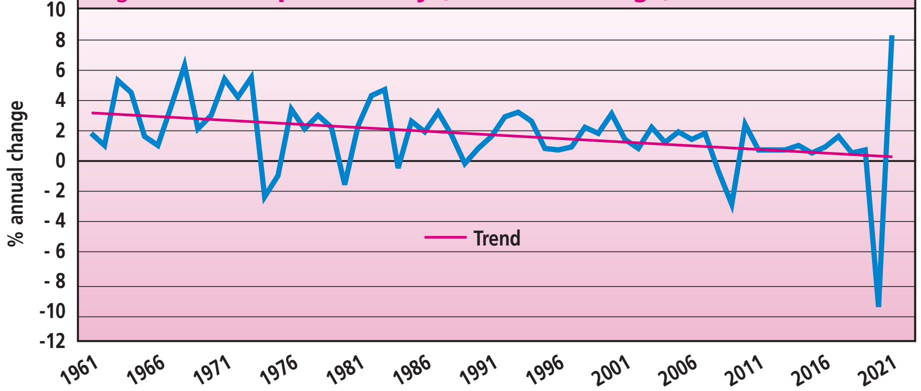
Mark Stephens

In recent years, the economic prospects chapter in the *Review* (Commentary Chapter 1) has not made for encouraging reading. The UK – like other countries – experienced the shocks of the global financial crisis (GFC), the Covid-19 pandemic and now the challenge of inflation. On top of these the UK chose to proceed with Brexit, and to do so in its 'hardest' form by leaving both the single market and the customs union at the end of January 2020.

However, beyond these challenges there is growing evidence that the UK economy has been persistently underperforming compared to its peers. Articles with titles such as 'Britain is a poor country pretending to be rich' are beginning to appear in newspapers. Given the IMF's expectation that the UK will be the only major economy to shrink in 2023, comments made by economist Adam Tooze are prescient:

> 'The shocking novelty [of talk of decline] lies in the fact that decline and stagnation are not figures of speech, but a literal reality... What both the UK and Italy are experiencing in the early decades of the 21st century, is something different, not growth-underperformance, so much as sustained stagnation, literal decline and repeated failure to recover adequately from severe shocks. Cumulated over time the alarming prospect is that rather than tagging along at the bottom half of the pack, Italy and the UK may fall out of the convergence club of advanced economies.'[1]

Figure 1.1.1 **UK productivity (annual % change)**



Source: ONS (Output per worker).

From 1961 to 2007 UK productivity grew by an average of 2.1 per cent annually (Figure 1.1.1). Shortening the period to 1980-2007 reduces the rate to 1.7 per cent. However, from 2008 to 2019 (omitting the collapse during the pandemic), it was 0.4 per cent. If we include the pandemic and bounce back, it falls to 0.23 per cent. The so-called 'productivity puzzle' helps to explain why living standards barely rose during the long decade between the GFC and the pandemic. The Institute for Fiscal Studies estimates that if real household disposable incomes continue to stagnate as they have, then by 2026 incomes will be almost one-third lower than they would have been had post-war trend growth rates continued.[2]

More alarmingly, *Financial Times* research recently showed how household incomes in the UK have not only fallen behind those of rich countries, but are now being overtaken by Slovenia – a country that until 1991 was part of the Soviet bloc. This is especially true of bottom-end incomes: the poorest ten per cent of the UK population now have absolute incomes at levels below those of the poorest ten per cent in Slovenia.[3] Slovenians on median incomes have almost caught up with their counterparts in the UK. In contrast, it is at the top of the scale that UK households still enjoy incomes that match their counterparts in rich countries: in the UK, declining performance and inequality are very much linked.

The creeping awareness of economic failure in terms of household incomes adds to the well-established awareness of regional differences within the UK. In 2020, GDP per capita stood at £55,974 in London, but only £23,109 in the North East.[4] Such stark differences fuelled the discontent that contributed to the vote to leave the EU, which also placed the 'left behind' places on the political agenda and contributed to the current aspiration to 'level up'.

This chapter examines the role that housing plays in the UK's economic problems and considers approaches to improving the situation. It begins by considering the role of housing in the macroeconomy, then considers its role within the 'levelling up' agenda and finally considers the issue of housing-related taxation.

Housing and the macroeconomy

Housing has always played an important role in the economy, not least because of the importance of the construction industry for employment, which fluctuates between two million (2002, 2014, 2020) and 2.4-2.5 million (2008, 2019). The annual value of housing output was around £46.5 billion in 2021.[5] However, housing and other construction is not the central part of the UK economy as it is in countries such as China, which are sometimes labelled 'productivist' and where economies can become dependent on continuing – and ultimately unsustainable – construction booms.[6] The severity of the global financial crisis in Ireland and Spain was undoubtedly exacerbated by unsustainable construction booms.[7]

The relationship between housing and the economy changed in the 1980s with the deregulation of mortgage finance. This represented a move away from the relatively risk-averse building society model based on a protected circuit of retail-based finance. Deregulation facilitated the entry of the banks into the market, broke the building societies' interest-rate cartel, raised mortgage and savings rates to market levels, made wholesale funding viable, and of course greatly expanded the supply of mortgage credit. It also facilitated the house-price boom of the 1980s, which destabilised the economy. Whilst house-price volatility occurred in the 1970s, financial deregulation also made housing more liquid, so allowing homeowners to convert housing wealth into cash without selling up or downsizing, through new equity withdrawal and release products. The consequent unanticipated rise in consumption helped to fuel consumer-price inflation, prompting the rapid rise in interest rates that caused the housing market to crash in the early 1990s, reversing the effect of equity withdrawal on consumption. These changes also mean that housing wealth inequality and income inequality are more directly linked and can feed back to one another.

Whilst changes in consumption arising from housing wealth are now better understood and incorporated into economic forecasts, the housing market itself exhibits volatility (in terms of transactions and prices) reflecting the increased importance of its role as a source of wealth (an asset), as opposed to primarily as a home (a consumption good). Asset markets are generally more volatile than markets in goods because of how expectations of future price rises affect current demand.

Volatility is problematic because it creates uncertainty, not least in the housebuilding industry which operates on a speculative model, whereby purchasers are sought and hence sale prices determined only after properties have been built. As we said in Contemporary Issues Chapter 1 of the *Review's* 2020 edition: '...risk is inherent to the model since the housebuilder cannot be sure of the price that the houses will sell for when it purchases the land.' It seems likely, therefore, that volatility plays a role in inhibiting housing supply, and is one reason why house-price volatility is asymmetrical: whilst there are booms and busts, the overall trend is for prices to rise.[8]

Duncan Maclennan and colleagues in Australia have argued that regionally high housing costs can cause labour-market mismatch and damage productivity.[9] Writing for the Resolution Foundation, Lindsay Judge attributes declining geographical labour mobility in the UK in part to housing costs rising more rapidly in high-productivity areas. Although workers can command higher wages if they move to these areas, this 'wage premium' was reduced by higher housing costs to a much greater extent by 2018 than was the case in the mid-1990s.[10] Again writing in an Australian context, Maclennan and colleagues also posit that house-price inflation maintained over decades may have caused 'significant capital market misallocations and impaired growth prospects' by diverting investment away from more productive areas.[11] Similar arguments have been advanced for some time, but they become more pertinent when considered in the context of the UK's economic failures.

Monetary policy

One of the drivers of rising house-price inflation in recent decades has been the shift to low- and, following the GFC, ultra-low interest rates supported by quantitative easing. Writing with Victoria Manning-Monro, the economist and former Bank of England Monetary Policy Committee member David Miles made this assessment:

> '... the rise in house prices relative to incomes between 1985 and 2018 in the United Kingdom can be more accounted for by the substantial decline in real risk-free interest rates over the period.'[12]

Whilst the cuts in interest rates during the GFC and again during the pandemic were intended to support the economy as a whole, they were also consistent with a wider political economy whereby governments are afraid to allow house prices to fall. Demand-side interventions such as Help to Buy and the resort to stamp duty 'holidays', introduced ostensibly to support purchasers but in reality helping existing owners and housebuilders whenever the going gets tough, give credence to this hypothesis.

However, the Bank of England is operationally independent, like most central banks, and can set interest rates as it pleases so long as they are consistent with its mandate. Some commentators have suggested that central banks pay insufficient attention to house-price inflation because they are typically charged with containing consumer-price inflation. Declining housing affordability prompted the New Zealand government to add a housing component to the reserve bank's remit in 2021, noting that the government's economic objectives include this one:[13]

> 'An effective functioning housing market is a critical component of a sustainable and inclusive economy and promotes the maintenance of a sound and efficient financial system.'

To this end, to the reserve bank's operational objectives was added this: 'The government's policy is to support more sustainable house prices, including by dampening investor demand for existing housing stock, which would improve affordability for first-home buyers.'

However, the bank's governor made no secret of his opposition to this initiative, claiming that it would make monetary policy less effective. He made clear that he would seek to fulfil it through macroprudential policies rather than interest rates: 'We will be considering our financial stability policy settings via our prudential tools – like loan-to-value ratios, bank stress testing, can capital requirements.... This is done with a view to moderating housing demand, particularly from investors, to best ensure house price sustainability.'[14]

Whilst it is early days, the New Zealand experience does not provide a template for using interest-rate setting directly to target house prices. Moreover, the chosen instruments are available to the Bank of England, which has developed a system of macro- and micro-prudential regulation since the financial crisis. Whilst these do not target house-price inflation directly, their deployment is likely to be correlated with it.

The other demand-side interventions that could be used to moderate house-price inflation are land or property taxes, and taxes on capital gains. Many economists support the idea of a land-value tax, but the economist John Muellbauer has advanced a specific case for a land or property tax based on current values as a countercyclical tool with which to bring greater stability to the housing market.[15] These present logistical challenges and are politically hazardous areas – but deserve more attention and are discussed below.

Undersupply of housing

This brings us back to increasing supply as a means of moderating house prices. 'Stock-adjustment' economic models are used to assess the impact of supply of housing on prices and, as their name suggests, they assume that house prices are affected by the whole stock of housing, not just new supply. For this reason, using housebuilding to moderate prices is a long-term project that requires consistently higher levels of output over a sustained period. But of course, it has taken many years of undersupply to reach the point that we have now reached.

There are competing explanations as to why there might be an undersupply of housing, examined in the *Review* over the years. The explanation most consistently favoured by governments has been that the planning system limits the supply of land. This explanation is elevated above all others by many commentators, for example the *Economist* which – conveniently omitting to mention an applicant's right of appeal to non-elected planning inspectors – recently reduced the argument to this simplification:

> 'Decisions about whether to approve new projects are made by politicians who rely on the votes of NIMBYS ("not in my back yard") and BANANAS ("build absolutely nothing anywhere near anything").'[16]

Certainly, the last Labour government's housebuilding targets helped to drive up housebuilding in the years before the financial crisis. Their perceived unpopularity caused the Conservative-led coalition to withdraw them, while the Johnson administration proposed to reintroduce them, only to retreat in the face of electoral protest in the party's heartlands (epitomised by the loss of the 2021 Chesham and Amersham by-election to the Liberal Democrats, who exploited the issue to full effect). However, the evidence presented in the 2020 edition of the *Review* (noted above) suggests that this view is simplistic. It ignores the persistent pattern of units given planning permission exceeding units built, as well as the evidence that the housebuilding industry itself exhibits features of oligopoly. As the Letwin Review observed, the housebuilding industry limits build-out rates to maintain local prices and has adopted the risk-reducing strategy of focusing on large green-field sites.[17] Barriers to brownfield developments arising from up-front costs such as land preparation and infrastructure might be reduced through government provision and making better use of land value capture, as we pointed out in Contemporary Issues Chapter 1 of the *Review's* 2019 edition, and indeed significant government funding for brownfield sites is available (see Table 2.4.1 on page 82).

Beyond the planning and housebuilders debate – which focuses on the private sector – consideration should also be given to social and affordable housing supply. This relates both to its general contribution to housing supply and more specifically to its helping to match modestly paid labour to jobs in high-cost areas. The shift towards private renting also means that (overall) disposable incomes are lower than they would be if social housing were more widely available.

The decades since large-scale affordable housing supply programmes were run down in the wake of the IMF crisis in 1976 provide ample evidence that the private sector will never fill the gap left primarily by local authorities. The failure of governments to invest sufficiently in new housing supply is of course partly political, but the antipathy towards social housing in general and to local authorities in particular seems to have diminished. Nonetheless, the UK's public spending conventions remain a barrier since local authority borrowing scores as public expenditure – a position that commands little economic logic, as the *Review* has argued for many years. The absurdity of the convention was amply demonstrated when housing associations were reclassified as being in the public sector and consequently their debt appeared on the government's balance sheet, only for the situation to be reversed. The Office for Budgetary Responsibility (OBR) assessed the off-on balance sheet treatment of housing association debt as follows:

> 'Where the Government uses off-balance sheet financing to deliver public services this results in a "fiscal illusion", where the recorded measures of debt and deficit do not reflect economic reality. [W]e looked at the case of housing associations (HAs). These came onto the balance sheet after the Government was given significant controls over them. The Government then legislated just enough to move HAs off-balance sheet. Neither movement made any fundamental change to fiscal sustainability.'[18]

The bias against capital investment by government has remained a constant for almost half a century, absurdly so given the government's own cost-benefit analysis of investment in social housing shows it to be very high (see Commentary Chapter 2). Capital expenditure – including housing – was cut in the wake of the IMF crisis, and departmental capital investment was cut again in the 2022 Autumn Statement, even though the OBR warned that 'Cutting department capital spending reduces government investment, which we would expect to weigh on productivity beyond the forecast horizon [2027/28].'[19]

Historically, the UK's urban infrastructure was developed by local authorities establishing companies to develop and run public transport and utilities, financing this by issuing bonds. With no central government grants the underlying tax base – local authority rates – was proving to be too narrow by the First World War,[20] but the evisceration of municipal autonomy and capacity in the second half of the twentieth century remains a drag on housing and wider infrastructure investment.[21] As is demonstrated below, this is hardly addressed by central government top-down initiatives, such as City Deals.

Levelling up and the regional question

Much of the recent debate concerning the UK's economic performance has been framed through the 'levelling up' agenda. Whilst concerns about regional economies date back to the great depression of the 1930s, there was something of a reaction against dirigiste economic planning of the post-war era that sought to direct economic activity to areas of economic decline.

Recent government interest in regional economic development was highlighted by Chancellor George Osborne's speech in 2014 in which he launched the idea of a 'Northern Powerhouse' which would facilitate agglomeration economies across six northern cities stretching from Hull and Newcastle in the east through Leeds, Manchester and Sheffield, to Liverpool in the west – 'a collection of northern cities sufficiently close to each other that combined they can take on the world.'[22] The Northern Powerhouse represented a more explicit articulation of the case for agglomeration economies, that had originally been advanced in the *Unlocking growth in cities* policy paper in 2011.[23] This gave rise to two waves of City Deals, the first centred on the eight largest English cities outside London (2011/12) and a second open to the next largest eight cities and six areas of high population growth. City Deals have also been negotiated in Scotland and Wales. The scale of these initiatives has been relatively small and thinly spread (the first wave was budgeted at £2.3 billion over 30 years to fund 40 programmes).[24] Some deals included a housing element, for example Greater Birmingham's for redeveloping public land for housing and Greater Manchester's to support a housing investment fund. A National Audit Office report concluded that it was too soon to assess whether they had made a difference to growth.

In a parallel and sometimes overlapping process, since 2014 eleven combined authorities have been established in England, mostly in areas where the economy is lagging, and more have been agreed. Although these have elected mayors (the most high-profile being Andy Street in the West Midlands and Andy Burnham in Greater Manchester) they remain a form of 'executive devolution' as they have no legislative powers. Responsibilities vary, but generally include further education, business support and integrated transport planning, and some have limited powers over housing. Greater Manchester has some planning powers, but unanimity is required between all local authorities, and they are fewer than those enjoyed by the London mayor. Greater Manchester has also produced a strategic assessment of housing needs and announced plans for 50,000 affordable homes and a landlord accreditation scheme.[25]

The most significant devolved housing initiative has been the allocations from the £400 million Brownfield Housing Fund to each of the mayoral combined authorities in 2020, with further allocations to more recently formed authorities. In a recent speech, Michael Gove suggested that he was exploring devolving the Affordable Homes Programme to Greater Manchester and the West Midlands, bringing them in line with London. Additionally, the government has allocated £6 million over three years to support housing capacity in the West Midlands and £3 million over three years for the West of England, together with some £25 million to support Housing First pilots across three of the combined authorities.[26]

Analysis in the levelling up white paper

Further impetus was given to lagging regional economies by Brexit. First, there was the question of what to do, after Brexit, about replacing the substantial sums received via EU regional funding.[27] Also linked to Brexit was the Conservative Party's success in winning 'red wall' seats in regions with relatively weak economies in 2019 that gave rise to the 'levelling up' agenda. Whilst this was strongly associated with Boris Johnson and there have been some doubts about Rishi Sunak's enthusiasm for it, it remains government policy and the issue is an enduring one.

The levelling up white paper, published in February 2022, provides an in-depth analysis of the regional economic problem. It links levelling up to improving the UK's overall economic performance as well as improving the relative performance of lagging regions. 'High UK spatial disparities,' the white paper argues, 'are likely to have hampered growth and well-being, not just in left-behind places but across the UK as a whole.'[28] It claims that the 'dividend' is likely to be large, citing PWC estimates suggesting that increasing productivity in lagging regions to be worth £80 billion a year; the CBI's estimate is even higher: £200 billion a year. The white paper breaks down the gains arising from raising the bottom 25 per cent of places in the UK to the average. Additional economic output is valued at £50 billion with annual earnings per worker rising by £2,300. The value of increasing qualifications in terms of additional earnings and unspecified spillover benefits is £46-78 billion. Additional life satisfaction is expressed as being worth £57-92 billion (in income-equivalent terms) and raising life expectancy at £44 billion. Of course there is much uncertainty in these estimates, but the white paper is convinced that they are significant.

These claims are underpinned by evolving economic theories. Interestingly the white paper does not even consider classical economics claims that suggest that lower wages (and housing costs) in depressed areas ought to attract inward investment and lead to equalisation. Instead, it begins with a consideration of growth theory that suggests that economic growth is driven by productivity increases. Productivity might be increased through investment in physical capital (e.g. automation) and human capital (i.e. education and skills). In post-industrial economies, intangible capital (e.g. patents, innovation, etc.) have become more important, whilst financial capital is required to generate investment. However, the theory predicts diminishing returns in growth areas leading to catch-up by poorer countries or regions as businesses – and people – relocate to these areas.

The observation that, in practice, countries or regions sometimes become trapped in a 'low-growth equilibrium' forms the basis of new economic geography (NEG). NEG posits that growth areas continue to enjoy increasing returns and hence continued investment due to so-called agglomeration effects. There are, for example, spillover effects from having large pools of skilled labour in the same place which include innovation, knowledge sharing and competition between employers, the archetypical example of which is the clustering of technology industries in Silicon Valley. In the UK the same process – known as agglomeration – leads to 'spatial sorting' in which (the white paper says) 'highly skilled workers are both much more likely to relocate, and to do so towards higher-income places.' The result is growing geographical inequality between growth areas and areas locked into stagnation or decline.

Thus far the argument – placing emphasis on agglomeration economies – is in step with the rationale behind the Northern Powerhouse. However, the white paper goes on to argue that this is not the end of the story, and that identifiable market failures are present within the growth model identified by NEG. 'Social geography' emphasises an array of social factors that help to determine location choices. For example, high-growth areas may exhibit low levels of life satisfaction associated with factors such as high housing costs and long commutes. However, low-growth areas may remain unattractive to businesses and people because they possess low levels of social capital exhibited by high levels of crime and anti-social behaviour, poor retail and cultural facilities, low levels of trust, poor housing and health. This helps policy to place less emphasis on the core cities and more on the smaller towns – and arguably better reflect the electoral politics of Brexit.

This argument also allows the white paper to present 'levelling up' as a positive-sum game. It also, crucially, blurs the lines between public investment and expenditure that previously had been divided between 'productive' and 'unproductive' or 'social' expenditure. (The EU used this distinction to prevent structural funds from being spent on housing in the 1990s, since the funds were meant to promote productive infrastructure such as transport or human capital in lagging regions; the EU has since relented somewhat.) When the white paper refers to 'physical' capital, this includes obviously productive capital such as 'machines' but also housing. The best way to rationalise the role of housing is to see it as being physical capital (input) that contributes to social capital, and within the framework adopted in the white paper, supporting growth through this route.

This analysis leads to the white paper's identification of six 'capitals': physical, human, intangible, financial, social and institutional. These have already been described, with the exception of institutional capital that refers to leadership and governance. The white paper suggests that all six 'capitals' are required to produce the mutually reinforcing virtuous circles that are associated with agglomeration:

> 'Levelling up is about aspiring for every place in the UK to have a rich endowment of all six capitals, so that people do not have to leave their community to live a good life. It means taking action to replenish the capitals where they are weak or depleted, transforming vicious circles into virtuous ones. With opportunity spread more equally across the UK, people and places that were once struggling would fulfil their potential, living longer, healthier and happier lives. With each part of the UK achieving its potential, the economy as a whole would be both larger and more equal.'

The white paper sets out twelve 'missions' under four broad headings: boosting productivity in underperforming areas by expanding the private sector; improving public services in areas where they are weakest (this includes both improving health and wellbeing and education and skills); restoring a sense of community and local pride (this incorporates housing and tackling crime), and governance (with a focus on devolution 'deals').

The white paper outlines an extensive – and somewhat fragmented – policy programme, which includes shifting a greater share of government R&D spending outside London and the South East, establishing three new Innovation Accelerators (seeking to create synergies between academic research and industries, *pace* Silicon Valley), improving access to finance for SMEs, creating Education Investment Areas, and Local Skills Improvement Plans.

Assessment of the role of housing

The levelling up white paper utilises urban economic theory to construct a plausible narrative concerning the UK's regional inequalities that reflect economic underperformance in some regions which in turn contributes to underperformance nationally. The nature of the problem is clearly complex and the 'six capitals' approach reflects the way in which social and economic, and physical and intangible factors interrelate. It is not altogether new. In many respects it reflects the logic behind the European structural funds, although this is complemented with greater awareness of the importance of social capital. It also bears similarities with Theresa May's industrial strategy, now abandoned and largely forgotten.

The white paper falls short of a coherent strategy, however. Aspiration and targets are not set with a clear pathway or indeed resources to meet the lofty ambitions, and it has a strikingly short time-horizon (2030) given the depth of the problem.

Much attention has focused on the two main funds established to support levelling up. The UK Shared Prosperity Fund, amounting to £2.6 billion, was established to replace the EU structural funds. It utilises the UK Single Market Act 2020 to create a single UK-wide framework for dispersing funds to local authorities directly using a formula (whereas the structural funds were allocated by the devolved administrations). The UK Levelling Up Fund is also UK-wide and is allocated by competitive bidding on a discretionary basis. The £2 billion allocation made in January 2023 caused much disquiet because the prosperous South East received more funds than any other region. *The Times* was not alone in observing that the allocation of two-thirds of the funding to Conservative-held seats 'will hardly dispel suspicions that the Tories are engaged in pork barrel politics.'[29] Certainly, there were cases of deprived areas such as Blyth receiving no funding, whilst relatively prosperous areas did. The by-passing of devolved administrations was seen as undermining devolution. Certainly, the UK government's willingness to become directly involved with policy areas that are devolved marks a shift towards what is sometimes called 'muscular unionism.'

The white paper claims that '... local decision making has tended to generate better local economic performance, as local policies are tailored to local needs. There is an empirical correlation between the degree of decentralisation of decision-making and spatial disparities in economic performance, perhaps reflecting this fact.' However, governance of the levelling up funds centralises power in UK departments in a discretionary process that lacks transparency or accountability. More broadly, there is no clear central strategy and no provision for the creation of strategies by either the devolved administrations or areas covered by metro-mayors. There has been no attempt either to resource sub-national jurisdictions to resource levelling up through block grants or by significantly expanding their own fiscal bases – even after a decade in which local government spending was cut by one-fifth in real terms and the council tax subjected to periodic freezes, which the 2021 Spending Review only begins to reverse. Instead, successful projects appear to have been selected without coherence, with considerable time and money wasted in preparing unsuccessful bids. Andy Street, the West Midlands mayor, was scathing about the levelling up fund, describing it as another example of Whitehall's 'bidding and begging bowl culture.'[30]

The levelling up white paper locates housing as a 'focus area' within 'restoring a sense of community, local pride and belonging,' so giving it a role relating purely to social capital. Even the likely link between housing quality and children and young people's ability to study and acquire qualifications and skills ('human capital') is not made when introducing the stated target of reducing the proportion of non-decent rented homes in the 'lowest performing areas' by half, by 2030. This, however, is significant and implies concentrating on the Yorkshire and the Humber, the West Midlands, and the North West. Since the publication of the levelling up white paper there has been a consultation on extending the Decent Homes Standard to the private rented sector, but the proposed revised standard is still awaited. As the *UK Housing Review Autumn Briefing Paper 2021* noted, there is also scope for a huge retrofit programme in northern regions to meet the government's target of bringing homes up to the EPC C standard by 2035.

The white paper commits to building 'more housing in England, including genuinely affordable social housing and launch a new drive on housing quality to make sure homes are fit for the 21st century.' However, much of it relates to housing policies devised quite independently from the levelling up agenda, such as expanding access to homeownership via low-deposit mortgages and working with industry to promote the use of digital sources of information in the buying and selling process. The extension of the Decent Homes Standard to the private rented sector began life in the levelling up white paper, and other proposals such as ending 'no-fault' evictions and establishing a national landlord register pre-date the white paper on private renting (see Contemporary Issues Chapter 2). The most explicitly regional commitment is to end the 80:20 funding rule to expand housing investment outside the South East, but there is as yet no news of its replacement and in Homes England's annual report for 2021/22, 71 per cent of investment is still being directed to the 50 per cent least-affordable areas.[31] The white paper also suggested that Homes England might regain some of the focus on regeneration that was lost when it replaced the Homes and Communities Agency.

Nonetheless, the promised shift in funding may hint that levelling up has become a convenient excuse for abandoning efforts to expand housing supply in the most prosperous areas, as was the aim until recently with the housebuilding targets that proved unpopular and have since been dropped. The risk is, of course, that the most productive areas become less productive as workers are deterred from moving to them, are priced out or face very long commutes (see above). Whilst London receives its own devolved housing settlement and its mayor develops his own spatial plan and housing strategy, the areas around London are those where the politics of the 'red' and 'blue' walls combine to shift development northwards.

Land and property taxation: the elephant in the room

The white paper, and indeed the whole levelling up agenda, is wholly silent on the question of land and property taxation. This is of vital importance because the question unites the two parts of the housing and the economy issue: the lack of tax mechanisms to discourage house-price inflation and the inadequate tax base for local governments.

Devised rapidly to meet the political imperative to replace the deeply unpopular community charge/ poll tax, the council tax has the distinction of being the only direct tax that is actually designed to be regressive when assessed against its base, i.e. property values. This is achieved through the 'band multipliers' that stipulate the relative amount of tax that is paid in relation to property values, and do so in such a way that ensure that less expensive properties are taxed more heavily than expensive ones – and moreover place a cap on the amount paid. The council tax raises around £41 billion, which is just under one-tenth of the total raised from the direct taxation of households, and 1.7 per cent of GDP (in 2021/22). Revenues from the tax grew rapidly up to the turn of the millennium, since when its unpopularity has made it subject to periodic freezes by central government, further reducing local autonomy. It is the only direct tax that is regressive when assessed against income, even after taking into account means-tested benefits: the bottom fifth of the population pays a higher share of its income in council tax than does the top fifth.[32]

These regressive effects at the household level are compounded regionally. The banding system has the effect of suppressing the value of the tax base in high-value areas relative to low-value ones, with knock-on effects on central government grant allocations. At every level, the failure to conduct revaluations in England and Scotland means that properties are taxed using values that are more than three decades out of date. (The revaluation in Wales in 2005 appears to have had a sobering effect and seems to have been a one-off.) Within local authority areas households whose house values have risen more quickly than others are gainers from this reverse form of fiscal drag. But it is at the regional level where the worst – and highly regressive – effects of reverse fiscal drag can be seen (see Figure 1.1.2).

Council tax receipts in 2021/22 averaged 0.44 per cent of the value of the housing stock (based on house prices), but varied between 0.25 per cent in London and 0.69 per cent in the North East – in other words the region with the highest house prices is taxed proportionately less than the region with the lowest prices. This picture is reinforced when the proportionate council tax burden is compared to regional per capita GDP. The three most prosperous regions have the lowest council tax burdens, while the poorest region has by some way the highest council tax burden.

Stamp duty, which raised £6 billion across the UK in 2020/21, is progressive against its base. In 2020/21 London accounted for 12 per cent of residential property transactions in England, but 44 per cent of the stamp duty receipts; the North East accounted for 4.5 per cent of transactions, but only one per cent of

Figure 1.1.2 **Council tax burden compared with GDP per capita, English regions**

Sources: DLUHC, ONS, Statista, author's calculations.
Note: Council tax receipts are for 2021/22 as percentage of estimated housing stock value (100 = England average); GDP per capita is for 2020 (100 = UK average).

receipts.[33] However, transaction taxes are economically inefficient. Stamp duty taxes mobility and therefore inhibits the efficient workings of the labour market. Since the 1990s it has become routine for governments to introduce stamp duty 'holidays' to stimulate the housing market during times of recession or economic turbulence. By design, these favour the high house-price areas the most. The recent stamp duty holiday during lockdown is estimated by Savills to have cost £6.4 billion, half of which benefited transactions in London and the South East.[34] Concessions for first-time buyers are intended to aid access to homeownership, but most economists argue that the additional purchasing power is capitalised into higher prices, so benefiting existing owners. Surcharges for would-be landlords or second homeowners are a crude way to 'even up' the market in favour of homeowners, but they lack any principle and are likely to be inefficient in deterring portfolio adjustment.

The absence of discussion on the impacts of the council tax and stamp duty on regional economies in the levelling up white paper is therefore remarkable. This deeply regressive form of taxation clearly disadvantages the poorer areas of the country through the design of the council tax (band multipliers), the failure to revalue the tax base in 30 years, and the knock-on effect on local government grant allocations. Recognising that reforming the council tax is politically hazardous is insufficient excuse not to tackle the issue through consensus-building mechanisms, and phasing in major reforms over a longer period, which was key to the successful phasing out of mortgage-interest relief in the 1980s and 1990s. In the case of council tax the gradual amendment of the band multipliers would begin immediately to make it less regressive and could deliver a proportional property-value tax in a relatively short period, while the impacts of a revaluation could be phased in over time. More significant reforms require more imagination, for example recognising the 'asset rich/ income poor' conundrum presented by any land- or property-value tax by devising a hybrid tax covering both income and property/ land-values. This would be based on the current value of the property/ land, but the percentage at which it is taxed would depend on current household income. This could, for example, limit the exposure of low-income households living in high-value houses, and provide an incentive for high-income households to limit their consumption of housing.

Conclusions

Housing plays an important role in the economy through the part played by construction, but in recent decades the effects of house-price inflation and housing-market volatility on the economy have grown in importance. This is because these affect economic performance as wealth increasingly feeds back into consumption, and high and regionally segmented housing markets affect labour market mobility, job searching and matching labour to jobs. These remain live issues and have become entwined with the political economy of housing, whereby it is politically difficult to allow house prices to fall to restore affordability, leading to poorly conceived demand-side interventions that can have the unintended consequence of placing further upward pressure on prices.

The debate has focussed around particular policy instruments, such as planning deregulation to expand supply but these, too, have proved to be politically contentious. In any case this focus is a huge simplification that neglects the oligopolistic nature of the housebuilding industry and the positive role that the state might play in overcoming other barriers such as up-front infrastructure costs.

Debate has also revolved around two demand-side instruments: monetary policy and land/ property taxation. Whilst the long period of low- and ultra-low interest rates has undoubtedly exacerbated this tendency, by making credit so cheap (for those with sufficient equity to access it), the weight of argument suggests that extending the Bank of England's inflation remit to include house prices is unlikely to be effective. A well-devised land- or property-value tax is more likely to be effective. Although politically contentious, there are ways in which reforms might be phased in over time, or combined with other instruments, for example to create a hybrid income-and-land-value tax.

Although the regional question dates back to the 1930s, recent attention has focused on the role that 'lagging' regions play in affecting the UK's economic performance. It draws on evolving theories from urban economics and economic geography that emphasise the benefits of agglomeration. Agglomeration economies arise when firms cluster together, enjoying the benefits both of competition and cooperation, a pool of qualified labour and support services, the most famous example of which is Silicon Valley. Investment in transport infrastructure and skills could create larger core labour markets in the north, bringing the benefits of agglomeration. This has been supplemented with a more flexible approach towards productive and social investment which perhaps allows housing to play a greater role in regional economic strategies.

Devolution within England has been developing within one of the most centralised polities in Europe. It has been ad hoc, evolutionary and undermined structurally by the post-2010 cuts to local government and the longer-term loss of control over key services. The role of housing could also be defined more clearly. Certainly, there is at the very least scope for integrating housing into economic strategies and to greatly increase powers in the English regions up to the levels enjoyed in London. Resourcing remains a key issue, with funding so centralised, and the new combined authorities lacking anything other than a minor tax base. The mayor of the West Midlands has recently proposed new funding sources and the chancellor was said to be considering these and other options.[35]

This is a fluid debate, which will continue to evolve under whichever party wins the next general election.

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Section 1 Contemporary issues

Chapter 2

The private rented sector in the UK: Changes at different pace and trajectory

Kenneth Gibb

All four nations of the UK have seen substantial and unplanned, market-driven growth of the private rented sector (PRS) in the last two decades. This growth phase may now have plateaued. This has happened at different paces and reflects initial housing market conditions and ongoing constraints in other tenures. It also results from the limited opportunities for savers to invest in sectors other than property, a phenomenon that may now be altered by higher rates of interest, falling property values and perhaps better returns elsewhere in the near term. Devolved policy responses have differed significantly, reflecting differences of political platforms but also in the trajectory of housing and social policy. Crudely, for most of the period since 2000, Scotland and Wales have introduced more regulation and legislation to improve standards and rebalance rights, whereas Northern Ireland and England have retained a more deregulatory stance, albeit with repeated debate about more intervention and with some new elements of regulation.

As we move into 2023, a different picture is beginning to emerge. Arguably, rental market regulation is beginning to converge across all four nations, with the promise of a Renters' Reform Bill in England in 2023 to cover accommodation standards, tenancy length and the ending of no-fault evictions. This follows legislation in Wales, Scotland and Northern Ireland that created open-ended tenancies, limited mandatory grounds for repossession (Scotland) and required longer notice-to-quit periods (Wales and Northern Ireland). Alongside this process of tenancy and other 'rebalancing' convergence, it appears that fiscal measures – such as mortgage tax relief, stamp duty (in its different forms) and capital gains tax – have all played a role (at the margin) in reducing the market's attractiveness to buy to let (BTL) landlords across the UK (although their borrowing has increased, perhaps to remortage when fixed rates were lower).

However, despite these common strands of policy across the UK, important differences remain. Scotland, Wales and Northern Ireland are at different stages of considering, designing and implementing varieties of rent control, but England has no such plans. In autumn 2022, Scotland went further than its fellow jurisdictions by introducing a temporary rent freeze in the PRS and suspending the enforcement of evictions in all but limited circumstances. The Scottish Government also initially proposed a rent cap for social renting, as in England and Wales, but subsequently retreated from that (see Commentary Chapter 4). However, the plan for the PRS is to cap future rent increases at three per cent, initially until September 2023.

In this chapter we consider the following questions:

- To what extent has PRS growth ceased or even started to reverse, and how much does that actually matter?
- Is policy and regulation for the PRS really converging across the UK?
- Given the strong likelihood of the PRS remaining a key part of the housing system, how appropriate are the policy frameworks in the different countries (in place or envisaged) to meet the visions for the sector that respective governments have set out?
- And finally, what are the most important innovations underway across the UK that other jurisdictions might learn from as part of this process of PRS convergence?

Market evidence

The consistency of evidence regarding PRS processes and outcomes remains fragmented and patchy. In part this is because we combine periodic national survey and census data, ONS private sector estate-agency returns, bespoke research information and more operational, often local, administrative data collected by official bodies. Collecting evidence is hard when the sector is so atomised with tens of thousands of BTL landlords operating in many cities, and with variable approaches across the UK to landlord and letting agent regulation, registration and licensing, and over-reliance on lettings adverts to calculate rental trends.

Size of the sector

Commentary Chapter 3 says more about the contemporary PRS in terms of its size and whether it is growing, shrinking or stalling. Much of the discourse about private renting in the UK is that landlords may be exiting, shortages consequently growing and leading indicators suggesting that specific rental markets are shrinking. However, as Commentary Chapter 3 indicates, 2021 census data suggest that in England and Wales, 20.3 per cent of households rented in the PRS, while in Northern Ireland 16.2 per cent of households were privately renting (the later Scottish census data are still being analysed). The comparable percentages from the previous *Review's* data for 2020 are, for England 19.5 per cent, for Wales 14.3 per cent and (for reference) Scotland 14.7 per cent. In 2020 the equivalent figure for Northern Ireland was only 14 per cent, although this may be an under-representation depending on how rent-free households are treated.[1]

It is probably more helpful to look at long-term trends. Table 1.2.1 shows trends in the proportion of households renting privately, by age group. A sector that shrank until 1991 began to grow slowly then accelerate thereafter, particularly in the first decade of this century, before slowing in the most recent completed decade to 2020. Within the UK this cycle has led to the proportionate and absolute largest growth in England, the biggest relative change in Northern Ireland and more modest, though still substantial, sector growth in Wales and Scotland. This inherent dynamic is probably an enduring rather than a temporary feature of the sector.

Table 1.2.1 **Trends in private renting by age in the UK**

Percentage of households

Age range	2003/04	2010/11	2015/16	2020/21
16-24	**47**	**66**	**71**	**69**
25-34	**23**	**40**	**46**	**41**
35-44	**11**	**18**	**26**	**26**
45-54	**7**	**10**	**14**	**14**
55-64	**5**	**7**	**9**	**10**
65+	**5**	**5**	**6**	**6**
All	**11**	**17**	**20**	**18**

Source: Family Resources Survey
Note: due to small sample sizes, the breakdowns by age should be treated as indicative.

The other important point to make is that even if specific regional rental markets do shrink somewhat, it is likely that rental markets larger than those before 2000 (i.e. around 15 per cent of the total market) will be with us for the foreseeable future. This is all the more reason to think hard about long-term regulation and a more balanced approach to supporting the sector and improving standards across the board.

In an interesting piece, the *Financial Times* recently noted the resistance of millennials to move to the right politically as they aged.[2] Several reasons were posited for this break with widely believed norms of political preferences and ageing both in the UK and the USA – and chief among them was the impact of tenure change and the greater proportion of people staying, willingly or not, in the PRS and being excluded from homeownership. This is another reason why we may continue to see policy intervention in the rental market more aimed towards the demand side, raising housing standards and offering greater security for tenants.

Market segments

The other key descriptive feature of the rental market is that it is segmented into different demand and supply elements. The 2021 English private landlord survey suggests that 43 per cent of landlords let one property only, 39 per cent let 2-4 units and 18 per cent let five or more (though these providers account for 48 per cent of all lets). The sector remains highly atomised, but larger providers are becoming much more important. In 2008, Rugg and Rhodes helpfully distinguished four generic types across the 2.3 million landlords in England, based around their landlord careers: those who are episodic, those who view their properties as a pension plan, those with a more formal portfolio approach and those who, in the medium term, are likely to divest themselves and exit the sector.[3] The form of supply can also be divided between traditional BTL landlords and the corporate, build to rent sector, which might also include the allied though different purpose-built student accommodation and the intermediate rent sectors usually delivered by housing associations (subsidised but operating under private rental tenancy laws). Rugg and Rhodes also highlight what they call the 'housing benefit' market, the temporary accommodation market and the 'shadow', often criminal, submarket.

While some household demand segments reflect shortages of social or affordable housing, or inability to access homeownership, there are clearly niches of other groups who are either settled in private renting and make positive choices and trade-offs between rent, amenity and location, or who have specific work, easy-access or study reasons to be in the PRS for a period of time. The *English Housing Survey 2019-20* divided PRS households into six clusters:

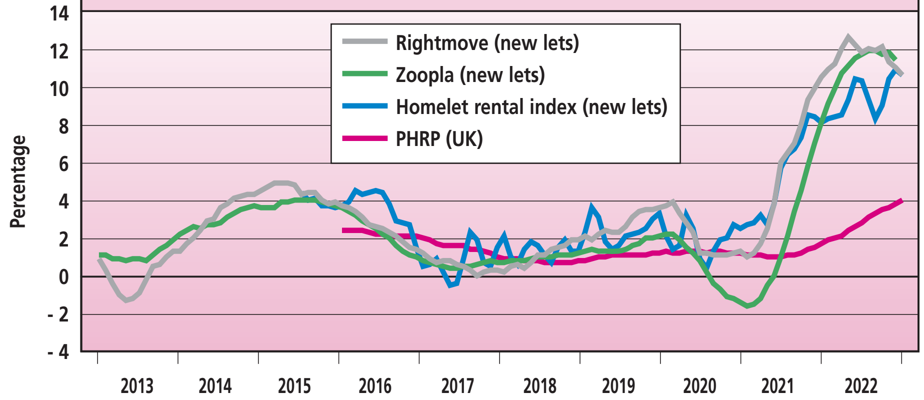
1. Comfortable renters (44 per cent of the total), characterised as stable, often have choices and may be future buyers.
2. Older renters (three per cent), typically retired and may have payment difficulties.
3. Low-income savers (16 per cent), who may face payment difficulties but are saving.
4. Families getting by (17 per cent), often stretched and tend to have the most complaints about their property's condition.
5. Struggling families (11 per cent), who are more likely to be on benefits and financially stretched.
6. Vulnerable singles (10 per cent), likely to be older, out of work and more likely to have experienced homelessness.

In other words, the demand side is roughly equally split between those for whom the sector is relatively benign and those who are to differing degrees facing problems, often financial ones. Moreover, as is noted in Commentary Chapter 3, we may expect the older renters' component to grow and, in the short to medium term, financial pressures to be keenly felt by families with dependents.

Affordability

It is widely recognised in the regular rent-price data releases that private rents have increased considerably in the last year or so, particularly alongside cost-of-living inflation. However, as Figure 1.2.1 shows, the ONS private rent index (which includes the non-traded 'stock' of tenancies) has been much more stable than others based on advertisements (which identify 'flows'). These imply that it is rents on new lets that have been rising, whereas rents on existing tenancies have been much more stable. This is also borne out by the *Review's* Private Rents Affordability Index (Compendium Table 55a). Rent increases appear to be associated with growing scarcity in terms of vacant properties, cost increases, evidence that students are finding it harder to secure HMO properties and the regular refrain that BTL landlords are selling and that a significant proportion of these properties are leaving the sector (though evidence for this this is largely anecdotal).

Figure 1.2.1 **Index of UK private rental house prices compared with other indices, 2013-22**



Source: ONS Index of Private Housing Rental Prices, Zoomla, HomeLet, Rightmove.

ONS published research on rental affordability in 2021 for England, Wales and Northern Ireland. It found that median-income renters could expect to spend 26 per cent of their income on the median-valued property. The equivalent figure in Wales and Northern Ireland was 23 per cent. London was the least affordable region (40 per cent of median income going on the median rent) and the West Midlands the most affordable (21 per cent). ONS points out that only in the West Midlands would a lower quartile rent be less than 30 per cent of lower quartile income.

In 2021, the Scottish Government's *A New Deal for Tenants* gave a detailed examination of rents and rental affordability, using Family Resources Survey data, showing that affordability declines over time as median-rent-to-median-income fluctuated between 25-30 per cent but never exceeded 30 per cent throughout the period from 2010.[4] There was also considerable variation in rent increases (largely based on advertised new lets). More recently 2021/22 data suggest that advertised rents for new lets are rising in Edinburgh, Glasgow and Dundee by more than ten per cent annually.

Scottish policy on rent data

One innovative part of the Scottish consultation paper, soon to feature in a proposed 2023 housing bill, is to amend the rules governing landlord registration by local authorities, for all 340,000 PRS tenancies in Scotland, so that data will also include:

- property address including a unique property reference identifier
- tenancy type
- type of let or re-let
- date that rental amount was charged
- rental period (week/month, etc.)
- property size, age, room characteristics and property type
- furnished/unfurnished
- condition (e.g. heating, glazing, and other condition characteristics that determine rents)
- property improvements that might influence rent levels.

The data should allow better understanding of local markets, provide raw data for the broad rental market areas and help analysis towards any future rent control policies. While it will take time to set up, the approach may well be a step change in understanding the market, incorporating much fuller rents data, including from the untraded stock.

Housing conditions

In response to poor conditions in the PRS, the Department of Levelling Up, Housing and Communities (DLUHC) has called for a halving of numbers of dwellings that fail the Decent Homes Standard (23 per cent in 2021 according to the *English Housing Survey*, considerably more than the other two sectors). PRS homes are also more likely to have at least one Category 1 Housing and Health Safety Rating System hazard (14 per cent compared to owner-occupied, ten per cent or social rented, four per cent). Cromarty argues that the growth in the sector has created considerably more interest in housing conditions.[5] In Scotland a common fitness standard is promised for all rented property with a private rented sector regulator to uphold new standards and ensure fairness of treatment for landlords and tenants. Definition of housing fitness in the PRS in Wales has also been updated through implementation of the Renting Homes (Wales) Act 2016.

Key regulatory and policy change in the four nations

Visions and policy frameworks

Creating a regulatory policy stance for private renting starts with what governments want from the PRS and what they think a good outcome would be given the sector's scale and its salience in terms of problems regularly arising in MP surgeries. While such clarity has not always been apparent in the different UK jurisdictions, we do however now have a clearer sense of what a contemporary well-functioning rental market should look like in all four nations. The visions may differ, but they are a starting point when considering the policy reforms taking place.

For England, the 2022 white paper, *A Fairer Private Rented Sector*, states that: 'We are committed to delivering a fairer, more secure, and higher quality Private Rented Sector. We believe:

1. All tenants should have access to a good quality, safe and secure home.
2. All tenants should be able to treat their house as their home and be empowered to challenge poor practice.
3. All landlords should have information on how to comply with their responsibilities and be able to repossess their properties when necessary.
4. Landlords and tenants should be supported by a system that enables effective resolution of issues.
5. Local councils should have strong and effective enforcement tools to crack down on poor practice.'

In Scotland, *A New Deal for Tenants* develops the rights-based strategy in the policy paper *Housing to 2040* that seeks to equalise rights, responsibilities and outcomes across all of the rented sector. In practice, this will involve increased regulation and higher expectations of standards in the PRS. The vision also recognises '... that the private rented sector provides a range of housing solutions, with options that are affordable to most people, allowing them to benefit from the flexibility and choice of location provided by the sector.

In Wales, the broad approach '...has been about improving the quality and management of private rented housing in Wales, getting clarity on rights and responsibilities and, more recently, improving the security of tenure of private sector tenants.'[6] The Welsh Government has used primary legislative powers to underpin these objectives – introducing landlord registration and licensing and important measures such as protection against retaliatory eviction and the fitness for human habitation obligation.

Before the Northern Ireland Assembly was suspended, it passed legislation focussed on supporting the sector and updating regulations, often following other parts of the UK. It lengthened notice-to-quit periods and created enabling powers to enact rent freezes or even rent reductions.

Regulatory change in the rental market is a dynamic and active feature of policymaking with new laws proposed in England and Scotland, the recent implementation of 2016 legislation in Wales and the 2022 royal assent for rental legislation in Northern Ireland. As things stand, as a result of cooperation agreements in Scotland (SNP and Scottish Greens) and in Wales (Labour and Plaid Cymru), both countries are considering some form of rent control, although the timeline and legislative intent are clearer in Scotland, with Wales planning consultation later this year.

No-fault evictions, tenancy length and notice-to-quit
Perhaps the most substantive way governments can increase tenant security is to alter the balance of rights and the speed at which landlords can repossess property, allied to moving away from finite tenancies toward those that are longer or open-ended. All four UK nations are moving in this direction, albeit at differing pace and degree.

In Scotland, the 2016 Act created a new tenancy with a limited number of formal finite routes for repossession, rebalanced the power to end tenancies more towards the tenant and offered a 28-day cooling-off period for both parties at the start of a tenancy. The unexpected consequence that students began to use the cooling-off period to leave a tenancy to look for something better, appears to have led to greater landlord resistance to letting to students, now part of Scotland's current market shortage.[7]

In Wales, the implementation of the 2016 Act in late 2022 means that major changes flow, including:[8]

* *Changes to tenancy types*. Most current tenancies and licenses, including assured, assured shorthold and secure tenancies will be replaced with either a secure occupation contract or a standard occupation contract.
* *Changes to types of landlords.* They will be placed into one of two groups: community landlords (social landlords) will, in general, provide secure occupation contracts; private landlords will provide standard occupation contracts.
* *Standard terms within occupation contacts.* Landlords will be required to provide written terms to tenants with a statement of both parties' rights and responsibilities.
* *How occupation contracts end.* This includes a minimum six-month notice period on 'no-fault' grounds, with landlords unable to serve such a notice until at least six months after the contract starts.

In Northern Ireland, the Private Tenancies Act 2022 also requires written confirmation of tenancy details with the new tenant (although this still requires regulatory detail). To serve no-fault eviction notices, landlords must meet a set of new requirements regarding registration licensing, tenancy-deposit schemes and health and safety provisions. Additionally, notice-to-quit periods have been stratified: four weeks for a tenancy in existence for less than a year, eight weeks if the tenancy has lasted 1-10 years and 12 weeks for more than ten years.

In England, the Renters' Reform Bill will explicitly include these issues, too. It is expected to remove section 21 'no-fault' grounds and replace them with fault-based grounds and 'reasonable circumstances'. Also, the standard tenancy will move from a fixed term to an open-ended 'periodic' tenancy, wherein tenants wishing to leave must give two months' notice. While not yet confirmed, purpose-built student accommodation and student halls will probably be exempted, but students in the mainstream PRS will be included (as in Scotland).

Financial support for investment

Other than through the local housing allowance, the PRS is typically unsubsidised in an investment or supply-side sense. Nonetheless, there remain important public fiscal decisions, some of which are devolved. In England, DLUHC has a £3.5 billion PRS guarantee scheme which supports new build developments (see Table 2.4.1 on page 82). This scheme, introduced in 2014 and since extended, but now closed to new bids, is aimed at institutional investors and has so far guaranteed £1.5 billion of borrowing, with more in the pipeline.

In Northern Ireland, the government is introducing an intermediate rent scheme to provide sub-market rental housing for key workers in high demand areas, building on an idea piloted in Scotland.[9] While details are awaited, the proposal is to provide cheap loans to keep rents affordable, rather than using capital grant. In Scotland, grant continues to be used (in excess of £40,000 per unit) to subsidise mid-market rent developments from housing associations, again targeted at key workers and in reality a form of build to rent. In both cases these remain legally private tenancies. Indeed, in both administrations it is anticipated that where nil-grant cheap loans operate, they will require stronger underlying market conditions and land values to stack up financially – but those high land values and housing costs are why key workers face affordability pressures in the first place.

Climate change, energy efficiency and mandatory minimum standards

The PRS generally performs poorly in terms of energy efficiency (as measured by EPC rating), because of the age of the stock, lack of property improvement, relatively poor conditions (as we have seen) and weak incentives for landlords to improve their properties' energy efficiency. For these reasons, all UK governments are moving towards a phased-in, mandatory minimum target for EPC standards in the PRS, with fines and bans on letting to deter non-compliance. In England and Wales, the government has committed to upgrade as many PRS properties as possible to EPC C by 2030; in Scotland, a new tenancy should meet at least EPC C from 2025 with all properties to be at this level by 2028 (although exemptions will apply).

These proposals will be challenging for many landlords who will incur costs upfront, but do not get the benefits that tenants receive from higher energy efficiency (the so-called 'split incentive'). Many landlords and trade bodies see this as another tax on landlords and are calling for financial support and for more exemptions.

Short-term lets and related regulation

One lesson from the pandemic was to highlight the close interplay between the mainstream PRS and the short-term lettings market populated by Airbnb hosts and similar platforms. At the beginning of lockdown, this sub-sector was effectively closed and many owners shifted back to the more regulated world of the conventional PRS. Now, as landlords at the margin are expressing dissatisfaction with the tax, regulation and other pressures imposed on the PRS, they are considering a shift into the apparently less-regulated hospitality lets sector.

But short-term lets, holiday lets and second homes are increasingly controversial in pressured markets around the UK, e.g. holiday destination towns and cities and rural communities. Community concerns focus on the anti-social impact on permanent residents of clustered and high-turnover short-term lets in dense city neighbourhoods and in rural vacation hot spots. Together with the growth of holiday homes, the effects on housing supply have led to an increasingly heated public debate and demands for greater regulation.

In Wales, this has been framed politically around the reduced housing stock available for local people. As a result, Welsh councils can now raise the maximum council tax premium on such homes by up to 300 per cent – up from 100 per cent before. The Welsh Government thinks that there may be 24,000 such homes in Wales (not counting short-term lets), concentrated in specific high-demand rural locations. They have also announced new use classes to better distinguish between second homes and short-term lets, with a licensing system for visitor accommodation.

In Scotland, regulation of short-term letting now requires all hosts to apply for a license from the local council. Scottish councils can also apply to make parts or all of their jurisdiction a short-term lets control area. This means that landlords need planning permission as a part of their licence to let out a whole property. So far, only Edinburgh has decided to go down this route. The regulations have been politically popular but also heavily opposed by the hospitality industry. As noted above, the sector is very dynamic and these regulations may lead to more exchange of properties between short-term lettings and the more traditional PRS in the future.

Rent control

In a context of increasing affordability issues for specific groups, it is not surprising that rent regulation becomes a possible adjunct to greater tenancy security.[10] Since 2016, the three devolved governments have all looked at different possible forms of rent restrictions. This is most likely to generate legislation and controls in Scotland but also possibly in Wales and Northern Ireland (in the latter case, enabling legislation already exists). There has been an outpouring of research evidence, policy thinking and articulation of entrenched positions.[11]

Scotland made provision for councils to seek approval to limit rent increases on grounds of unaffordability and financial pressure in specific areas in 2016. These Rent Pressure Zones proved impractical and have never been deployed (although a case is still made for reforming how they operate). After the 2021 Scottish election, the SNP-Greens *Priorities of Government* proposed a national system of rent control during the current parliament. The government continues to develop ideas and has reconfirmed its commitment, but at the time of writing detailed proposals are awaited.

In Wales, after the informal agreement between Labour and Plaid Cymru, work is underway to consider a form of 'fair rents' that might lead to a rent-control proposal, to be consulted on in Spring 2023. In Northern Ireland, the 2022 legislation included enabling powers for government to both freeze and even reduce rents.[12] In the absence of an assembly government, the civil service is continuing to explore what this might mean in practice.

In the autumn of 2022, the Scottish Government announced and then pushed through legislation for a temporary rent freeze in the PRS until April 2023, with scope for temporary extensions (and the government said in January 2023 that they intend to replace the freeze with a three per cent cap until September 2023). This radical decision echoed an earlier Labour private member's bill that had failed. While the government is at pains to stress that the freeze responds to the cost-of-living crisis and has nothing to do with long-term rent control policy, it is nonetheless controversial and highly unpopular among landlords.

Temporary accommodation

A striking feature of recent times has been the struggle to find appropriate temporary accommodation (TA) for the growing numbers of households entitled to housing through homelessness legislation. Much of this growing demand falls on the private rented sector. The shortage of available TA is becoming a chronic problem in specific parts of England. In January, numbers living in TA reached around 250,000 in England according to Shelter, a rise of more than 74 per cent in ten years.[13] Numbers are also rising in Scotland: just under 14,000 people were living in TA in Scotland in March 2022, up 35 per cent compared to 2014.

The Smith Institute looked at the capacity of the TA system to operate in London and Greater Manchester. They describe a crisis of insufficient accommodation as numbers requiring it have risen rapidly, a lack of funding and of proper planning. There is simply insufficient private renting available in this market segment and not enough social sector alternatives. At the same time, many TA households are unable to move on to more settled accommodation, meaning there are fewer vacancies. This has also led to 30-40 per cent of recent cases in the two cities being moved out to other council areas, sometimes more than 100 miles away. Market rents in London are at levels that mean there is very little PRS property available at or below the LHA ceiling, further exacerbating the crisis.[14] One obvious solution is to build more social sector accommodation, and there is evidence that, allowing for the capital grant required, this could be financially worthwhile in London where TA costs are excessive.[15]

Enforcing regulation

The enthusiasm for more regulation which we see across the UK is implicitly premised on the capacity of the system to enforce compliance with such regulations. Evidence from earlier waves of regulation in the last 15 or so years should make us wary of the capacity and resources on the ground, and indeed that rather than consistent application of such regulations we can more likely expect inconsistency and gaps in their implementation. The DLUHC white paper recognises the critical need to ensure that enforcement works, but it is a complex challenge.

Research by the UK Collaborative Centre for Housing Evidence found considerable diversity in local practice to meet this challenge across the UK.[16] It also found that there is considerable variation in philosophies and operational practice around reliance on incentivising compliance through legal or judicial routes versus a greater willingness to co-regulate and work with the sector. It was also unclear that one approach compared with another achieved better results. It is far from clear how much critical account is taken of enforcement capacity when compiling the impact assessments that precede new regulations.

Conclusions

The PRS is now a large, important but diverse part of the UK housing system. That dynamic and also its fragmented nature have stimulated considerable demand for reform, regulation and change across the UK. In every jurisdiction, lively policy and practice debate is underway, and on issues such as landlord taxation, rent controls and minimum energy-efficiency standards, the debate can be pointed.

In increasingly polarised disagreement about the place and size of the PRS, there are voices seeking to shrink the sector. Such voices might be relaxed if more regulation, tax increases, poorly designed rent regulation, etc. all contribute to a smaller sector in the future. But pushing for policies that may have these effects is difficult to justify when there are not sufficient complementary policies to fill the gaps if landlords exit. Where are the other forms of housing provision that would meet such a policy-induced shortage? More widely, just how are policies going to allow households no longer able to let in a shrinking rental market to instead find suitable alternatives in the social sector, or indeed, homeownership? We should be careful what we wish for.

This indicates that policy in areas like rent control should be carefully and cautiously developed, sensitive to local institutional and market contexts and to interdependencies with other parts of the housing system. While it may be true to say that it is in practice difficult to influence the development of rent regulation policy options on the basis of rigorous evidence and a commitment to empirical monitoring, it should be possible nonetheless to sensitize policymakers to the evidenced benefits of good design. It should also be possible to make them aware of the social costs of bad design and of poor implementation of the regulations they might seek to impose.[17] These are key challenges which both policymakers and policy-influencers face in shaping the future of the private rented sector.

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Chapter 3

Private finance for affordable housing investment: from debt to equity

Steve Partridge

The last few years have seen a rapid growth in the deployment of equity investment into affordable housing in England. In contrast to the established sources of finance from debt or bond investors who provide funds for new development on a secured basis, equity investors provide and retain an equity stake in the new homes. Equity investment in affordable housing is potentially attractive to pension and insurance funds. This chapter explores the issues around the changing nature of private finance and the prospects for a significant boost to the sector in the form of equity investment. It aims to explain how different types and different sources of capital can be best used in delivering new affordable housing.

The needs of pension and insurance funds

There have been many attempts to define the basis and terms on which we might envisage investment at scale from pension and insurance funds in affordable housing. These have ranged from a focus on the stable, secure, low-risk, asset-backed nature of the investment, through to pension funds having some form of 'responsibility' to invest in affordable housing in their local areas. After all, for pension funds the fundamentals should all align: the funds exist for the long-term, so do the homes; the funds have millions of pensioners (some of whom might also want/need affordable homes) and therefore the money to invest; they are seeking inflation-hedged investments of a low-risk nature to match off against the inflation-linked liabilities in many defined-benefit pension schemes and, by investing in affordable housing, they would undoubtedly be contributing to the social good.

It feels like we have been talking about levering in pension-fund investment for well over a decade. And we are still talking about it now: witness the recent push from government to get local authority pension funds to invest in 'levelling up' in their local areas.[1] Leaving aside the challenges associated with that initiative, is any progress being made?

There has been talk of a 'wall of money' waiting to find the right assets for long-term, low-risk investment. We hear more and more about environment, social and governance (ESG) investing[2] – and how institutional investors worldwide are seeking this type of investment to prove their credentials in terms of social responsibility. One might be forgiven for thinking that we are still talking about it rather than doing it – and in many ways there is so much further still to go.

However, it is undoubtedly the case that investors have begun to make their moves, and there are several ways in which we can judge that equity investment from pension and insurance funds is rapidly becoming not only the 'next big thing' but possibly even the major basis through which future generations of new affordable homes will be financed. Moreover, despite initial scepticism from housing associations and local authorities, there are definite signs that the 'traditional' social housing sector is responding positively to the opportunities that this scale of funding potentially brings.

A brief history of housing association private finance

Until the mid-1980s, all social housing was supported by public or charitable funding. Delivery was almost exclusively through local authority direct provision of council housing. Many small housing associations (HAs) had also been created, in most cases to fill gaps unfilled by council housing (for example, specialist provision for specific groups of people).

Housing legislation during the 1980s introduced private finance at scale into the housing association sector for the first time, where HAs would borrow alongside capital grant provided by central government. Banks and building societies lent on favourable rates (relatively low margins) over long terms (typically 25 years) to HAs, building up the best part of £55 billion of investment in the period up to the global financial crisis (GFC) in 2008/09. The funding model fitted the operating model very well – net rental income covers debt costs over the long term, driven by indexed rent increases of at least RPI (now CPI).

The recapitalisation of high street banks post-GFC meant that access to cheap, long-term debt was restricted. In some cases, banks were 'underwater' (losing money) on much of their earlier lending and consequently wished to renegotiate loan portfolios with associations. As a consequence, HAs made much greater use of the capital markets for long-term funding. This has delivered around

£25 billion of funding to date, commencing with the large players (Places for People, L&Q) but now extending right across the sector to relatively small associations. The bond issuances are well-suited to the high-demand, long-term inflation-linked and stable nature of affordable housing. There has been a full range of tenors (the length of time over which bonds are issued) ranging from ten years to 40+ years, with sizes starting as little as £50 million up to £350 million and even larger. The market has matured significantly and the rates of interest that are paid on bonds are now extremely competitive. There are three principal reasons for this: first, investors are looking for the strong ESG credentials of the HA , and will reduce their return needs to reflect ESG; second, the HA sector has a high degree of 'income stability' (i.e. it is low risk) and third, there is a huge weight of capital wanting to invest which also helps drive rates down.

This is all relevant as bond issues introduced new types of investors to HAs, including many UK and overseas institutions and pension funds. Many have become familiar and comfortable with the features, risks and rewards of the sector, and the strong regulatory backdrop which provides comforts for investors and others. The Regulator of Social Housing (RSH) has not seen any association ever in default and has, to date, always found a suitable purchaser or merger option for those small number of HAs that have got into trouble. The same applies to equivalent regulators across the UK.

The regulated status, as well as the steady income stream of general needs, affordable housing rents, have generated a huge amount of interest from investors, which continues to build momentum. Particularly during periods of economic uncertainty and volatility, capital has flowed consistently into associations as investors have sought quality and safety. There are plenty of examples in recent months that highlight this peak in demand, these include Clarion's £50 million 2048 bond in 2021 which priced at 0.88 per cent over gilts and LiveWest's benchmark primary issue of £250 million 2056s, which priced at 0.90 per cent over gilts and was substantially oversubscribed.

We have reached the point where private finance dominates the funding of affordable housing, being much more significant than grant. While the position is different outside England, Commentary Chapter 4 points to an RSH estimate that grant covers only six per cent of the capital costs of all new affordable housing, while a recent National Audit Office report assesses grant as covering just 24 per cent of costs for grant-assisted schemes, with 46 per cent covered by debt.

Wider financing options and equity funding

The solid track record of bond and debt funding has naturally led investors and fund managers to consider their options for deployment of wider pools of capital. While debt funding is a solid investment, it is not generally index-linked and so there is work to do for investors to create the right basis to match index-linked pension liabilities, by converting fixed streams of income received from debt lent to the sector, into index-linked payments to pensioners.

In the last decade, investors have therefore also begun to focus on equity funding, making direct investment in affordable housing and unlocking the potential for genuinely inflation-hedged investment at scale. Investors initially focused primarily on leased property in which the covenant strengths of local authorities and HAs were the key to low-cost funding. In this type of funding, the investor passes all the risk on (for example) rent collection to the lessee, so that even if there is no rent collected, the lease payment is still payable – in this case, the financial strength of the LA or HA keeps the cost of funds low. The first long-term reversionary-lease deals, where the investor has a right to possession at a future date, were undertaken with HAs in the early 2010s and a small number of such deals have also been struck with local authorities.

However, partly due to reticence on the part of HAs and local authorities (where straightforward debt represents a cheap, familiar and less complex source of funding), and partly also through poor understanding of the products on offer, the amount of capital deployed through leases in the mainstream affordable sector has so far been limited. The RSH has also had cause to make compliance interventions relating to lease structures – most notably with Cosmopolitan a decade ago but more recently, and continuing, with very small providers in the specialist supported housing sector.

Nonetheless, in response to the lack of demand from counterparties and reflecting what were until recently historically low gilt yields, lease terms have improved and are now becoming more balanced in risk-sharing – with the funds taking a greater risk share – leading to a wider diversification of offers being made on all sorts of different terms. These developments have produced results, with more lease deals being completed: most recently, for example, with the London Boroughs of Bromley and Barking & Dagenham.[3] Yields remain competitive in the context of interest rates, gilts and other key global factors and despite recent adverse moves in the market.

The emergence of for-profit providers

The limited appetite for lease structures may have persuaded a number of investors and funds to set up their own for-profit registered provider (FPRP) structures and to directly own, fund and operate affordable housing – taking on the associated income and operating risks. And from 2018 onwards, FRPPs have emerged as the main engine for growth in equity investment.

Legal and General Affordable Homes, MAN Group's Habitare and M&G's RP exemplify the shift from being a lender to becoming an owner-operator. ReSi housing, Heylo and Sage Housing are all examples of leading new equity entrants now holding properties in FPRP entities. Other new equity entrants (such as CBRE IM) have not set up their own FPRP but work through lease structures with HA partners. There are currently 69 FPRPs registered with the RSH and a large number in the registration pipeline.

At the same time, bond issuances continue, and banks/building societies continue to lend actively to the HA sector. The availability of private investment across a range of these new, equity-related forms is however beginning to make a very significant contribution with an estimated £8 billion of equity in total now deployed over the last ten years, most of which occurred in the last 3-4 years.

The affordable housing sector has tended to use the catch-all phrase 'equity investment' to describe the new entrant capital that is available to deploy through leases and FPRPs. While this is a helpful term, it masks the wide range of types of equity and funds seeking looking to invest in affordable housing and how they differ from each other. As more funds deploy and leading early-mover FPFPs become more established, acquisitions and deal structures are evolving to produce a meaningful and plentiful supply of equity which is set to make a lasting impact on the sector.

What is in it for investors?

Even in a volatile economic world of higher inflation, higher interest rates and generally higher cost of capital, the relative status of 'affordable housing' as an investment class has not changed. These are the key motivators driving the appetite for this kind of investment:

- *Structural imbalance – persistent under-supply of homes – long-term government support*. Investors seek long-term investment models where there is a market imbalance to address over an extended period. Affordable housing is under-supplied, and the majority of income supporting its delivery (i.e. rents) is paid for from housing benefit or universal credit (i.e. the government). This is further emphasised by the underlying demographics – an ageing population, with new offers in older persons' housing, care and support, extra care, etc. being developed all the time.
- *Long-term, stable cash flows with indexation – provide an inflation hedge, leading to lower cost of capital*. Taken over a long timescale, liability matches to pension payouts; really secure, index-linked investments are rare in the market and affordable housing is one, therefore attracting the lowest costs of funds.
- *Exposure to residential real-estate market cycles through house-price inflation in shared ownership*. Another key factor is that the regulated affordable housing sector tends to come not only with long-term, secure rental income, but also increasingly offers shared ownership – which gives an even more secure RPI+ income stream from rents, with increasing comfort that staircasing proceeds can be reinvested quickly to maintain returns.
- *There is little correlation to other typical real-estate asset classes with rented tenures*. It is difficult to imagine anything less correlated than affordable housing compared to, say, retail and commercial investments. Relatively speaking, the housing sector will always be an attractive investment and changes brought on

by the Covid pandemic may well have emphasised the volatility of investment in other asset classes.

- *Robust ESG credentials*. HAs have positive attitudes towards addressing climate change and sustainability, with many already developing their longer-term net zero strategies and targeting step-change increases in energy efficiency. The social impact of affordable housing providers is beyond doubt. But the governance point is also critical – stable, independent boards of governance, clear accountability for delivery, backed by a strong regulatory framework. All the ESG factors are 'ticked'.

As none of these drivers are likely to change significantly soon, it is possible to say with some confidence that the appetite for equity investment in affordable housing will not diminish: quite the opposite, as more investment drives more returns, and more investors get interested and then get more comfortable with the sector. Appetite is likely to increase.

In fact, the ESG angle could be decisive in shaping investment behaviour going forward. We have already seen over 100 HAs sign-up to a voluntary *Sustainability Reporting Standard* on debt[4] and it is almost certain that the new market norm will be ESG-compliance, meaning that those that are not reporting on ESG might face higher costs of funds. But we are also seeing investors flexing their ESG muscles to influence investees – witness the recent action from groups of investors to put pressure on oil companies to take their climate-change strategies seriously.

Regulated affordable housing in England is well-placed to take up this investment. In turn, these factors are likely to drive a wider range of types of deal and more diversity in the kind of partnerships that are developed between investors, FPRPs and the 'traditional' HA and LA sectors.

Some of the developments around partnerships are explored in more detail below. Given the prevailing economic and inflationary context, and pressures on the existing asset base through building safety and preparing for net zero, it is possible that equity investment will, over time, become the dominant source of capital for new affordable housing development. Certainly, that is Legal & General's assessment[5] – and whilst we are definitely still in the early stages, there are plentiful reasons for thinking that this is the general, long-term trend.

Prospects in Scotland, Wales and Northern Ireland

The focus of new entrant investment has to date been in England, with a small number of deals in Scotland. Previous proposals for Wales have not yet come to fruition. The concentration on England has been driven by the scale of need and demand, and therefore the scale of the addressable market and the opportunity to deploy significant amounts of capital. But another reason might be the availability of opportunities to vary the business model and therefore the basis for investment. For example, the legislation allowing 'for-profit' providers has not been replicated in Wales or Scotland and no new RSLs have been registered in Scotland for more than ten years.

Therefore, the focus of the limited number of deals in Scotland has been on sub-market, affordable private renting, as opposed to investment in new forms of social housing. The promotion of 'mid-market' rents has been of particular interest to investors and the Scottish Government has generally been willing to support new forms of private capital, especially with the operation of guarantees. There is a history of supporting investment in the PRS via the Private Rented Sector Housing Guarantee and a recent consultation (Autumn 2022) on a Rental Income Guarantee Scheme.

In Wales, the government has tended to work closely with HAs and local authorities to lever in private finance via the existing landlord businesses, rather than to seek new approaches to lever in private finance directly. For Northern Ireland, the unique circumstances in which the Housing Executive operates as both a policy-directing, strategic body and as a landlord almost certainly makes the policy environment rather too complex and locally specific for investors to embrace readily. There may also be a question of scale of opportunity. This is not to say that investors are not interested, rather that it remains to be seen whether specific approaches in Scotland, Wales and Northern Ireland can bear fruit in bringing forward more affordable rented homes at scale.

Fund types

Whilst 'long income' and liability matching underpin investments in affordable housing, it is worth highlighting the different fund types and different investor types who seek different risk and return profiles – and this can also drive value for the sector. All types of fund are active in this market and some examples are given in the box.

Types of funds

- Long-income/ retirement and annuity funds – seeking long-dated, index-linked stabilised assets with as little interruption to returns as possible.
- Core/ Core plus funds – seeking investment over a medium term with the option kept open to hold for a long time or sell onto a long-income fund; this type of fund will be comfortable acquiring stabilised assets and in forward-funding new development (for example, section 106 acquisitions or development schemes).
- Value-add/ Opportunistic funds – as the name suggests, seeking additional returns over a generally short-to-medium-term period, seeking an exit by selling to a long-income or core fund; this type of fund will target forward-funding and new development, seeking higher returns from what is seen as a higher-risk investment.

Often the shorter the term, the more likely the fund will look to take on debt to help leverage the equity investment – in effect to make the equity work harder to drive increased returns. Investors can supplement equity funds by taking on additional debt – this gives the opportunity to acquire more properties for a given amount of equity. For value-add funds, we see leverage of up to 70 per cent, for long-income funds, it is equity only.

It is always the case that the higher the risk, the higher the required return. All types of capital seeking all levels of return have their place in this market and there is nothing inherently incompatible between value-add funds engaging in forward-funding of development at risk, then exiting to a long-income fund when everything is built, fully rented and hence stabilised. We will see this cycle play out in the next few years as these funds reach their set maturity dates.

But it is also critical to recognise that the ultimate investors (i.e. the sources of capital being invested into funds which are then invested in affordable housing and FPRPs) all tend to go back to pension funds and insurance funds. Pension-fund trustees would be expected to balance risk and return across their enormous portfolios – and that is precisely what we find: local authority pension funds, for example, will invest some money into value-add funds and some into long-income funds.

How do we expect to see the market grow?

Research undertaken by Savills in 2022 captured a 'point in time' in the evolution of the market and will be followed-up in 2023. Here are some key findings.

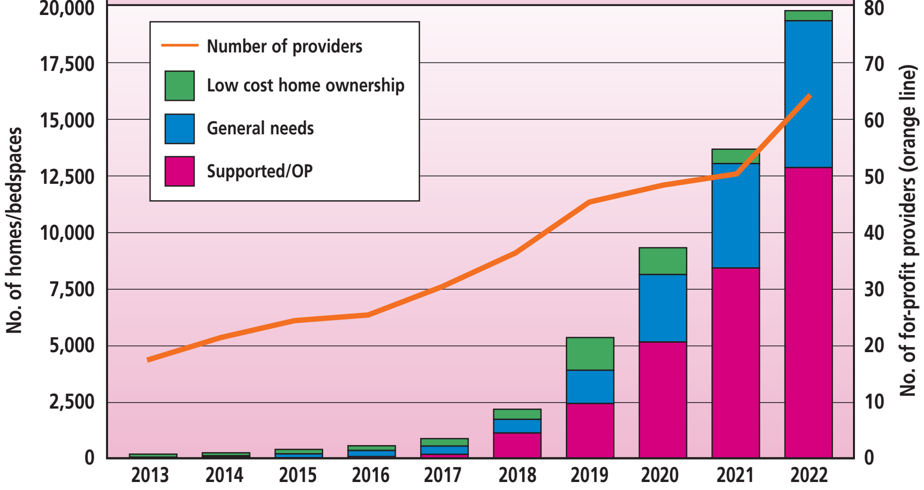
Growth in FPRPs.

There were 69 FPRPs at the end of 2022, of four broad types:

- *Developer-led:* 29, including large multi-national, national/multi-regional, local-SME FPRPs, split between those set up early to allow acquisition of affordable homes on site and those set up recently for delivery of a specific pipeline of developments – all ranging in size but focused on specific areas for growth.
- *Local authority and existing HA-owned:* 4, but numbers could be set to grow as existing larger HAs may seek to rationalise stock balance sheets and raise capital in partnership with investors and funds.
- *Specialist:* 10, a range of specialist providers including some care/support and some lease-based for temporary accommodation and other specialist accommodation.
- *Investor led:* 26, in practice, this covers a wide range, including ones that have grown in the last 3-4 years (Resi, Heylo, Sage, Legal & General Affordable Homes – which make up just less than half this total as some of these investors have multiple FPRP entities) and those that have been established but are yet to achieve scale (for example, M&G SO, Man Group's Habitare, Octopus's Newmarch, HSPG's Park Properties); there is a range of other funds with vehicles in place to take advantage of specific local opportunities (for example Williams Pears' MTD Housing, Matter Real Estate's shareholdings within St Arthur Homes and Auxesia Homes).

It is this small group of investor-led FPRPS that are driving real growth, in particular since 2018 (see Figure 1.3.1), with nearly 20,000 homes financed by about £8 billion of investment deployed or committed to date.

Figure 1.3.1 **Growth of types of for-profit providers in England**



Savills research, 2022.

Looking ahead

Reviewing plans for investment, we can expect to see growth to continue apace, with what Savills considers might be as much as £27 billion invested in around 140,000 homes by 2027 (Table 1.3.1). Likely key developments include these:

- Shared-ownership supply is expected to average 21,000 homes per year. Of FPRP stock in 2017, 20 per cent was low-cost homeownership; it rose to 66 per cent in 2022, and is forecast to be 63 per cent in 2027 as the grant focus may well shift back to affordable renting.
- Large providers (more than 500 homes) own 91 per cent of the existing FPRP stock but those same providers will only own 76 per cent of stock in 2027 as newer FPRPs catch up.
- Three FPRPs with no completed stock as of 2022 have plans to exceed 1,000 homes in the next five years.

Table 1.3.1 **Numbers and projected numbers of for-profit providers in England**

	2017	2021	2022	2027		
				Current FPRPs	Additional FPRPs	Total
No. of FPRPs	**31**	**51**	**64**	**64**	**c.25**	**c.90**
No. of homes	**873**	**13,671**	**19,600**	**111,400**	**c.30,000**	**c.141,000**
Capital (£billion)	**0.2**	**2.4**	**3.7**	**21.2**	**5.7**	**26.8**

Source: Savills research, 2022.

Put another way, if new investors and FPRPs are accounting for upwards of 25,000 new homes a year by 2027, that could represent nearly half of all affordable homes delivery by that time, raising substantially the output of homes for shared ownership. There might even be reasons for believing that this is an underestimate given the growing pressures on the traditional HA and LA sectors.

What might interrupt this progress?

Investment is driven by policy and financial stability as well as the under-supply of affordable homes. There have been some strong headwinds influencing progress since early 2022:

- *Inflation and economic volatility:* the normal low-inflation environment has been interrupted and this affects affordable housing specifically in the delivery of services to residents and, ultimately for investors, also flows through into the costs of funds. Whilst the relative position is unchanged vis-à-vis other investments, equity returns across the board have risen.
- *Interest rates:* those funds reliant on some measure of debt to make their investments work are likely to find themselves less competitive than they were until rates began to rise last year, which in turn is likely to have interrupted progress until debt terms can be realigned.

- *Policy instability:* changes in the Affordable Homes Programme 2021 caused some uncertainties (for example, shared-ownership schemes covering repairs costs for the first ten years, rent-to-shared-ownership options, minimum staircasing of one per cent). Investors will always point to a need to set quality standards and stick to them, but uncertainty has been caused by the cap on rent increases of seven per cent in England, together with the NHF-led voluntary cap on shared ownership rent increases, leading to below-inflation increases in income. Whilst seven per cent will be challenging for many social housing residents, net income does decrease in real terms, with the prospect of continued high inflation into the Autumn of 2023 potentially affecting rent increases for 2024 as well.

Funders and investors would like to see government and the regulator provide stability in rents policy, set out over the long term, so that investors and fund managers can plan over a timescale, take a view on current levels of volatility and thereby keep the cost of capital as low as possible.

Not separate sectors: what partnership offers

The FPRP sector is often seen as something completely distinct and separate from the 'traditional' not-for-profit sector. In many ways, the early days of new entrant investment may well have caught some HAs by surprise as a new source of competition came into the market. Certainly, the sector tended towards expressions of degrees of scepticism, particularly around what might have been perceptions of the motivations of investors, and whether affordable housing could meet what were (at that time and misleadingly) seen as higher return requirements.

As this chapter argues, however, times have changed, and whilst learning is still going on, there are very good reasons to expect that the social sector will embrace new forms of partnership with equity investors in the next few years. Some of the drivers have already been discussed: pressure on HA finances combined with a need to focus on the existing stock, the sheer volume of capital seeking deployment, the strong ESG characteristics of the sector. This latter is critical – every single one of the main movers from the investor community have partnered with traditional HAs for housing and property management – initially for management agreements but all part of the 'getting to know each other' dynamic.

For housing associations, equity investment offers the following:

- *Access to investment capital:* whilst lending from banks/building societies and bond issues will continue, the huge volume of capital available for equity investment is a key potential future source for HAs, who are in a good position to make a strong offer to investors (for example on ESG, and their ability to provide quality services).
- *Continue to grow operational platform:* by accessing capital from new sources, HAs may not necessarily be the owners of new build properties, but they will be able to utilise their established approaches to service delivery to continue to grow their service platform (i.e. the delivery of management and repairs services).
- *Maintain development expertise and output:* again, by accessing capital from new sources, HAs will be able to maintain and potentially grow their development teams to manage and deliver new developments, albeit financed by investors.
- *Cross-pollination of knowledge from other sectors, and other sources of investment:* as HAs and LAs learn more about investors and the new types of finding, so investors find out more about operating social and affordable housing, leading to greater opportunities for partnership.
- *Financial market-tested risk and governance processes that have been applied to social housing for decades*: the importance of the regulatory and track record of HAs in utilising private finance for 40+ years cannot be under-estimated – not one £ of funding ever in default and a strong record of independent and quality governance at board level.
- *Potential access to new opportunities from FPRPs active across multiple living sectors:* some HAs have diversified into delivering other tenure types, including for example market renting and student accommodation; many investors also have these additional 'living' platforms.

For equity investors, housing associations and the existing sector offer the following:

- *Rapid access to properties to accelerate deployment and growth:* one of the key targets for investors and fund managers is scale, i.e. actual deployment of capital; working in partnership with HAs can offer such scale.

- *Access to experienced developers and operators of social housing:* the established track record of the HA sector in delivering developments, and in managing and maintaining properties once built, are key strengths as investors can work with established providers rather than set up their own platforms from scratch.
- *Involvement of non-profit HAs (or LAs) adds credibility to development schemes:* most investors and fund managers are extremely concerned about reputation, particularly as they are investing pension fund monies on behalf of millions of ordinary people; the involvement of HAs and LAs is definitely a reputation-enhancer for investors. Additionally, as noted above, there is a really strong ESG angle to working with HAs and LAs.

Types of partnership

What types of partnerships are emerging? Here are six examples which give a flavour of how the market is evolving and how the non-profit and for-profit sectors are beginning to collaborate. Some are well established, some are just getting going, but all are likely to play their part going forward:

- *Long leases:* In many ways, this is where equity investors came in, and where long-income investment feels most comfortable, drawing upon the covenant strength of a larger HA or local authority; the model accesses freehold or long-leasehold properties, investors lease to the LA/HA over a long period, index-linked generally at CPI (although returns are even lower for CPI+ leases), with a reversion to the LA/HA for £1 at the end of the lease – a type of index-linked finance. This may well continue to be a small minority of completed deals, but they are likely to have a place, perhaps for local authorities with their wider placemaking roles, where authorities gradually get more comfortable with index-linked funding.
- *Sale of HA pipeline to a FPRP/investor:* An HA allocates and sells some of its development pipeline to an investor, maintains the development management role to deliver the new homes, and then manages the properties when built. The investor finances the developments (what is known as 'forward funding' i.e funding in advance of the properties becoming income-producing), creating more headroom for the HA to invest in other elements of their business plan. There are several examples of such deals, most recently Legal & General with Metropolitan Thames Valley.[6]
- *Sale of HA development pipeline into a joint venture with FPRP or investor:* An HA allocates and sells some its development pipeline into a joint venture (JV) with an investor with a FPRP, with different models of JV structure but essentially all focused on joint ownership of the provider that owns the stock when built. The development management role and future management and maintenance roles are retained by the HA.

  The key example here is AXA and Hyde entering into a jointly owned 50:50 FPRP called Halesworth Housing.[7] Whilst there is just this one currently, it might be expected that FPRPs jointly owned by HAs and investors will become more commonly used, as HAs are then able to influence the direction of growth of the FPRP. Whilst Halesworth is a 50:50 arrangement, many investors are likely to want to seek majority control of a JV organisation, particularly as the mandates (i.e. what they are allowed to invest into and what they are not) might stipulate that the fund/investor has control over the future of the JV organisation.

  Examples of a full range of JV structures are likely to emerge soon, and all would represent additional capital invested in affordable housing. In no sense is this a 'takeover' of traditional HAs by new investors, rather both sides working together to find new ways to achieve each other's objectives.
- *Sale of stabilised assets into a FPRP/Joint Venture structure:* An HA sells a portfolio of established income-producing stock to a FPRP/investor, raising capital for reinvestment into other priorities and continuing to manage the stock. To date, the focus has typically been on shared-ownership properties as they are seen as particularly low-risk by investors, and the post-sale management arrangements remain relatively straightforward as costs are low and do not cover repairs. Whilst Hyde are also the key exemplar for this approach, with M&G the investor, it might be expected that more of the larger shared-ownership stockholders will consider similar options. There are upwards of 200,000 shared-ownership properties within the HA and FPRP sectors currently: tens of £billions of value that could potentially be released from HA balance sheets for reinvestment.
- *Investment into new development via a framework:* Not all partnerships need to be focused on new structures: there are examples of investors and funds simply financing development pipelines through a framework or other form of 'right of first refusal' (ROFR) agreement. This could be partnerships between investors and existing 'traditional' HAs or for newly created FPRPs seeking to grow, particularly those led by developers where there is a pipeline of sites and the

opportunity to provide affordable housing supply, but where the developer is seeking new sources of funding to ensure the developments can go ahead.

A small number of such partnerships are at an early stage of development (in early 2023), with the potential for this arrangement to grow. The key benefit for the FPRP/developer is to secure funding, the benefit to the investor is to deploy capital, but the 'ROFR' approach does not tie the parties into a fixed JV structure, thereby leaving more flexibility for the parties to seek funding or investment elsewhere as appropriate.

- *Management agreements for new FPRP stock:* This is by far the most common approach to partnership working to date. FPRPs and investors seek partnerships with established HAs to bring their expertise to help deliver against the regulator's standards and to offer experience and a track record as the FPRP grows. Sage and Heylo use one HA, Legal & General Affordable Homes use a panel of 13 HAs. Management agreements are not generally long, usually for no more than ten years and frequently shorter; generally, there is a split of risks and rewards between the parties – for example on arrears, void periods, lettings and repair costs. This type of shorter-term arrangement works especially well for newly created FPRPs where there is not (yet) the capacity to manage and maintain properties. They can draw on the expertise and track record of the HA sector, which offers reputational advantage in the context of the RSH (i.e. an investor partners with an existing HA to add to their social investment credentials).

  It works well for a HA to grow their management services at a time when they may be constrained in financing new developments and section 106 acquisitions. It is, put simply, an ideal way to 'get to know each other' and examples like this can be expected to grow and diversify in the next few years as the appetite for further collaboration grows.

Conclusions

There is massive interest from investors worldwide in affordable housing in the UK, and specifically in England. There is also a growing interest from housing associations for alternative funding solutions to support investment and growth. There is a mix of activity and a range of models and there is an emerging market for all types of partnerships. The key market drivers are clear, and despite the challenges of inflation, interest rates and general economic volatility, they are unlikely to fundamentally change:

- New equity investors focus on the acquisition of section 106 schemes and grant-funded development schemes – with the likes of Legal & General Affordable Homes and Sage having led the way.
- New equity investors finance housing association development pipelines as HAs 'retrench' into asset management on their existing stock (dealing with fire and building safety, net zero and energy efficiency).
- New equity investors acquire stabilised housing association assets with management maintained by the HA, releasing capital for HA reinvestment – there is a large pool of buyers with FPRPs capable of acquiring at scale.

Just as occurred with the introduction of private finance in the 1980s, leading to a rapid growth in debt funding over a sustained 25-year period, the new age of equity investment has arrived and has really begun to 'kick in' from the late 2010s/early 2020s onwards. Far from seeing the growth of equity investment as somehow a separate sector, it is far more likely that such investors and the established sector will become important partners in addressing the supply and delivery of affordable housing, for decades to come.

Notes and references

1 See www.lgcplus.com/investment/gove-announces-plan-for-16bn-lgps-levelling-up-investment-31-01-2022/

2 For a brief explanation of ESG see www.investopedia.com/terms/e/environmental-social-and-governance-esg-criteria.asp

3 For details of the schemes, see www.pensioncorporation.com/news-insights/press-releases/2021/pic-invests-p67-million-in-innovative-bromley-affordable-housing; www.railpen.com/news/2022/trocoll-house/

4 See https://sustainabilityforhousing.org.uk/

5 See Legal & General and BPF (2022) *Delivering a step change in affordable housing supply*. London: Legal & General.

6 See www.mtvh.co.uk/news/mtvh-and-lg-affordable-homes-form-joint-venture-partnership-to-deliver-2500-new-affordable-homes/

7 See www.socialhousing.co.uk/news/hyde-set-to-hatch-more-for-profit-rps-79270

Chapter 4

Social housing regulation – A fundamental shift?

Jules Birch

> *'Awaab Ishak died as a result of a severe respiratory condition caused due to prolonged exposure to mould in his home environment. Action to treat and prevent the mould was not taken. His respiratory condition led to respiratory arrest.'*

These were the basic findings of senior coroner Joanne Kearsley at the inquest in November 2022 into the death of two-year-old Awaab in a housing association flat in Rochdale two years earlier. But she went on to spell out the implications for social housing as a whole: 'I'm sure I'm not alone in having thought: how does this happen? How, in the UK in 2020, does a two-year-old child die from exposure to mould in his home? The tragic death of Awaab will, and should, be a defining moment for the housing sector in terms of increasing knowledge, increasing awareness and a deepening of understanding surrounding the issue of damp and mould'.[1]

Taken in isolation, the case was shocking enough. But it was only the latest in a series of other 'defining moments' starting with the deaths of 72 people in the Grenfell Tower fire in 2017. While all of them have happened in England, their impact has resonated throughout the UK and raised some fundamental questions about the meaning, purpose and scope of regulation in social housing. Regulation operates within the context of wider housing policy and must balance the different objectives of ensuring the safety and quality of social homes with the governance, financial viability and responsiveness to tenants of the organisations who build and manage them. Recent events suggest this balance is wrong.

Almost six years on from Grenfell, parliament is finally poised to pass major new legislation on the regulation of social housing in England in 2023. The process has been long and sometimes tortuous but the new system that will be created by the Social Housing (Regulation) Bill has been broadly welcomed across the political spectrum and the housing sector, though some concerns remain. The desperate need for an overhaul of regulation has been underlined not just by Grenfell and Rochdale but by continued exposure of conditions in the worst social housing stock on social media and on national television.

The Bill is of course just one of several major reforms that have been proposed since the horrific events on the night of June 14, 2017. These include far-reaching regulatory changes in the Fire Safety Act and Building Safety Act with impacts across housing of all tenures. However, this chapter concentrates on social housing and matters covered by the Regulator of Social Housing (RSH) and Housing Ombudsman, and the equivalent systems in Scotland, Wales and Northern Ireland. The English legislation will strengthen enforcement of consumer standards and offer greater redress to tenants. Consumer regulation will be put on an equal footing with economic regulation, the largest landlords will face regular inspections and landlords that fail in their duty to tenants will face unlimited fines.

The chapter starts by putting all of that into the context of events since 2017 and of earlier changes to regulation in England. It considers the factors driving regulation in its broadest sense before taking a more detailed look at the changes proposed in each of England, Scotland, Wales and Northern Ireland, before reaching some brief conclusions.

Back to the future

As Roger Jarman pointed out in the 2022 *UK Housing Review Autumn Briefing Paper*, there is something eerily familiar about this new regime. In so many ways it represents several big steps back to the system that existed before the election of the coalition government in 2010; a government that sought to cut bureaucracy and eliminate excessive regulation, promising a 'bonfire of the quangos'.

The downgrading of consumer regulation was seen as one of the principal benefits of the system created by the coalition's Localism Act 2011, which put more onus on tenant scrutiny. As the government explained at the time:[2]

> 'The Act places new limits on the exercise of the Regulator's monitoring and enforcement powers in the 2008 Act in relation to its consumer regulation standards. The rationale for this change is to reduce regulatory burdens on social landlords and to open up more space for local accountability mechanisms. These include more onus on tenant scrutiny (which the Government is seeking to drive with a new direction to the Regulator on tenant involvement and empowerment) and giving local representatives a formal role in the complaints process.'

Today's new emphasis on consumer standards looks very similar to the pre-2010 Tenant Services Authority (TSA). For regular inspections of social landlords, look back to the Audit Commission's housing inspectorate. For the Decent Homes Standard, see the proposed upgraded Decent Homes Standard plus the target to decarbonise social housing by 2030 (although with more limited funding). Most of the clauses in the Social Housing (Regulation) Bill 2022-23 amend part 2 of the Housing and Regeneration Act 2008. This had created the system that existed in 2010 but was subsequently amended to create its replacement.

Table 1.4.1 **Key regulatory changes in England, 2010 onwards**

	Pre-2010	Post-2010	Future
Regulator	Tenant Services Authority	Committee within Homes and Communities Agency from 2012, then Regulator of Social Housing (RSH) from 2018	RSH with strengthened powers
Economic regulation	Proactive	Proactive	Regulator with strengthened powers (from April 2024)
Consumer regulation	Proactive	Reactive – in cases of 'serious detriment'	Proactive
Fines for breach of standards	Penalty fines for housing associations	Fines capped at £5,000	Fines uncapped
Inspections	Regular service inspections by housing inspectorate within Audit Commission	Inspections of properties with 28 days' notice	Routine service inspections by RSH. Inspections of properties with 48 hours' notice
Tenant representation	National Tenant Voice (NTV)	NTV abolished: 'More space for local accountability mechanisms'	Social Housing Quality Resident Panel
Complaints and Housing Ombudsman	For housing associations	For all social landlords (from 2013)	For all social landlords with increased powers

Source: Author's summary.

However, while there are similarities there are also key differences to the pre-2010 system (see Table 1.4.1). Notably, the proposed Social Housing Quality Resident Panel meeting a few times a year falls well short of the National Tenant Voice that was abruptly abolished in 2010, alongside the TSA. This leaves lingering doubts about whether the new system can really engage with tenants and give them a genuine say in decision-making. There are also new elements: the most notable is a more assertive Housing Ombudsman with new powers in place of what had sometimes seemed like a tame watchdog.

Most of these points apply only to England, since governments in Scotland, Wales and Northern Ireland never displayed the same deregulating zeal as their counterpart at Westminster and so have no need to restore large parts of the pre-2010 system of regulation. However, the impact of Grenfell, Rochdale and other cases has gone beyond formal regulatory structures and created the same imperative to act and be seen to act across the UK, while decarbonisation adds a major new element to the push to improve standards in existing social homes across all four nations. While not regulation as such, the period since Grenfell has also seen a significant legislative change giving private and social tenants an enforceable right to homes that are safe, healthy and free from things that could cause serious harm. The Homes (Fitness for Human Habitation) Act 2018 was first introduced as a private member's bill that the government had originally opposed before changing its mind because of Grenfell. Similar legislation now applies in Wales.

The drivers for regulation are similar across the UK nations, even if the weight given to them varies. Responsiveness to tenants is the priority for now, reinforced by pressure from politicians and the media. Regular complaints about social landlords in parliament are perhaps testament to the failures of the current system. As Labour MP Siobhan McDonagh, whose constituency includes the Eastfields Estate in Morden that featured on ITV News in 2021, put it in the second reading debate on the Social Housing (Regulation) Bill: 'I have said many times in this House that my inbox is filled with social housing and disrepair cases, but now it is bursting'.

The political pressure on the social rented sector - and the way that it operates as a form of regulation - has been clear ever since Grenfell. It was perhaps best exemplified by what happened in the wake of the coroner's verdict on the death of Awaab Ishak. The chief executive of Rochdale Boroughwide Housing (RBH) was initially adamant that he would remain in post since the board had given him 'their full backing and trust to continue to oversee the improvements and changes needed'. However, after a very public intervention by the housing secretary Michael Gove, that same board abruptly removed him from his post a few days later, and the chair subsequently resigned as well.

Gove also announced that he would block government funding from any provider that breached the RSH consumer standards until it could prove that it was a responsible landlord. RBH was the first social landlord to be sanctioned in this way but it is far from the only one to face public criticism from the housing secretary. During 2022, Gove named and shamed 14 different social landlords with maladministration findings in press releases issued by his department. In November, in the wake of the Awaab Ishak inquest, he wrote to all housing associations and local authorities to put them 'on notice' that they should 'go further than the letter' of the Decent Homes Standard (DHS) and warning them that they 'must not hide behind legal process' when dealing with mould and damp.[3] His confrontational approach is adding considerable weight to adverse findings by the ombudsman.

Financial regulation

In a charged atmosphere like this, it is easy to lose sight of other aspects of regulation. First, and up to now by far the most important, is economic regulation and the rating of social landlords for their financial viability and governance, which has played an essential role in maintaining lender confidence in the system of private finance for social housing established after 1988. This is what the prominence given to economic standards after 2010 (when reduced grant increased reliance on private finance still further) was all about and the regulator is generally seen to have done a good job in ensuring stability and a steady flow of finance. No social landlord has ever gone bust or defaulted on a loan and those that have run into difficulties have merged with larger rivals.

In the wake of Grenfell and Rochdale, and the urgent and vital issues they raise about safety, transparency and accountability, it is tempting to downplay these aspects of regulation. However, as the economy moves into recession and interest rates rise and with the housing market looking increasingly fragile, they are becoming more rather than less important. In November, the regulator warned of 'significant economic challenges' facing the sector as it downgraded 19 associations to V2 status for financial viability (V1 is the highest status). The structural shift in the sector in England has created a group of very large associations with commercial exposure so significant that rescue via merger may no longer be viable if they run into trouble. At the same time, a new generation of for-profit providers, some of them subsidiaries of huge financial conglomerates, have emerged as significant players and the regulator has also had to deal with the rise of lease-based housing associations. This arguably makes skilled financial regulation more important now than at any time since the financial crisis (issues of private finance are explored in more detail in Contemporary Issues Chapter 3).

Next, and more opaque, is the role that regulation plays in the classification of housing association debt in the national accounts produced by the Office for National Statistics (ONS). Borrowing by housing associations has been classified as in the private sector since the use of private finance began. This was a key reason for the government making associations the main providers of new social rented housing after 1988, replacing local authorities whose borrowing is classed as part of public sector debt. However, significant controls over associations in England were introduced in the Housing and Regeneration Act 2008 and then used in the 2015 budget when the government announced that it would force them to cut their rents by one per cent annually for four years. This prompted the ONS to reclassify English associations as public sector in October 2015 and later to make the same decision on associations in the rest of the UK. Following legislative steps to relinquish some control taken by the Westminster and devolved administrations, English associations were moved back into the private sector in November 2017 with Scotland and Wales following suit a year later and Northern Ireland in 2020. ONS classification remains a live issue in the latest debates about social housing regulation, even though the Office for Budget Responsibility concluded that the decisions on reclassification of housing association debt 'did not materially affect fiscal sustainability'.[4]

Self-regulation

Another issue to consider is the extent of self-regulation within the social housing sector and how this interacts with official regulation. Much obviously depends on policy implementation by individual landlords and how this is influenced by regulatory priorities, but various voluntary codes and agreements have been adopted. Recent examples include the agreement by Welsh social landlords not to evict tenants experiencing financial hardship during the 2023/24 rent settlement, a similar pledge by English and Scottish housing associations and the agreement by the Chartered Institute of Housing and National Housing Federation to follow the recommendations of the independent *Better Social Housing Review* they set up in England.[5] These recommendations could have several important implications for regulation. For example, a comprehensive national audit of all social housing in England and new standards defining what an excellent maintenance and repairs process looks like could become benchmarks against which to judge landlord performance on existing homes. Refocussing on core purpose and ensuring that tenants have a voice across organisations could in turn refocus perceptions of that performance.

In summary, the regulation of social housing is changing for the better, with greater powers for the regulator and ombudsman and a greater role for tenants. However, significant concerns remain about the resources available to deliver what governments are asking the sector to do and about the depth of the Westminster government's commitment to real tenant empowerment. Consider, for example, this government statement about its plans for social housing regulation: 'Under the plans, England's eight million social housing tenants will receive strengthened powers to ensure that their landlords provide quality housing and are held to account when problems arise'.[6] That promise was not made in 2023 but by the Conservative-led coalition in 2010 as it made the very changes that its Conservative successor is now committed to reversing.

England: New legislation, new powers

The details of England's new system of social housing regulation have subtly shifted between proposals made in the social housing green paper, the white paper and the legislation that will implement them. Indeed, they were still evolving as the Social Housing (Regulation) Bill made its way through parliament. Notably, the green paper put considerable emphasis on tackling the stigma facing residents of social housing, but stigma merits few mentions in the white paper. By contrast, inspections received little attention in the green paper but became a cornerstone of the new regulatory system in the white paper.

Set to pass into law in 2023, the Bill now envisages a series of changes to the regulatory system. The three core objectives are to facilitate a new, proactive consumer regulation regime, to refine the existing economic regulatory regime and to strengthen the RSH's powers to enforce both regimes. Among the changes are:

* Making safety, transparency and energy efficiency part of the RSH's fundamental objectives.
* A new access to information scheme for landlords not covered by the Freedom of Information Act giving tenants the right to request information and hold landlords to account.
* Regular inspections of registered providers by RSH.
* Removing the 'serious detriment' test that restricts RSH action on consumer issues. This currently requires the regulator to have reasonable grounds to suspect a breach of the consumer standards has caused or could cause 'serious detriment' to tenants before it can intervene. (It is worth noting that in December 2022, under the existing system, the RSH found that Rochdale Boroughwide Housing had breached its standards and that there had been 'actual and potential serious detriment' to its tenants.)
* Enabling RSH to enter and inspect properties with only 48 hours' notice – down from 28 days – and to make emergency repairs where there is a serious risk.
* Removing the cap on the level of fines that RSH can issue.

In July 2022, a month after the Bill was published, the all-party Levelling Up, Housing and Communities Committee reported on its inquiry into the regulation of social housing that began after the ITV News reports in 2021. Among its key recommendations, the committee:

* Put the issue in the context of the wider policy context with a call for specific funding for regeneration of stock that is approaching obsolescence and called for landlords to be more proactive in auditing stock condition.
* Called on RSH to amend its standards to 'support the establishment of genuinely independent tenants' and residents' associations' and on the government to keep the Social Housing Quality Resident Panel as a permanent national tenant voice.
* Criticised the regulator's interpretation of its duty to minimise intervention and act proportionately to mean that it should only find a landlord in breach of its consumer standards where it also finds evidence of 'systemic failure'. The committee argued that: 'The application of this "systemic failure" test has resulted in the most passive consumer regulatory regime possible under the Housing and Regeneration Act 2008'.

Although the Bill has all-party support, peers and MPs have sought to amend it and have expressed a number of concerns. These include the length of time it has taken to bring the Bill forward, not going far enough in putting tenants at the heart of regulation and governance and funding for the regulator to perform its new inspection role. Several substantive amendments were agreed, including:

* Adding energy efficiency to RSH's fundamental objectives.
* Giving RSH the power to set standards for the competence and conduct of staff working in housing.
* Imposing a duty on the regulator to produce, publish and implement a plan for regular and one-off inspections of regular providers.

There was significant debate about competence standards for social housing staff, with the government initially resisting calls for professional qualifications and standards to be mandated in law on the basis that could lead to a 'substantial' risk of renewed reclassification of housing associations as public bodies, even though there are clearly precedents in other professions. In response to concerns raised by peers about whether the regulator and ombudsman would be adequately funded, the government is allowing RSH to recover a greater proportion of its operating costs from the sector and the ombudsman can set subscriptions at a level to cover costs. The government resisted attempts to give RSH the power to set consumer standards for registered providers on their work to address homelessness, as already happens in Scotland.

Ahead of the Bill returning to the Commons in February 2022, the government published a fresh set of amendments. The most significant of these address demands by campaigners for 'Awaab's Law' by requiring landlords to fix reported health hazards within specified time frames. A consultation will follow on the details but the new rules will form part of the tenancy agreement. The government also changed its mind on competence standards and will now make professional qualifications mandatory for around 25,000 social housing managers to bring the sector into line with other frontline services such as social work, teaching and health and care. Other amendments include new powers for the ombudsman over service improvements, a requirement for written reports after inspections and changes addressing insolvency arrangements and data protection.

In the meantime, work continues on the implementation of the new regulatory regime. The government has reviewed the DHS but has yet to announce how it will be updated. It also plans to extend the standard to private rented homes, which means further work to make it applicable to both sectors.

In November 2022, RSH wrote to all social landlords in the wake of the Awaab Ishak case. All those with more than 1,000 homes will have to submit evidence on their systems for handling damp and mould issues in their stock while smaller providers will have to inform RSH immediately if they are not taking remedial action or do not have a comprehensive understanding of damp and mould problems in their stock.

RSH is already working on the implementation of the more proactive consumer regulation set out in the white paper, with revised consumer standards and a new approach to assessing how tenants are engaged. From April 2023, all social landlords will be judged against 22 tenant satisfaction measures and will have to submit data to the regulator.

Table 1.4.2 **Complaint handling failure orders issued by the housing ombudsman, England**

Period	Number of orders	Compliance	Non-compliance
Jan-Mar 2021	**10**	**8**	**2**
Apr-Jun 2021	**23**	**17**	**6**
Jul-Sep 2021	**27**	**24**	**3**
Oct-Dec 2021	**18**	**18**	**0**
Jan-Mar 2022	**32**	**21**	**11**
Apr-Jun 2022	**22**	**17**	**5**
Jul-Sep 2022	**45**	**39**	**6**

Source: Housing Ombudsman.

Significant changes have already been made to the handling of complaints. In 2020, the Housing Ombudsman's ability to act against landlords was strengthened, with measures including a new complaint handling code putting clearer expectations on landlords, a new power to issue complaint handling failure orders and the ability to conduct wider, systemic or thematic investigations that go beyond an individual complaint. Under the previous system a resident who was still unhappy after using their landlord's internal process could refer their complaint to the Housing Ombudsman but only via a 'democratic filter' such as their MP or councillor. The Building Safety Act 2022 removed this requirement, making it easier to escalate the complaint. Data show a steady increase in the number of complaint handling orders since these changes were introduced.

Scotland: a wider remit

All social housing in Scotland is regulated by the Scottish Housing Regulator (SHR), established in 2011 with a wider remit than regulators elsewhere in the UK: to safeguard and promote the interests of current and future tenants, people who are homeless, factored owners and Gypsy/Travellers. To resolve the issues about ONS classification of housing associations noted above, in 2018 the regulator's controls over disposals and constitutional or organisational changes to landlords and public sector membership of boards were reduced.

Then in April 2019, a new regulatory framework and statutory guidance from the Scottish Housing Regulator came into force. The framework applies to local authorities and housing associations in Scotland, covering assurance and notification, performance against the Scottish Social Housing Charter, tenants' and service users' redress, whistleblowing and equality and human rights. The charter sets the standards and outcomes that all social landlords should aim to achieve and there are regular monitoring reports against the charter's requirements. It also covers compliance with the Energy Efficiency Standard for Social Housing, which is currently under review (see Commentary Chapter 4).

In the wake of the death of Awaab Ishak, SHR wrote to landlords reminding them of the requirements they must meet under the Scottish Housing Quality Standard, which is more exacting than the current DHS in England. SHR asked all governing bodies and committees to consider the systems they have in place to ensure that homes are not affected by mould and damp and that they have appropriate systems to identify and deal with any reported cases.

Rents in Scotland were frozen in 2022 under emergency Covid legislation. In December the housing minister reached an agreement with social landlords on below-inflation rent increases for 2023/24, avoiding the need for a regulatory decision like those made in England and Wales. Nevertheless, rent pressures remain a significant regulatory concern. In November 2022, the regulator warned that landlords face 'significant economic challenges' including higher inflation, energy costs and interest rates and an imminent recession. 'The Scottish government's rent policy may mean that landlords have limited capacity to increase rents to mitigate inflationary pressures within the business and to help meet the cost of policy obligations'.

Wales: regulatory structure under question

Regulation of registered social landlords in Wales is carried out by the Housing Regulation Team (the regulator) within the Welsh Government. This is meant to be supported by the independent Regulatory Board for Wales (RBW), which advises ministers on regulation, the Regulatory Advisory Group of stakeholder organisations and TPAS Cymru, which raises tenants' concerns.

However, this structure has been under question since the RBW was dissolved by the Welsh Government in July 2022. In a statement, it said that the minister 'will commission a programme of work to look at how the regulatory function for registered social landlords is supported. This will include a re-evaluation of the role and function of the Regulatory Board for Wales which has been dissolved'. It added that in the interim the regulation team would continue to work with the Regulatory Advisory Group on behalf of the minister 'for insight into the challenges facing the sector'. At the time of the R*eview's* publication the programme of work was ongoing.

Wales introduced new legislation on social housing regulation in the wake of the reclassification by the ONS of housing association debt in 2016. The ONS decided that the degree of control exercised by the Welsh Government meant that housing associations in Wales could no longer be considered as independent organisations. In 2018 legislation reduced central and local government influence and the ONS reversed its decision.

Agreements between the housing sector and the Welsh Government are a more informal feature of the regulation system. Most recently, as part of the rent settlement for 2023/24, social landlords agreed that there will be no evictions due to financial hardship during the year, where tenants engage with their landlord. A joint campaign encouraging tenants in difficulties to talk to their landlords and access support was also launched across Wales. The settlement includes a ministerial direction imposing a 6.5 per cent cap on rent increases in April 2023.

Proposals for an update to the Welsh Housing Quality Standard have been out for consultation and responses are being reviewed. The most significant change from the original WHQS is a requirement to start decarbonising the Welsh social housing stock at scale and pace and to minimise energy bills for tenants. For the first time, the revised standard would also include environmental and comfort-based elements such as suitable floor coverings at change of tenancy and homes having sufficient space for everyday living.

In the wake of the Awaab Ishak case, Welsh Government wrote to all social landlords asking them to submit information about how they are responding to damp and mould issues.

Northern Ireland: political impasse

The Department for Communities (DfC) is the regulatory authority for registered housing associations in Northern Ireland via its housing regulation branch.

A regulatory framework updated in 2018 adopted a risk-based self-reporting approach instead of the old rolling-inspection regime, to reflect the development/maturity of the sector. The regulator assesses associations according to their compliance with governance, consumer and financial standards. The consumer standard incorporates tenant participation.

A review of the regulatory framework is underway. CIH Northern Ireland is arguing for professionalism and professional standards to be incorporated in the consumer standard, and that the review needs to be forward looking. The regulator appears to have taken the latter message on board as the stakeholder questionnaire has been tweaked – before that it was largely focused on whether current approaches work.

Housing associations in Northern Ireland were reclassified as public sector as in the rest of the UK but political deadlock at Stormont led to a more protracted process before the ONS confirmed their private sector status. Legislation was fast-tracked in 2020, reducing government influence and leading to ONS reclassification in October 2020.

The development of housing policy continues to be hampered by the political impasse at Stormont, with implications for regulation as in everything else. As Heather Wilson outlined in the *UK Housing Review Autumn Briefing Pape*r, the deadlock has interrupted plans announced in November 2020 to revitalise the Northern Ireland Housing Executive by transforming its landlord arm into a mutual or co-operative body, thus inevitably affecting its ability to maintain standards in its stock because of its continuing inability to raise capital finance to address its substantial repairs backlog.

Conclusion

So what are the implications for the regulation of social housing in future? In a narrow sense, the switch from reactive to proactive consumer regulation and the scrapping of the serious detriment test in the English legislation should make it easier for the regulator to act and prevent other similar cases, subject to concerns about the legislation and the resourcing of the new regime. Media scrutiny, action by the regulator and the ombudsman and very public criticism from senior ministers have all created extra imperatives for landlords to act on complaints from tenants, in addition to renewed awareness of the issues by staff. The recommendations of the *Better Social Housing Review* provide a good starting point for a return to the basics of good housing management and core purpose. If the direction and focus of individual landlords and the sector as a whole is clearer, they will be easier to regulate.

However, the flipside of the renewed emphasis that is quite rightly being put on the quality of existing homes is less emphasis on, and fewer resources dedicated to, new, genuinely affordable social homes. This shift will be reinforced by existing trends such as targets for decarbonisation (with, as yet, insufficient resources to back them up); a below-inflation rent settlement that will reduce in-house resources available to social landlords at the same time as it gives tenants some protection from cost of living pressures, and inflation squeezing the real value of social housing grant. Add large costs for fire safety and what could prove to be significant costs to tackle damp and mould and the pressures on budgets can only increase. The result will be more families in housing need living for longer in private rented and temporary accommodation in conditions that will often be even worse than the worst social housing. The 'naming and shaming' of social landlords may be justified but it also a useful distraction tactic for a housing secretary presiding over this situation.

Notes and references

1 Material from the inquest is available at www.judiciary.uk/prevention-of-future-death-reports/awaab-ishak-prevention-of-future-deaths-report/

2 See www.legislation.gov.uk/uksi/2012/641/pdfs/uksiem_20120641_en.pdf

3 See www.gov.uk/government/publications/letter-from-the-dluhc-secretary-of-state-to-the-construction-products-association-13-april-2022

4 For fuller discussion, see https://obr.uk/box/housing-associations-classification-changes-and-fiscal-risks/

5 Further information on the review is available at www.bettersocialhousingreview.org.uk

6 See www.gov.uk/government/news/tenant-services-authority-to-be-abolished-new-powers-for-tenants-to-improve-social-housing

Chapter 1

Economic prospects and public expenditure

Mark Stephens

In the 2022 *Review* we highlighted the rise in inflation which was then largely attributable to the world economy encountering supply chain restrictions. Most countries (but not China) had exited from pandemic-related restrictions and the *Review* noted that a key uncertainty was whether this would be a blip or whether inflationary expectations would become embedded. What we could not have known was that the world economy was about to experience a huge energy-price shock arising from President Putin's decision to invade Ukraine on 24 February. This put paid to any notion that the world would be seeking to 'build back better' after the pandemic. Instead, governments and central banks have been fighting inflation, and seeking to protect households and businesses from energy-price hikes.

In this chapter, we look first at the general economic picture and then at:

- government policy and the economy
- fiscal policy and the Autumn Statement
- taxation
- monetary policy

We conclude with comments on a 'year of turbulence'.

The overall economic picture

For the UK, the prognosis is even worse than for other advanced economies. The 'hard' form of Brexit that the Johnson government opted for, combined with acute political instability and the astonishingly naïve and reckless 'mini-budget' of the short-lived Truss administration, contributed to placing the UK in an unenviable economic position. Liz Truss and Kwasi Kwarteng were convinced that the country's relatively low growth rate was attributable to the conservatism of the Treasury and Bank of England and sought to raise the trend growth rate to 2.5 per cent through a 'Growth Plan' that included some £45 billion of unfunded tax cuts (according to the IFS) on a scale not seen since the 1972 'Barber Boom'. The markets were further unnerved by the way in which the government eschewed the scrutiny of the Office for Budgetary Responsibility and removed the most senior civil servant in the Treasury (as discussed in the *UKHR Autumn Briefing Paper 2022*).

Amid the chaos that followed, the government was obliged to increase the interest rate on gilts to persuade investors to keep buying them (this risk premium becoming known as the 'moron premium') whilst sterling almost fell to parity with the US dollar. A liquidity crisis among private sector, defined-benefit pension schemes caused by the rising interest rates on gilts caused the Bank of England temporarily to intervene by purchasing gilts from pension funds. The prime minister sought to remain in power by sacking her chancellor on 14 October, but her own position became untenable, and she announced her resignation six days later. This came after just 45 days in office and she finally left after 17 weeks as prime minister, when Rishi Sunak was confirmed as her successor.

By the time Jeremy Hunt, the new chancellor, unveiled his Autumn Statement on 17 November, the UK was approaching a recession that is expected to last for more than a year and, in contrast to all the other G7 countries, output remained below pre-pandemic levels and was not expected to return to these until the end of 2024. However, Hunt's budget, which reversed almost all the tax cuts announced by Kwasi Kwarteng a few weeks earlier, did at least restore some semblance of government responsibility, halted the collapse in the pound and eased the cost of government borrowing.

Nonetheless, future economic prospects remain bleak, reflecting both the world's geo-political and economic situation, as well as the UK's own difficulties. The *Financial Times'* new year survey of 101 economists found that most expected the UK to experience a longer recession and more persistent inflation than in other countries, although they expected growth to return and inflation to ease by the end of 2023.[1] Reasons given for the UK's relatively poor performance include a greater reliance on gas for energy combined with low storage capacity, mortgagors being more exposed to interest-rate rises due to shorter-term fixed-interest products, and the tightness of the labour market.

The failure of economic activity to return to pre-pandemic levels marks the UK out from other countries. Whilst unemployment was at an historically low level towards the end of 2022, the OBR expects it to rise by some 505,000 to peak at 1.7 million or 4.9 per cent in 2024, before falling back to 4.1 per cent – the level which the OBR believes to be its structural rate.[2]

Economic inactivity has risen by 565,000 since 2020,[3] and this rise has been linked to burgeoning waiting lists for treatment in the NHS, in turn reflecting staff shortages within the NHS and social care and an inability to catch up with backlogs caused by the pandemic. However, whether such delays in treatment are a significant cause of labour market inactivity has been questioned by Bee Boileau and Jonathan Cribb. Their analysis of the Labour Force Survey suggested that:[4]

> '... in fact, there seem to be two distinct issues at stake: increasing levels of ill-health amongst the older non-working population (which is concerning as an issue in its own right), and increased levels of inactivity driven in large part by people leaving work for non-health related reasons – in particular because they have decided to retire.'

The House of Lords Economic Affairs Committee, which undertook its own inquiry into the rise in economic inactivity,[5] concurred with this analysis, noting that the tendency of economic inactivity to rise as the population aged used to be countered by rising participation among older people. The committee speculated that pension flexibility and savings accumulated during the pandemic may have encouraged the rise in early retirement, and, although the cost-of-living crisis might encourage some to return to work, this should not be taken for granted as many early retirees are relatively well-off.

The report also suggested that the changing structure of migration was driving labour shortages. Since Brexit, the number of EU workers in the UK has fallen by 171,000 (see Commentary Chapter 2). Whilst this has been more than offset by a rise of some 186,000 non-EU workers, the latter tend to be more skilled (in line with immigration policy). The net effect is shortages of less-skilled workers affecting certain sectors of the economy including hospitality. However, not all shortages are in less/unskilled sectors, as the staffing crisis in the NHS and social care demonstrates. A recent King's Fund report suggests that the high vacancy rates across the NHS (nurses, GPs, consultants) is significantly attributable to the lack of expert, independent and transparent workforce planning, and the Treasury's preference for under-training due to its costs and a fear of surplus staff or of creating unnecessary posts.[6] The Autumn Statement states that a new workforce plan will be published next year using independent forecasts.

Government policy and the economy

Although the UK has been governed by Conservative or Conservative-led governments since 2010, the period has been marked by political instability within the party that may be attributed to conflicts over Brexit and its implementation, combined with the economic and wider turbulence arising from the two big shocks of the pandemic and the Russian invasion of Ukraine.

These factors have contributed to instability in economic policy, which has passed through distinctly different phases. First came austerity as the Cameron/ Osborne leadership sought to consolidate public finances in the wake of the financial crisis. This was relaxed under Theresa May and then evolved into the so-called 'cakeism' under Boris Johnson's somewhat sybaritic government, whose 2021 Spending Review implied some loosening of the public finances amid a vague aspiration to create a high-productivity/ high-wage economy. More recently the hubristic and ill-fated Growth Plan under the Truss/ Kwarteng partnership aimed to increase the trend growth rate through deregulatory, supply-side reforms and tax cuts.

The latest phase, the Sunak/ Hunt partnership, has only recently begun and was formed in the aftermath of the chaos caused by the Truss/ Kwarteng 'mini-budget'. The resulting Autumn Statement was in effect a crisis budget prepared over a matter of a few weeks. The opportunity for the new government to devise a longer-term economic strategy is restricted because there is less than two years left before an election must be held, while geopolitical and economic turbulence have created short-term imperatives and the governing party remains very divided.

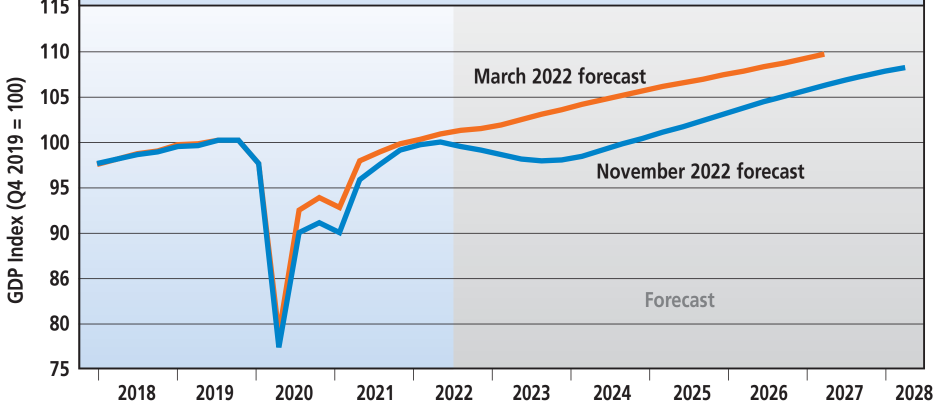
Nonetheless, the Autumn Statement provides a clear indication of what we can expect over the next two years, even if its plans for the post-election period might be treated with considerable scepticism.

Fiscal policy and the Autumn Statement

The government's fiscal policy revealed in November's Autumn Statement was informed by new OBR forecasts which suggested a much weaker economic performance compared to the forecasts made in March. Figure 2.1.1 shows how the economy (measured by GDP) bounced back from the 2020 lockdown and had almost returned to pre-pandemic levels in Q4 2021, but is now expected by the

OBR to shrink again – falling some 2.3 percentage points below the eve-of-pandemic level – and not return to that level until Q4 2024. The OBR forecast anticipated inflation peaking at 11 per cent in Q4 2023 before falling rapidly in 2024 and even becoming negative the following year (as energy prices fall).

Figure 2.1.1 **Real GDP: recent trends and forecasts**

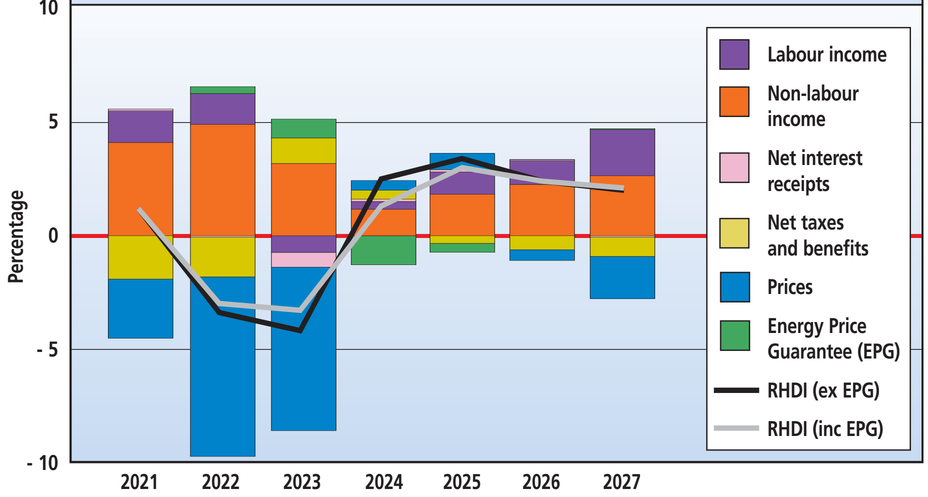


Source: OBR (2022) Economic and Fiscal Outlook, CP 749, Chart 1.

However, household disposable incomes will be squeezed – shrinking by seven per cent (cumulatively in 2022/23 and 2023/24) and wiping out the previous eight years' rises – despite some £100 billion of government support through the Energy Price Guarantee (EPG) – see Figure 2.1.2. The OBR forecast suggests that by 2027/28 (the last year in its forecast) real disposable incomes will still be lower than in 2019/20. Indeed, the IFS extrapolations suggest that real disposable household incomes will be almost one-third lower in 2026 than they would have been if pre-2008 growth had been maintained.[7]

Fiscal policy has had to respond to the upsurge in inflation through extensive support for energy bills for households and business – emergency expenditure following on so soon after the pandemic measures. Unsurprisingly, the effect has been to increase government borrowing. In the financial years before the global financial crisis (GFC) and the pandemic, net borrowing stood at around three per cent of GDP. It peaked at 10.2 per cent during the GFC (2009/10) and

Figure 2.1.2 **Real household disposable income (RHDI)**



Source: OBR (2022) Economic and Fiscal Outlook, CP 749, Chart B.

at 15 per cent in the pandemic (2021/22). It fell dramatically in 2021/22 as measures such as furlough were withdrawn, but is expected to rise to 7.1 per cent in 2022/23 before reducing to pre-pandemic levels in 2025/26.

The cumulative impact of these levels of net borrowing is to increase the stock of debt from around 85 per cent of GDP to 97.6 per cent in 2025/26, the highest level since the early 1960s. The government's fiscal targets (balancing the current budget and reducing underlying debt by 2025/26) are therefore most unlikely to be met, and have been replaced by less onerous ones, namely to reduce current borrowing to three per cent of GDP, and to see underlying debt falling within five years. According to OBR forecasts and the government's stated expenditure plans these targets would be met. Meanwhile, the OBR notes that the rapid rise of interest rates together with increased debt means that the cost of servicing it is likely to rise from five per cent of GDP in 2019/20 to 8.5 per cent in 2027/28. The Treasury notes the £120 billion that the government will spend on debt interest this year is greater than the budget of any government department other than Health.[8] This commitment is extremely sensitive to changes in interest rates and inflation levels.

The budgets of individual government departments were set in cash terms in the 2021 Spending Review, which covers the years up to and including 2024/25. According to analysis by Ben Zaranko of the IFS,[9] the Autumn Statement made relatively little difference to the real value of these spending plans. His calculation is that average, real-terms spending growth has been raised by 0.2 percentage points from 3.3 per cent to 3.5 per cent for the period 2021/22 to 2024/25. However, he cautions that the picture may be less benign for two reasons. First, there were significant underspends in 2021/22 which have lowered the starting point for calculating increases. Second, the GDP deflator, which is limited to domestic inflation so excludes the effect of imported energy and food-price rises, is used instead of the CPI to calculate the 'real' value of expenditure. He notes that it might not fully reflect departments' actual costs.

Some departments/ expenditure areas have been favoured. Health and social care in England have been allocated an additional £3.3 billion in 2023/24 and 2024/25, with £8 billion for 2024/25.[10] Education (schools) have also been favoured in the Spending Review with an additional £2.3 billion in 2023/24 and 2024/25.[11] Local government sees some easing with the enhanced ability to raise the social care precept in the council tax. There are savings from overseas aid in 2024/25 by continuing to limit the UK's commitment to 0.5 per cent of national income and postponing the return to 0.7 per cent adopted by the Cameron government as a statutory duty.

Outside departmental expenditure, most notable has been the decision to uprate social security benefits, including pensions, by the September 2021 rate of inflation, i.e. 10.1 per cent. The gap between the inflation rate used for uprating benefits and its implementation six months later caused the real value of working-age benefits to fall in 2022/23. The uplift for 2023/24 does not seek to compensate for this, although it is possible that falling inflation could have that effect in future. Whilst the benefits cap is being uprated, the local housing allowance (which was last uprated in April 2020) is not (see Commentary Chapter 6 for more discussion of these points).

However, the government is making £14 billion savings compared to Truss's Growth Plan by limiting the generosity of the EPG from April 2023. The typical cap has been raised from £2,500 to £3,000 plus some targeted measures for vulnerable groups.[12] Moreover, the EPG is now due to finish at the end of March 2024, rather than the end of September 2024 as had been planned in the previous Growth Plan.

The squeeze on public expenditure has largely been postponed until after the Spending Review period and takes us into the period after the latest date for the next general election (end of 2024, or conceivably early 2025). For this reason, the expenditure plans might be treated with some scepticism. The government envisages spending to rise by one per cent in real terms annually – a reduction from the 3.1 per cent previously planned. Of course, if, as is probable, some areas such as health and defence receive higher increases (the latter potentially a result of the Russian invasion of Ukraine), this must imply real-terms cuts elsewhere. However, experience suggests that governments tend to relent so as to avoid such painful choices, even if fiscal rules are breached.[13]

Despite awareness that the future sustainability of public expenditure depends on economic growth, the government announced its intention to freeze departmental capital expenditure in cash terms until 2027/28.

Taxation

The government has also adopted measures to increase tax revenues.

For individuals, the income tax personal allowance and tax threshold for the higher rate had already been frozen until April 2026; the Autumn Statement extended the freeze for a further two years. The Truss/ Kwarteng Growth Plan envisaged the abolition of the additional rate threshold. Instead, it is being reduced from £150,000 to £125,140 from April 2023. The combination of fiscal drag and the reduction of the additional rate threshold will bring more people into the income tax system, and more will be taxed at 40, 60 and 45 per cent.[14] Capital gains tax allowances will fall from £12,300 to £6,000 from April 2023 and to £3,000 from April 2025. The employee national insurance contribution (NIC) threshold is also being frozen until 2028.

In the business sector, the corporation tax rate will rise to 25 per cent in April 2023. Windfall taxes are being applied by increasing the energy profits levy and the energy generator levy. The threshold for employers' NICs is being frozen, along with the VAT threshold.

The effect of the tax changes will be to raise the tax burden from 33.1 per cent of GDP in 2019/20 to 37.1 per cent by 2028, which the OBR describes as 'its highest sustained level since the Second World War.'[15] This moves the UK from below the 2021 OECD average of 34.1 to three percentage points above it. It remains lower than in Germany, France and the Nordic countries, but is much higher than the levels in most other Anglophone countries.[16] (In 2021 it was below 30 per cent in the US and Australia, and below 25 per cent in Ireland. At 33.2 per cent in 2021, Canada was closer to the UK.[17])

Monetary policy

The Bank of England's Monetary Policy Committee's (MPC) remit is to pursue price stability based on a target set annually by the government. The target, which remains two per cent (CPI), has been hugely overshot, and the UK is now experiencing the highest rate of inflation for 40 years.

Inevitably, the MPC has responded by increasing interest rates. These had been at an historic low of 0.1 per cent but beginning in December 2021 the MPC had made nine incremental increases in the base rate by the end of 2022. The 0.75 percentage point increase in November was the largest in more than 30 years and was followed by a further 0.5 percentage point increase in December, bringing it to 3.5 per cent. Economists' predictions suggest that base rates are likely to peak at some point in 2023 between 3.75 and five per cent.[18]

Such interest rates are much higher than we have experienced since before the GFC when they were cut from 5.75 per cent in August 2007 to 0.5 per cent in March 2009. The base rate never rose above one per cent between the GFC and the pandemic. Going into the pandemic, it was just 0.75 per cent. Nonetheless, the base rate is strongly negative in real terms and lower than for much of the last half century. For example, it remained consistently above ten per cent between June 1978 and October 1982 (and peaked at 17 per cent in 1979) and was frequently above ten per cent after that. It was only after the UK's forced exit from the Exchange Rate Mechanism in 1992 that interest rates fell consistently below ten per cent, and only after the GFC that they fell consistently below five per cent.

Historically, therefore, it would seem appropriate to say that the UK has left a period of ultra-low interest rates and is now going to experience a period of low interest rates.

Once the scope for cutting base rates was almost exhausted, the MPC resorted to a programme of quantitative easing (QE) in the wake of the GFC. This was not reversed, but was followed by another intense round of QE during the pandemic, focussed on the purchase of government bonds. This played a key role in financing the government's huge financial commitments, such as furlough. In 2020 and 2021 the Bank purchased £450 billion of government bonds, bringing its total holding to £895 billion.[19] With inflation exceeding ten per cent, the Bank began to reverse this process in November 2022 by allowing some bonds to mature and selling others, a process known as quantitative tightening.

Conclusions

The past year has been one of turbulence. Economic turbulence has been the result of political instability both internationally and within the UK. The result has been to exacerbate the inflationary pressures that were already present as the world economy reopened after Covid. Within the UK it has changed the terms of economic policy, resulting in an unattractive combination of a high government deficit, higher taxes, public expenditure that is being constrained, and higher interest rates. After a decade of near stagnation, household incomes are now falling. It is a very long way from the 'sunlit uplands' of the post-Brexit world we were once promised, and the idea of 'building back better' that was so popular during the worst of the pandemic has largely been forgotten.

Notes and references

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9 Zaranko, B. (2022) *Spending on public services* (presentation at IFS Autumn Statement 2022: IFS Analysis event, 18 November (https://ifs.org.uk/sites/default/files/2022-11/Spending-on-public-services-Ben-Zaranko.pdf).

10 HM Treasury, *op.cit.*, para. 2.34.

11 *Ibid.*, para. 2.41.

13 Zaranko, *op.cit.*

14 An effective 60 per cent tax rate is reached for people earning more than £100,000, after which the personal tax allowance is withdrawn. It tapers out when earnings reach £125,140, which is why the additional rate starts at this point.

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16 OECD (2022) Revenue Statistics 2022 – the United Kingdom. Paris: OECD (www.oecd.org/tax/revenue-statistics-united-kingdom.pdf).

17 Of course the level may have changed in these countries since 2021.

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Chapter 2

Dwellings, stock condition and households

John Perry and Annie Owens

Initial results from the 2021 census enable the *Review* to comment more definitively on the UK's population. However, analysis of census results has not yet proceeded to the point where anything new can be said about household growth and hence housing need. Meanwhile, issues about the existing housing stock have gained ever more prominence. As ever, this chapter covers a range of topics, this year summarising the current evidence and debates about:

- trends in the UK's population and in-migration
- housing need, housing supply and changing tenure patterns
- Issues with the existing stock: energy efficiency, building safety and damp.

Population growth halts, yet migration surges

Population growth is an important driver of household growth and hence of housing demand. New population estimates take account of the 2021 census results and indicate that population growth over the last ten years has been slightly lower than ONS had previously calculated. In mid-2021, the UK had an estimated population of 67.03 million, around 5.9 per cent more than in 2011. The rate of growth may be adjusted further once census results for Scotland are available.

Within the UK, population growth in the decade to mid-2021 was concentrated in England (6.5 per cent) and Northern Ireland (five per cent), with slower growth in Wales (1.4 per cent) and Scotland (3.4 per cent).[1] So far, ONS has not updated the projection noted in the 2022 *Review*, that the UK population will increase by 3.2 per cent to around 69.2 million by mid-2030. This growth is projected to be concentrated in England, with Scotland projected to see slight population decline.

Reduced numbers of births and reduced life expectancy are bringing the number of births and deaths almost into balance, meaning that migration is the main factor driving growth. Net international migration for the UK for the year to June 2021 (the relevant date for the population figure above) was an estimated 173,000. Due to the pandemic, this was lower than the ONS projected. Currently, ONS sees net migration falling to 200,000 annually by 2026 and then continuing at that level until 2045.[2]

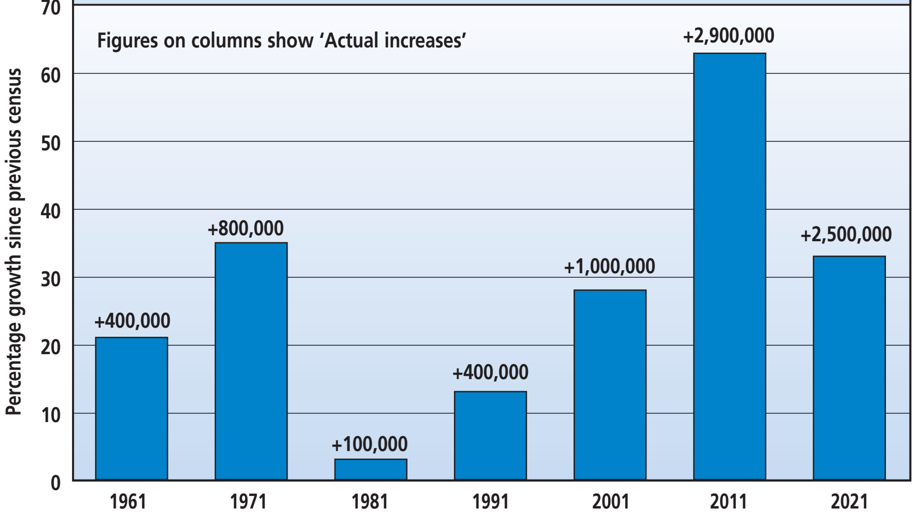
However, in reality there was a remarkable increase in net migration in the year to June 2022, which reached 504,000, around 331,000 higher than in the year before and nearly double the previous record. The increase was driven by a large increase in people from non-EU countries moving to the UK. Of the estimated total of 1.1 million migrating to the UK during the year, 704,000 came from non-EU countries, 379,000 more than arrived in the year to June 2021. By contrast, almost half of the 560,000 people estimated to have *left* the UK during the year were people returning to the European Union, resulting in a net reduction in EU migration.

The last edition of the *Review* commented on the 'uncertainty of future migration patterns'. Commentators have advised against assuming that the record number in 2022 represents a 'new normal'. The ONS noted that the UK was living through a 'unique' period when several factors combined to boost migration, notably the lifting of pandemic travel restrictions, the end of the transition period from the EU, the war in Ukraine, the resettlement of Afghans and the new visa route for Hong Kong British nationals.

Professor Jonathan Portes argues that there are still labour shortages in some sectors of the UK economy that were dependent on EU workers, and these explain the sharp increase in those coming to work under the new health and care visa, more than offsetting falls in EU migration. 'This readjustment, from EU to non-EU migrants is broadly what the new system was designed to achieve... immigration is about the only area where policy is contributing to higher economic growth' he commented.[3]

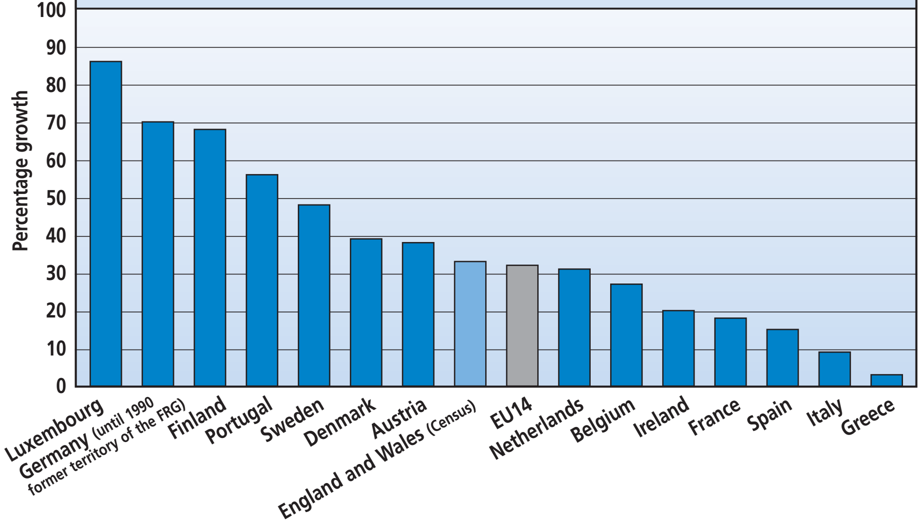
Madeleine Sumption and Peter Walsh of the Migration Observatory note that the detailed picture provided by the 2021 census marks 'the end of an era', as it coincided almost exactly with the end of 'free movement' following Brexit.[4] As Figure 2.2.1 shows, the last decade was not unusual in migration terms, whereas the decade that ended in 2011 was. Over those ten years, EU migrants made a larger contribution to net migration than in previous decades, contributing 48 per cent of the 2.5 million growth. Historically, non-EU migrants made up the large majority of migration to the UK, and one consequence of Brexit appears to be a reversion to this trend. Census figures suggest that by March 2021, only around 3.9 million EU passport holders were still living in England and Wales, a significant fall given that previous estimates indicated that five million EU nationals lived in the UK as a whole prior to Brexit.

Figure 2.2.1 **Growth in non-UK-born population in recent decades**



Source: ONS.

Figure 2.2.2 **Growth in foreign-born population, England and Wales and other European countries, 2011-2021**



Source: Migration Observatory.

Clearly migration has changed the makeup of the UK population. The number of people born abroad increased by 2.5 million in England and Wales between 2011 and 2021, from 7.5 million to 10 million. Compared to other high-income countries this increase is average, however: the 33 per cent growth in the foreign-born population was very similar to the increase seen across Western and Southern European EU-14 countries (Figure 2.2.2). It takes the non-UK born population share to 16.8 per cent (for the whole UK).

Leicester and Birmingham are the UK's first cities where over half the people are from black, Asian or minority ethnic (BAME) backgrounds, according to the 2021 census. As a result of previous waves of migration and subsequent population change, 59 per cent of people in Leicester are from minority ethnic backgrounds, compared with 51 per cent in Birmingham and 54 per cent in Luton. Across England and Wales, 18 per cent of people are BAME. At 69.2 per cent, Newham is the London borough with the highest proportion of BAME citizens.

Despite the current home secretary's ambition to reduce net migration to below 100,000, it seems unlikely that levels will fall below the ONS long-term projection of 200,000 annually. A number of factors are at play, including: the continued demand for labour, with industry calling for a relaxation of the rules; irregular migration (e.g. in excess of 40,000 'small boat' arrivals in the UK in 2022 which are not yet included in the figures but will be), and the Ukraine conflict, which shows few signs of ending. More broadly, global displacement reached a record 100 million people in 2022, according to the UNHCR:[5] climate change, disastrous weather events and worsening global disparities in economic opportunities are all likely to make displacement worse. Brexit may have marked a turning point in where migrants come from, but it is unlikely to have permanently reduced the numbers.

Housing need and supply

Recent editions of the *Review* have carried commentary on housing need, based on available evidence from across the UK. There have been no recent updates in projections of household growth – in England, Wales and Scotland the latest projections are 2018-based, and in Northern Ireland 2016-based. The 2021 edition of the *Review* summarised the most recent projections of housing need, which still apply although are increasingly dated.

The projected need in England, assessed by Glen Bramley in 2018 and partially updated in 2020, is to provide 340,000 new houses annually. In Wales, the most recent needs assessment was in 2020, with a central estimate of need at 7,400 annually; in Scotland, a 2020 estimate projected a requirement of 15,300 annually and in Northern Ireland the projected annual requirement from 2020 was 4,800 new homes. All of these need to be revisited against the backdrop of 2021 census findings and changing economic conditions and patterns of migration, post-Brexit, to provide updated projections of household growth.

In the absence of such projections or assessment of wider housing need, this chapter simply records the latest data on new housing supply. While data are available for 2021/22 for England (see below), new data were not available for Wales at the time of writing. For both Scotland and Northern Ireland, data show that while supply was affected by the pandemic it has now recovered, almost to previous levels. In both cases output meets projected needs.

New housing supply in England had been increasing steadily pre-pandemic and in 2019/20 reached 242,700 additional dwellings. During 2020/21, output fell because of the pandemic, but recovered in 2021/22. Table 2.2.1 shows net additions, with the new build completions regularly exceeding those reported in DLUHC's quarterly construction statistics (included for reference at the bottom of the table).

As noted in previous editions of the *Review*, supply would have to grow considerably to meet the government's target of providing 300,000 homes a year by the mid-2020s, a target which in any case has been strongly questioned by Conservative MPs. While the target continues to be a 'commitment' it will now have 'new flexibilities' to reflect local circumstances. This suggests that in practice the target will be hypothetical and unenforceable, even as it remains below the level of projected housing need. The updated National Planning Policy Framework on which consultation is taking place has been summarised as likely to result in 'fewer new homes in the wrong places', meaning fewer homes where they are actually required but where building them might be 'out of character with the existing area'. The new NPPF has thus been dubbed a set of 'planning reforms for those already comfortably housed'. Indeed, there are reports of councils delaying their local plans so as to take advantage of the weaker NPPF, and even of councils already cutting their housing targets so that they fall below the previously required levels.[6]

Table 2.2.1 **Net additions to housing supply in England, 2015/16 to 2021/22**

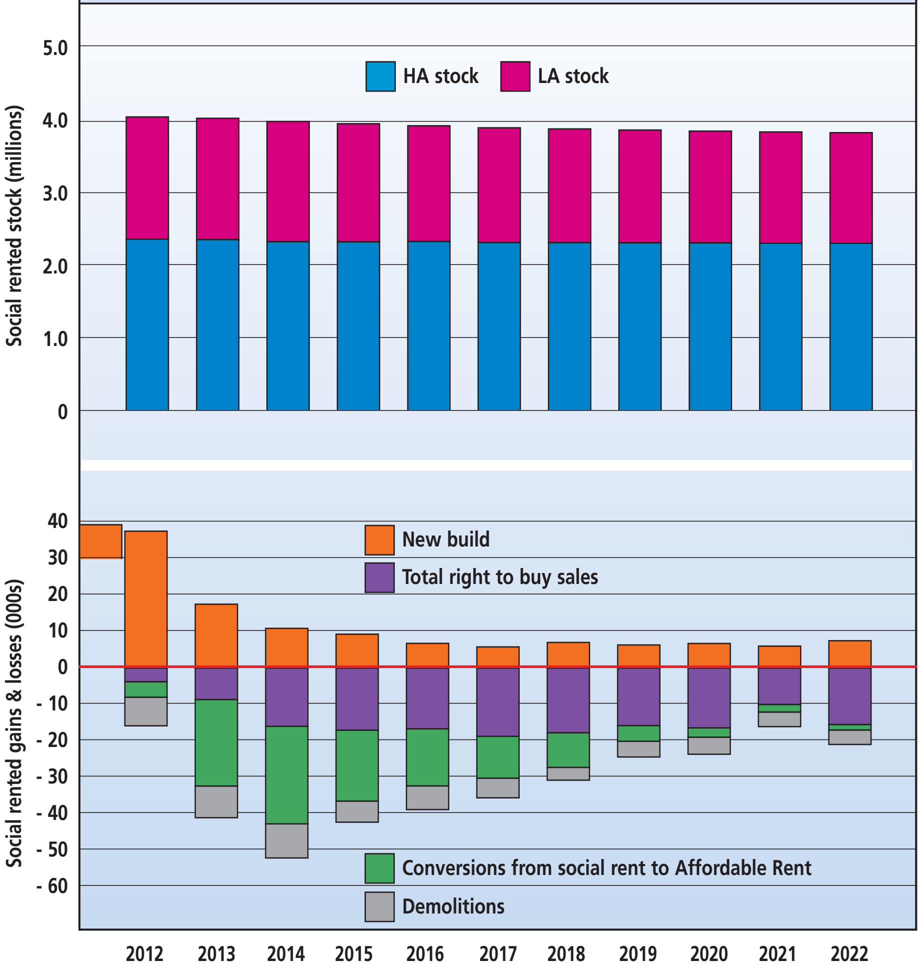
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
New build completions	**163,940**	**183,570**	**195,390**	**214,410**	**219,120**	**191,820**	**210,070**
+ Net conversions	**4,760**	**5,680**	**4,550**	**5,160**	**4,340**	**3,410**	**4,870**
+ Net change of use	**30,600**	**37,190**	**29,730**	**29,300**	**26,710**	**21,470**	**22,770**
+ Net other gains	**780**	**720**	**680**	**970**	**860**	**640**	**780**
– Demolitions	**10,420**	**9,820**	**8,060**	**7,960**	**8,330**	**5,480**	**5,680**
= Net additional dwellings	**189,650**	**217,350**	**222,280**	**241,880**	**242,700**	**211,870**	**232,820**
Quarterly new build figures	**139,710**	**147,520**	**160,910**	**169,060**	**175,340**	**154,630**	**171,190**

Sources: DLUHC Housing supply: net additional dwellings, England: 2021/22; DLUHC Live Table 213 Quarterly new build completions (not seasonally adjusted).
Note: Totals are affected by rounding and figures may have been updated since the previous *Review*.

Supply of affordable housing relies heavily on the existing stock. Census data show that, over the past decade, the proportion of households living in the social sector has fallen slightly in England and Wales (to 17.1 per cent) although absolute numbers have shown a small increase (of 100,000 households). Compendium Table 17 shows a similarly slight growth in the UK's total social housing stock over the last decade (comparing updated figures for 2020 with those for 2010, there is a UK-wide increase of just 112,000 dwellings). Although census figures are not yet available for Scotland and Northern Ireland, both have been producing more new affordable homes relative to their population than England and Wales (see Figure 2.4.1 on page 82), and most of this is for social rent.

In addition, the nature of affordable supply is also shifting, mainly in England, away from the provision of homes let at the lowest, social rents. The *Review* has regularly monitored the decline of social rented provision in England, and this is summarised in Figure 2.2.3, which shows that in the last decade the number of homes let at social rents has fallen by 218,000. This is in part because new build has fallen considerably, producing just 122,000 homes in 11 years, while 157,000 have been sold via right to buy, 122,000 have been converted to lettings at Affordable Rents, and (among other gains and losses) more than 60,000 homes have been demolished. Over the same timescale, the stock of dwellings let at higher, Affordable Rents grew to 326,000 (a result of both new build and conversions). Paradoxically, of course, this combination results in *reduced* access to rented homes that are affordable to those on the lowest incomes.

Figure 2.2.3 **Declining provision of social rented housing in England, 2012-2022**



Source: Regulator of Social Housing, registered provider stock data.

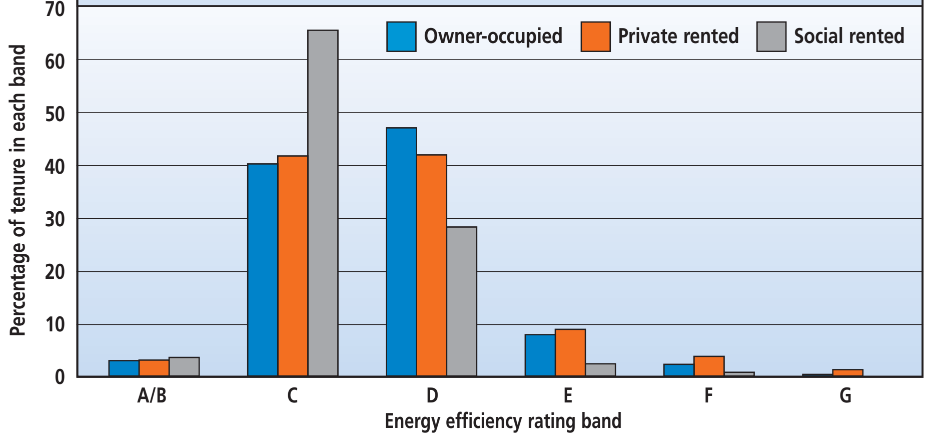
Issues with the existing stock: Energy efficiency

Significant progress still needs to be made in decarbonising the UK's housing stock at the scale and pace needed to meet net zero targets. Buildings contribute 20 per cent of the UK's carbon emissions, second only to surface transport. This means it will be impossible to meet the government's wider net zero target by 2050 without comprehensive action to reduce domestic emissions.

Most of this work requires retrofitting existing homes to improve their energy efficiency, given that four-fifths of the buildings that will be with us in 2050 have already been built. This has become increasingly imperative over the last year, as soaring energy prices mean more people are struggling to afford adequate heating. An estimated 6.9 million households in England were in fuel poverty in October 2022, potentially rising to 8.6 million by 1 April 2023.[7] Improved energy efficiency will reduce the amount of energy needed to keep homes warm, thus potentially cutting both fuel bills and the need for government subsidies.

However, we are still far from meeting energy-efficiency targets across the UK. In England, the government has set a target of all homes reaching EPC Band C by 2035. Almost 70 per cent of England's social rented homes already meet this threshold, but over half of the country's private rented and owner-occupied homes have a rating of D or below (Figure 2.2.4).

Figure 2.2.4 **Energy efficiency rating by tenure in England, 2021**



Source: English Housing Survey 2021-22.

There have been some positive steps over the last year. The ECO 4 scheme opened (albeit belatedly) and was augmented by the ECO Plus scheme, collectively providing £5 billion in government grants for energy-efficiency measures open to all sectors, and VAT was removed on energy-saving materials and installation. Furthermore, in the Autumn Statement the chancellor announced an increased focus on energy efficiency and an ambition to cut energy use by 15 per cent by 2030, £6 billion in additional funding from 2025, and a new energy-efficiency taskforce. In England, social landlords had the opportunity to bid for £800 million in funding through wave 2.1 of the Social Housing Decarbonisation Fund.

Unfortunately, this has been far short of both the scale and pace needed to meet the sector's decarbonisation targets. The Climate Change Committee was damning in its 2022 evaluation of the progress in reducing emissions from existing homes.[8] Whilst government schemes supported energy-efficiency upgrades in more than 150,000 homes in 2021, this needs to increase to 500,000 annually by 2025 to meet the government's pathway to net zero. The Environmental Audit Committee highlighted energy efficiency as the largest gap in the government's energy-security strategy and called for a national 'war effort' mobilisation to rectify this.[9]

The picture is similar outside England. Despite the Scottish government's ambitions to decarbonise buildings much faster than the UK as a whole, and substantial funding commitments to support this, the Climate Change Committee judged that 'there are not yet adequate policies in place to deliver low-carbon heat and energy efficiency improvements at the required rate' in Scotland. In Wales, there is an 89 per cent funding shortfall for bringing all private rented sector homes up to EPC C, and a £2.7 billion funding gap for retrofitting all social homes up to EPC A. In Northern Ireland, government spending will need to triple to meet the targets in their energy strategy, and work to retrofit the Northern Ireland Housing Executive's 84,000 homes is delayed by uncertainty about its future and how it can raise the necessary capital.[10]

A significant issue going forward is that much of the 'low-hanging fruit' has already been taken. According to Resolution Foundation research, the vast majority of homes in England now have decently efficient roofs and windows, which have been relatively simple to upgrade. However, 40 per cent of homes have walls of poor or very poor efficiency, requiring solid wall rather than cavity wall insulation.[11] This type of insulation is particularly disruptive to residents and can cost up to £8,000, taking almost 20 years to deliver a return on investment. This means that retrofit costs for many homes are currently too expensive; the *Building Back Britain* report suggests that, without access to public subsidy, retrofit will be financially unviable in homes worth less than £162,000, creating a particularly acute challenge in poorer areas.[12]

The installation of heat pumps and other low-carbon heat sources is also lagging behind target. Data from the census shows the extent of reliance on fossil-fuel heating; almost three-quarters of English households used only mains gas to heat their homes in 2021, and fewer than one per cent used renewable energy sources. The Climate Change Committee advises that 600,000 heat pumps need to be installed each year by 2028 and that we are far short of this: despite a 47 per cent increase, in 2021 only 55,000 heat pumps were installed. There are several barriers which disincentivise replacing gas boilers with low carbon heat sources: they can be more expensive to run if homes are insufficiently insulated; government grant schemes (such as the Boiler Upgrade Scheme) fall well short of the full cost of a replacement, and there are insufficient numbers of trained heat-pump engineers to meet installation targets.[13]

Additionally, we are still building new homes that will need to be retrofitted before 2050. In England, interim elements of the Future Homes Standard came into force in June 2022, which should reduce emissions from new homes by at least 31 per cent compared to old regulations, but the full standard will not come into force until 2025 and even then will not require homes to fully meet 'zero-carbon-ready' requirements. Other areas of the UK have similar standards in place currently. For example, revised guidance published in Northern Ireland requires new buildings completed from 20 June 2022 onwards to reduce carbon dioxide emissions: by 40 per cent for new houses and 25 per cent for new flats.[14]

The Westminster government has missed an opportunity to drive up energy-efficiency standards through its grant funding of new affordable homes; it has not set increased standards for homes built with grant, nor has it modelled the potential cost of retrofitting these homes to meet future net zero standards.[15]

Conversely, the Welsh Government has set a target to build 20,000 new low-carbon homes at social rent during this Senedd term (see Commentary Chapter 4). Even more ambitiously, the Scottish Government plans to require new build homes to meet Passivhaus standards. If set out in legislation as planned, it would then be the most ambitious energy-efficiency standard for new homes in the UK.

Overall, the UK clearly has a long way to go to decarbonise its homes. On a slightly positive note, however, the importance of investing in energy efficiency has never been clearer and it appears that this imperative is now acknowledged at the highest levels of government. In his independent review *Mission Zero*, Chris Skidmore MP recognised domestic energy efficiency as a critical area of focus and made a range of substantive recommendations for government action.[16] We know what needs to be done – what is now needed is for governments to translate this awareness into practical action at the scale required.

Issues with the existing stock: Building safety

Building safety continues to be a top priority for landlords: this section looks at the issue in England, where pressures for action have been particularly acute. Five years on from the fire at Grenfell, England has two major pieces of legislation in the Fire Safety Act and Building Safety Act, an emerging building safety regulator, and a housing secretary pushing to make developers pay to fix safety issues in buildings for which they are responsible.

There has been some progress in remediating buildings with unsafe cladding. More than 440 high-rise buildings with the aluminium composite material (ACM) cladding used on Grenfell Tower (over 90 per cent of those identified) have now had this cladding removed, including all but one of the affected social sector buildings.[17] This, however, represents only a small portion of the buildings affected by the building safety crisis. It does not include low- or mid-rise buildings, or buildings of any height with other life-threatening safety issues. Progress here has been much slower, in part due to the prioritisation of buildings deemed to pose the highest risk.

The true scale of the problem beyond the high-rise buildings with ACM cladding is unknown, as the government does not collect data on building safety issues in low- and mid-rise buildings. But data on applications to the government's Building Safety Fund, which is designed to assist works to remove other types of unsafe cladding in buildings over 18 metres tall where developers cannot be forced to pay, give some further insight. This fund is significantly oversubscribed; it has received 2,829 private sector registrations, although only 360 private sector applications have been approved to date. Only 96 buildings receiving such funding had remediation works completed by December 2022.[18]

It is clear that we are still years away from all buildings with historic safety defects being fixed. Barratt Homes, the country's largest house builder, has admitted it could take up to seven more years for them to fix all the buildings they need to remediate.[19] Landlords are still conducting assessments of low- and mid-rise buildings, so it is likely that many more issues will be identified that will then require remediation.

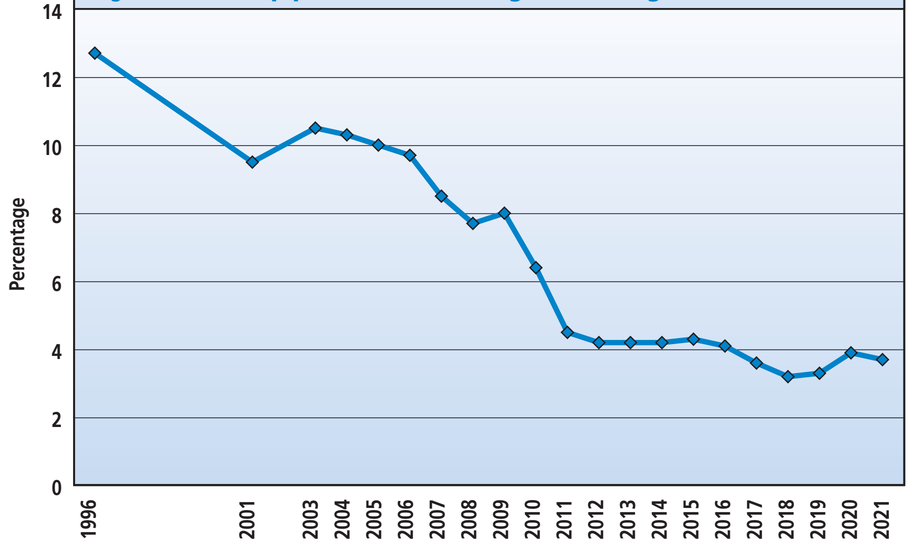
This leaves thousands of leaseholders across the country still trapped in unsafe buildings, as in most cases banks have been unwilling to lend on homes with identified building safety issues. Some progress has been made since the discussion in this chapter of the 2022 *Review*; following updated guidance from the Royal Institute of Chartered Surveyors, from January 2023 lenders will be able to consider mortgage applications on properties in buildings over 11 metres in height, where a funded remediation plan is in place.[20] However, as yet it is unclear how much difference this will make in practice. The six largest banks have updated their policies in response, but some will likely still want confirmation of the safety of external walls in certain circumstances.[21] This may block or delay mortgage approvals. Furthermore, this agreement does nothing to help leaseholders in buildings under 11 metres tall with identified safety issues.

Alongside work to fix safety issues in existing buildings, a series of changes are being brought in by the government to improve standards in new buildings. This includes additional requirements for sprinklers in new buildings taller than 11 metres, and proposals for buildings over 30 metres tall to have a secondary staircase. The Health and Safety Executive has already begun assessing planning applications for residential buildings above 18 metres tall under the new checkpoint process established by the Building Safety Act. Analysis of initial data from August 2021 to October 2022 showed that safety concerns were raised in 60 per cent of all planning applications.[22]

Issues with the existing stock: Damp

Understandably, there is heightened concern about the incidence of damp in the housing stock after the inquest into the tragic death of Awaab Ishak in in Rochdale in 2020 (see Contemporary Issues Chapter 4). This has resulted in a proliferation of estimates of the scale of the problems, but inevitably data often result from householders' opinions or come from other subjective sources. Data from the English House Condition Survey, which has measured the incidence of damp consistently for 15 years, shows a (perhaps surprising) decrease in its prevalence (Figure 2.2.5). A breakdown of the data for 2021 shows the private rented sector to be most affected (10.7 per cent of properties with some incidence of damp), followed by social dwellings (4.5 per cent) and owner-occupied dwellings (rather surprisingly low at only 1.7 per cent). The respective house condition surveys for the rest of the UK have shown the incidence of damp as higher in Wales (six per cent of the stock in 2016) and much higher in Scotland (nine per cent in 2019). In Northern Ireland, almost half of all unfit dwellings (9,300) were damp, equating to 1.2% of the occupied stock.

Figure 2.2.5 **Damp problems in the English housing stock, 1996-2021**



Source: English Housing Survey.

As an example of more subjective data, YouGov research for the End Fuel Poverty Coalition found that 19 per cent of people across the UK live in 'cold damp homes', with up to 22 per cent of vulnerable people doing so (i.e. those with a disability, long-term lung, heart or mental health condition, being aged over 65 or having a child aged 0-6 in the home).[23]

In England, Wales and Scotland, social landlords will need to submit evidence to the regulator to demonstrate that they have systems in place to identify and deal with damp and mould issues in their homes, and that they are addressing risks to their tenants' health. As occurred with the fire safety issues discussed above, it would not be at all surprising if the closer attention given to damp problems in new surveys and regulatory inspections were to identify a more sizeable problem than is evident from statistics compiled before the Rochdale tragedy. So far, in England, the regulator reports that between 120,000 and 160,000 social homes have 'notable' amounts of damp, and in 8,000 cases it is severe.[24]

Notes and references

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4 See https://ukandeu.ac.uk/what-have-we-learned-about-migration-from-the-census/

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Chapter 3
Private housing

Peter Williams

All told, 2022 was the housing market's year of transition – from low interest rates to much higher rates, from steadily rising prices to a faltering market – albeit with strong regional variations. Of course, the private rented market experienced continued and rising stress, with a reform bill still in prospect in England and an agenda looking at rent controls in both Scotland and Wales. While consumer confidence continued to fall, the underlying strength of household budgets in terms of their ability to service their debts remained relatively strong. But they are under further strain in 2023, with the eventual outcome turning on how deep and prolonged the economic downturn becomes (discussed in Commentary Chapter 1).

This chapter therefore considers:

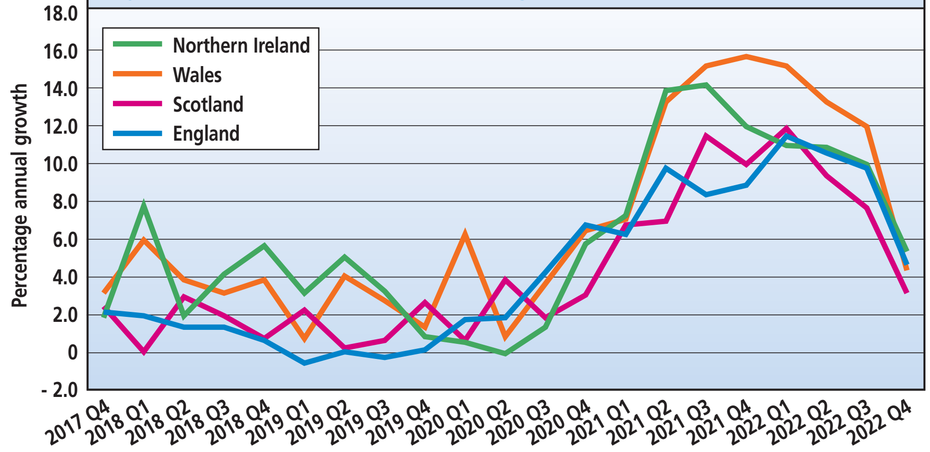
- how the housing market reached this point and how it is now evolving
- trends in the private rented sector
- market indicators (prices, transactions, mortgages, rents and more)
- entry to homeownership and how tenure is changing
- how far the current downturn may go.

Looking back on 2022

There was a general expectation that after a strong year in 2021, UK house-price inflation would fall sharply during 2022 with a consensus that by the year's end prices would have risen by only 2-5 per cent. In reality, and depending upon the index used, the outturn was around double that: the OBR, for example, expected an increase of 8.9 per cent by Q4 2022 compared to Q4 2021. Nonetheless, after a strong first nine months, in the last quarter of the year prices started to edge down closer to the 2-5 per cent range. Figure 2.3.1 shows national house-price growth on a quarterly basis for 2017-2022 with prices in all countries trending down over the last year and moving closer together in the final quarter. Northern Ireland recorded growth of 5.5 per cent on an annual basis whilst Scotland was the weakest at 3.3 per cent, but all nations had negative growth in the final quarter.

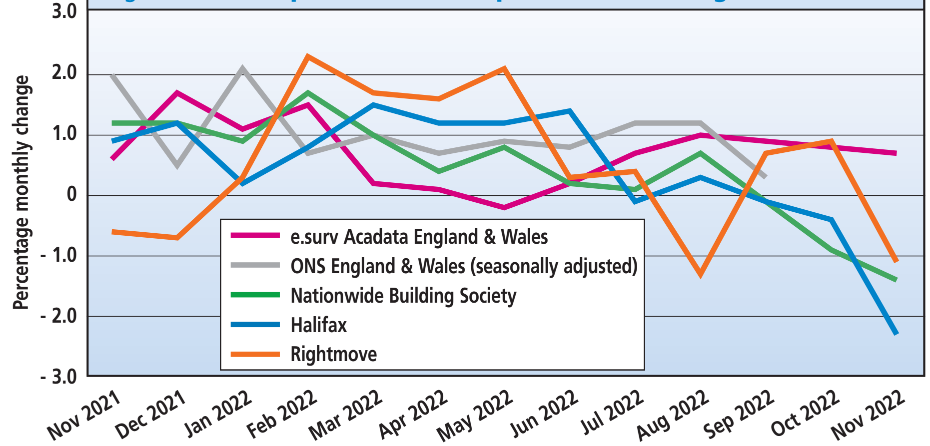
Without doubt 2022 is a difficult year to report on given the abrupt change of direction in prices, as this impacts on monthly, quarterly and annual comparisons.

Figure 2.3.1 **Annual UK house-price growth, 2017-2022**



Source: Data from Nationwide Building Society, December 2022; seasonally adjusted.

Figure 2.3.2 **Comparison of house-price indices during 2021 and 2022**



Source: Acadata house-price index.

Figure 2.3.2, based on monthly prices, gives a sense of how the various house-price indices report quite differently on a monthly basis, although it highlights the general agreement on the weakening market in the last quarter.

So why was the market so strong in 2022, compared to expectations in late 2021? Pent-up demand built up over the pandemic and a continued restructuring of working arrangements gave some households more freedom about where they live. Unemployment has remained low and although interest rates have been rising, buying power supported demand. The limited supply of homes coming onto the market made it almost inevitable that prices would keep rising. Parental financial help (the 'Bank of Mum and Dad' or 'BoMaD') is estimated to have peaked at around £10 billion in 2021 but it will still be very significant this year, assisting around half of first-time buyers (FTBs). The role of BoMaD is likely to taper off in 2023 as the rising cost of living bites ever deeper into parental budgets, although most parents will themselves have benefitted from sustained house-price rises.

The stamp duty holidays aimed at boosting activity during the pandemic finally ended in September 2021, but the short-lived Truss government in 2022 then reduced this tax liability by raising the thresholds which trigger these tax payments. These were intended to be permanent changes, but the Sunak government decided that they would be temporary and will cease to apply on 31 March 2025.

In addition, the Financial Policy Committee's mortgage stress test, introduced as part of its macroprudential tool kit for managing the housing market, was withdrawn in August 2022, easing some assessment pressures on buyers (though in practice many lenders retained it for the time being).

As this suggests, several factors were at work, but certainly overall the year was stronger in market terms than many expected twelve months previously.

The evolving private housing market

As discussed in previous issues of the *Review*, the UK housing market is evolving in ways that mean it is very different to that which existed two decades ago. Notable changes include the rise of outright ownership, the use of fixed-rate mortgages, the expansion of the private rented sector and, as mentioned above, the increasing pressure on BoMaD, a mechanism that has probably aided at least a quarter of total UK market transactions.

Previously our focus was on the 'race for space', as expressed in moves out of London and other metropolitan centres, but the 'race' has slowed. This is partly due to price increases in the favoured areas and partly to the diminishing effect of the pandemic when flexible working began to establish a new balance between office and home. The market within cities and indeed the market for flats have both seen a resurgence since 2021.

The rise in outright ownership insulates the housing market to a degree from the pressures of mortgage-rate rises. In terms of total households, outright ownership in England and Wales was recorded in the 2021 census as 32.8 per cent, or 8.1 million households, up from 30.8 per cent in 2011 (7.2 million). This compared with 29.7 per cent buying with a mortgage (7.4 million), down from 33.5 per cent in 2011 (7.8 million). The census reports the overall homeownership rate falling from 64.3 per cent in 2011 to 62.5 per cent in 2021.

There has been a rise in cash purchases over recent years, running at around 30 per cent of transactions. Savills recently reported some evidence that markets which were more heavily reliant on mortgaged homeownership were beginning to show lower resilience than those where cash was more significant (of course there would also be other variables embedded in this equation, such as relative wealth).[1]

Fixed-rate mortgages also offer a degree of insulation from the most immediate market pressures, although they are very short-term (typically 2-5 years) compared to many countries where longer-term fixed rates of up to 30 years prevail. Nearly two million borrowers will come off fixed rates in 2023 and some are facing a considerable shock – in the order of an increase of four percentage points.

All these factors play into the reshaping of the private market, but it is the sustained rise in mortgage rates away from the historically low levels of the last two decades that has most significance. Rates have now more than doubled in the last few years and with falling real wages now widespread, in combination with high inflation and the rising cost of living, real strains are being imposed on household budgets and mortgage servicing capacity – an issue we return to below.

Growth of the private rented sector and recent constraints

The PRS has doubled in size since the turn of the century and, according to census data for England and Wales, now houses five million households, 20.3 per cent of the total. There are more than one million households where the 'lead tenant' is aged between 45 and 64, up 70 per cent over a decade.[2] Many of this group might in normal circumstances have been expected to be homeowners and should conditions improve might be viewed as a 'reservoir' of demand for homeownership, alongside of course some younger households. However, much of this demand is currently frustrated because, as the white paper discussed below notes, 'While two-thirds of private renters could afford the monthly costs of the average mortgage, 45 per cent have no savings, and just 9.5 per cent of households have adequate savings to achieve a 95 per cent loan to value mortgage'.[3]

Moves across Great Britain to regulate and control this much expanded PRS have continued to bring new pressures on landlords in terms of returns, and hence their appetite for investment. In England, the white paper *A fairer private rented sector* was finally published in June.[4] It was expected that the legislation would follow, with the long-awaited Renters' Reform Bill being introduced in the 2022/23 parliamentary session, but this may have slipped with officials now promising it this year. With some evidence of individual landlords leaving the sector (although much of this might be due to incorporation as companies), PRS supply is static or falling while the demand for renting has gone up as, too, have rents. Those landlords using mortgages (typically interest-only) will of course be under increasing pressure as mortgage rates rise. There is thus a complex set of drivers operating in the PRS, with growing stresses for both tenants and landlords. Hamptons suggest that there were 39 per cent fewer homes advertised to rent at the end of 2022 compared with 2019, although no explanation is provided.[5]

Falling supply is probably the result of a combination of factors, including switches to AirBnB and other short term lets and landlords opting to sell given the demand for ownership, concerns about regulation or higher mortgage rates. The latest Paragon PRS survey[6] indicates that 28 per cent of landlords surveyed expect to reduce their holdings compared to 12 per cent who plan to buy more. Typically, a landlord will first dispose of those homes which offer the lowest returns.

In both Scotland and Wales there are continuing tensions around the regulatory regimes that have been imposed. In the former, the Scottish Housing Market report for Q4 2022 highlights sharply rising rents via both the ONS index and lettings agency data which focus on newly let homes.[7] The report also highlights the new controls imposed via the Cost of Living (Tenant Protection) Act brought in in 2022 which applies to both the private and social rented sectors. It controls in-tenancy rent increases and imposes a moratorium on evictions for limited periods. The first six-month term runs until 31 March 2023 and the Scottish Government will by then have considered a further six-month term.

In Wales, the National Residential Landlords Association (NRLA) issued a 'shadow white paper' in 2022 on the future of the PRS.[8] It assesses the Renting Homes (Wales) Act 2016 (which came into law in December 2022) and the proposals in the 2021 cooperation agreement with Plaid Cymru to introduce rent controls, and asks for reforms to Rent Smart Wales (this is the national licensing scheme to ensure landlord compliance with legislation affecting the sector).

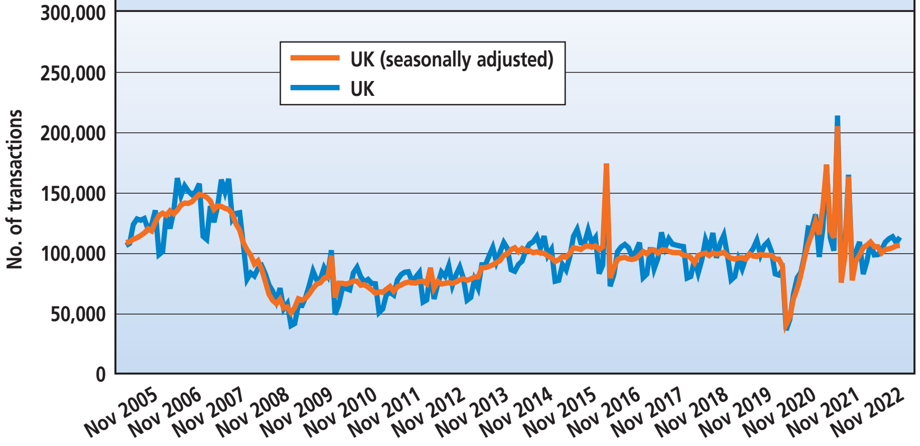
The growth of the Build to Rent (BtR) sector continues – by the third quarter of 2022 it provided nearly 74,000 homes, up roughly 10,000 over the year and with a strong pipeline of further developments. To date BtR has focussed on the young professional market, but it is now expanding into family homes. BTR does directly provide new supply and offers competition in niches of the overall market, but it is still of a modest size in terms of the extra stock it generates. However, it provides a basis for institutional investment in housing – a source of equity outside the somewhat more volatile debt market.

Contemporary Issues Chapter 2 offers more detailed consideration of the future of and policy towards the PRS, with comparisons across the four UK countries.

Market indicators – prices, transactions, mortgages, rents and more

As Figure 2.3.1 showed, house prices have been edging down over time but are now falling in real terms while still on some measures recording nominal gains, albeit at a slowing rate. But ultimately the best measure of the health of the housing market is transactions or sales. This measure captures the liquidity of the market – whether mortgaged or unmortgaged and regardless of whether prices are rising or falling. Figure 2.3.3 covers transactions across the UK for the period 2005-2022. The spikes in activity it shows are typically a product of changes in stamp duty, for example in 2009, 2016 and 2021. The chart also shows a modest rise in activity since the trough of 2008/09. There were around 1.2 million transactions in 2022, down on 2021 but roughly in line with market expectations.

Figure 2.3.3 **Historic UK residential property transactions by month, 2005-2022**



Source HMRC UK monthly property transactions statistics.

Set against a global backdrop of rising interest rates, the UK mortgage market has had something of a roller-coaster year. For the first nine months of 2022 the market was relatively buoyant compared to expectations (not least because transactions had been brought forward in 2021 to take advantage of property tax breaks). There were notably higher levels of Buy to Let and homeowner remortgages, aimed at securing favourable rates given the outlook. However, on September 23 the Truss government set out its 'mini-budget' which almost at a stroke triggered major disruption for lenders and borrowers.

The unfunded spending plans resulted in sharp falls in the demand for UK government bonds (gilts): prices fell and the yield (the effective rate of interest) rose. With poor – if coincidental – timing the Bank of England (BoE) had also begun a programme of quantitative tightening, i.e. selling bonds it had bought. Consequently, lenders faced surging increases in the cost of the 'swaps' used to secure and price fixed-rate mortgages, which make up about 80 per cent of the current mortgage market. Mortgage-interest rates rocketed and lenders with products still on the market were overwhelmed with demand and were forced to stop lending – numbers of residential products available halved, affecting all loan-to-value tiers but especially on higher LTVs. Mortgage rates for two-year fixes moved close to six per cent – nearly three times higher than they had been in December 2021.[9]

Subsequently, the Sunak government reversed most of the mini-budget in the Autumn Statement; swap prices began to fall, easing the pressures on the mortgage market; lenders returned and competition intensified, bringing rates back down and restoring a degree of affordability, albeit still elevated compared to what had gone before. For example, the average two-year fixed rate rose from around 2.5 per cent in December 2021 to 5.8 per cent in late December 2022, with typical annual payments up by more than £3,000. Combined with the cost-of-living crisis this meant that the last quarter of the year was far from a happy one in mortgage terms.

Mortgage loan approvals for house purchase are an advance indicator of activity and these had been increasing year-on-year from 2019 – reaching around 943,000 in 2021. But in 2022 numbers fell back: up to October there were 684,000 loans for purchase approved compared with over 817,000 in the same period in 2021. However, gross mortgage lending for the year is an estimated £322 billion, up £12 billion on 2021, while net lending growth (i.e. new mortgages minus mortgages repaid) of £61 billion is down from £72.6 billion in 2021.[10]

The long-running GFK consumer confidence index[11] fell to a low of -50 per cent in September 2022, before rising back to -42 per cent, thus marking the worst performance of the index since it began. Responses indicated that people's views of their personal financial situation were also quite gloomy, standing at -29 per cent in December. The BSA property tracker survey[12] reported that only 14 per cent of households surveyed in December thought it was a good time to buy, compared to 47 per cent who thought it was not. There were strong regional variations with those in London being more positive than those in the north of England. On a net basis, some 33 per cent of respondents expected prices to fall in the next 12 months. Around ten per cent of homeowners were not confident about paying their mortgage over the next six months and 23 per cent of tenants were similarly concerned about their ability to pay their rents.

Reflecting the shortages noted above, more tenants are renewing their leases rather than moving. Rents in the UK as measured by ONS rose by 4.0 per cent in the 12 months to November 2022, up from 3.8 per cent in the 12 months to October 2022. Private rents increased by 3.9 per cent in England, 3.1 per cent in Wales and 4.4 per cent in Scotland in the 12 months to November 2022. At the same time the rent index (Figure 2.3.4 below) shows how rents in Northern Ireland and England have been rising faster than the other two countries since 2015.

Rising rents not only put pressure on households but also limit their ability to save for a deposit on a home of their own. ONS data show the number of 24-34 year-olds living with their parents rose in 2021 by 37,000 to 1.79 million.

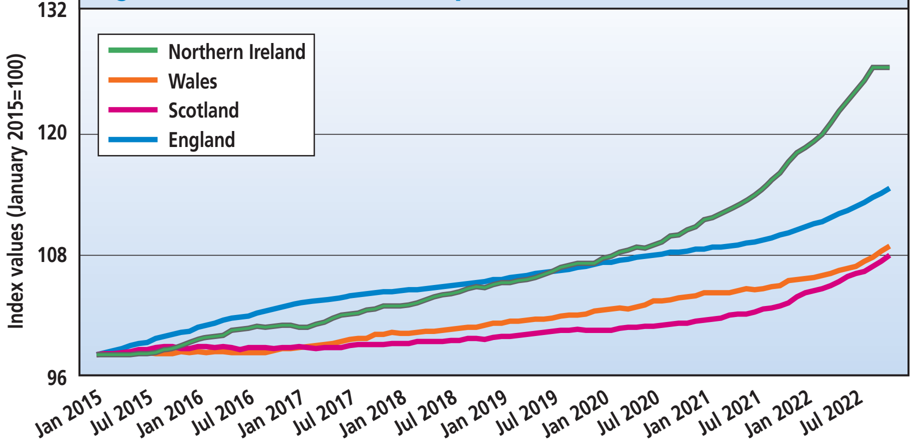
Compendium Table 55 compares rent levels with incomes, but there is some uncertainty about the reliability of the data, which in any case do not cover the past two years in which affordability is believed to have worsened. The reader should bear in mind, too, that data show rents for the whole PRS stock, rather than rents for new lettings, which are likely to be more reflective of market pressures.

Entry to homeownership

Clearly, affordability has been further stretched in both the ownership and rental markets. Focussing on the former, our UKHR Affordability Index (Compendium Table 45) tracks the situation by country and English region since 1994. It shows that in 2021 affordability worsened in England, Wales and Scotland but improved in Northern Ireland.

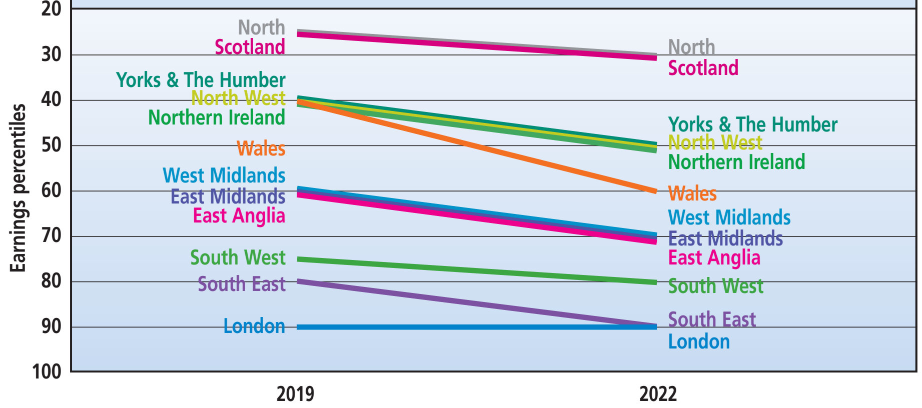
This picture is reenforced by Figure 2.3.5, a Nationwide chart on typical first-time buyers (FTBs) by region, comparing 2019 with 2022. It shows a worsening situation in Scotland, Wales and Northern Ireland and in all English regions other than London, with FTBs now having to be in higher earnings brackets in all cases. London was already in an extreme position and is now joined by the South East. The deterioration in the three countries is concerning, not least the severe worsening in Wales.

Figure 2.3.4 **Index of UK rental prices, 2015-2022**



Source: ONS Index of Private Housing Rental Prices

Figure 2.3.5 **Earnings percentiles of typical first-time buyers, 2019 and 2022**



Source: Nationwide; ONS ASHE.

With mortgage lending predicted to fall, alongside rising borrowing costs and other outgoings, FTBs are under real pressure in 2023. While 2021 was a strong year for entry into the housing market, 2022 will almost certainly have seen a fall in mortgaged purchases – perhaps fewer than 350,000, down from around 400,000 in 2021. The government's Help to Buy scheme which was largely focused on this group closed to new entrants during the year, although the mortgage guarantee scheme has now been extended until the end of 2023, and has helped around 24,000 FTBs annually since it began in April 2021.

A recent report by Aviva[13] estimates that, because of increased costs, around one million would-be FTBs may postpone plans to buy, thus adding to the pressures in the PRS. The age of entering homeownership is constantly edging upwards – according to UK Finance, the average age is now 33. Moreover, these households are able to purchase only by putting down bigger deposits – the average in 2020/21 according to the English Housing Survey was £44,924 (a deposit of 20 per cent or more) – and by taking out longer-term mortgages to reduce their monthly mortgage payments. Around 50 per cent of FTBs now take out mortgages with a 30-year term or longer, up from around 20 per cent in 2007.[14] It is also very clear that increasingly FTBs are concentrated amongst the relatively well off, with 62 per cent being in the top half of the income spectrum.[15]

How far will the current downturn go?

Of course, these are important portents for what might come later in 2023: there is a strong consensus amongst commentators that the housing market will see declining prices and transactions, although there are divergent views as to how deep the trough will be and how long it might last. In part this turns on how wider factors play out. There are starkly differing views on the likely course of inflation and interest rates. Will inflation fall away rapidly or remain persistent? And will the BoE be able to end its sequential rises in the base rate sooner or indeed later (see Commentary Chapter 1). The base rate was 3.5 per cent at the start of 2023, up from 0.25 at the start of 2022 and the question is: how far might it rise in 2023 and how does this feed through into mortgage rates?

Bearing in mind the demonstrated resilience of the housing market over recent years and the fundamental shortfall in housing supply relative to demand, it is possible that the market will avoid some of the more doom-laden forecasts set out in recent weeks. Forecasts for UK house-price falls in 2023 range from -12 per cent or more to around -5 per cent, although as always with regional/country variations. The deepest declines are expected to be in London and southern England, and shallower ones in northern England, Scotland and Wales. The median of the independent forecasts reviewed by HM Treasury in December 2022 was for a -5.3 per cent fall between Q4 2022 and Q4 2023.[16] Some forecasts assume a return to modest house-price rises in 2024, while others expect the decline to continue.

However, the sharp drop in mortgage approvals reported by the BoE, down from 57,875 in October 2022 to 46,075 a month later does begin to suggest that a more significant contraction may be underway. The November 2022 figure contrasts with 68,969 in the same month a year previously. The sense that a 'soft landing' might be achievable was put into further doubt by the 4.3 per cent drop in the Halifax house-price index since August 2022, reported in January 2023. As Capital Economics have argued,[17] if the last RICS agents' expectations survey is broadly correct – that prices will fall by 2-3 per cent on a quarterly basis in both Q1 and Q2 2023 – this would take the total fall in house prices to around ten per cent by mid-2023 with no guarantee that this would be the end of it. While a fall in prices will ease affordability a little – assuming mortgage rates also edge down to between 4-5 per cent, Capital Economics argue that it would take a much larger fall of up to 20 per cent to really make that improvement in affordability sustainable.[18]

As prices fall, so do transactions – from an estimated 1.25 million in 2022 to somewhere between one million and 925,000 projected for 2023 and perhaps staying low in 2024. This would return transactions to levels last seen over a decade ago after the global financial crisis (GFC). Although this might all seem bad news, there is a general expectation that arrears and possessions will not rise to levels where they might undermine the housing market. UK Finance is forecasting arrears (measured as exceeding 2.5 per cent of outstanding balance) to be 81,100 in 2022 rising to 98,500 in 2023 and 110,300 in 2024. However, the expectation is that although possessions will rise from 4,100 in 2022 to 7,300 in 2023 and 9,700 in 2024, they will remain historically very low even in a downturn (in 1990/91 there were over 76,000 possession cases in the year – an historic high).

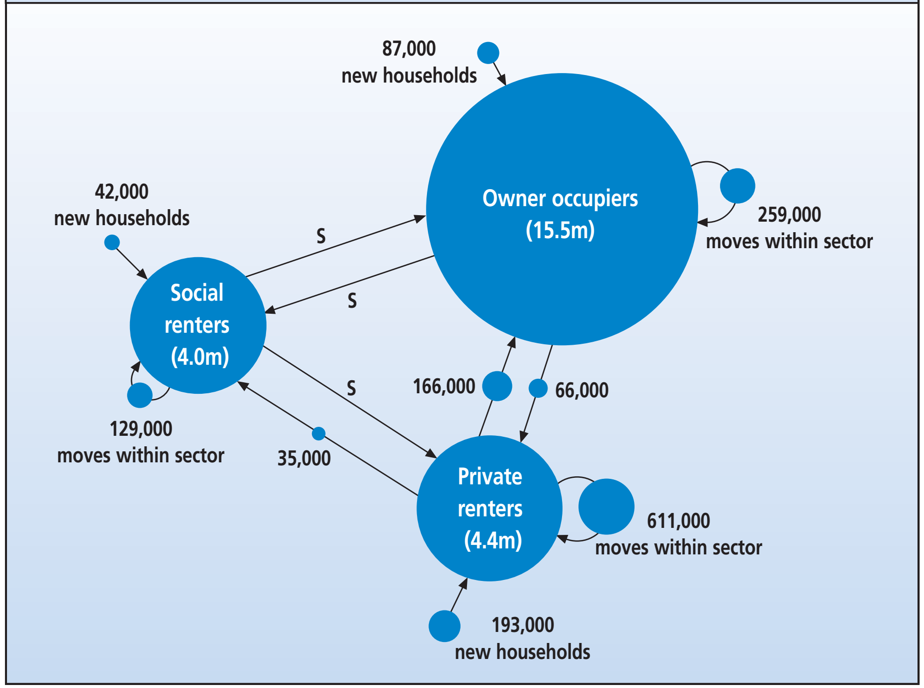
The reason why these seemingly optimistic numbers are credible is that, since the GFC, lenders have been under a much stronger duty to offer forbearance to borrowers in difficulty and to assist them with restructuring their loans – for example to convert them to interest-only or to offer payment holidays. Given that the BoE imposed an affordability test in 2014 (coping with a three per cent rise in rates within five years), most current borrowers should have some ability to cope with rising rates and reduced debt-service capacity. This will be put to the test in the coming months. In the Autumn Statement, the chancellor confirmed that from spring 2023 homeowners on universal credit will be able to apply for support for mortgage interest (SMI) after three months instead of nine. While helpful, given SMI is a loan not a grant there was no real basis for the nine-month restriction anyway.

Conclusions

The year 2023 will prove to be challenging in housing-market terms. A market downturn is underway and this will strengthen as 2023 progresses. Much turns on how deep and long-lasting the wider economic recession is and what happens to interest rates and the labour market. Although there are very clear pressures across both homeownership and private renting, the market has in the past shown a considerable degree of resilience which may mean it can ride out the downturn without too much damage, even though individual households and groups will suffer, as indeed might some housebuilders.

The UK government has committed itself 'to helping Generation Rent to become Generation Buy'. Current secretary of state Michael Gove, in his foreword to the rental white paper, commented that 'We must reduce financial insecurities that prevent renters progressing on the path to homeownership and, in the meantime, renters should have a positive housing experience'. This highlights the interdependencies between owning and renting and the need to make the flows between the sectors as frictionless as possible. Figure 2.3.6 below shows moves between tenures in England in 2020/21 from the English Housing Survey: looking specifically at the PRS, numbers of moves into, out of and within the sector were all lower than was the case two years previously.

Figure 2.3.6 **Household moves within and between tenures, England, 2021/22**



Source: English Housing Survey 2021-22.
Note: 'Moves' means the household reference person has been resident less than one year. Does not include households which have ended. 'S' indicates a sample too small to be reliable.

As highlighted in the 2022 *Review*, overall affordable housing supply in general and related to homeownership in particular has been contracting as a consequence of the closure of the Help to Buy (HtB) scheme. While technically this is not counted in affordable supply (see Figure 2.4.1 on page 82, given its dominant role with FTBs it should arguably be included. This is at a time when pressures would suggest that HtB should be expanding rather than coming to an end. The UK government has extended the mortgage guarantee scheme but in England the First Homes scheme remains nascent. Output of shared ownership has risen in 2021/22 by around 3,000, yet First Homes' output was just 35 for the year. The total output of narrowly defined affordable homeownership was

20,465, only a little up on 2019/20. This must be viewed against the backdrop of the ending of HtB which provided between 40-50,000 equity loans per annum from 2013 until recently.

Homeownership fell in England and Wales in the two decades to 2021. It is difficult not to conclude that it will probably fall again between 2021 and 2025, in percentage terms. More households are likely to be excluded from ownership given higher interest rates and lower real incomes. A fall in house prices may help some to enter the market, but this may yet be counteracted by rising interest rates and the range of other negative factors we have touched on in this chapter.

Acknowledgement

The author is grateful to Andrew Harvey of the Nationwide Building Society for assistance with the data and charts in this chapter.

Notes and references

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3 DLUHC (2022) *A Fairer Private Rented Sector*. London: HMSO (https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1083378/A_fairer_private_rented_sector_web_accessible.pdf).

4 *Ibid*.

5 See www.hamptons.co.uk/research/articles/rising-rents-tempt-landlords-to-eye-up-slowing-market#/

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11 See www.gfk.com/press/UK-Consumer-confidence-up-two-points-in-December

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15 DLUHC (2022) *English Housing Survey 2020 to 2021: Headline report*. London: HMSO.

16 See www.gov.uk/government/statistics/forecasts-for-the-uk-economy-december-2022

17 See www.capitaleconomics.com/publications/uk-housing-market-data-response/halifax-house-prices-dec

18 See www.capitaleconomics.com/publications/uk-housing-market-update/house-prices-start-fall-your-questions-answered

Chapter 4
Housing expenditure plans

John Perry

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

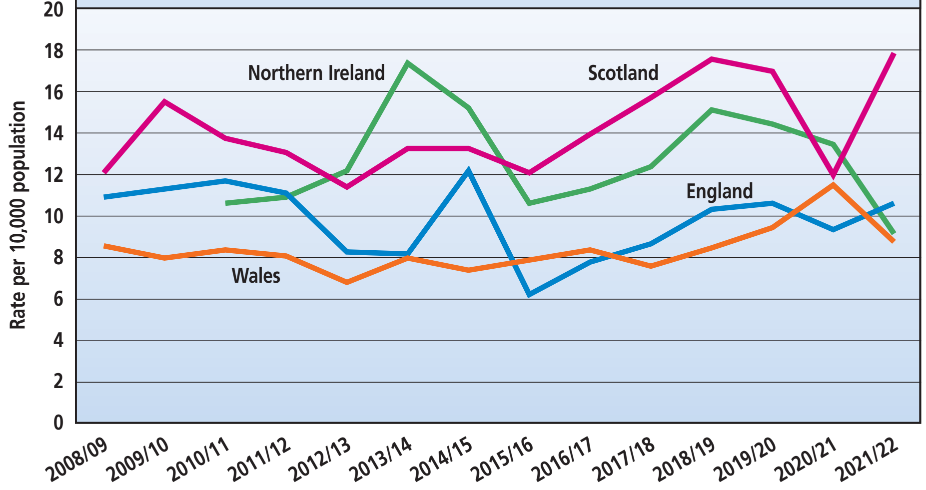
Programme	Period	Grant (£m)	Loan (£m)	Guarantee (£m)	Notes
Programmes aimed primarily at delivering new housing at social rent, Affordable Rent or for low-cost homeownership					
Affordable Homes Programme 2021/22-2025/26	2021/22 onwards	10,240	–	–	Current AHP announced in March 2020 Budget; total funding for the AHP 2016-23 and AHP 2021-26 programme is £10.24 billion between 2021/22-2024/25, with a further £2.74 billion planned in 2025/26.
Affordable Homes Guarantee Scheme	2020 onwards	–	–	3,000	A scheme to support affordable housing development; issued its first guarantees in November 2021.
Care and Support Specialised Housing Fund	2021/22 onwards	264	–	–	Delivery of specialist affordable housing for the Department of Health and Social Care. Updated allocations from 2022 Autumn Statement.
Removal of HRA borrowing caps	2018/19-2023/24	–	4,560	–	Spending forecast from OBR Economic and Fiscal Outlook 2018, last confirmed by OBR in December 2021.
Sub-total: Social rent, Affordable Rent and low-cost homeownership		**10,504**	**4,560**	**3,000**	**Sub-total: £18,064 million (41% of total)**
Support for housebuilding and house purchase in the private market					
Land and Infrastructure	2021/22-2025/26	5,410	2,256	–	Grant and loan funding announced in SR2020 and SR2021 to build homes and infrastructure; includes Brownfield Land Release Fund and loan funding for SMEs and Modern Methods of Construction. Figures reflect the SR2021 settlement for 22/23-25/26 budgets.
New Fund for Housing	2022/23-2024/25	1,800	–	–	Announced in SR2021: includes £300 million grant funding to unlock smaller brownfield sites and £1.5 billion to regenerate underused land and deliver transport links and community facilities.
Help to Buy Equity Loans	2021/22-2023/24	–	4,800	–	Equity loan support of up to 20% for first-time buyers (in London up to 40%); ends in 2022/23. Figures up to 23/24; exclude future loan repayments.
Help to Buy ISA	2015/2016 onwards	700	–	–	Government house-purchase bonus of up to £3,000 for ISAs held by FTBs. Figures from OBR/Treasury (not included in DLUHC budgets).
Lifetime ISA	2017/18 onwards	2,000	–	–	Potential FTBs aged 18-40 can pay in £4,000 per year and receive 25% bonus. Figures from OBR/Treasury (not included in DLUHC budgets).
ENABLE Build	2019/20 onwards	–	–	1,000	A scheme to support lenders to SME housebuilders, operated by the British Business Bank.
PRS Guarantee Scheme	2014/2015 onwards	–	–	3,500	Government debt-guarantee scheme to support private rental Build to Rent. The scheme closed to new applicants in 2018, but continues to work through a pipeline of applications
Financial guarantees for housebuilding	2018/19 onwards	–	–	4,000	Up to £8 billion in guarantee capacity agreed at Autumn Budget 2017. £3 billion was allocated to the Affordable Homes Guarantee Scheme (see above). £1 billion has been allocated to the ENABLE Build scheme (see above). The remainder is not yet allocated but DLUHC continues to consider proposals.
Sub-total: private market		**9,910**	**7,056**	**8,500**	**Sub-total: £25,466 million (59% of total)**
Overall total		**20,414**	**11,616**	**11,500**	**Overall total = £43,530 million**

Source: Compiled from the Spending Reviews 2020, 2021 and 2022 and other official sources, in consultation with DLUHC. Includes all programmes with spending in the period 2021/22-2024/25, omitting pre-2021/22 spending where it is possible to identify it separately.

By Spring 2022, housing investment programmes disrupted by the pandemic had recovered across much of the UK. However, the past year has seen new pressures on landlord finances. Many social landlords are shifting their focus towards improving the quality and safety of their existing stock, while they also face record increases in costs and new constraints on rental income, at least in the coming financial year. While the pandemic initially delayed progress on the new investment programmes that began in April 2021, achievement of their targets for delivering new affordable homes is now threatened by this new combination of factors.

This chapter of the *Review* therefore 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 2023/24 and beyond, against the backdrop of current economic uncertainty. It focuses on public sector investment while Contemporary Issues Chapter 3 examines developments in the use and availability of private finance for social housing.

Figure 2.4.1 **Affordable housing delivery per 10,000 population across the UK**



Source: Compendium Table 20f.

Cross-UK comparisons of government housing investment

Three different cross-UK comparisons show that England under-invests in affordable housing compared with the three other countries. For the first time, the 2022 edition of the *Review* compared levels of affordable housing output across the UK, by assessing delivery in terms of numbers of homes built per 10,000 population. The new version of the chart (Figure 2.4.1) clearly shows how Scotland leads in this measure of affordable output, and that England frequently lags behind both Scotland and Northern Ireland. A second, broad-brush indicator of the relative priority given to expenditure on housing is provided by Compendium Table 57, which shows that housing has a consistently lower share of government spending in England (1.6 per cent of total expenditure) than it does in the other three administrations (Northern Ireland is highest at 4.1 per cent).

A third indicator is the *Review's* annual assessment of all forms of government support for new housing investment, which also shows key differences between UK administrations. Table 2.4.1, with the analysis for England, covers the period to 2024/25 and, as in the 2022 edition of the *Review*, begins with the year 2021/22.

Over this four-year period the balance of support is 41 per cent for affordable housing and 59 per cent for the private market, differing slightly from last year's assessment where the split was 44:56. The assessment excludes investment in the existing stock, whether in the private or social sectors. As in previous years, England continues to be out-of-step with the rest of the UK in directing a high proportion of investment support towards the private market. In later sections of the chapter, it will be seen that the proportion of investment directed towards affordable housing supply is much higher in Scotland (90 per cent), Wales (87 per cent) and Northern Ireland (100 per cent), even though such comparisons cannot be made strictly on a like-for-like basis.

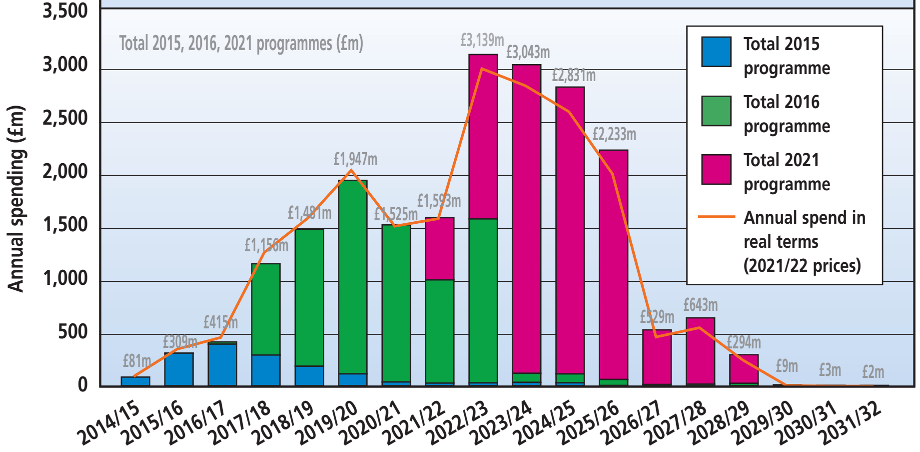
Affordable housing investment in England

Government investment plans for affordable housing in England were set in the Spending Review 2020 and have remained largely unchanged since then. They survived the public spending cuts made in the Spending Review 2022, although they may yet be threatened by the planned freezing of departmental capital budgets in real terms after 2024/25.

The government's main support for affordable housing is through the various editions of the Affordable Homes Programme. The new AHP 2021-26 began in April 2021, but it overlaps with the Shared Ownership and Affordable Homes Programme (SOAHP) 2016-21 and even slightly with the previous AHP, which continued to be spent in 2022/23 as a result of construction delays brought about by the pandemic. The England section of this chapter provides a final review of the outcome of the SOAHP and then turns to progress with the current AHP. As Table 2.4.1 shows, there are some other forms of support for affordable housing investment, the most important of which are referred to later.

In addition to the these overlapping editions of the AHP, another challenge in preparing this chapter of the *Review* is to bring together different datasets provide by Homes England and the Greater London Authority (GLA). This year's *Review* benefits from a recent appraisal of the AHP by the National Audit Office (NAO), which brings the datasets together and provides some of figures quoted below.[1]

Figure 2.4.2 **Actual and forecast spend under Affordable Homes Programmes in England**



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

Subsequently, the House of Commons Public Accounts Committee (PAC) published a report with its recommended actions following the NAO's appraisal, and some of these are also referred to below.[2] One feature of the NAO report is the data it has collated on actual and forecast spending on all the recent editions of the AHP, which is not normally available in consolidated form. This enables the *Review* to show graphically the effects of three stages of the AHP over an 18-year period (Figure 2.4.2). In addition, Compendium Tables 20a and 20b show the year-on-year output from recent editions of the AHP combined with other, non-grant sources of funding.

Shared Ownership and Affordable Homes Programme 2016-21

After various revisions and the extension of its timetable because of the pandemic, the SOAHP 2016-21 is expected to have invested approximately £8.5 billion in total, split almost equally between Homes England and the GLA. The headline target for the programme was to deliver 250,000 completed homes across England. The target for Homes England's share of the SOAHP was to 'start' 130,000 affordable homes by March 2022. By that date it had achieved 116,000 starts, or 89 per cent of the target. The GLA's share of the target was originally 120,000 starts, but this has now been set slightly lower at 116,000; by March, 2022 it had achieved 91,000, or 78 per cent. DLUHC has told the NAO that its central forecast is that the programme will achieve 241,000 housing starts by March 2023.

The *Review's* practice is to assess progress in terms of *completions*. On this basis, output is of course far lower. Table 2.4.2 shows almost 121,000 completions by March 2022. Of these, approximately 42 per cent are for homeownership and the remainder for rent – 47 per cent for Affordable Rent and just 11 per cent for social rent. DLUHC forecasts that 219,000 homes will be completed by March 2025, with the remaining 22,000, all in London, not being finished until much later (2032).

NAO data provide some extra information on land and building costs (outside London) under the SOAHP's strategic partnerships: land costs per unit vary regionally from £22,000 to £73,000 and building costs from £104,000 to £147,000.

Table 2.4.2 **Shared Ownership and Affordable Homes Programme 2016-21, England: Completions**

Reported completions by March 2022

Region	Affordable Homeownership homes		Affordable Rent homes		Social Rent homes		Total homes**		
	grant funded*	nil grant	grant funded*	nil grant	grant funded*	nil grant	grant funded*	nil grant	all
London	**9,088**	**5,679**	**3,201**	**3,976**	**5,291**	**3,140**	**17,597**	**12,928**	**30,525**
Rest of England	**24,341**	**9,443**	**20,328**	**25,299**	**3,274**	**625**	**54,678**	**35,598**	**90,276**
Total	**33,429**	**15,122**	**23,529**	**29,275**	**8,565**	**3,765**	**72,275**	**48,526**	**120,801**

Source: Calculated from data from National Audit Office, The Affordable Homes Programme since 2015.
Notes: *The 'grant funded' columns include small numbers of homes provided using grant from other programmes.
**The 'Total homes' columns include additional output not included in the preceding columns: in London because tenure was not ascribed to 150 homes; in the rest of England to include supported housing not included in the preceding columns.

Affordable Homes Programme 2021-26

The Affordable Homes Programme 2021-26, which started in April 2021, allocated £11.4 billion of new funding, split between the GLA (£4 billion for investment in London) and Homes England (£7.4 billion for the rest of England). The government's public target for the new programme is to achieve 180,000 starts by 2026 (with completions continuing until 2028), but it has told the NAO that what it calls its 'stretch target' is now to deliver 165,000 homes. Unlike the SOAHP, the targets only refer to grant-funded homes.

By May 2022, NAO reports that Homes England and the GLA had collectively allocated £9.2 billion of the 2021-26 programme to providers, covering 131,000 new homes. The DLUHC 'central' forecast is now that 157,000 new homes will be completed, rather fewer than its 'stretch target', and well below what was originally planned. At present, output is split almost evenly between rented homes and affordable homeownership (although the rented proportion seems likely to increase). It originally set targets of ten per cent of new homes being supported accommodation and ten per cent being in rural areas, but DLUHC expects providers to underperform on both.

DLUHC's running total of funding (see Table 2.4.1) is rather higher than the figures reported by the NAO, with £10.24 billion allocated for the period 2021/22-2024/25 and a further £2.74 billion planned in 2025/26; this likely includes underspending from other programmes.

Other sources of affordable housing investment in England

Grant funding remains a relatively small factor in driving housing association investment, with the Regulator for Social Housing (RSH) projecting it to provide only six per cent of overall development funding in 2022 (see Figure 2.4.2 in the 2021 *Review*: the RSH's assessment has not been updated).[3] Of the affordable homes completed in 2021/22, just 42 per cent were grant-funded.[4]

The NAO's assessment of dependency on grant is (unhelpfully) specific to those homes which are grant-funded, and shows that, under the current AHP, grant accounts for 25 per cent of costs in those cases. Debt accounts for the biggest share, at 46 per cent, with the remainder paid for from capital receipts and other sources. The role of debt and private finance in general is explored in more detail in Contemporary Issues Chapter 3.

Apart from grant, investment is also provided via these sources:

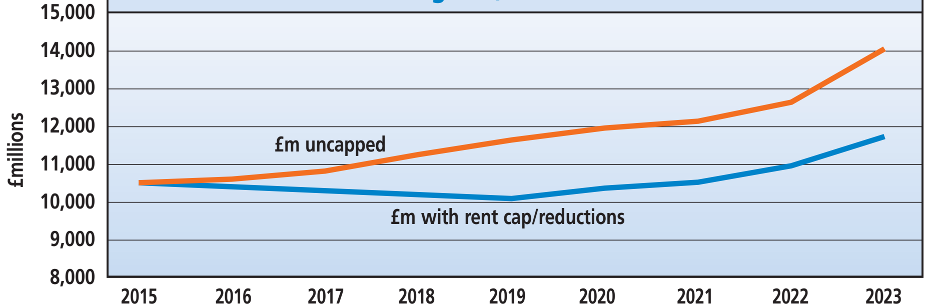
- *The Affordable Homes Guarantee Scheme (AHGS 2020)*. This began in 2020 and will provide £3 billion of guarantees, with a target to support delivery of 17,000 new homes, which in some cases will also have received grant funding. So far, about £400 million has been deployed towards delivery of 2,500 homes. ARA Venn, who administer the scheme, recently commented to the *Review* that demand is strong and deployment of guarantees is likely to accelerate in 2023. The government has an option to expand the AHGS 2020 to as much as £6 billion, if demand requires it.
- *Developer contributions ('section 106')*. These provided more than 26,000 affordable homes in 2021/22, all without any grant, forming 44 per cent of total output. Section 106 still has an uncertain future, depending on the final shape of measures in the Levelling Up and Regeneration Bill and also on the extent to which contributions are used to provide First Homes.
- *Direct investment by local authorities in new and existing stock*. This is an important contributor to affordable homes investment, exceeded £6 billion in both 2019/20 and 2020/21. In 2021/22 it rose to £7.3 billion (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 since the removal of borrowing caps on Housing Revenue Accounts in October 2018, financed by recent growth in rental income. It remains to be seen if it will continue to grow in 2023/24 now that rent increases have been capped.
- *Local housing companies.* These companies reportedly exist in some form in four-fifths of local authorities, and also add to affordable (as well as market) output. Data on numbers of homes delivered are not reported separately, nor do they necessarily appear consistently as 'local authority' provision in national datasets, since individual councils decide (using available DLUHC guidance) how to categorise them in making their statistical returns.

New investment is constrained by rents policy and prioritising existing stock

Faced with the current cost-of-living crisis, the Westminster government has put a seven per cent cap on rent increases for 2023/24, reverting to a policy of holding rent increases below inflation. As was shown in the *UKHR Autumn Briefing Paper 2022*, this means, once again, that rents will not keep pace with cost increases, but also that the government has not kept to its own rent policies and commitments to the sector. There are of course very good reasons why the decision was made this time around, and the cap is not as severe as initially proposed, but it does mean there is a cumulative impact on the sector's ability to invest, both in new development and in the existing stock.

Figure 2.4.3 shows the impact on housing associations' income of restrictions on rents over the period since 2015/16. Income was lost from four years of obligatory one per cent rent reductions and further income will be lost from the below-inflation cap on rent increases for 2023/24. The cumulative impact of these two policy restraints, compared with rents rising at CPI+1 per cent, is to remove 20 per cent of rental growth from the sector over an eight-year period. For housing associations this is equivalent to a loss of £2.3 billion, which could have levered in £40-50 billion of new investment.[5]

Figure 2.4.3 **Impact of government rent interventions on housing association revenues in England, 2016-2023**



Source: Calculated by Ben Denton, Legal & General Affordable Homes.
Note: 'Uncapped' means forecast revenue if rents had been allowed to rise each year at CPI+1 per cent.

The AHP 2021-26 was based on the assumption that the rent policy which commenced in April 2020, of increases based on CPI+1 per cent, would still apply. The Public Accounts Committee points out that the achievement of the AHP targets for new homes is at 'significant risk', especially because of 'large increases in the cost of materials and labour'. The capping of rent increases, albeit so far only for one year, means an immediate loss of income equivalent to 3-5 per cent of operating costs.[6] This is likely to affect overall affordable output by limiting the extent to which providers can fund new homes from non-grant sources.

Restrictions on rent increases also coincide with intense pressure on landlords to invest in their existing stock and indeed calls from local authority landlords for more financial support to tackle a backlog of necessary work. Housing associations reported a record £6.5 billion of spending on their existing stock in 2022, up from £5.4 billion in the previous year. While this reflects some catching-up after delays during the pandemic, it also results from the new emphasis on building safety work.[7]

Impacts of investment in England on stock, tenure and rents

Two-thirds of the provision of new dwellings in England in 2021/22 consisted of rented homes, although just 13 per cent were for social rent; the remaining third of provision was for low-cost homeownership (see Compendium Table 20a). At 7,528 units, social rented output was the highest for six years, and is on course to meet the DLUHC target of 33,500 social rented homes under the AHP 2021-26. The GLA reports that 9,700 homes to let at social rent (or London Affordable Rent) were started in 2021/22, representing the 'highest number ever started in London'.[8]

But output is still well below the numbers needed to meet projected housing needs, or to keep pace with the loss of social rented stock (discussed in Commentary Chapter 2). The PAC remains 'concerned that the number of homes being built for social rent is not enough to meet demand'. Yet the NAO's report includes a DLUHC appraisal showing that investing in social rented homes provides the highest cost-benefit ratio of investment in any tenure: while, for the AHP as a whole, every £1 spent produces £2.70 of benefits, for social rent investment alone the benefits are as high as £3.40.

The AHP's emphasis on AR continues to change the balance within social landlords' total rented stock of 4.2 million homes. The stock let at higher, Affordable Rents by housing associations grew to 309,267 by March 2022, and by local authorities to 33,779.[9] The *Review* aims to report annually on average AR levels for new dwellings resulting from investment programmes. Currently, the available data are for average gross rents for all housing association AR lettings, rather than for new stock. These have now reached £137 per week (£201 per week in London alone); for local authority lettings the average is £132 (in London alone, £186).[10]

The specific data on Affordable Rents resulting from the SOAHP, set out in Table 2.4.4 in the 2022 edition of the *Review*, cannot be updated as no further monitoring reports have been published by Homes England; however, rent levels will not have changed significantly. The PAC comments adversely on the lack of regular, published monitoring reports on the AHP's progress and what it delivers in numbers of homes, tenure and location. The *Review* endorses the PAC's call for such reports to be provided publicly on a regular basis and is assured by Homes England that it will resume reporting for the current AHP.

Scotland's affordable housing investment

Scotland's strong emphasis on support for affordable housing continues, with a commitment to deliver 110,000 homes over the decade to 2032, with at least 70 per cent being for social rent. December's Scottish Budget did however see a fall in funding for 2023/24 compared with the current year (see Table 2.4.3). Spending in 2021/22 and 2022/23 was £831 million annually, but the £752 million planned for 2023/24 represents a cut of about 9.5 per cent. However, the Budget repeats an earlier commitment to invest £3.5 billion over the life of the parliament, 'to ensure as much certainty as possible'.

Table 2.4.3 **Budget for Scottish Government Affordable Housing Supply Programme (AHSP) 2021/22-2025/26**

Spending category	2021/22 £m	2022/23 £m	2023/24 £m	2024/25 £m	2025/26 £m	Total £m
AHSP – DEL (spending on investment projects and capital grants)	675.37	605.20	489.10	480.90	516.70	2,767.27
Transfer of Management of Development Funding (TMDF)	92.25	92.25	92.25	92.25	92.25	461.25
AHSP – Financial Transactions (including TMDF – see below)	64.00	134.00	170.60	140.00	–	508.60
TOTAL AHSP	**831.62**	**831.45**	**751.95**	**713.15**	**608.95**	**3,737.12**

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

The previous, slightly lower, target of delivering 50,000 affordable dwellings over the five years to 2020/21, also required investment of approximately £3.5 billion. Table 2.4.4 shows that 41,355 units were actually delivered by the end of March 2021, with other completions towards the 50,000 target delayed until 2021/22 because of pandemic-related disruption. The Scottish Government reported that the 50,000 target was met by 23 March 2022, from which point it started its count of homes towards the new 110,000 target. Completions in 2021/22 were encouragingly high, the highest since 2000 (see Table 2.4.4); but they still fall short of the annual completion rate of 11,000 homes that will be required to meet the new target.

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’ contributions). However, the form of the contributions in Scotland does not lend itself to ready identification of the extra homes that result (as happens in both England and Wales).

Figures supplied to the *Review* by the Scottish Government enable a comparison to be made of its support for affordable housing with that for the private market. For the five years up to 2020/21 reported in the 2020 *Review*, they showed 85 per cent of funding being directed towards affordable housing. Of the £929.6 million budgeted spend in 2021/22, 89 per cent was directed to affordable housing. Although figures are not yet available for 2022/23, the proportion is likely to be higher as two of the principal components of private market support, Help to Buy and the First Home Fund, have now closed.

Despite the strong priority being given to affordable housing investment, both CIH Scotland and the Scottish Federation of Housing Associations argue that additional resources will be needed if the 110,000 target is to be achieved. While setting a ten-year target indicates the government’s ambition, it implies budget increases later in the cycle which will be decided by the next parliament.

Table 2.4.4 **Scottish Government Affordable Housing Supply Programme: completions 2016-2022**

Type of AHSP activity		Total (five years 2016/17-2020/21)	2021/22
RENT			
Social rent			
Housing association rent	New build	16,266	3,834
	Rehab	1,525	47
Council house rent	New build	6,581	2,621
	Rehab	465	26
HA/Council	Off the shelf	3,147	769
Home Owner Support Fund (rent)	Off the shelf	165	9
Total Social Rent		**28,149**	**7,306**
Affordable rent			
Other affordable rent	New build	4,260	1,167
	Off the shelf	592	104
	Rehab	127	11
Total Affordable Rent		**4,979**	**1,282**
AFFORDABLE HOMEOWNERSHIP			
New supply – shared equity and shared ownership	New build	835	135
	Off the shelf	5	0
	Rehab	0	0
Council shared equity	New build	32	12
Other affordable homeownership	New build	75	85
	Off the shelf	0	0
	Rehab	187	0
Open Market Shared Equity (OMSE)	Off the shelf	7,093	937
New Supply Shared Equity (Developers)	New build	0	0
Home Owner Support Fund (Shared Equity)	Off the shelf	0	0
Total Affordable Homeownership		**8,227**	**1,169**
TOTAL AFFORDABLE HOUSING SUPPLY		**41,355**	**9,757**

Source: Scottish Government Affordable Housing Supply Programme summary tables.

It also depends on the sector's continued ability to raise private finance. The Scottish Housing Regulator (SHR) assesses social landlords' finances as 'robust' but points to major challenges which could affect their ability to service current debt and raise new debt:

- *Rents.* In 2022/23, social landlords raised rents by amounts well below inflation (an average increase of 2.98 per cent, compared to inflation in April 2022 of six per cent).[11] For 2023/24, agreements with the Scottish Government will again lead to sub-inflation increases: housing associations will continue to decide their own rent levels (currently forecast by the SFHA to average 6.1 per cent) and local authorities will increase rents by an average of no more than £5 a week.
- *Grant benchmarks.* These are used to determine grant levels for schemes; they were raised in 2021 and are to be reviewed and updated for April 2023. The Scottish Budget notes that the AHSP continues to operate a flexible grant funding system, and that 'this means applicants should request the grant they require to make a project viable, and this will then be assessed to establish value for money'.
- *Quality standards for new homes.* More stringent requirements are to be placed on all new housing developments, notably that homes will have to meet a Scottish version of the *Passivhaus* standard, probably starting in 2024. SFHA supports the proposal but notes that it will require 'significant support'.

As in England, there are also pressures to invest more in the existing stock. The Scottish Housing Quality Standard (SHQS) remains the basic standard to be achieved. Compliance with the SHQS fell to 75 per cent in 2021/22, apparently because of pandemic-related delays and new requirements relating to fire alarms; landlords project higher compliance in the current year. The Scottish House Condition Survey (SHCS) typically reports much lower levels of compliance with the SHQS (see Compendium Table 26c). However, the figures are not directly comparable and SHCS data for 2020 onwards are still not available.

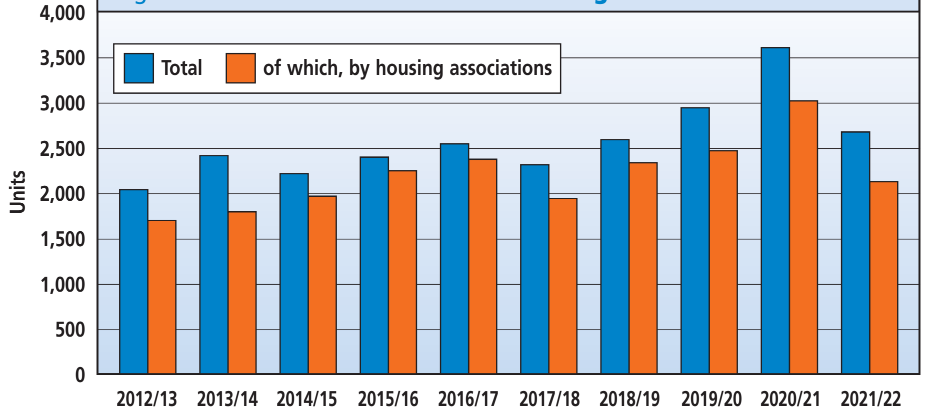
The Energy Efficiency Standard in Social Housing (EESSH) sets a minimum energy-efficiency rating according to property and fuel type. Social landlords had until December 2020 to meet the first EESSH 'milestone', and landlord reports indicate that 88 per cent of homes within the scope of the standard now meet it. A new standard (EESSH2) requires all social housing to meet, or be treated as meeting, EPC Band B, or to be as energy-efficient as practically possible by the end of December 2032 (within the limits of cost, technology and necessary consent). EESSH2 is being actively reviewed, and the 2032 milestone has been suspended while the review takes place.

Affordable housing investment in Wales

Wales's Programme for Government 2021 to 2026 has a strong emphasis on housing. It repeats the previous Senedd target to build 20,000 affordable homes over five years. This target was exceeded, with over 23,000 homes being built, once Help to Buy and similar schemes were included. The Welsh Government reports that, of this five-year total, 12,940 (or 56 per cent) were homes for rent in the social sector.[12]

The new programme marks a shift in priorities, with less emphasis on supporting homeownership and more on delivering 'homes for rent in the social sector'. Data for the first year of the new programme, 2021/22, show a 26 per cent fall in output compared with the previous year, particularly affecting the numbers provided by housing associations (Figure 2.4.4). This suggests that delivering the current programme's emphasis on homes for rent in the social sector is still challenging. Delivery of about 3,500 affordable homes annually is required to meet currently forecast levels of housing need.[13]

Figure 2.4.4 **Additional affordable housing in Wales to 2021/22**



Source: Affordable Housing Provision data collection, Welsh Government.

Table 2.4.5 Summary of planned government support for affordable and private market housing investment in Wales, 2022/23-2024/25

Programme	Grant/loan amounts (£m 2022/23	Grant/loan amounts (£m) 2023/24	Grant/loan amounts (£m) 2024/25	Notes
Programmes aimed primarily at delivering new housing at social rent, plus some low-cost homeownership				
Social Housing Grant	310	330	325	Includes Social Housing Grant plus several other smaller items.
Housing and Care Fund	61	61	61	Funding to integrate health, housing and social services.
Land for Housing	8	–	–	Recyclable loan funding for land acquisition.
Land and Buildings Development Fund	10	10	15	Funding to free-up difficult land and buildings for affordable housing development.
Social housing exemplar sites	10	10	10	Purchase of land for development.
Housing Finance Grant	13	13	13	Revenue support for HA capital investment.
Sub-total: social housing	**412**	**424**	**424**	**Sub-total = £1,260 million (87%)**
Programmes aimed primarily at supporting the private housing market				
Market housing and other schemes	–	25	25	Empty Homes Grant Scheme to bring long-term empty properties back into use.
Homebuy	2	3	4	
Regeneration	25	50	50	Aimed at regeneration generally so only part directed to housing.
Sub-total: private market support	**27**	**78**	**79**	**Sub-total = £184 million (13%)**
Total support for housing capital investment	**439**	**502**	**503**	**Total = £1,444 Million (100%)**

Source: Welsh Government Draft Budget December 2022.

The allocation of social housing grant in the Welsh Government Budget was £250 million in the first year of the new programme (2021/22) and rose to £310 million in 2022/23. Further provision of £330 million is being made in the Draft Budget for 2023/24 with £325 million provided for 2024/25 (see Table 2.4.5). Such substantial increases in grant funding suggest that a real shift towards more social rented provision is planned, although this funding will still cover intermediate rent and shared ownership. Landlords also welcomed the certainty of a longer-term programme instead of previous yearly allocations. However, there are new pressures on social landlords' incomes, with the Welsh Government having decided to cap rent increases for 2023/24 at 6.5 per cent, against a background of rising costs and the drive for higher standards in existing stock, including the heavy cost of decarbonisation.

The Welsh Quality Housing Standard (WHQS), applicable to existing social housing stock, was introduced in 2002 and has received £2 billion of funding since 2004. An energy-efficiency target of achieving EPC band D in the social housing stock has been in place since 2008 and by the end of 2022 had been met. A new version of the WHQS (WHQS2023) is currently subject to consultation. In August 2021, ambitious standards for new affordable housing were set out. Both these and the WHQS2023 focus strongly on affordable warmth and decarbonisation; new homes will target EPC A and will be built without using fossil-fuel boilers.

The Welsh Government's Draft Budget includes £1.8 billion over three years to create 'a greener Wales', part of which is £615 million of capital investment to 2024/25 to support the decarbonisation of existing social housing stock. This includes funding for social landlords via the Optimised Retrofit Programme (£70 million announced to date; £200 million committed until 2025). However, a stark analysis for the Future Generations Commissioner indicated that £15 billion (of which social housing's share is £5.5 billion) would be needed to retrofit the Welsh housing stock over this decade.[14]

Several separate funding streams remain. £82 million has been invested through the Land for Housing scheme which helps housing associations buy land, with a further £8 million allocated in 2022/23. This has resulted in a recycled loan value of over £200 million. A total of £375 million in capital and £21 million in revenue has been allocated to building safety, which will partly benefit social landlords.

Stock-retaining councils receive revenue funding (the major repairs allowance) to assist towards the costs of meeting the WHQS; housing associations formed through stock transfers from councils get dowry gap funding to underpin their investment generally. The Draft Budget maintains funding for them at the same level for the coming three years as was made available in 2021/22, i.e. £108 million annually to cover both support funds.

Table 2.4.5 repeats the assessment of the breakdown of investment support by the Welsh Government which first appeared in this chapter in the 2020 *Review*. The new table is based on the three-year allocations in the Welsh Government's Draft Budget for 2023/24, excluding expenditure on the existing stock. The Draft Budget shows a split between social sector support and private market support markedly in favour of the social sector, which accounts for 87 per cent of investment support, in part because the planned extension of Help to Buy Wales until 2025 has not yet been included.

Finally, the *Review* has commented favourably in the past on the use of section 106 developer contributions in Wales. Although figures are not yet available for 2021/22, it is notable that delivery of completed affordable housing through section 106 reached a recent peak in the previous year, at 920 homes.

Affordable housing investment in Northern Ireland

In February 2022, the power-sharing institutions in Northern Ireland collapsed over the future of the Northern Ireland Protocol and trade checks at the 'Irish Sea border', once again leaving Northern Ireland without its own assembly or government. Consequently, there is no agreed multi-year budget and progress on developing a new Housing Supply Strategy has been halted. A single-year 2022/23 Budget was approved as late as November. Despite the political impasse, work continues on the development of a new Housing Supply Strategy and the revitalisation of the Northern Ireland Housing Executive.

Northern Ireland's Social Housing Development Programme (SHDP) is a rolling, three-year programme to which £489 million was allocated over the period 2020/21-2022/23 and for which £168 million has so far been requested by the Department for Communities (DfC) for the period 2023/24-2025/26. The headline SHDP delivery target is to secure a minimum number of annual new social housing starts, which is set at 1,950 for 2022/23. The current intention is to incrementally increase the starts targets for the next three-year period to 2,000 units in 2023/24, 2,050 units in 2024/25 and 2,100 units in 2025/26 – subject to the availability of funding.

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. For the 2022/23 programme year, a total of 429 starts under the SHDP had been confirmed by December 2022. Within what has traditionally been a 'back-loaded' programme, at the time of writing DfC considered it possible to achieve the overall starts target of 1,950 units during 2022/23.

To aid comparison with the rest of the UK, Table 2.4.6 shows SHDP *completions* for the period 2017/18-2021/22 (6,954 units). For the 2022/23 programme year, there had been 974 completions under the SHDP by December 2022. 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 around 20 per cent of the total. Although completions were lower than expected in 2021/22 (primarily due to the impact of Covid-19 on workforce patterns and the impact of pandemic recovery on the price and availability of construction materials), output appears to be returning to expected levels in 2022/23.

Table 2.4.6 **Northern Ireland Social Housing Development Programme – completions 2017/18-2022/23**

Type of provision	Total – five years 2017/18 – 2021/22	2022/23 (Apr-Dec)
New build	**5,295**	**721**
Off-the-shelf	**780**	**147**
Existing satisfactory purchase	**469**	**11**
Rehabilitation	**145**	**95**
Re-improvement	**265**	**0**
Totals	**6,954**	**974**

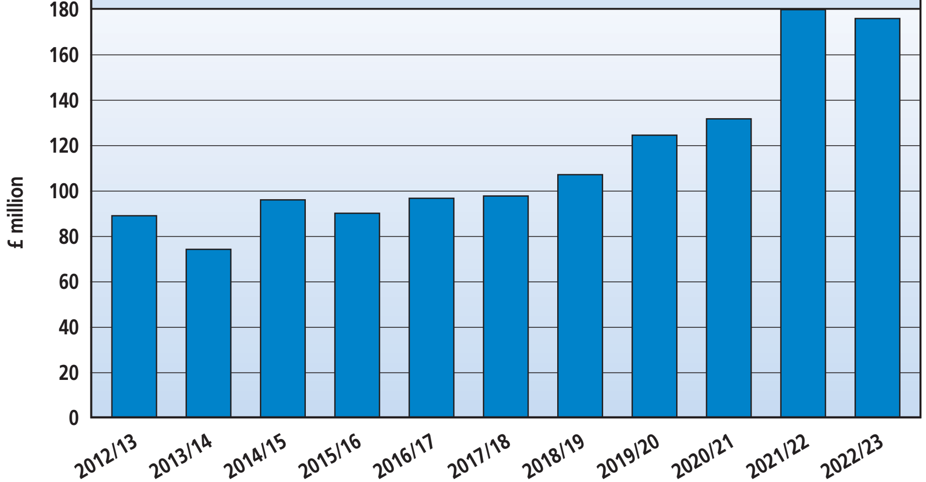
Source: Department for Communities, Northern Ireland Housing Bulletins and data supplied direct.

Figure 2.4.5 shows that the capital finance available for housing within the Northern Ireland Budget remained high, at £175.7 million in 2022/23 (net of receipts). The gross capital budget for this year is £243.9 million, which comprises:

- £174.6 million (72 per cent) for the SHDP (including £18.4 million for shared housing).
- £2.1 million for housing-led regeneration (under the Building Successful Communities housing-led regeneration pilot).
- £67.2 million in other NIHE Budgets for planned maintenance, adaptations, etc.

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

Figure 2.4.5 **Net housing capital investment in Northern Ireland, 2012-23**



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.

A further £36.25 million in Financial Transactions Capital (FTC) was allocated to co-ownership homes in 2022/23 as part of a four-year funding programme totalling £158 million. A further £8 million was awarded in March 2022 to pilot an over-55s shared ownership product, and Northern Ireland is also actively looking at options for an intermediate rent product, also likely to be funded through FTCs.

In 2021, the DfC published a 15-year draft Housing Supply Strategy 2022-2037, with the aim of delivering 'upwards of 100,000 homes over its lifetime'. One-third of these would be social housing, implying an annual target of over 2,200 new social homes. A further aim was to deliver 'a significant number' of intermediate homes. Unfortunately, although consultations on the strategy have closed, it remains in draft with an uncertain future given that the assembly is still suspended. The strategy remains ambitious given that recent performance has been well below the targets it proposes. The strategy will need to be strengthened and made more specific when the proposed action plans are prepared.

A positive development in affordable housing provision is the growing use of Section 76 of the Planning Act (Northern Ireland) 2011, as part of local development plans being prepared by the eleven local authorities. Section 76 planning agreements are the equivalent of Section 106 agreements in England and Wales (Section 75 in Scotland). An example is Belfast City Council's policy requiring any development with more than five units to have a planning agreement to provide 20 per cent affordable housing. So far, no statistics are available to monitor the use of Section 76 and assess its significance.

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.[15] Solutions are being developed through a Housing Executive 'Revitalisation Programme', aimed at creating 'a revitalised Strategic Housing Authority and sustainable social landlord that can maintain and provide good quality and affordable homes for current tenants and future generations'. Previously, the communities minister promised that NIHE will not be privatised and gave an assurance that options for its future will involve only limit change. Ideally, the Housing Executive would strengthen its strategic role while having access to borrowing additional borrowing. However, with senior civil servants controlling the nine government departments but with limited powers, squaring this circle inevitably depends on resolution of the political impasse.

In 2018, the investment needed in NIHE stock was assessed as more than £7 billion over 30 years, a backlog now certain to have grown significantly, to address retrofit and building safety requirements. In 2021/22, the Housing Executive invested over £190 million – the highest amount since 2008 – in maintaining and improving homes and was on track to increase this beyond £200 million in 2022/23. But it is running hard to stand still: the NIHE's stock compliance against the Decent Homes Standard has fallen from almost 100 per cent in 2015 to closer to 90 per cent.[16] The current situation risks the creation of a two-tier housing system where Housing Executive properties are maintained to lower standards than those of housing associations.

A further challenge for the Housing Executive is that the organisation has been subject to regular rent freezes, with a resulting impact on the ability to provide more income. In 2020/21 and 2021/22 it was allowed to make increases equivalent to CPI+1 per cent, albeit delayed until later in the respective financial years. In response to the cost-of-living crisis, there was a new freeze in 2022/23. NIHE's annual report noted that rental income is insufficient to provide the financial capacity needed to improve the housing stock and, to its relief, it will be allowed to raise rents by seven per cent for 2023/24. Meanwhile, unlike the position in England and Wales, housing associations will decide their own rent levels.

Delivery of higher standards of energy efficiency for new social homes is viewed as vital by the Housing Executive and DfC, with an optional energy-efficiency multiplier to support the more sustainable design for new homes delivered via the SHDP. But as in the rest of the UK, the decarbonisation of the existing stock is a huge challenge. The costs of achieving EPC C for the 26,000 social sector homes currently below that level are estimated at £100 million, with a much higher cost to achieve band B.[17] The Department of Finance's *Path to Net Zero* promised 'substantially enhanced levels of tailored support' for retrofit and a significant pilot domestic retrofit scheme in 2022. However, the report also acknowledges that spending needs to run at three times current levels if targets are to be achieved. In 2021/22, £37 million was spent on retrofitting NIHE dwellings, and the aim is to raise this to over £40 million annually.

Notes and references

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2 Public Accounts Committee (2022) *The Affordable Homes Programme since 2015*. London: House of Commons (subsequent references to PAC are to this report).

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4 Calculation from DLUHC Live Table 1000c.

5 Denton, B. (2022) 'Rent restrictions plus market turmoil point to challenging times,' in *Social Housing*, 1 December.

6 Assessment by Savills for the CIH response to the social housing rents consultation (see www.cih.org/media/nbonzu1k/cih-social-housing-rents-consultation-response-final.pdf).

7 Compendium Table 71d shows expenditure recorded in associations' global accounts. To the total of £4.3 billion spent on maintenance and major repairs in 2021/22 can be added £2.2 billion of capitalised investment in existing stock.

8 GLA (2022) *Housing in London 2022*. London: GLA.

9 Data from RSH returns for 2021/22 (see www.gov.uk/government/organisations/regulator-of-social-housing/about/statistics).

10 *Ibid*.

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13 See https://gov.wales/estimates-housing-need-2019-based

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Chapter 5
Homelessness

Lynne McMordie

This chapter compares homelessness policies, trends and outcomes in England, Scotland, and Wales in 2022. The policy and legal homelessness frameworks adopted across Great Britain (GB) have evolved to look increasingly different post-devolution, and so this chapter provides an overview of policies and their differences in the three administrations, then with more detail on:

- statutory homelessness
- temporary accommodation
- core homelessness.

Homelessness trends in Northern Ireland are summarised briefly. The chapter ends by considering the effectiveness and impact of the various homelessness policy interventions.

Homelessness law and policy

Since devolution in 1999, key differences have emerged in homelessness policy and the legal landscape across Great Britain. While England has increasingly focused on rough sleeping, Scotland and Wales have placed continued emphasis on all dimensions of homelessness, with legislative and policy changes increasingly oriented toward rapid rehousing, and transformation in the quality and use of temporary accommodation. This section looks briefly at the origins and evolution of these key divergences.

National homelessness policy in England in the 2010s was driven by 'localism', with central government tending to back away from direct involvement.[1] By 2017, against a backdrop of growing homelessness and rough sleeping, government intervention grew again, with that year's Conservative manifesto promising to halve rough sleeping by 2022 and end it entirely by 2027 (later brought forward to 2024). Government-funded pilots of Housing First were launched in 2018, and in the same year a national Rough Sleeping Strategy was published, with linked funding for initiatives to help people at risk; the strategy was then updated in September 2022.[2]

The Homelessness Reduction Act 2017 introduced a range of local authority prevention and relief duties owed to all eligible households that are homeless or at risk of homelessness. However, the breadth of this legislative initiative belies a narrower strategic approach that has increasingly focused on rough sleeping. Moreover, a large-scale longitudinal study recently published by Crisis demonstrates that, though the 2017 Act opened up access to support for many more people facing homelessness, particularly single people, the effectiveness of what is otherwise progressive legislation is limited by the 'priority need' test that continues to restrict rehousing rights.[3]

Homelessness policy in Wales tended to track that in England, but this trend reversed with the passing of the prevention-oriented Housing (Wales) Act 2014. In 2019, the Welsh Government established an independent Homelessness Action Group, with a remit to 'end homelessness in Wales' and – based on the group's recommendations – the Programme for Government 2021-26 pledged to 'fundamentally reform' homelessness services to focus on prevention and rapid rehousing. The group also recommended the phasing out of the priority need and intentionality tests. The move to phase out priority need in particular now seems unstoppable, having gained momentum with the effective suspension of the test during the pandemic. An expert review panel is now considering further legal reform to end homelessness.[4]

Scotland was ahead of Wales in abolishing priority need in 2012, meaning that virtually all eligible homeless households in Scotland are entitled to settled accommodation. In 2017, a Homelessness and Rough Sleeping Action Group was convened, and its recommendations played a pivotal role in the Scottish Government's 2018 *Ending Homelessness Together Action Plan*. The subsequent delivery of Rapid Rehousing Transition Plans by local authorities, alongside the development of the Housing First Scotland pathfinder programme, became the cornerstones of the Scottish approach. The action group was reconvened during the pandemic and made further recommendations, leading to a revised and even more ambitious plan to end homelessness.[5] The Scottish Government has since consulted on proposals for wider public-sector homelessness prevention duties, and changes to encourage preventative action within a six-month time window.

Across the UK, responses to rough sleeping were radically altered by the pandemic, when those sleeping rough, at risk or in communal shelters were placed in hotels or similar accommodation. The measures produced rapid results. Scotland and

Wales continue to offer improved protection to people with 'no recourse to public funds' and have moved towards permanent closure of communal night shelters. But in England these public health-inspired gains now seem to be unravelling, with the Kerslake Commission finding highly variable practice between local authorities[6] and rough sleeping on the increase. An estimated 3,069 people were sleeping rough on a single night in Autumn 2022, 26 per cent higher than a year earlier (2,443).[7]

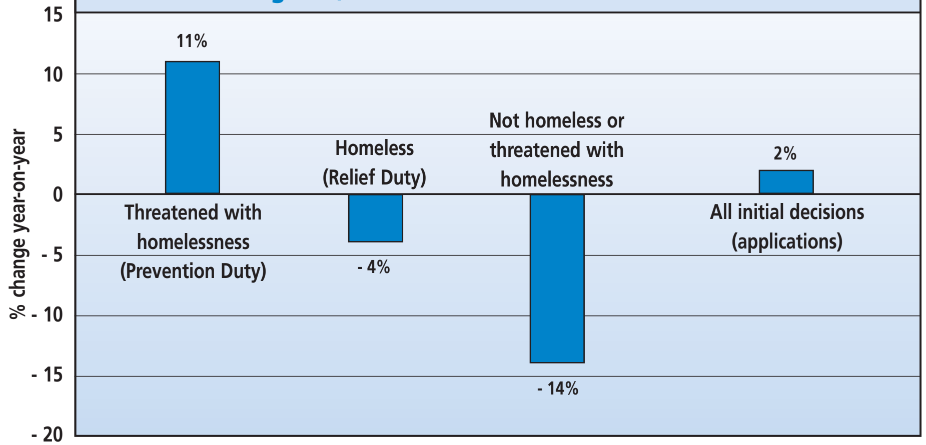
Statutory homelessness

After the passing of country-specific homelessness legislation and the resulting differences in legal frameworks, comparing homelessness statistics across the UK has become more difficult. However, approximate comparisons can be made even if data are not entirely consistent. This section looks first at rates of 'full-duty acceptances' before considering data on initial decisions on the type of homelessness duty owed.

In terms of full-duty acceptances – which essentially refer to those owed the main rehousing duty – Scotland records a much higher rate of homelessness acceptances (about 11 per 1,000 households in 2020/21) than either England (two per 1,000) or Wales (three per 1,000). This disparity largely reflects the stronger rights people have under the Scottish system, particularly after the abolition of priority need, with wider groups of people owed the main rehousing duty than elsewhere in GB.

With the legislative changes in England and Wales, more of those seeking homelessness help are being formally assisted under prevention or relief duties, meaning that fewer applications progress through the system to the full-duty acceptance stage. This has seen full-duty acceptance as a measure of homelessness complemented by a new official measure – namely 'initial decision of homelessness duty owed'. This refers to whether – at the point of initial contact with the local authority – an applicant is assessed to be homeless or threatened with homelessness and is eligible for assistance, with eligibility depending primarily on a person's immigration status and whether they may have 'no recourse to public funds' and therefore be debarred from homelessness assistance.

Figure 2.5.1 **Year-on-year changes in initial homelessness application decisions in England, 2020/21-2021/22**



Source: DLUHC Homelessness Statistics.

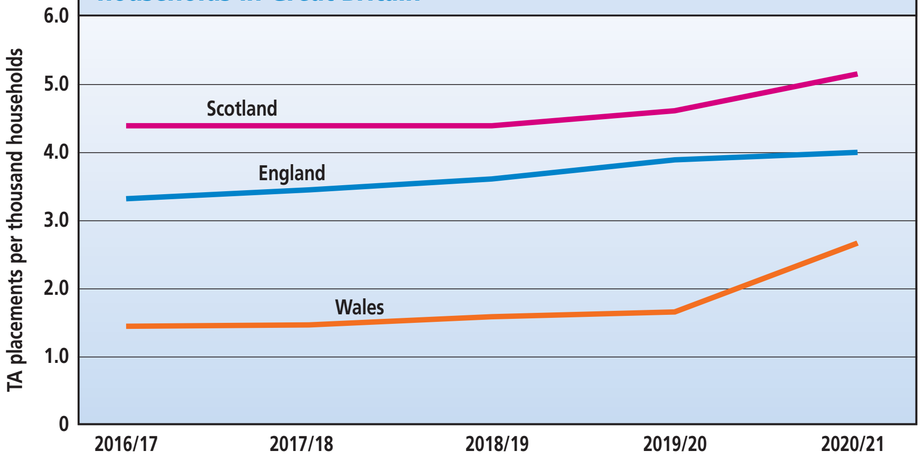
In England between 2020/21 and 2021/22, the total eligible applications under this measure increased by two per cent to 290,000 (see Figure 2.5.1). Over the same period, applicants 'owed a relief duty' fell by some four per cent and those owed a 'prevention duty' increased by 11 per cent. This increase represents a 'bounce back' towards the level of applicants 'threatened with homelessness' prior to the pandemic and likely reflects the 2021 wind-down of the special restrictions on evictions that were introduced in 2020.

Temporary accommodation

Temporary accommodation refers to homelessness applicants provided with some form of short-term housing during the application process, and (for the most part) households falling under full-duty acceptance who are waiting for long-term housing. Here we compare rates of homelessness acceptance across the GB countries, before considering variance in the form and quality of temporary accommodation (TA) and placements involving families with children.

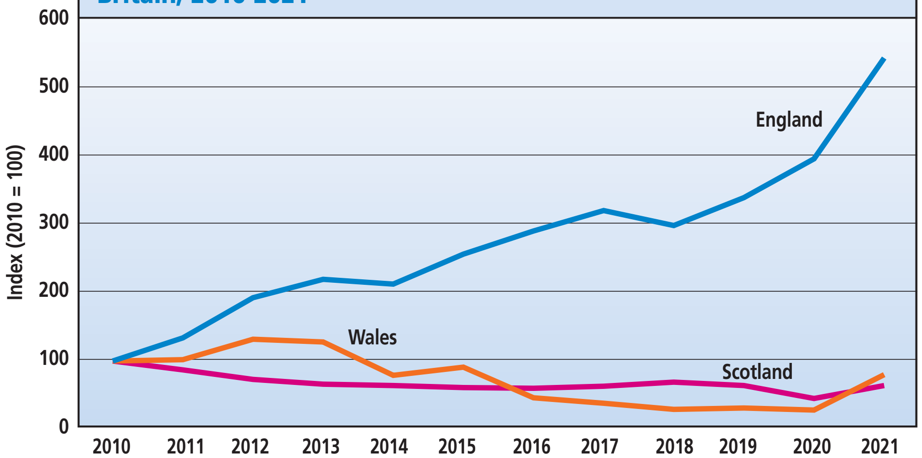
Official statistics indicate that some 112,000 households across Great Britain were in TA in March 2021. Scotland's overall TA placement rate (at this date) was

Figure 2.5.2 **Temporary accommodation placements per 1,000 households in Great Britain**



Sources: DLUHC, Scottish Government, Welsh Government, Office for National Statistics.,
Note: TA placement rates based on point-in-time statistics for 31 March each year.

Figure 2.5.3 **Index of bed and breakfast hotel placements in Great Britain, 2010-2021**



Source: Sources: DLUHC, Scottish Government, StatsWales, Crisis, The Homelessness Monitor: Great Britain 2022.

some 25 per cent above that of England and 40 per cent above that for Wales (see Figure 2.5.2). While this difference largely reflects Scotland's more inclusive safety net, stubbornly high levels of TA use remain a concern and are a key driver of the Scottish rapid rehousing agenda and recent attention to the strengthening of homelessness prevention.

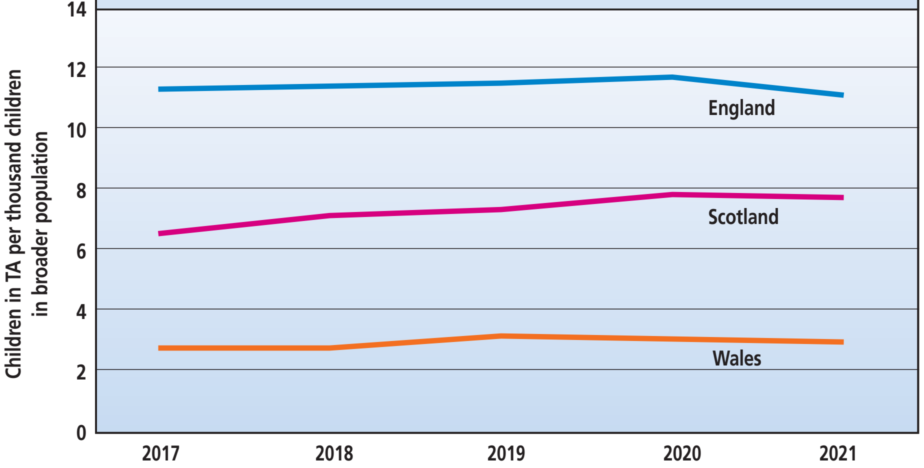
The profile and quality of TA is markedly different across the countries of Great Britain. While nearly two-thirds (62 per cent) of Scottish TA placements in 2021 involved social housing stock occupied on a temporary basis, this compared with only 23 per cent in England and 15 per cent in Wales. Scotland has also gone furthest in restricting local authorities' use of certain forms of TA (notably bed and breakfast) following the extension of the Unsuitable Accommodation Order – previously applied only to families with children – to all household types in Autumn 2021.

In contrast, TA placements in bed and breakfast (B&B) have soared in England, increasing four-fold over the past decade (see Figure 2.5.3). Although B&B hotels and hostels are mainly used for childless households, those in B&B on 31 March 2022 included 4,500 families with children.

In another concerning trend, levels of TA placements involving families with children are running at around 50 per cent higher in England than the equivalent figure for Scotland, while Wales has the lowest rate of all GB countries (see Figure 2.5.4). In March 2022, the most common length of stay for such households in England was more than two years, with a fifth having been in TA for more than five years.[8]

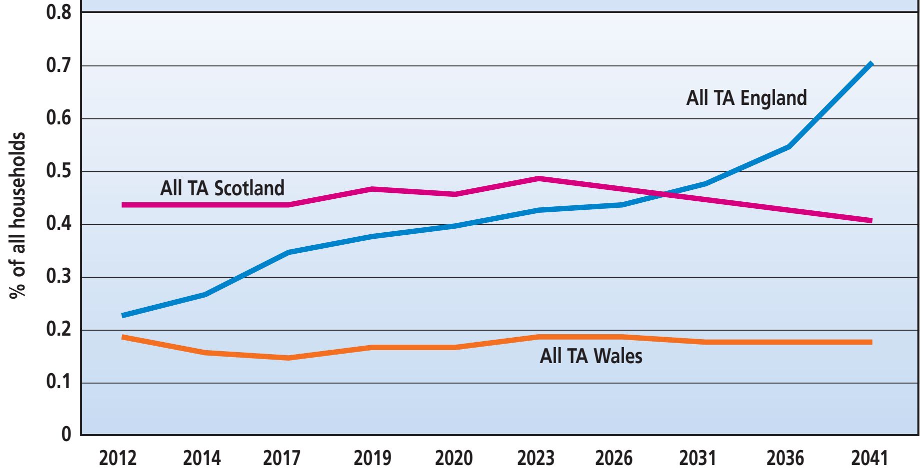
Modelling by Heriot-Watt University for the Crisis Homelessness Monitor indicates that, without effective policy changes, TA placements are set to almost double (as a percentage of all households) over the next 20 years in England (see Figure 2.5.5), caused in large part by reduced social housing availability and a growing gap between local housing allowance rates and actual market rents. This gap limits the extent to which prevention activities can avert homelessness, thus boosting the need for temporary accommodation.

Figure 2.5.4 **Children in temporary accommodation placements in Great Britain, 2017-21**



Sources: DLUHC, Scottish Government, Welsh Government, ONS mid-year population estimates.
Note: TA placement rates based on point-in-time statistics for 31 March each year.

Figure 2.5.5 **Projected changes in temporary accommodation in Great Britain, 2012-2041**

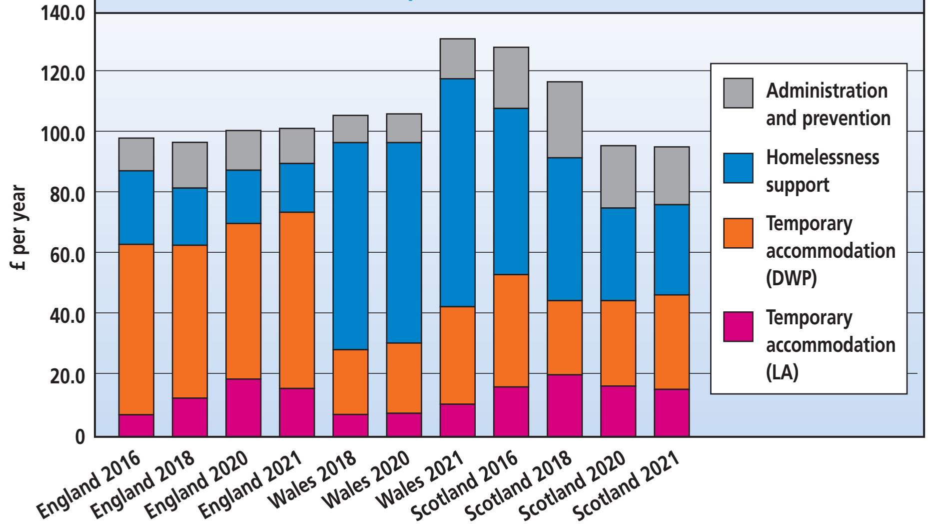


Source: Crisis, The Homelessness Monitor: Great Britain 2022, figure 4.16.

Recent research by The Smith Institute examining temporary accommodation use in Greater Manchester and London (the latter accounting for over 60 per cent of all TA placements in England), concludes that the TA market is at crisis point, with many local authorities struggling to cope with demand.[9] A recent survey by the District Council Network found that 79 per cent of local authority respondents do not have sufficient temporary accommodation to meet current demand.[10]

Figure 2.5.6 shows that these trends are reflected in mounting TA costs in England, while parallel expenditure on support, administration and prevention has been squeezed down. TA-related expenditure is of two kinds: local authority spending and costs met by the DWP via housing benefit. In England, the second exceeds the first. These high levels of spending on TA fly in the face of the early intervention aims and philosophy of the Homelessness Reduction Act and – unless arrested - will continue to ratchet up the pressure on English local authority homelessness budgets, skewing expenditure even further away from pro-active support for homelessness prevention. This is the opposite of what was intended.

Figure 2.5.6 **Expenditure per household on homelessness-related activities in Great Britain, 2016-21**



Sources: Local government financial statistics, DWP Freedom of Information Requests.

Core Homelessness

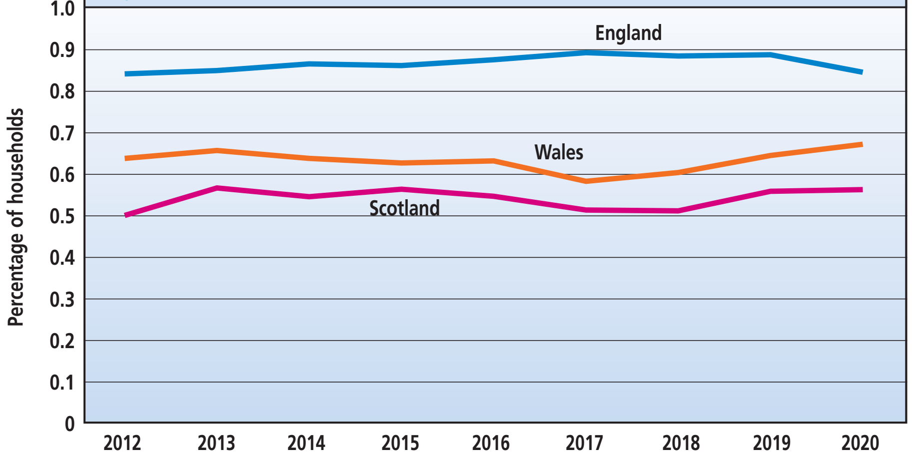
In research undertaken for Crisis, Heriot-Watt University has developed the concept of 'core homelessness', focused on those experiencing the most acute forms of homelessness.[11] This includes people sleeping rough, but also those staying in places not intended as residential accommodation (e.g. cars, tents, boats, sheds, etc.), living in homeless hostels, refuges and shelters, placed in unsuitable temporary accommodation (e.g. B&B hotels, out-of-area placements, etc.), and sofa surfing (i.e. staying with non-family, on a short-term basis, in overcrowded conditions). Based on a triangulation of multiple survey and administrative data sources, measures of core homelessness are less dependent on policy and legal arrangements than official homeless statistics. This means they provide an especially valuable and robust vehicle for comparing trends over time within and between GB countries.

Heriot-Watt's most recent analysis for the Homelessness Monitor provides a different picture to that provided by official homelessness statistics (see Figure 2.5.7). It indicates that levels of core homelessness are consistently higher in England (0.84 per cent of households in 2020) than Wales (0.67 per cent) and Scotland (0.57 per cent), with all broad English regions exceeding the levels in Scotland and Wales, albeit to varying degrees.

These differences in levels of core homelessness have persisted over the last decade and were still present in 2020 despite the relatively larger impact of pandemic-response measures in England. The explanation is likely to lie in the different housing market pressures in the three countries (highest in England), the incidence of poverty and other forms of deprivation (relatively high in Wales) and differences in social housing supply (larger in Scotland) and in homelessness policies (more inclusive in Scotland).

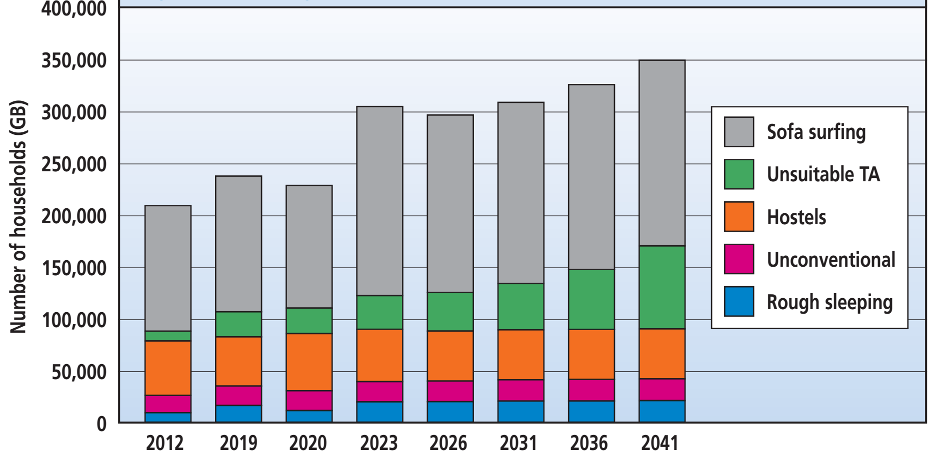
An integral part of the research is a forecasting model to examine future scenarios for the evolution of core homelessness. Following slight reductions in 2020 – largely the result of pandemic-related measures – GB-wide core homelessness is forecast to rise again if we 'carry on as we are' without any policy or legislative change. Under this scenario, in 2023/4 core homelessness would be one-third higher than in 2019 (see Figure 2.5.8). Under the same scenario, the disparity between GB countries is also set to deepen, with core homelessness rising to

Figure 2.5.7 **Levels of core homelessness in Great Britain, 2012-20**



Source: Crisis, The Homelessness Monitor: Great Britain 2022, figure 5.2.

Figure 2.5.8 **Projected core homelessness in Great Britain, 2012-2041**



Source: Crisis, The Homelessness Monitor: Great Britain 2022, figure 5.3.

1.19 per cent of households in England by 2040, while Scotland and Wales in contrast show a gentle but steady downward trend post-2023.

Statistical modelling indicates that there is nothing inevitable about these increasing levels of core homelessness in England, and that policy choices could engender different outcomes. The modelling has considered the potential impact of nine different policy options, with the most effective interventions for reducing core homelessness being:

- Introducing rehousing quotas for core homeless groups in the social rented sector.
- Raise local housing allowance to level of median rent, and index to rents.
- Universal credit measures aimed at reducing destitution (including reinstating the £20 per week enhancement to personal allowance applied during the pandemic).
- Widening the availability of Housing First and associated support measures.
- Maximising the use of prevention tools by local authorities.

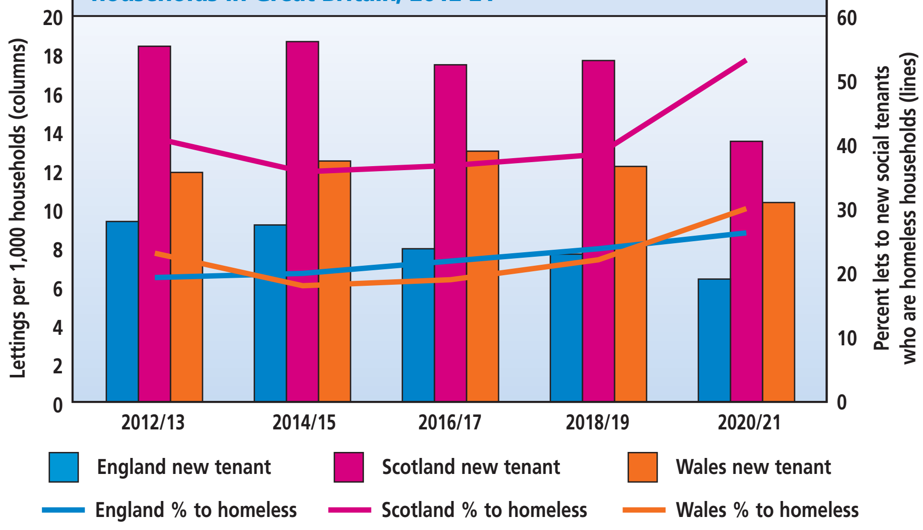
Looking at single policy options enables comparison of their individual effectiveness, and thus provides a reasonable guide to what works, but importantly the study also explores the effect of adding a particular policy to others, which gives a clearer sense of likely outcomes where interventions are combined. Under this scenario, the nine policy interventions in concert could reduce total core homelessness by 34 per cent in England, 30 per cent in Wales, and 42 per cent in Scotland, by 2041. They could also reduce rough sleeping and unsuitable temporary accommodation by around half to two-thirds over four years, with the latter eliminated entirely in Scotland.

Lettings to homeless households

It is useful to look more closely at the proportion of new social lettings granted to homeless households, which in statistical modelling emerges as a particularly effective measure to reduce core homelessness across Great Britain. With the exception of 2020/21, when the pandemic led to a sharp reduction in turnover throughout GB, Scotland allocated over 41,000 homes to new social tenants between 2012/13 and 2021/22. As figure 2.5.9 shows, this was equivalent to 17 lets for every 1,000 households, which was substantially higher than the comparable rate for either Wales (10 per 1,000) or England (7 per 1,000). This reflects the fact that the social rented sector in Scotland is substantially larger relative to population size, buoyed in recent years by higher rates of affordable housing supply and the abolition of right to buy.

Figure 2.5.9 also shows that social landlords in Scotland allocate a much higher proportion of available lettings to households accepted as homeless, than elsewhere in Great Britain. This reflects the more progressive homeless policy in Scotland, including the adoption of targets for the share of lettings allocated to homeless households as part of the rapid rehousing policy. This has seen the proportion of lettings to new social tenants used to resolve homeless increase from 39 per cent in 2018/19 to 50 per cent in 2021/22. Elsewhere in Great Britain, the proportion of lettings to homeless households has been on a slow upward trend in recent years but this has been driven more by the diminishing annual flow of social lettings than by any increase in the actual volume of lettings to homeless households. However, there are also concerns that the data for England and Wales do not fully reflect households that are allocated a social tenancy as part of a local authority's duty to prevent homelessness.

Figure 2.5.9 **Lettings to new social tenants and to homeless households in Great Britain, 2012-21**



Sources: Compendium Tables 95, 100; ONS and NRS data household estimates and projections.

Homelessness in Northern Ireland

Homelessness in Northern Ireland continues on a higher path relative to the rest of the UK (see Figure 2.5.1 in the 2022 edition of the *Review*). The latest snapshot figures are for January-June 2022.[12] They show:

- An increase of homelessness presentations of 9.6 per cent on the previous six months, although a fall of 5.84 per cent compared with the equivalent period in 2021. Homeless acceptances increased by 20 per cent over the previous six months.
- A sharp rise in numbers presenting as homeless due to the loss of private rented accommodation, particularly because of a rise in the number of landlords selling their properties.
- Numbers in TA continuing to rise, with 3,658 households in TA in July 2022 compared to 2,065 in January 2019.
- 3,913 children were in temporary accommodation in July 2022, a 60 per cent increase compared to January 2019.

Although the caveats about comparisons with the rest of the UK still apply, the homelessness system in Northern Ireland is under considerable pressure, not least because it is a route to rehousing in the social sector. However, in the absence of the Northern Ireland Executive, there continue to be severe limitations on the development of policies to tackle homelessness.

Conclusion

Spiralling energy, food, and other prices have created a cost-of-living crisis in the UK, greater than any seen for many decades. Given the strong links between poverty and homelessness, this augurs badly for the future trends considered in this chapter. Such concerns have been echoed across the sector, reflected in the Kerslake Commission on Homelessness and Rough Sleeping and the All-Party Parliamentary Group for Ending Homelessness both warning that in the absence of considered policy intervention, the cost-of-living crisis may have a catastrophic impact on homelessness. Yet the projections and alternative measures discussed here show that there is nothing inevitable about the deteriorating picture of homelessness in England, or indeed across the UK. In other words, the tools for reducing homelessness and achieving official targets are well-proven, but need to be put into practice. Even in the context of a severe cost-of-living crisis, more ambitious policy choices could still produce radically different outcomes.

Source material

Some material in this chapter is taken from the 2022 edition of the *Homelessness Monitor: Great Britain 2022*; the 2021 and 2022 editions of the *Homelessness Monitor: England*; and, the 2021 editions of the *Homelessness Monitor: Scotland* and *Homelessness Monitor: Wales*. All are published by Crisis (for editions covering all UK countries, see www.crisis.org.uk/pages/homelessnessmonitor.html).

Many thanks to Dr Beth Watts, Professor Suzanne Fitzpatrick, Gillian Young, Professor Glen Bramley, and Professor Hal Pawson for allowing me to draw on their work in the preparation of this chapter.

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Chapter 6
Help with housing costs

Sam Lister and Mark Stephens

Over the past 12 months the cost-of-living crisis has brought into sharp focus the adequacy or otherwise of the benefits system to provide sufficient help with housing costs and other essential living expenses. This chapter explores this issue, looking in turn at the adequacy and uprating of:

- universal credit and other benefits, primarily for renters
- help with mortgage costs for homeowners.

It concludes with an assessment of whether the benefits system is fit-for-purpose in the current climate.

The growing inadequacy of social security benefits

In the months running up to the Autumn Statement 2022, a range of housing and anti-poverty bodies (including CIH) expressed concern that rapidly rising inflation would further erode the adequacy of social security benefits. These concerns were heightened amid speculation that the government would abandon the convention that benefits are uprated in the new tax year in line with the consumer prices index (CPI). Although there was much relief when the full CPI uprating was confirmed, the episode did expose the weakness in the statutory uprating provisions which leave much scope for political expediency. It also exposed, once again, the unequal treatment in law and policy in how working-age benefits are uprated in comparison with those for pension-age recipients.

Maintaining the real value of benefits – which is what uprating policy is supposed to do – is of limited use if those benefits are inadequate in the first place. This begs certain questions: how do we know if benefits are adequate, and how do we define and measure adequacy? Ultimately what is and what is not an appropriate level of financial help is a matter of political judgement.

There is no single nationally recognised index of the adequacy of incomes, but one that commands widespread respect is the Joseph Rowntree Foundation's (JRF's) 'minimum income standard' (MIS).[1] JRF assesses the cost of a defined minimum acceptable standard of living based on research interviews with members of the public. It therefore provides a benchmark based on a consensus view of what constitutes a minimum acceptable income, against which the adequacy of the universal credit (UC) standard allowance and pension credit (PC) minimum guarantee can be assessed. The results for households on UC/PC and on child benefit without any earned income are shown in Table 2.6.1. The MIS elements for rent and childcare are stripped out because the full rent (subject, of course, to the local housing allowance and the benefit cap) and 85 per cent of childcare costs are covered by the housing cost and childcare elements of UC.

Table 2.6.1 **Comparison of standard weekly benefit allowances with the minimum income standard**

Households without children			
	UC / PC standard allowance	Minimum Income standard (excluding rent & childcare)	Shortfall
Single, aged 25+	**£77.29**	**£293.28**	**- £215.99**
Couple, at least one aged 25	**£96.10**	**£482.34**	**- £386.24**
Single, pensioner	**£182.60**	**£245.20**	**- £62.60**
Couple, pensioner	**£278.70**	**£381.90**	**- £103.20**
Households with children			
	UC plus child benefit	Minimum income standard (excluding rent & childcare)	Shortfall
Single, one child	**£166.02**	**£418.04**	**- £252.03**
Single, two children	**£236.90**	**£511.71**	**- £274.81**
Couple, one child	**£210.04**	**£530.82**	**- £320.78**
Couple, two children	**£280.93**	**£621.14**	**- £340.21**

Source: Author calculations based on DWP and JRF source material.

Benefit rates have been inadequate for a long time, and the results give a sense of the huge gap that has developed between benefit recipients' allowances and the minimum income appropriate for the same household. It is unsurprising that households on basic benefits have no headroom to absorb one-off costs and emergencies and it goes some way towards explaining the exponential rise in food-bank use over the past decade.

More detailed points arising from these results and from calculating in-work entitlement to UC are these:

- Out-of-work households with one or two children are treated more favourably than those without children, and single-person households are treated more favourably than couples.
- Once in work, however, it is easier for working, childless households and for couples to achieve the minimum income standard (excluding housing costs) than it is for households headed by a single person or those with children. For example, a single person can attain the MIS by working around 30 hours per week at the minimum wage, but both members of a couple get the income tax personal allowance if they work.
- Households with three or more children (whether in or out of work), where at least one child was born after April 2017, are treated the least favourably due to the two-child limit (their only additional income is child benefit).
- Pensioner households do substantially better than working-age households, but their incomes are fixed. It takes a higher income to achieve the MIS than it would do from earnings because the UC earned-income taper (55 per cent) is lower than the income taper for pension-age housing benefit (HB) (65 per cent).

The uprating of social security benefits

Under the Social Security Administration Act 1992, the secretary of state is required to review benefits and pensions annually to see if they have retained their values. If they have fallen behind, the outcome depends on the type of benefit or pension:

- Retirement pensions and the PC's standard minimum guarantee must be increased at least in line with earnings.
- Non-contributory benefits for additional costs such as personal independence payment, attendance allowance, carer's allowance, industrial injuries and guardian's allowance must be increased at least in line with prices.
- For most other working-age benefits such as UC, employment and support allowance (ESA) and jobseeker's allowance, the secretary of state must uprate but has discretion to choose an index that is not in line with prices.
- There are certain allowances and elements of the above which the secretary of state is not required to review and uprate, the most important being local housing allowances, but also including non-dependant deductions and the earnings disregards/work allowance in UC/HB.

Since April 2012, the policy has been to use the previous September's CPI figure for the rise in prices and the May-July average weekly earnings (AWE) figure for the growth in earnings.[2] In addition, pensioners benefit from the 'triple lock' policy whereby the state pension is uprated by the higher of either CPI or 2.5 per cent, if this is higher than the AWE figure, resulting in a ratchet effect whereby the real value of pensions rises over time. However, at various times legislation has been passed to temporarily suspend the review process, to make savings in public expenditure:

- in the two tax years starting April 2014, the uprating of working-age benefits and tax credits was capped at one per cent
- in the four tax years starting April 2016, working-age benefits and tax credits were frozen
- in the tax year 2022/23, the uprating of state pensions was switched from earnings to prices.

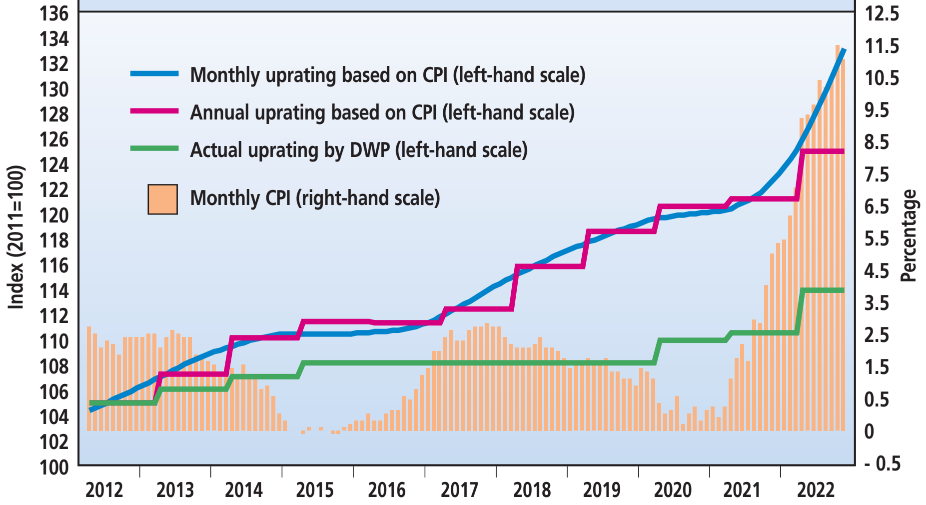
The failure to fully uprate working-age benefits for the six years from April 2014 has been very problematic for claimants and has undoubtedly contributed to growing numbers of households calling on emergency support (foodbanks, discretionary welfare, etc.). The restoration of uprating from April 2020 did not restore benefits to their 2012 value so the losses are permanent and compounded each year as prices rise. During 2022/23, anti-poverty groups questioned whether the annual uprating based on CPI for the previous September, at just 3.1 per cent, was sufficient, given that by the following April when the uprating took effect, inflation was running at nine per cent (and continued to rise thereafter).

By April 2023, working-age benefits will have lost around 8.8 per cent of the value they would have had if the CPI uprating policy had been adhered to, while in contrast state pensions have increased in value by around 10.8 per cent on the same basis, although pension credit's increased value is slightly lower as it falls outside the triple lock. Taking April 2012 as a baseline, CIH has modelled several uprating methods to test how effective they would be at maintaining value and to estimate the ongoing losses from the failure to uprate for the six tax years from April 2014. The analysis, shown in Figure 2.6.1, also includes an option of uprating benefits by CPI every month.

The (orange) bars in the chart show the monthly inflation rate and the lines the uprating methods. The blue line shows a monthly uprating and is therefore the closest to ensuring that benefits maintain their real value over time. The green (stepped) line shows the actual uprating for working-age benefits, and the red what would have happened if the policy of using September's CPI had been maintained – up to November 2022 (the latest available).

Since April 2011, working-age benefits have had a nominal increase in value of around 14.2 per cent (25.8 per cent if measured after the increase due in April 2023). If benefits had maintained their real value, the nominal increase would be

Figure 2.6.1 **Effects of different methods of uprating benefits, 2012-2022**



Source: Author calculations based on DWP and ONS source material.

33.5 per cent (or 39.1 per cent from April 2023). This means they have currently lost around 14.4 per cent of their real value – reducing to a projected 9.6 per cent immediately following the April 2023 uprating, a further 0.8 per cent loss on top that arising from the failure to adhere the normal uprating procedure. Thus, although the uprating policy is reasonably good at maintaining the value of benefits provided it is adhered to faithfully, it tends to under-compensate within the year when inflation exceeds 2.5 per cent and overcompensate when it is below that level.

The need for benefits to maintain their real value would be less critical if the basic rates and allowances were set at a higher level in the first place. But all of this assumes that the only losses claimants have incurred over the past decade are those due to the failure to adhere to the uprating policy. This is far from being the case: many households have experienced additional losses due to the numerous 'welfare reforms' that have taken place, often outweighing any adjustment that might be made to compensate for any failure to uprate. The most far-reaching changes (and the losses incurred) are listed below (although it is important to note that not all of them apply equally across the UK):

- the abolition of the family element in tax credits/UC (£10.50 per week)
- the two-child limit (£56.45 per week for the third and subsequent children, born after April 2017)
- the benefit cap (varies, average about £220 per week)
- the 'bedroom tax' for working-age social-renter households who 'under-occupy' (mitigated in Scotland and Northern Ireland)
- numerous changes to the local housing allowance for private renters (including the ongoing freeze and a reduction from the 50th to the 30th per centile as the baseline)
- the abolition of the work-related activity component in ESA (£36.50 per week)
- reduced council-tax support for working-age claimants.

The failure to uprate local housing allowances

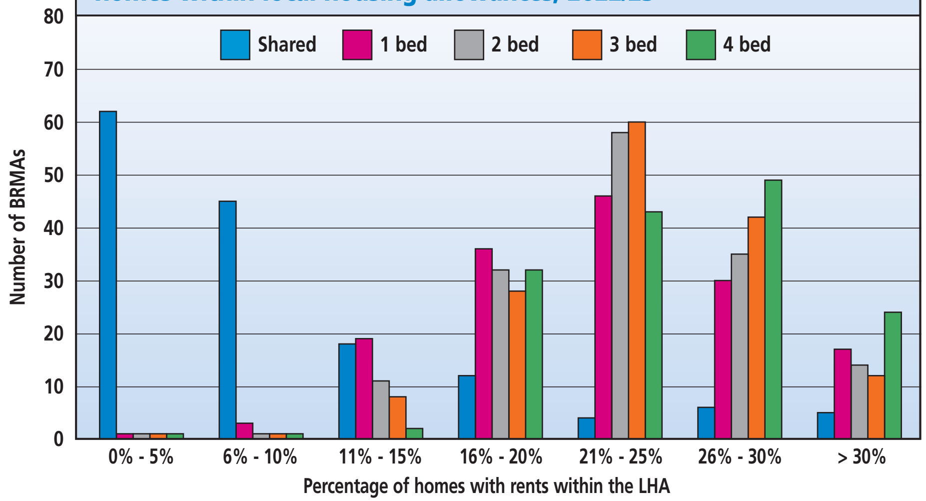
Before discussing the local housing allowance, the difficulty of incorporating housing costs into a base-line benefit should be emphasised. When benefits became a key part of Beveridge's welfare state he grappled unsuccessfully with 'the problem of rent', opting initially for a standard allowance for rents, despite the wide variation in rents in what at the time was the largest housing sector. When the system was implemented in 1948, the standard allowance was removed and instead rent was accounted for (in means-tested benefits only) by making an allowance for the full rent; this later became housing benefit.[3] This was the cause of the problems that occurred when restrictions on the rent that is eligible for housing benefit were greatly extended as part of the post-2010 'welfare reforms'. The periodic freezing of the local housing allowance (LHA) within housing benefit and then UC for private renters has been one of the key restrictions.

As noted above, the LHA falls outside the statutory uprating procedure. This allows the government to announce a full benefits uprating whilst simultaneously freezing help with rent for private renters. Private renters therefore face a double loss due to the inadequacies of the uprating procedure: that arising from the failure to uprate their standard allowance in previous years and then from the stop/start uprating of the LHA. The LHA was restored to the 30th percentile rent in April 2020 but has been frozen since – a policy that will continue until at least April 2024.

With or without the LHA freeze, a tenant on UC or PC whose rent exceeds the LHA rate must make up the shortfall out of their UC standard allowance or PC standard minimum guarantee – neither of which includes any element for rent. Apart from being obviously unfair to private renters, freezing LHA fatally undermines the income maintenance function of UC/HB, i.e. that housing costs should not take disposable income below the minimum levels discussed above.

When LHA rates are frozen, shortfalls open in those markets that are most under pressure. Freezing or failing to uprate LHA shrinks the pool of homes that are available at rents that are at or below the LHA rate from at least 30 per cent of homes to a lower figure. The longer the freeze occurs, the smaller the pool of affordable homes. CIH has examined the rent officer data set (the list of rents) for each broad rental market area (BRMA) in England for 2022/23 (see Figure 2.6.2).

Figure 2.6.2 **Broad rental market areas in England with percentages of homes within local housing allowances, 2022/23**



Source: Author calculations from Valuation Office Agency data.[4]

In April 2022, for every category of dwelling at least one in five BRMAs had fewer than 20 per cent of homes available within the LHA rate. The rapid erosion in the shared accommodation rate is particularly alarming, with nearly nine in every ten BRMAs having fewer than 20 per cent of homes available, and in one in every ten there are no shared properties at all within the LHA rate. The next release of data for the year beginning April 2023 is expected to show a more rapid decline across all categories of dwelling because rent inflation started to spike after September 2021 (the list of rents used to calculate the 30th per centile for the year starting in April is based on rents paid during the year ending the previous September).

The impact of an LHA freeze is arbitrary: which areas are most adversely affected depends on which parts of the country have the highest rent inflation. During the previous LHA freeze, they were London and the South East. Long-term rent inflation tends to show bigger peaks and troughs in London, with rents rising fastest in London and then cooling down, while the rest of country catches up (albeit starting from a much lower base).[5] The current freeze started in the second phase of this cycle, where rents are rising fastest further away from London.

During the two tax years starting in April 2020, average rent inflation in London was just 0.5 per cent annually, whereas in the East Midlands it was 2.7 per cent.[6] Notwithstanding the freeze there already exists marked regional differences between the proportion of private renters on UC who face a shortfall between their rent and the LHA. In London, when LHA rates were reset in April 2020, 35 per cent of claimants had a shortfall, whereas in Wales it was 65 per cent. The freeze has increased these proportions to 42 and 71 per cent respectively.[7] It is not known why these differences exist, but it seems likely that they are due to regions further away from London having relatively higher rates of economic inactivity coupled with proportionately smaller private rented sectors.

One piece of positive news in the Autumn Statement modestly assists one group of claimants – those affected by the benefit cap. The cap has been frozen since November 2016 when it was also tightened. From April 2023 it is increased by the same amount as the general uprating. It is yet to be seen how this will affect numbers, but for those already capped it represents only a modest improvement, with most of the uplift taken up by the uprating in benefit rates by inflation, and for social rented tenants by their increased rent.

Why homeowners may need help with mortgage costs

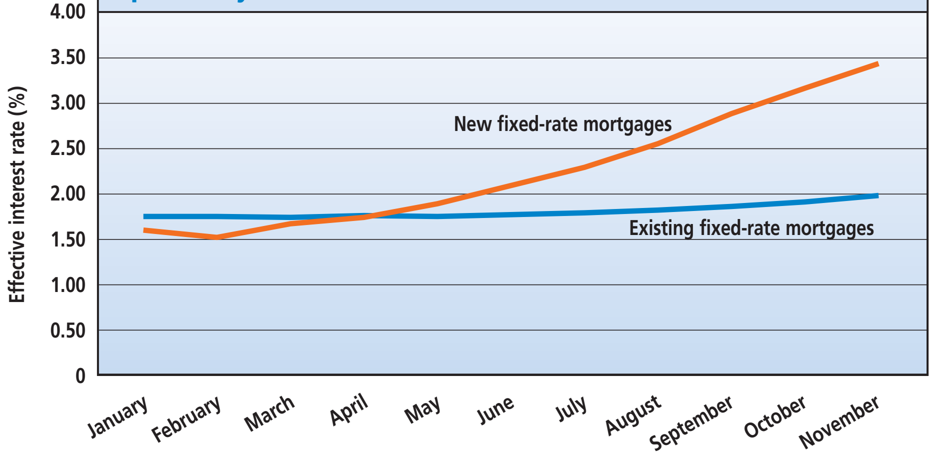
Years of low interest rates and high levels of employment meant that the once prominent issues of mortgage arrears, possessions and safety nets have been pushed to one side. Concerns rose with the prospect of defaults during pandemic-induced lockdown, leading the government to introduce misleadingly named mortgage holidays and a moratorium on possessions. However, with interest rates cut still further, the extensive furlough scheme to protect household incomes and a revived housing market (helped along by stamp duty holidays) meant that the pandemic was – in this sense at least – a dog that failed to bark.

This changed in 2022 with inflation rising to a 40-year high, squeezing household incomes. Interest rates, too, have been rising in response to inflation and to the disquiet caused by the Truss/ Kwarteng mini-budget in the Autumn. For illustrative purposes, Figure 2.6.3 shows how interest rates on mortgages fixed for up to two years changed through the year. Borrowers with existing mortgages were protected during the year with only a small rise in interest rates. But the cost of new mortgages rose from around 1.5 per cent at the start of 2022 to almost 3.5 per cent by the end of November (the most recent month for which data are available).

Interest rates on mortgages fixed for five years display a similar pattern, but it is slightly different for floating rates. Whilst rates on both the stock of these mortgages and on new ones rose through the year, they moved in parallel, with the stock remaining consistently priced around 88 basis points higher than new loans until later in the year when the gap narrowed a little.

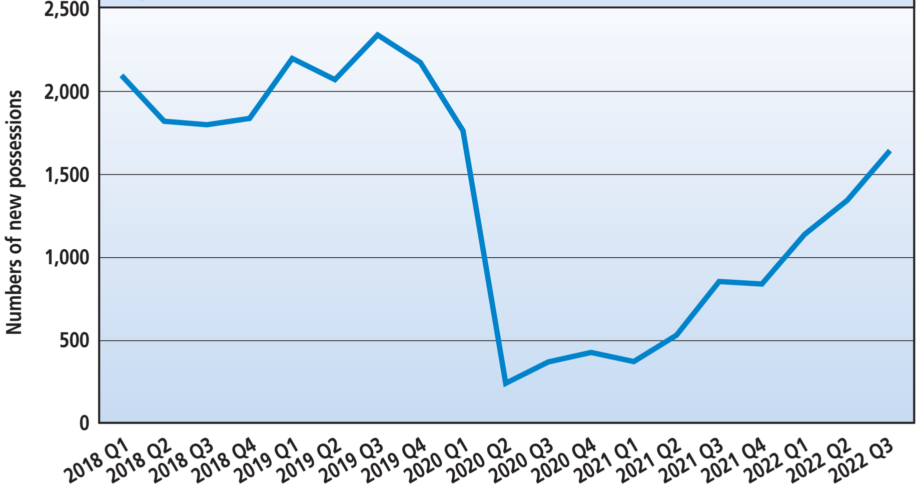
These interest-rate rises have not yet had much impact on levels of arrears and possessions, according to statistics which take us up to and including the third quarter of 2022. They remain at low levels historically: fewer than 1.4 per cent of mortgages were in arrears in Q3 2022, even fewer than before the pandemic. Even allowing for delays in actions during lockdown, possessions also remained very low (Figure 2.6.4). They collapsed in 2020 during the moratorium during lockdown and have risen since then. However, in the third quarter of 2023 they remained below pre-pandemic levels.

Figure 2.6.3 **Effective interest rates on mortgages with rates fixed for up to two years in 2022**



Source: Bank of England.

Figure 2.6.4 **Numbers of new possessions, UK, 2018-2022**



Source: Bank of England/ FCA: MLAR Statistics.

However, this picture will almost certainly change with higher interest rates. Estimates by the Resolution Foundation made in October 2022 shortly after the Truss/ Kwarteng mini-budget suggested that:[8]

- 1.2 million mortgagor households would see their interest payments rise quickly with changes in the base rate.
- 2.1 million households would experience increases in mortgage payments in late 2022 and early 2023, including 500,000 households on new fixed-rate deals.
- By the end of 2024, 5.1 million households would be paying more in mortgage interest compared to the third quarter of 2022.
- The 'average' mortgagor household would pay an additional £3,500 in mortgage payments between the third quarter of 2022 and the end of 2024, but the 5.1 million (in the previous bullet) would on average be paying £5,100 more.
- Among households facing increased mortgage payments in London, the average increase would be £8,000.
- By the end of 2024 households would collectively be paying £26 billion more in mortgage payments each year.

In January, the Financial Conduct Authority suggested that some 200,000 households were in mortgage arrears in mid-2022 and that a further 570,000 would be at risk of default over the next two years because their housing costs would exceed 30 per cent of their incomes.[9]

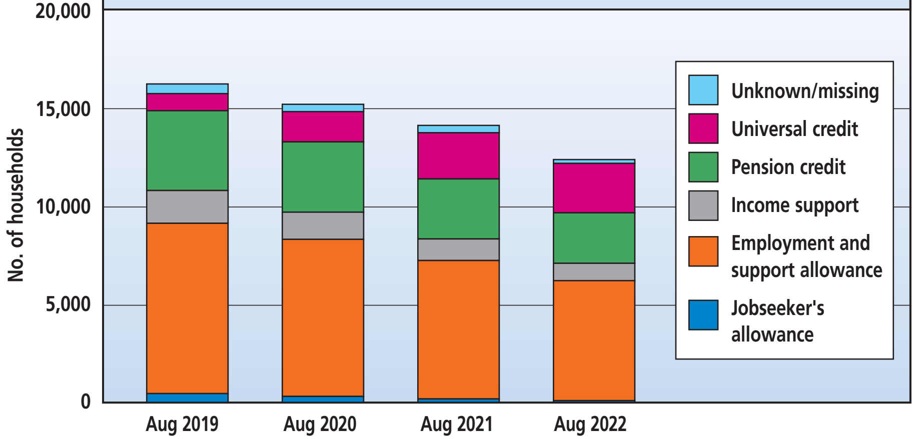
The safety nets for homeowners

It is therefore worth revisiting what safety nets are in place for mortgaged homeowners. Historically, mortgagors in receipt of out-of-work means-tested benefits such as income support were eligible for help with their interest payments. The rules changed over time, but the system ended in 2018 when support for mortgage interest (SMI) ceased to be a social security benefit and became a loan. Even existing claimants were transitioned to the new loan system within a few months of its introduction.

Under the 2018 scheme, mortgagors were eligible for support if they were in receipt of a qualifying benefit: most significantly, UC or PC. However, UC claimants lost eligibility if they worked (but see below). Claimants of legacy benefits – income support, income-based jobseeker's allowance or income-related ESA could also claim. Support was available on interest on loans up to £200,000 (£100,000 if receiving PC). The interest rate used was the average rate published by the Bank of England, rather than the actual rate paid by the claimant. There was a waiting period of nine months for UC claimants and for those on legacy benefits, whilst PC claimants qualified immediately. The loan attracted interest and has to be repaid when the house is sold or its ownership transferred (the liability is capped at the value of the property), but can be paid sooner.

Modifications were announced to the scheme in the 2022 Autumn Statement. Starting in spring 2023 the 'zero-earnings rule' for UC claimants is abolished, allowing claims to be made by those working, and the waiting period for UC claimants is reduced from nine months to three. The Autumn Statement assessed the cost of reducing the waiting period as £50 million in 2023/24 rising to £95 million in 2027/28. Since it became a loan, SMI no longer counts as public expenditure, but is instead treated as a financial transaction (like student loans and Help to Buy). This means it is viewed more favourably under prevailing fiscal rules.

Figure 2.6.5 **Households receiving support for mortgage interest in Great Britain, 2019-2022**



Source: DWP/ StatXplore.

Immediately before the change from a benefit to a loan, the number receiving SMI was around 230,000, by comparison the number receiving a loan is less than one-tenth of this and has been falling in recent years – from 16,280 in August 2019 to 12,444 in August 2022 (Figure 2.6.5). The commonest qualifying benefit is ESA, although the numbers claiming through this route are falling due to the transfer from ESA to UC (from 8,672 in August 2019 to 6,110 in August 2022). PC is the next most common qualifying benefit, but numbers have also declined, and almost as many households now receive SMI by virtue of receiving UC (August 2022). The numbers whose support comes via UC have grown as the benefit has been phased in and probably also because claimant numbers have risen since the pandemic. Nonetheless, the number of households receiving SMI through this route was tiny: only 2,515 in August 2022.

Although the abolition of the zero-earnings rule will mean that more homeowners in relatively low-paid jobs might also receive help with mortgage interest, the bulk of households buying with a mortgage will receive no financial assistance from government. Those facing difficulty with mortgage payments are far more likely to depend on flexibility or forbearance on the part of lenders. In December, the Financial Conduct Authority issued draft guidance for consultation, concerning ways in which lenders might respond to the cost-of-living crisis and higher interest rates.[10] Much of the guidance is closely related to existing guidance, including the possibility of 'prospective forbearance', i.e. measures taken before default occurs. Responses might include concessions (e.g. reduced payments), term extensions or temporary switches to interest-only payments. It also covers 'forbearance at scale' whereby a lender offers a group of customers with similar needs a range of suitable options. It also notes that contract variations, or switching borrowers to more suitable products, can be undertaken without an additional affordability test.

Conclusions

Following on from the pressures caused by the pandemic, which resulted in mainly temporary improvements in benefits, there is a growing consensus that key parts of a benefits system which already had severe weaknesses before the temporary changes in 2020 are now unfit-for-purpose, leaving large numbers of people struggling during the current crisis. The failure to set benefit rates at adequate levels originally, and then the failure to uprate them in the way that pensions (and, to a lesser extent, pension credit) have been uprated, leaves recipients with substantial shortfalls. The April 2023 uprating in step with inflation provides some relief, but nevertheless benefits remain at levels well below real living costs.

Additionally, in the case of private renters dependent on UC/HB, the limitations on levels of eligible rent have become a structural problem, undermining the logic of the system established in 1988 (and in effect operated since 1948), that rent payments should not result in incomes (measured after housing costs) below an agreed minimum level, set by the value of mainstream benefits. This is a dual problem, affecting existing tenants but also making the private rented sector increasingly inaccessible to benefit recipients. Given rent increases and the decline in provision of social rented homes as an option for low-income households (in England, see Commentary Chapter 2), pressures on tenants or would-be tenants are escalating.

In the case of homeowners, help with housing costs is now provided to a diminishing number of benefit recipients, and is now in the form of a repayable loan. As a result, mortgage payers who encounter financial difficulties now depend far more on the forbearance of lenders. Whilst lenders have learned much about the management of arrears since the global financial crisis, ultimately there are limits to their forbearance and these limits are likely to be tested over the coming months.

Notes and references

1 See https://socialmetricscommission.org.uk and www.jrf.org.uk/report/minimum-income-standard-uk-2022

2 Statement by Steve Webb, Pensions Minister, House of Commons, 6 December 2011 (see https://hansard.parliament.uk/commons/2011-12-06/debates/11120648000003/Benefits Uprating).

3 Discussed in Timmins, N. (1995) *The Five Giants: A biography of the welfare state*. London: HarperCollins.

4 The raw data are available at www.gov.uk/government/publications/shadow-lists-of-rents-rents-collated-1-october-2019-30-september-2020-and-1-october-2020-30-september-2021

5 ONS (2022) Index of Private Rental Housing Prices, December 2022. London: ONS.

6 *Ibid*.

7 DWP, stat-xplore, Households on universal credit.

8 Resolution Foundation (2022) *Britain's £26 billion mortgage hike*, 15 October (see www.resolutionfoundation.org/press-releases/britains-26-billion-mortgage-hike-five-million-households-set-for-average-mortgage-bill-increases-of-5100-by-end-of-2024/).

9 Financial Times (2020) 'More than 750,000 households at risk of mortgage default says mortgage regulator', in *Financial Times*, 11 January (www.ft.com/content/398fe5be-cf44-459c-83d1-5105adef7337).

10 Financial Conduct Authority (2022) *Guidance for firms supporting their existing mortgage borrowers impacted by the rising cost of living*, 7 December (www.fca.org.uk/news/statements/guidance-firms-supporting-mortgage-borrowers-rising-cost-living#revisions).

Section 3 Compendium

Economic prospects and public expenditure

Table 1 **Key economic trends**

	1970	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Gross Domestic Product																									
£ billion (current prices)	56.1	115.1	260.0	414.7	671.4	853.1	1,101.1	1,399.6	1,472.8	1,545.8	1,594.7	1,551.9	1,612.4	1,664.2	1,713.2	1,782.3	1,862.8	1,921.0	1,999.5	2,085.0	2,157.4	2,238.3	2,109.6	2,270.2	–
£ billion (real terms)	820.9	907.6	1,008.6	1,115.5	1,301.8	1,381.2	1,627.4	1,833.4	1,873.0	1,921.0	1,918.1	1,831.6	1,876.1	1,896.1	1,923.6	1,958.6	2,021.2	2,069.6	2,114.4	2,166.1	2,203.0	2,238.3	1,991.4	2,142.7	–
% annual real growth	2.7	-1.5	-2.2	3.7	0.6	2.1	4.1	2.7	2.2	2.6	-0.2	-4.5	2.4	1.1	1.4	1.8	3.2	2.4	2.2	2.4	1.7	1.6	-11.0	7.6	–
Unemployment																									
000s	–	1,174	1,833	3,151	2,053	2,436	1,587	1,464	1,671	1,655	1,786	2,403	2,497	2,594	2,572	2,474	2,026	1,781	1,633	1,476	1,380	1,306	1,551	1,524	–
%	–	4.5	6.8	11.4	7.1	8.6	5.4	4.8	5.4	5.3	5.7	7.6	7.9	8.1	8.0	7.6	6.2	5.4	4.9	4.4	4.1	3.8	4.6	4.5	–
Inflation %																									
RPI	6.4	24.2	18.0	6.1	9.5	3.5	3.0	2.8	3.2	4.3	4.0	-0.5	4.6	5.2	3.2	3.0	2.4	1.0	1.8	3.6	3.3	2.6	1.5	4.1	11.6
CPI	–	–	–	–	7.0	2.6	0.8	2.1	2.3	2.3	3.6	2.2	3.3	4.5	2.8	2.6	1.5	0.0	0.7	2.7	2.5	1.8	0.9	2.6	9.1
CPIH	–	–	–	–	8.0	2.7	1.2	2.1	2.5	2.4	3.5	2.0	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
Interest rates %	–	11.5	16.3	12.1	14.6	6.6	6.0	4.6	4.6	5.5	4.7	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.4	0.3	0.6	0.8	0.2	0.1	1.5

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

Notes:

1. Gross Domestic Product is shown at current (YBHA) and 2015 real prices (ABM 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 Price Index including Housing costs of owner-occupiers (L55O).
3. Interest rates are average BoE bank rate for the 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 earlier versions of this table prior to 2019.
5. Following a quality review it has been identified that the methodology used to estimate elements of purchased software within gross fixed capital formation (GFCF) has led to some double counting from 1997 onwards. The average impact on quarter-on-quarter GFCF growth is negative (0.02%) and the average impact on quarter-on-quarter GDP growth is 0.00%.

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
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**	**755.6**
All full-time men	**30.0**	**60.8**	**124.5**	**192.4**	**295.6**	**374.6**	**471.7**	**568.0**	**653.6**	**658.4**	**660.7**	**677.0**	**674.0**	**680.3**	**699.3**	**715.9**	**742.8**	**760.0**	**754.6**	**780.5**	**809.6**
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**	**677.1**
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**	**266.5**
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**	**257.6**
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**	**270.0**
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**	**621.2**
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**	**726.7**
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**	**513.3**
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**	**83.6**

Sources: ONS New Earnings Surveys (resident basis) and Annual Survey of Hours and Earnings.

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

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

£ per week

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
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**	**640.0**
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**	**683.0**
All full-time women	**439.0**	**440.0**	**448.9**	**458.9**	**461.5**	**470.2**	**480.5**	**493.2**	**509.0**	**527.9**	**543.5**	**558.5**	**584.1**
All part-time	**153.7**	**153.0**	**155.2**	**159.8**	**161.0**	**166.5**	**177.1**	**182.0**	**187.3**	**196.9**	**202.4**	**214.9**	**228.0**
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**	**210.3**
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**	**232.8**
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**	**532.5**
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**	**622.9**
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**	**449.4**
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**	**85.5**

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
£ billion																				
Gross household disposable income[1]	35.3	76.8	170.4	268.7	429.3	585.8	747.9	910.5	1,093.3	1,113.5	1,162.2	1,207.9	1,247.7	1,323.7	1,345.0	1,381.1	1,448.3	1,487.1	1,498.7	1,555.7
– Consumer spending[2]	33.2	70.6	153.5	249.5	405.1	534.1	713.6	877.2	991.7	1,028.0	1,065.7	1,117.3	1,163.7	1,200.6	1,262.3	1,305.2	1,359.7	1,394.5	1,256.6	1,368.6
= Savings	2.1	6.2	16.9	19.2	24.2	51.7	34.3	33.3	101.5	85.5	96.4	90.6	84.0	123.0	82.6	75.9	88.6	92.7	242.1	187.1
Savings ratio (%)[3]	5.8	8.1	9.9	7.1	5.6	8.8	4.6	3.7	9.3	7.7	8.3	7.5	6.7	9.3	6.1	5.5	6.1	6.2	16.2	12.0
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
£ billion (2021 prices)																				
Gross household disposable income	580.3	685.3	777.4	866.4	1,038.4	1,198.4	1,339.5	1,446.7	1,491.6	1,444.0	1,460.2	1,472.9	1,486.4	1,561.4	1,559.5	1,545.9	1,568.8	1,570.5	1,559.4	1,555.7
– Consumer spending	546.5	630.0	700.3	804.5	979.8	1,092.6	1,278.0	1,393.7	1,353.1	1,333.2	1,339.1	1,362.5	1,386.3	1,416.2	1,463.7	1,461.0	1,472.8	1,472.7	1,307.5	1,368.6
= Savings	33.8	53.1	74.1	59.5	56.9	105.8	68.7	62.0	143.1	116.0	125.3	113.3	108.1	153.0	110.9	95.7	110.3	120.6	268.6	268.6
Increases over previous years:[4]																				
Household disposable income																				
% (Cash)	–	23.6	24.4	11.5	12.0	7.3	5.5	4.3	1.9	1.8	4.4	3.9	3.3	6.1	1.6	2.7	4.9	2.7	0.8	3.8
% (Constant prices)[5]	–	3.6	2.7	2.3	4.0	3.1	2.4	1.6	- 2.6	- 3.2	1.1	0.9	0.9	5.0	- 0.1	- 0.9	1.5	0.1	- 0.7	- 0.2
Consumer spending																				
% (Cash)	–	22.5	23.5	12.5	12.5	6.4	6.7	4.6	2.9	3.7	3.7	4.8	4.2	3.2	5.1	3.4	4.2	2.6	- 9.9	8.9
% (Constant prices)[3]	–	3.1	2.2	3.0	4.4	2.3	3.4	1.8	- 1.7	- 1.5	0.4	1.7	1.8	2.2	3.3	- 0.2	0.8	0.0	- 11.2	4.7

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. For the years to 2005 the increases are the average annual increase over the previous five years.
4. Constant prices calculated based on the Composite Price Index (January 1974 = 100).
5. Gross disposable income and consumer spending estimates for 2020 and 2021 are subject to more uncertainty than previous years due to challenges presented by Covid-19.

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

£ per head of population at 2021/22 prices

	1997	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
North East	**14,483**	**15,385**	**16,375**	**16,607**	**16,515**	**16,557**	**16,832**	**16,499**	**16,322**	**16,634**	**16,734**	**17,036**	**17,538**	**17,227**	**17,195**	**17,455**	**17,694**	**17,416**
Yorkshire & The Humber	**15,266**	**16,477**	**17,638**	**17,823**	**17,960**	**17,908**	**18,076**	**17,563**	**17,342**	**17,520**	**17,775**	**18,109**	**18,829**	**18,414**	**18,498**	**18,920**	**19,197**	**18,900**
North West	**15,071**	**16,360**	**17,231**	**17,435**	**17,587**	**17,467**	**17,466**	**16,909**	**16,819**	**16,941**	**17,146**	**17,487**	**18,160**	**17,721**	**17,813**	**18,281**	**18,480**	**18,119**
West Midlands	**15,378**	**16,429**	**17,722**	**17,887**	**18,325**	**18,192**	**18,006**	**17,381**	**17,346**	**17,555**	**17,812**	**18,215**	**18,984**	**18,457**	**18,534**	**18,915**	**19,192**	**18,844**
East Midlands	**15,391**	**16,619**	**17,350**	**17,581**	**17,516**	**17,627**	**17,575**	**17,108**	**16,954**	**17,043**	**17,352**	**17,830**	**18,624**	**18,394**	**18,208**	**18,622**	**18,778**	**18,363**
East	**17,743**	**19,129**	**20,361**	**20,538**	**20,741**	**21,014**	**21,002**	**20,366**	**20,086**	**20,391**	**20,800**	**21,289**	**22,347**	**22,075**	**22,172**	**22,787**	**22,949**	**22,310**
London	**20,465**	**23,258**	**25,900**	**26,560**	**27,596**	**27,886**	**27,052**	**26,211**	**25,444**	**26,437**	**27,461**	**28,368**	**30,102**	**29,704**	**29,412**	**30,603**	**30,903**	**29,890**
South East	**20,158**	**21,585**	**22,689**	**23,220**	**23,568**	**23,590**	**23,447**	**22,618**	**22,353**	**22,676**	**23,212**	**23,619**	**24,856**	**24,488**	**24,511**	**25,100**	**25,376**	**24,551**
South West	**17,354**	**18,413**	**19,500**	**20,063**	**20,145**	**20,388**	**19,988**	**19,673**	**19,552**	**19,591**	**19,978**	**20,496**	**21,285**	**20,896**	**20,899**	**21,494**	**21,836**	**21,117**
England	**17,242**	**18,728**	**20,043**	**20,406**	**20,715**	**20,810**	**20,648**	**20,050**	**19,790**	**20,122**	**20,577**	**21,079**	**22,096**	**21,729**	**21,702**	**22,310**	**22,562**	**21,962**
Wales	**14,716**	**15,818**	**17,051**	**17,220**	**17,176**	**17,514**	**17,078**	**16,705**	**16,620**	**16,774**	**16,806**	**17,157**	**17,589**	**17,173**	**17,304**	**17,785**	**17,867**	**17,592**
Scotland	**15,236**	**16,562**	**18,339**	**18,788**	**19,149**	**19,557**	**19,294**	**18,847**	**18,794**	**18,955**	**19,303**	**19,607**	**20,071**	**19,608**	**19,538**	**19,857**	**20,131**	**19,706**
Northern Ireland	**13,595**	**14,378**	**16,501**	**16,913**	**16,767**	**16,736**	**16,496**	**16,121**	**16,142**	**16,074**	**16,486**	**16,873**	**17,326**	**17,085**	**17,223**	**17,537**	**17,826**	**17,301**
United Kingdom	**16,837**	**18,275**	**19,651**	**20,012**	**20,296**	**20,427**	**20,240**	**19,673**	**19,450**	**19,747**	**20,172**	**20,649**	**21,579**	**21,206**	**21,189**	**21,760**	**22,007**	**21,440**

Source: ONS Regional gross disposable household income.

Notes: 1. Gross disposable household income estimates relate to totals for all individuals within the household sector for a region and not to the average for each household.
2. The household sector includes all individuals, including people living in institutions and the self-employed but now excludes non-profit bodies such as charities.
3. Prices are adjusted for inflation (CPIH) but make no allowance for regional variations in inflation. The 2020 estimates are provisional.

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

Thousands

	1979	1984	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Employees	23,092	21,000	22,783	21,863	23,977	24,997	25,195	25,345	25,574	25,092	25,017	25,118	25,213	25,514	25,960	26,504	26,771	27,065	27,494	27,652	27,770	27,986
+ 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	4,254
+ Training programmes	–	309	459	273	143	113	98	109	108	107	128	100	150	158	121	104	82	78	49	51	45	39
+ Unpaid family workers	–	–	–	133	109	96	96	101	101	88	94	103	108	110	116	102	118	116	115	128	101	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	29,378	29,697	30,043	30,754	31,285	31,744	32,057	32,439	32,799	32,529	32,366
of which																						
Full-time	–	19,019	20,930	19,460	20,517	21,556	21,740	21,930	22,084	21,496	21,300	21,422	21,547	21,897	22,469	22,884	23,208	23,536	23,886	24,212	24,291	24,455
Part-time	–	4,985	5,854	6,359	6,967	7,293	7,398	7,448	7,545	7,660	7,928	7,956	8,150	8,147	8,285	8,400	8,536	8,521	8,552	8,587	8,238	7,912
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	1,158
+ ILO unemployed	1,432	3,241	2,053	2,436	1,587	1,464	1,671	1,655	1,786	2,403	2,497	2,594	2,572	2,474	2,026	1,781	1,633	1,476	1,380	1,306	1,550	1,519
= Total economically active	26,627	27,526	28,924	28,254	29,070	30,314	30,809	31,033	31,415	31,559	31,726	31,971	32,268	32,517	32,779	33,065	33,377	33,533	33,819	34,104	34,079	33,886
Economically inactive	8,311	8,655	7,899	8,686	8,694	9,047	8,987	9,157	9,138	9,271	9,446	9,452	9,208	9,089	9,024	8,996	8,898	8,827	8,694	8,566	8,635	8,762
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

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

Notes: 1. Claimant unemployment refers to the number of people aged 18 and over that claim unemployment related benefits. The figures are seasonally adjusted (BCJD) and for the second quarter of the year.

2. Since 2015, the claimant count has been reclassified as 'experimental' as it includes a proportion of Universal Credit claimants who are in low-paid work but are required to 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 aged 16 to 64. For the years to 1990 figures are for the April of the year; from 1993 they are for the second quarter of the year, seasonally adjusted.

4. The LFS definitions of unemployment and inactivity apply for 1979. Thereafter the ILO definition (based on a four-week instead of a one-week job search period) applies.

5. A combination of methodological and operational changes in response to Covid-19 and lower response rates mean that LFS data may be less reliable.

Table 5 **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
North East	–	**3.7**	**6.9**	**15.4**	**9.1**	**11.0**	**6.5**	**3.6**	**3.8**	**4.1**	**3.7**	**6.0**	**6.8**	**6.6**	**7.5**	**7.0**	**5.5**	**3.7**	**3.9**	**4.0**	**4.3**	**5.1**	**5.2**	**8.3**	**5.4**
Yorkshire & The Humber	**2.7**	**2.2**	**3.9**	**11.2**	**6.2**	**8.3**	**4.6**	**2.7**	**3.2**	**3.2**	**2.8**	**4.9**	**5.8**	**5.4**	**6.1**	**5.7**	**4.5**	**3.2**	**2.6**	**2.6**	**2.8**	**3.3**	**3.6**	**7.2**	**4.8**
North West	–	**3.0**	**4.9**	**12.6**	**7.0**	**8.4**	**4.3**	**2.7**	**3.2**	**3.2**	**2.9**	**4.8**	**5.5**	**5.0**	**5.7**	**5.4**	**4.0**	**2.8**	**2.7**	**2.4**	**2.9**	**3.5**	**6.9**	**7.3**	**4.9**
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**	**3.6**	**4.1**	**6.2**	**4.1**
East Midlands	**2.1**	**1.9**	**3.2**	**9.3**	**4.6**	**7.3**	**3.4**	**2.3**	**2.7**	**2.7**	**2.3**	**4.3**	**4.9**	**4.2**	**4.8**	**4.4**	**3.3**	**2.2**	**1.8**	**1.8**	**2.0**	**2.4**	**2.9**	**7.7**	**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**	**2.1**	**2.5**	**5.8**	**3.5**
London	–	**1.4**	**2.5**	**8.2**	**4.4**	**9.1**	**3.9**	**3.3**	**3.4**	**3.2**	**2.5**	**3.6**	**4.4**	**4.2**	**4.4**	**3.9**	**2.9**	**2.1**	**1.8**	**1.9**	**2.0**	**2.4**	**2.7**	**7.4**	**4.6**
South East	–	**1.4**	**2.1**	**6.7**	**2.4**	**5.8**	**2.0**	**1.5**	**1.8**	**1.7**	**1.4**	**2.8**	**3.4**	**2.8**	**3.0**	**2.8**	**2.0**	**1.3**	**1.1**	**1.2**	**1.4**	**1.8**	**2.2**	**5.5**	**3.3**
South West	**2.7**	**2.4**	**3.5**	**8.5**	**3.6**	**6.7**	**2.7**	**1.5**	**1.6**	**1.7**	**1.3**	**2.9**	**3.2**	**2.9**	**3.2**	**2.9**	**2.1**	**1.4**	**1.3**	**1.4**	**1.5**	**2.0**	**2.2**	**5.3**	**3.1**
England	–	**2.1**	**3.5**	**9.7**	**4.8**	**7.7**	**3.6**	**2.5**	**2.8**	**2.7**	**2.3**	**4.0**	**4.7**	**4.3**	**4.6**	**4.2**	**3.2**	**2.2**	**2.0**	**2.0**	**2.2**	**2.7**	**3.0**	**6.7**	**4.3**
Wales	**3.9**	**3.0**	**5.1**	**13.0**	**6.3**	**8.2**	**4.5**	**2.7**	**3.0**	**2.9**	**2.6**	**4.8**	**5.4**	**4.9**	**5.5**	**5.4**	**4.1**	**3.1**	**2.8**	**2.6**	**2.6**	**3.2**	**3.5**	**6.6**	**4.2**
Scotland	**3.8**	**2.9**	**5.7**	**12.0**	**8.0**	**7.8**	**4.7**	**3.1**	**3.1**	**2.9**	**2.4**	**4.0**	**5.0**	**5.0**	**5.1**	**5.0**	**3.7**	**2.8**	**2.6**	**2.7**	**2.9**	**3.5**	**3.6**	**6.8**	**4.1**
Great Britain	**2.4**	**2.2**	**3.8**	**10.1**	**5.1**	**7.8**	**3.7**	**2.5**	**2.8**	**2.8**	**2.3**	**4.1**	**4.7**	**4.4**	**4.7**	**4.4**	**3.3**	**2.3**	**2.1**	**2.1**	**2.3**	**2.8**	**3.1**	**6.7**	**4.2**
Northern Ireland	**6.5**	**4.6**	**8.0**	**15.3**	**13.0**	**11.6**	**5.5**	**3.3**	**3.2**	**2.9**	**2.6**	**4.7**	**6.1**	**6.5**	**6.9**	**7.2**	**6.4**	**5.2**	**4.2**	**3.5**	**3.1**	**3.1**	**3.1**	**6.0**	**4.0**
United Kingdom		**2.2**	**3.9**	**10.2**	**5.3**	**7.9**	**3.7**	**2.6**	**2.8**	**2.8**	**2.3**	**4.1**	**4.8**	**4.4**	**4.8**	**4.4**	**3.3**	**2.4**	**2.1**	**2.1**	**2.3**	**2.8**	**3.1**	**6.7**	**4.2**

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

Notes: 1. Figures are seasonally adjusted. Figures from 1997 are affected by the introduction of the jobseeker's allowance and from 2013 by universal credit.
2. Figures for government office regions are unavailable for the years prior to 1975, except where they coincide with standard regions.
3. The claimant count unemployment series does not provide a wholly reliable representation of the UK labour market (see table 4 notes) but it provides a useful indication of spatial variations in unemployment over time.

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

£ billion

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

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

Notes: 1. The personal sector includes non-corporate private landlords.

2. Net equity is the unencumbered value of household housing wealth. House loans secured on dwellings excludes loans to housing associations.

3. There are two breaks in the series of data for the value of private residential dwellings following changes in accounting conventions. A revised series (CGRI) ran from 1987. Data from the old series (ALLN) has been used for earlier years, with minor adjustments to avoid a discontinuity with the new series.

4. A further methodological revision was made in 2017, and this provides a new series of data back to 1995.

5. A further minor adjustment has been made to the earlier figures, again to avoid a discontinuity with the latest data series, which is the sum of the value of household dwellings and land assets (E46V & E44N).

Table 7 **Housing equity withdrawal**

£ million

		1975	1980	1990	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
	Net mortgage lending	**3,613**	**7,368**	**33,287**	**40,751**	**91,158**	**110,451**	**108,274**	**39,962**	**12,200**	**6,494**	**6,903**	**10,367**	**13,401**	**23,115**	**34,889**	**40,391**	**45,797**	**44,727**	**49,275**	**46,423**	**71,812**
+	Private housing grants	**78**	**159**	**519**	**403**	**340**	**381**	**311**	**319**	**297**	**229**	**105**	**71**	**79**	**72**	**72**	**92**	**89**	**104**	**–**	**–**	**–**
–	Domestic capital formation	**2,725**	**6,115**	**15,398**	**31,612**	**55,861**	**57,768**	**57,873**	**52,077**	**39,580**	**43,776**	**44,166**	**43,839**	**49,890**	**53,785**	**58,486**	**64,019**	**74,387**	**83,497**	**87,940**	**73,598**	**85,566**
–	Council house sales	**132**	**800**	**2,894**	**2,132**	**2,593**	**2,210**	**1,932**	**616**	**544**	**561**	**875**	**768**	**1,245**	**1,436**	**1,382**	**1,595**	**1,649**	**1,476**	**1,355**	**–**	**–**
=	Equity withdrawal	**834**	**612**	**15,514**	**7,410**	**33,044**	**49,769**	**44,283**	**- 16,977**	**- 30,528**	**- 36,106**	**- 38,391**	**- 37,106**	**- 41,263**	**- 37,700**	**- 28,285**	**- 29,504**	**- 32,930**	**- 35,202**	**- 30,744**	**- 20,815**	**- 8,051**
	Consumer spending (£ billion)	**71**	**153**	**405**	**710**	**875**	**908**	**953**	**983**	**958**	**989**	**1,025**	**1,061**	**1,115**	**1,162**	**1,194**	**1,256**	**1,301**	**1,352**	**1,388**	**1,214**	**1,326**
	Equity withdrawal as % of consumer spending	**1.18**	**0.40**	**3.47**	**0.78**	**3.78**	**5.48**	**4.65**	**- 1.73**	**- 3.19**	**- 3.65**	**- 3.74**	**- 3.50**	**- 3.70**	**- 3.25**	**- 2.37**	**- 2.35**	**- 2.53**	**- 2.60**	**- 2.22**	**- 1.71**	**- 0.61**

Sources: Bank of England - mortgage lending and equity withdrawal, Table 28 Private housing grants; ONS National Accounts for Domestic Capital Formation and Consumer Spending; UK Local Government Housing Revenue Account Data on council house sales.

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. The private housing grants figures from 2003 are for financial years. For further information see Tables 28 and 29.
3. Net mortgage lending is for the personal sector only and excludes lending to housing associations.
4. Up to 2005, equity withdrawal was based on summing net mortgage lending and private grants then subtracting domestic capital formation and council house sales. From 2006, equity withdrawal is derived from Bank of England statistics.
5. Domestic capital formation refers to gross fixed capital formation (GFCF) of private sector dwellings. It therefore measures investment in terms of the construction and acquisition of new and second-hand private sector dwellings minus disposals, excluding land.

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

Percentages

	1970	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Average 2017-21
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	6.2	6.3	6.0
Denmark	7.9	6.6	5.1	4.2	3.6	3.8	4.7	6.0	6.8	6.5	5.4	4.2	3.7	4.3	4.1	3.7	3.9	4.0	4.2	4.6	4.8	5.2	5.7	6.0	5.3
France	7.2	7.4	8.4	6.2	6.1	5.3	5.3	6.1	6.5	6.7	6.8	6.3	6.3	6.4	6.2	6.1	6.0	5.9	6.0	6.3	6.3	6.5	6.1	6.7	6.4
Germany	6.8	5.9	6.9	5.7	6.0	7.6	6.7	5.0	5.2	5.2	5.1	5.2	5.2	5.6	5.9	5.9	5.9	5.8	6.0	6.0	6.2	6.4	7.0	7.2	6.6
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	0.9	1.1	1.3	0.9
Ireland	3.7	5.3	5.9	4.6	4.3	5.2	8.1	13.0	13.5	11.1	8.3	4.7	3.0	2.0	1.5	1.6	1.8	1.5	1.8	2.1	2.3	2.3	2.1	2.1	2.2
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	4.9	4.2
Netherlands	6.7	6.0	7.0	5.4	5.5	5.3	5.6	5.9	6.2	6.2	6.2	5.6	4.7	4.2	3.5	3.0	3.1	3.5	4.1	4.5	4.9	5.1	5.4	5.5	5.1
Norway	5.9	6.4	6.0	4.7	3.4	3.1	3.2	4.3	4.3	4.6	3.9	3.9	3.8	4.3	4.7	5.0	5.0	5.3	5.9	6.1	5.4	5.5	5.7	5.0	5.5
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	5.9	6.0	5.4	5.5
Sweden	5.7	4.1	4.8	4.2	5.6	1.8	2.3	3.7	4.1	4.4	3.9	3.3	3.7	4.0	3.5	3.6	4.2	4.7	5.3	5.7	5.2	4.7	4.9	5.3	5.2
United Kingdom	3.6	4.4	3.7	3.4	3.7	3.1	3.0	4.0	4.0	3.9	3.6	3.1	3.1	3.1	3.1	3.2	3.4	3.5	3.6	3.9	3.9	3.9	3.6	4.0	3.8
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	5.9	5.5
Australia	4.7	5.5	6.4	5.4	5.2	5.0	4.9	6.1	5.7	5.6	5.3	5.4	5.3	4.8	4.7	4.9	5.5	6.1	6.0	5.9	5.7	5.2	5.3	–	5.5
Canada	5.2	6.5	5.8	5.3	6.2	4.5	4.4	6.4	6.6	7.1	6.7	6.6	6.9	6.7	7.1	6.9	6.9	7.4	7.8	7.9	7.6	7.4	8.6	10.0	8.3
Japan	7.0	7.6	6.6	4.7	5.7	5.1	4.9	4.6	4.6	4.2	4.2	3.6	3.4	3.7	3.7	4.1	4.0	3.9	4.0	4.0	3.8	4.0	3.8	–	3.9
New Zealand	–	6.8	3.7	4.3	4.5	5.4	4.6	6.5	6.4	6.3	5.1	4.6	4.5	4.4	5.3	5.9	6.5	6.9	7.5	7.3	7.4	7.3	7.6	–	7.4
USA	4.1	3.9	4.5	4.6	4.0	4.2	4.7	6.6	6.1	4.8	3.5	2.7	2.5	2.4	2.6	3.0	3.2	3.5	3.7	3.9	3.9	3.8	4.3	–	4.0

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 2021 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.

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

Average annual percentage changes from previous period

																								Projection	
	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Belgium	- 1.3	4.5	1.7	3.1	2.4	3.7	2.3	2.6	3.7	0.4	- 2.0	2.9	1.7	0.7	0.5	1.6	2.0	1.3	1.6	1.8	2.1	- 5.7	6.2	2.4	1.0
Denmark	- 1.5	- 0.5	4.0	1.5	3.0	3.7	2.3	3.9	0.9	- 0.5	- 4.9	1.9	1.3	0.2	0.9	1.6	2.3	3.2	2.8	2.0	1.5	- 2.0	4.9	3.0	1.4
France	- 1.0	1.6	1.6	2.9	2.1	3.9	1.7	2.4	2.4	0.3	- 2.9	1.9	2.2	0.3	0.6	1.0	1.1	1.1	2.3	1.9	1.8	- 7.8	6.8	2.4	1.4
Germany	- 0.9	1.4	2.3	5.3	1.5	2.9	0.7	3.8	3.0	1.0	- 5.7	4.2	3.9	0.4	0.4	2.2	1.5	2.2	2.7	1.1	1.1	- 4.6	2.9	1.9	1.7
Ireland	5.7	3.1	3.1	8.5	9.6	9.4	5.7	5.0	5.3	- 4.5	- 5.1	1.7	0.8	0.0	1.1	8.6	24.4	2.0	9.0	8.5	5.4	6.2	13.6	4.8	2.7
Italy	- 2.1	3.4	2.8	2.0	2.9	3.8	0.8	1.8	1.5	- 1.0	- 5.3	1.7	0.7	- 3.0	- 1.8	0.0	0.8	1.3	1.7	0.9	0.5	- 9.0	6.6	2.5	1.2
Netherlands	0.1	3.3	2.6	4.2	3.1	4.2	2.1	3.5	3.8	2.2	- 3.7	1.3	1.6	- 1.0	- 0.1	1.4	2.0	2.2	2.9	2.4	2.0	- 3.9	4.9	2.9	1.1
Norway	5.0	4.6	5.6	1.9	4.2	3.2	2.6	2.4	3.0	0.5	- 1.7	0.7	1.0	2.7	1.0	2.0	2.0	1.1	2.3	1.1	0.7	- 0.7	3.9	4.0	2.3
Spain	0.5	2.2	2.3	3.8	2.8	5.2	3.7	4.1	3.6	0.9	- 3.8	0.2	- 0.8	- 3.0	- 1.4	1.4	3.8	3.0	3.0	2.3	2.1	- 10.8	5.1	4.1	2.2
Sweden	2.6	1.7	2.2	0.8	3.9	4.8	2.9	4.7	3.4	- 0.5	- 4.3	6.0	3.2	- 0.6	1.2	2.7	4.5	2.1	2.6	2.0	2.0	- 2.2	5.1	2.2	1.0
United Kingdom	- 1.5	- 2.0	4.1	0.7	2.5	3.7	2.6	2.6	2.3	- 0.2	- 4.2	2.1	1.5	1.5	1.9	3.0	2.6	2.3	2.1	1.7	1.7	- 9.3	7.4	3.6	0.0
Euro area	–	–	–	–	–	3.8	1.7	3.2	3.0	0.4	- 4.5	2.1	1.7	- 0.9	- 0.2	1.4	2.0	1.9	2.6	1.8	1.6	- 6.3	5.3	2.6	1.6
Australia	2.6	3.3	4.0	- 0.4	3.9	2.0	2.7	3.8	3.6	1.9	2.2	2.5	3.9	2.6	2.6	2.2	2.7	2.3	2.9	2.1	0.0	1.5	4.7	4.2	2.5
Canada	1.5	2.2	4.7	0.2	2.7	5.2	3.2	2.6	2.1	1.0	- 2.9	3.1	3.1	1.8	2.3	2.9	0.7	1.0	3.0	2.4	1.9	- 4.9	4.5	3.8	2.6
Japan	3.1	2.8	5.2	4.8	2.6	2.8	1.8	1.4	1.5	- 1.2	- 5.7	4.1	0.0	1.4	2.0	0.3	1.6	0.8	1.7	0.6	- 0.2	- 4.5	1.6	1.7	1.8
New Zealand	- 1.7	1.3	1.6	0.7	4.3	2.3	3.3	2.5	3.7	- 1.5	2.0	0.9	2.6	2.6	2.0	3.6	4.4	3.7	4.4	4.0	2.6	- 0.3	5.0	3.0	2.0
USA	- 0.2	- 0.3	4.2	1.9	2.7	4.1	3.5	2.8	2.0	0.1	- 2.6	2.7	1.5	2.3	1.8	2.3	2.7	1.7	2.3	2.9	2.3	- 3.4	5.7	2.5	1.2

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.

3. Comparable Euro area figures are not available for years before 2000.

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	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Difference 2021 and EMU Criterion	Projection 2022	2023
Belgium	- 6.4	- 10.5	- 10.1	- 6.7	- 4.5	- 0.1	- 2.7	0.2	0.1	- 1.1	- 5.4	- 4.1	- 4.3	- 4.3	- 3.1	- 3.1	- 2.4	- 2.4	- 0.7	- 0.9	- 2.0	- 9.0	- 5.5	- 2.5	- 5.6	- 4.8
Denmark	- 3.7	- 4.4	- 2.6	- 1.7	- 3.6	1.9	5.0	5.0	5.0	3.2	- 2.8	- 2.7	- 2.1	- 3.5	- 1.2	1.1	- 1.3	- 0.1	1.8	0.8	4.1	- 0.2	2.3	5.3	3.7	4.3
France	–	- 0.4	- 3.0	- 2.4	- 5.1	- 1.3	- 3.4	- 2.4	- 2.6	- 3.3	- 7.2	- 6.9	- 5.2	- 5.0	- 4.1	- 3.9	- 3.6	- 3.6	- 3.0	- 2.3	- 3.1	- 8.9	- 6.4	- 3.4	- 5.4	- 4.7
Germany	–	–	–	–	- 9.4	- 1.6	- 3.3	- 1.7	0.3	- 0.1	- 3.2	- 4.4	- 0.9	0.0	0.0	0.6	1.0	1.2	1.3	1.9	1.5	- 4.3	- 3.8	- 0.8	- 3.4	- 1.8
Ireland	–	–	–	- 2.8	- 2.1	4.9	1.6	2.8	0.3	- 7.0	- 13.9	- 32.1	- 13.6	- 8.5	- 6.4	- 3.6	- 2.0	- 0.8	- 0.3	0.1	0.5	- 5.1	- 1.9	1.1	- 0.5	- 0.1
Italy	- 9.9	- 6.7	- 11.9	- 11.0	- 7.2	- 2.4	- 4.1	- 3.6	- 1.3	- 2.6	- 5.1	- 4.2	- 3.6	- 2.9	- 2.9	- 3.0	- 2.6	- 2.4	- 2.4	- 2.2	- 1.5	- 9.6	- 7.2	- 4.2	- 6.1	- 4.2
Netherlands	- 3.3	- 3.8	- 3.0	- 4.7	- 8.7	1.2	- 0.4	0.0	- 0.2	0.1	- 5.2	- 5.3	- 4.5	- 4.0	- 3.0	- 2.3	- 2.1	0.0	1.3	1.4	1.7	- 3.7	- 2.5	0.5	- 0.9	- 1.2
Norway	–	6.1	9.8	2.2	3.1	15.1	14.8	18.0	17.1	18.6	10.2	10.9	13.4	13.8	10.7	8.6	6.0	4.1	5.0	7.9	6.6	- 2.6	9.1	12.1	10.6	10.9
Spain	- 0.9	- 3.5	- 7.5	- 4.8	- 6.8	- 1.2	1.2	2.1	1.9	- 4.6	- 11.3	- 9.5	- 9.7	- 11.6	- 7.5	- 6.1	- 5.3	- 4.3	- 3.1	- 2.6	- 3.1	- 10.3	- 6.9	- 3.9	- 5.0	- 4.2
Sweden	4.7	- 5.3	- 3.4	3.1	- 7.0	3.1	1.8	2.1	3.3	1.9	- 0.8	- 0.1	- 0.3	- 1.1	- 1.5	- 1.5	0.0	1.0	1.4	0.8	0.6	- 2.6	- 0.2	2.8	0.0	- 0.1
United Kingdom	- 4.6	- 3.2	- 2.7	- 1.9	- 5.0	1.3	- 3.0	- 2.9	- 2.7	- 5.2	- 10.3	- 9.3	- 7.5	- 8.1	- 5.5	- 5.5	- 4.5	- 3.3	- 2.4	- 2.2	- 2.3	- 12.8	- 8.3	- 5.3	- 5.3	- 4.1
Euro area	–	–	–	–	- 7.3	- 1.3	- 2.6	- 1.5	- 0.7	- 2.2	- 6.2	- 6.3	- 4.2	- 3.8	- 3.1	- 2.5	- 2.0	- 1.5	- 0.9	- 0.4	- 0.7	- 7.1	- 5.1	- 2.1	- 4.1	- 3.0
Australia	–	–	–	- 0.53	- 1.8	1.0	2.3	2.5	2.1	- 0.1	- 4.3	- 4.3	- 3.9	- 3.0	- 1.9	- 1.8	- 1.0	- 1.6	- 0.6	- 0.6	- 1.2	- 12.6	- 5.1	- 2.1	- 1.1	- 1.1
Canada	- 3.6	- 4.1	- 8.8	- 5.9	- 5.5	2.6	1.6	1.8	1.8	0.2	- 3.9	- 4.7	- 3.3	- 2.5	- 1.5	0.2	- 0.1	- 0.5	- 0.1	0.4	0.0	- 11.4	- 5.0	- 2.0	- 2.4	- 1.3
Japan	- 4.7	- 4.7	- 1.3	2.1	- 4.3	- 7.3	- 4.4	- 3.0	- 2.9	- 4.1	- 9.7	- 9.1	- 9.0	- 8.2	- 7.6	- 5.6	- 3.7	- 3.6	- 3.1	- 2.5	- 3.0	- 9.0	- 5.7	- 2.7	- 6.9	- 4.6
New Zealand	–	–	–	- 4.9	2.4	1.7	4.8	5.4	4.5	0.6	- 2.7	- 6.8	- 4.1	- 2.1	- 0.6	0.5	0.2	1.2	1.6	0.9	- 0.6	- 7.3	- 4.2	- 1.2	- 5.1	- 3.6
USA	- 7.6	- 4.4	- 6.2	- 5.5	- 4.7	0.3	- 4.5	- 3.4	- 4.1	- 7.5	- 13.2	- 12.5	- 11.1	- 9.3	- 5.9	- 5.4	- 4.7	- 5.5	- 4.3	- 6.2	- 6.4	- 15.4	- 11.8	- 8.8	- 6.7	- 5.3

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

Notes: 1. When the government has a surplus, it is providing financial resources to other sectors. If it has a deficit, it requires financial resources from other sectors.

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

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

Table 11 **Office for Budget Responsibility March 2022 Economic Outlook**

Percentage change on a year earlier (unless otherwise stated)

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
			Outturn					Forecasts			
Gross Domestic Product at constant prices	**2.0**	**1.6**	**1.3**	**1.4**	**- 9.4**	**7.5**	**3.8**	**1.8**	**2.1**	**1.8**	**1.7**
Expenditure components of GDP											
Domestic demand	**2.2**	**1.2**	**1.3**	**1.6**	**- 9.9**	**8.4**	**4.3**	**1.8**	**1.6**	**1.7**	**1.8**
Household consumption[1]	**2.9**	**1.8**	**1.6**	**1.1**	**- 10.5**	**6.1**	**5.4**	**1.0**	**1.5**	**1.1**	**1.2**
General government consumption	**0.8**	**- 0.1**	**0.4**	**4.0**	**- 5.4**	**14.5**	**2.6**	**1.2**	**1.4**	**1.6**	**2.0**
Fixed Investment	**1.8**	**3.3**	**- 0.2**	**1.5**	**- 9.4**	**5.3**	**6.0**	**5.2**	**1.8**	**3.6**	**3.2**
Business	**- 0.5**	**1.8**	**- 1.5**	**1.1**	**- 11.4**	**- 0.7**	**10.6**	**5.6**	**3.6**	**5.4**	**4.5**
General government	**1.3**	**1.7**	**1.3**	**4.0**	**2.7**	**11.9**	**- 1.1**	**7.8**	**- 2.0**	**1.1**	**1.7**
Private dwellings[2]	**7.6**	**8.1**	**6.5**	**1.2**	**- 12.4**	**12.6**	**2.6**	**2.7**	**0.8**	**1.5**	**1.5**
Exports of goods and services	**2.3**	**- 0.5**	**1.2**	**2.7**	**- 13.9**	**- 1.1**	**6.8**	**2.8**	**0.7**	**- 0.3**	**- 0.4**
Imports of goods and services	**4.8**	**5.7**	**2.0**	**2.7**	**- 15.9**	**3.0**	**8.5**	**2.9**	**- 1.0**	**- 0.4**	**0.1**
Inflation											
CPI (Consumer Price Index)	**1.1**	**2.8**	**2.5**	**1.8**	**0.9**	**2.6**	**7.4**	**4.0**	**1.5**	**1.9**	**2.0**
RPI (Retail Price Index)	**2.1**	**3.7**	**3.3**	**2.6**	**1.5**	**4.0**	**9.8**	**5.5**	**2.3**	**2.5**	**2.7**
GDP deflator at market prices	**2.2**	**1.9**	**2.2**	**2.1**	**5.6**	**0.0**	**2.8**	**3.1**	**1.9**	**1.9**	**2.0**
Labour market											
Employment (millions)	**31.7**	**32.1**	**32.4**	**32.8**	**32.5**	**32.4**	**32.7**	**32.9**	**33.1**	**33.2**	**33.3**
Wages and salaries	**4.0**	**4.0**	**4.8**	**3.7**	**2.1**	**6.9**	**6.6**	**3.1**	**2.9**	**3.1**	**3.3**
Average earnings[3]	**2.9**	**2.7**	**3.3**	**3.0**	**1.8**	**6.2**	**5.3**	**2.8**	**2.6**	**2.9**	**3.2**
LFS unemployment (%age)	**4.9**	**4.4**	**4.1**	**3.8**	**4.6**	**4.5**	**4.0**	**4.2**	**4.1**	**4.1**	**4.1**
Household sector											
Real household disposable income	**0.2**	**- 0.2**	**2.4**	**1.8**	**- 0.5**	**1.6**	**- 1.5**	**- 0.2**	**2.1**	**1.6**	**1.5**
Savings ratio (level, %age)	**7.1**	**4.5**	**5.8**	**6.5**	**13.7**	**10.7**	**4.4**	**3.1**	**3.8**	**4.2**	**4.5**
House prices	**7.0**	**4.6**	**3.2**	**1.0**	**2.8**	**10.0**	**7.4**	**1.3**	**1.5**	**2.5**	**3.1**
Fiscal aggregates (%age of GDP)[4]											
Public sector net borrowing	**2.3**	**1.9**	**1.8**	**2.6**	**55.1**	**321.9**	**127.8**	**99.1**	**50.2**	**36.5**	**34.8**
Public sector net debt	**85.3**	**85.0**	**80.6**	**84.4**	**82.7**	**94.0**	**95.6**	**95.5**	**94.1**	**91.2**	**85.8**
General government net borrowing[5]	**2.4**	**2.0**	**1.8**	**2.8**	**2.6**	**15.3**	**5.7**	**3.8**	**1.8**	**1.4**	**1.4**
General government gross debt[5]	**86.5**	**85.6**	**84.1**	**84.4**	**103.8**	**99.6**	**96.8**	**95.6**	**93.9**	**92.6**	**91.1**

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

Notes:
1. Includes households and non-profit institutions serving households.
2. Includes transfer costs of non-produced private assets.
3. Wages and salaries divided by employees.
4. Fiscal aggregates are for the financial year (i.e. 2020 is 2020/21).
5. General government borrowing and debt measures are measured on a Maastricht basis.

Table 12a **Total Managed Expenditure (TME)**

£ billion

	Outturn 2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	Plans 2022/23	Forecast 2023/24	2024/25	2025/26	2026/27
Departmental Expenditure Limits	320.5	335.4	330.0	347.2	372.7	367.3	355.6	349.5	350.1	356.2	353.9	361.1	371.4	383.7	415.7	565.9	544.8	536.0	542.4	555.2	534.7	554.5
+ Annually Managed Expenditure	244.8	256.1	298.1	338.3	348.2	375.4	389.6	401.6	416.7	428.8	439.5	452.7	465.1	473.6	468.5	538.4	515.5	550.6	557.9	571.7	631.0	651.6
= Total Managed Expenditure	565.3	591.5	628.1	685.5	721.0	742.7	745.2	760.2	766.8	785.0	793.5	813.9	836.4	857.3	884.1	1,104.3	1,060.3	1,086.6	1,100.3	1,126.9	1,165.7	1,206.1
Gross Domestic Product (GDP)	1,399.7	1,476.7	1,552.5	1,598.8	1,557.1	1,612.2	1,669.5	1,721.4	1,793.2	1,876.2	1,935.2	2,016.6	2,097.1	2,174.4	2,255.3	2,150.4	2,317.1	2,513.2	2,621.5	2,726.2	2,826.2	2,931.2
Total Managed Expenditure as a percentage of GDP	40.4	40.1	40.5	42.9	46.3	46.1	44.6	44.2	42.8	41.8	41.0	40.4	39.9	39.4	39.2	51.4	45.8	43.2	42.0	41.3	41.2	41.1

Sources: HM Treasury Budget Report 2022; Public Expenditure Statistical Analyses 2022 (and previous editions) Statistical Bulletin: Public Spending Statistics.

Notes:
1. Caution should be used in comparing the 2022/23 plans and forecast with outturn figures as the former are subject to sizeable revisions.
2. The OBR forecasts should be treated with caution due to uncertainty around the likely impact of Covid-19 and Brexit on the economy and UK public sector finances.
3. Outturn TME figures for years from 2014/15 include ONS classification changes (e.g. student loans, pensions) that are not included for earlier years.

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

£ billion

	Outturn 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	Forecast 2022/23	2023/24	2024/25	2025/26	2026/27
Income tax (gross)	136.1	146.5	157.1	150.8	147.1	153.2	152.7	152.3	157.6	163.6	168.9	177.2	180.6	192.5	193.4	195.6	224.9	245.5	256.6	268.6	282.9	298.4
Income tax (net of tax credits)	130.5	143.4	147.4	147.8	141.9	147.7	152.7	149.0	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ National insurance contributions	85.6	90.9	95.4	96.6	96.6	97.7	101.6	104.5	107.3	110.3	114.1	126.2	131.5	137.3	145.0	144.3	158.1	179.0	162.0	166.6	172.6	179.6
+ Value Added Tax	73.3	78.9	80.9	75.8	73.5	86.3	98.1	100.7	106.5	111.2	116.6	121.8	125.4	133.1	134.7	117.0	138.7	154.2	160.0	164.7	169.4	174.4
+ Corporation tax	46.0	46.3	47.1	38.1	40.0	43.9	41.7	40.7	40.6	44.1	44.6	53.4	55.3	56.6	50.1	53.1	61.4	64.9	82.6	90.8	95.0	96.5
+ Excise duties	44.7	44.3	46.5	46.7	50.6	51.8	52.8	52.3	52.9	52.8	53.3	53.7	54.6	55.9	49.3	42.9	49.6	49.8	54.2	54.9	55.3	55.7
+ Council tax and business rates	40.7	43.2	44.9	47.3	48.7	49.3	50.9	52.6	55.6	55.7	57.8	59.6	62.3	65.4	68.0	56.9	62.4	71.3	78.6	81.4	83.2	85.7
+ Stamp duty etc[1]	7.5	9.6	10.0	4.8	4.9	6.0	6.1	6.9	9.4	10.9	11.3	12.4	13.6	12.9	12.5	9.5	15.6	17.1	17.8	18.6	19.5	20.8
+ Other taxes and royalties	38.0	40.8	44.7	47.4	40.0	50.3	53.2	56.0	59.4	64.2	68.1	72.3	75.8	82.4	93.3	90.3	101.8	111.5	136.2	142.6	147.9	154.5
+ Interest, surplus and other adjustments	49.2	50.9	55.9	60.1	61.2	63.7	65.9	68.9	72.1	75.5	77.7	79.9	79.4	76.8	82.8	83.5	87.0	94.1	102.0	102.2	105.0	109.1
= Current receipts[2]	521.0	551.5	582.4	567.6	562.6	602.2	623.0	634.8	661.3	688.2	712.3	756.6	778.6	812.9	829.1	793.0	899.5	987.5	1,050.1	1,090.4	1,130.8	1,174.6

Source: As Table 12a.

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

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

£ billion

		Outturn																	Forecast				
		2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	Current receipts[1]	521.0	551.5	582.4	567.6	562.6	602.2	623.0	634.8	661.3	688.2	712.3	756.6	778.6	812.9	829.1	793.0	899.5	987.5	1,050.1	1,090.4	1,130.8	1,174.6
-	Current expenditure	508.2	532.3	565.9	600.5	635.0	662.9	671.7	683.4	694.2	704.7	715.2	726.4	743.1	760.8	789.7	979.4	941.5	973.0	968.8	997.2	1,030.9	1,067.7
-	Depreciation	31.8	33.8	36.0	39.4	41.3	41.9	43.4	44.6	45.9	47.1	48.0	49.5	50.4	50.9	52.4	53.4	55.1	57.2	59.5	61.7	63.8	66.3
=	Current budget surplus (deficit)	- 19.0	- 14.6	- 19.5	- 72.3	- 113.7	- 102.6	- 92.1	- 93.2	- 78.7	- 63.6	- 50.9	- 19.3	- 14.9	1.2	- 13.0	- 239.7	- 97.1	- 42.7	21.9	31.6	36.2	40.6
	Gross capital investment[2]	57.4	59.6	62.9	86.0	86.9	81.0	74.8	78.4	74.6	82.5	79.7	87.4	93.4	96.5	94.4	124.9	118.8	113.6	131.5	129.8	134.8	138.4
-	Depreciation	31.8	33.8	36.0	39.4	41.3	41.9	43.4	44.6	45.9	47.1	48.0	49.5	50.4	50.9	52.4	53.4	55.1	57.2	59.5	61.7	63.8	66.3
=	Net capital investment	25.6	25.8	26.9	46.6	45.6	39.1	31.4	33.8	28.7	35.4	31.7	37.9	43.0	45.6	42.0	71.5	63.7	56.4	72.0	68.1	71.0	72.2
	Public Sector Net Borrowing	44.1	39.8	45.0	117.3	157.8	139.8	121.5	124.9	105.0	96.5	80.6	56.1	55.1	43.3	54.8	309.6	143.7	99.1	50.2	36.5	34.8	31.6
	Public Sector Net Debt	474.4	509.5	543.6	755.6	995.4	1,138.7	1,235.1	1,341.3	1,441.1	1,531.9	1,574.8	1,692.3	1,736.2	1,754.6	1,793.1	2,134.4	2,342.0	2,453.4	2,516.3	2,532.7	2,468.9	2,480.3
	Gross Domestic Product	1,399.7	1,476.7	1,552.5	1,598.8	1,557.1	1,612.2	1,669.5	1,721.4	1,793.2	1,876.2	1,935.2	2,016.6	2,097.1	2,174.4	2,255.3	2,150.4	2,317.1	2,513.2	2,621.5	2,726.2	2,826.2	2,931.2
	Borrowing and Debt as a percentage of GDP																						
	Public Sector Net Borrowing	3.1	2.7	2.9	7.4	10.1	8.6	7.2	7.2	5.8	5.1	4.1	2.7	2.6	2.0	2.4	14.5	6.0	3.9	1.9	1.3	1.2	1.1
	Public Sector Net Debt[3]	32.5	33.3	34.0	48.4	62.4	68.8	72.3	75.7	77.5	79.8	79.1	81.5	80.6	78.4	82.8	93.9	95.9	95.5	94.1	91.2	85.8	83.1
	General Government Net Borrowing[4]	3.0	2.6	2.9	6.8	10.0	8.7	7.4	7.3	5.7	5.0	4.3	2.7	2.6	1.8	2.6	14.7	6.5	3.8	1.8	1.4	1.4	1.0
	General Government Gross Debt[4]	38.8	39.8	40.5	51.8	68.6	74.4	80.3	82.1	83.7	84.9	84.5	84.3	83.5	82.8	83.0	103.8	99.6	96.8	95.6	93.9	92.6	91.1

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 2022/23 are consistent with the OBR Economic and Fiscal Outlook forecast published March 2022.
6. Outturn fiscal data consistent with the ONS/HM Treasury Public Sector Finances Statistical Bulletin released in June 2022.

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

£ billion

	1970/71	1980/81	1990/91	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	2025/26	2026/27
																					Forecasts		
Public expenditure																							
Public sector current expenditure	17.1	96.6	209.8	294.5	361.5	508.2	662.9	671.7	683.4	694.2	704.7	715.2	726.4	743.1	760.8	789.7	979.4	941.5	973.0	968.8	997.2	1,030.9	1,067.7
+ Depreciation	2.1	11.9	22.2	22.2	25.0	31.8	41.9	43.4	44.6	45.9	47.1	48.0	49.5	50.4	50.9	52.4	53.4	55.1	57.2	59.5	61.7	63.8	66.3
+ Public Sector Net Investment	3.6	6.0	4.8	6.0	3.9	25.6	39.1	31.4	33.8	28.7	35.4	31.7	37.9	43.0	45.6	42.0	71.5	63.7	56.4	72.0	68.1	71.0	72.2
= Total Managed Expenditure (TME)	22.8	114.5	236.7	322.7	390.4	565.7	743.9	746.6	761.8	768.7	787.2	794.9	813.8	836.4	857.3	884.1	1,104.3	1,060.3	1,086.6	1,100.3	1,126.9	1,165.7	1,206.1
Public expenditure at 2021/22 prices																							
Public sector current expenditure	246.2	365.6	416.5	500.6	568.1	704.6	816.9	815.4	813.1	807.3	810.5	817.4	812.1	816.5	820.3	832.5	977.1	941.5	935.1	909.1	918.7	931.6	945.9
+ Depreciation	30.6	44.9	44.1	37.8	39.3	44.1	51.6	52.7	53.0	53.3	54.1	54.9	55.4	55.4	54.9	55.2	53.3	55.1	55.0	55.8	56.8	57.6	58.7
+ Public Sector Net Investment	52.3	22.8	9.5	10.3	6.2	35.5	48.2	38.2	40.2	33.4	40.7	36.2	42.3	47.3	49.2	44.3	71.4	63.7	54.2	67.6	62.7	64.2	63.9
= Total Managed Expenditure (TME)	329.1	433.3	470.0	548.6	613.6	784.2	916.7	906.2	906.4	894.1	905.3	908.5	909.8	919.2	924.4	932.0	1,101.7	1,060.3	1,044.3	1,032.5	1,038.3	1,053.4	1,068.6
Public sector borrowing																							
Public Sector Net Borrowing (PSNB)	-0.3	11.5	6.2	35.3	-15.7	44.1	139.8	121.5	124.9	105.0	96.5	80.6	56.1	55.1	43.3	54.8	309.6	143.7	99.1	50.2	36.5	34.8	31.6
Gross Domestic Product (GDP)																							
Cash GDP	57.7	267.2	678.5	863.5	1,107.9	1,399.7	1,476.7	1,552.5	1,598.8	1,557.1	1,612.2	1,669.5	1,721.4	1,793.2	1,876.2	1,935.2	2,016.6	2,097.1	2,174.4	2,255.3	2,150.4	2,317.1	2,513.2
GDP at 2021/22 prices	833.4	1,010.8	1,347.2	1,468.0	1,741.3	1,940.4	1,819.6	1,884.5	1,902.1	1,811.0	1,854.2	1,908.2	1,924.5	1,970.5	2,022.9	2,040.0	2,011.9	2,097.1	2,089.7	2,116.4	1,981.2	2,093.9	2,226.6
GDP deflator index	6.9	26.4	50.4	58.8	63.6	72.1	81.2	82.4	84.1	86.0	86.9	87.5	89.4	91.0	92.7	94.9	100.2	100.0	104.1	106.6	108.5	110.7	112.9
Public spending measures as a percent of GDP																							
Total Managed Expenditure	39.5	42.9	34.8	37.3	35.2	39.7	45.6	44.5	43.9	42.3	41.7	40.7	39.9	39.6	39.0	39.1	51.6	44.6	43.2	42.0	41.3	41.2	41.1
Public Sector Net Borrowing	- 0.6	4.3	0.9	4.1	- 1.4	3.1	8.6	7.2	7.2	5.8	5.1	4.1	2.7	2.6	2.0	2.4	14.5	6.0	3.9	1.9	1.3	1.2	1.1
Public Sector Net Debt	–	40.4	21.7	36.0	27.1	32.5	68.8	72.3	75.7	77.5	79.8	79.1	81.5	80.6	78.4	82.8	93.9	95.9	95.5	94.1	91.2	85.8	83.1
General Government Gross Debt	–	47.3	27.7	43.6	34.8	38.8	74.4	80.3	82.1	83.7	84.9	84.5	84.3	83.5	82.8	83.0	103.8	99.6	96.8	95.6	93.9	92.6	91.1

Sources: HM Treasury Public Expenditure Statistical Analyses (and previous editions), ONS Public Sector Finances Statistical Bulletin and OBR Databank and Economic and Fiscal Outlook June 2022.

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. 2021/22 prices are calculated using the GDP deflator.

4. The increase in spending from 2020/21 onwards mainly reflects higher Covid-19 related spend but 2020/21 outturn figures are subject to some uncertainty as not all government departments were able to produce figures that aligned with their annual accounts.

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

£ million (2021/22 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 plans	2024/25
Central government	22,337	19,327	16,091	17,779	22,569	17,211	5,677	29,047	56,290	46,968	53,549	45,148	47,592	50,375	62,613	56,005	60,805	62,115	95,780	84,639	79,512	94,076	92,705
+ Local government	28,574	30,406	15,202	12,708	11,611	12,337	17,613	19,007	22,556	23,040	21,230	19,066	19,548	20,133	23,432	22,886	21,703	22,787	20,086	22,157	22,157	22,157	22,157
= General government	50,911	49,733	31,293	30,487	34,180	29,548	23,290	25,785	78,852	69,189	76,130	65,901	66,447	70,509	86,045	78,891	82,508	84,902	115,866	106,796	101,669	116,233	114,862
+ Public corporations	25,658	34,856	26,359	14,737	9,356	9,952	5,545	6,778	11,085	8,586	8,642	8,266	9,751	19,913	18,363	16,425	15,866	10,985	10,453	13,733	11,544	12,750	12,773
= Total public sector gross capital expenditure	76,569	84,589	57,652	45,225	43,536	39,500	28,835	54,831	89,937	77,774	84,773	74,167	76,197	90,463	104,408	95,316	98,374	95,887	126,319	120,529	113,213	128,983	127,635
- Depreciation	30,610	41,713	44,898	39,250	44,072	37,754	39,271	44,080	51,631	52,656	53,046	53,339	54,117	54,919	55,385	55,358	54,917	55,249	53,289	55,075	55,007	55,810	56,816
= Total public sector net investment	46,753	46,004	16,318	12,331	16,182	17,441	8,913	32,518	51,195	38,011	44,582	33,569	34,755	43,600	42,488	39,958	43,457	40,638	73,030	65,454	58,206	73,173	70,819
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	11.5	10.4	10.6	10.3	11.5	11.4	10.8	12.5	12.3
Total public sector gross capital expenditure as a % of GDP	10.4	9.3	5.7	3.9	3.3	2.7	1.7	2.8	4.6	3.9	4.2	3.7	4.0	4.1	5.4	4.8	4.9	4.7	6.3	5.7	5.4	6.1	6.4

Sources: HM Treasury, Public Expenditure Statistical Analyses, Cm 9648, 2022 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. Total public sector gross capital expenditure figures may not precisely match the sum of general government and public corporation figures for some years because of accounting adjustments.
3. Figures for public corporations up to 2012/13 exclude housing associations. From 2018/19 these figures include housing associations. Plans for 2018/19 and 2019/20 exclude English housing associations following their declassification as 'public corporations' in November 2017.
4. The increase in spending from 2020/21 onwards mainly reflects higher Covid-19 related spend but 2020/21 outturn figures are subject to some uncertainty as not all government departments were able to produce figures that aligned with their annual accounts.

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

£ billion

	1987/88	1991/92	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
		cash basis										accruals basis									
1. General public services	**25.0**	**26.9**	**36.3**	**46.0**	**56.1**	**59.0**	**62.5**	**66.7**	**62.9**	**75.9**	**76.8**	**73.0**	**75.3**	**74.4**	**75.3**	**78.6**	**83.0**	**79.2**	**79.1**	**71.6**	**108.6**
of which: public and common services	**3.4**	**5.7**	**6.1**	**7.9**	**12.8**	**12.7**	**12.5**	**14.0**	**13.8**	**12.8**	**11.5**	**11.2**	**11.2**	**11.5**	**14.3**	**12.5**	**12.5**	**12.8**	**14.5**	**18.6**	**27.7**
of which: international services	**1.9**	**2.9**	**3.4**	**4.2**	**6.2**	**6.3**	**6.7**	**6.4**	**7.1**	**7.8**	**7.7**	**7.7**	**9.8**	**10.5**	**7.2**	**10.8**	**10.4**	**11.9**	**11.7**	**11.2**	**8.1**
of which: public sector debt interest	**19.7**	**18.3**	**26.8**	**33.9**	**37.1**	**40.0**	**43.3**	**46.3**	**42.0**	**55.3**	**57.6**	**54.1**	**54.3**	**52.4**	**53.8**	**55.3**	**60.1**	**54.5**	**52.9**	**41.8**	**72.8**
2. Defence	**19.1**	**23.2**	**22.5**	**25.7**	**31.0**	**32.2**	**33.7**	**36.8**	**37.7**	**39.3**	**38.7**	**36.3**	**36.4**	**36.7**	**36.6**	**37.1**	**38.7**	**40.2**	**42.2**	**44.6**	**48.6**
3. Public order and safety	**8.1**	**13.2**	**16.0**	**20.4**	**29.3**	**30.4**	**31.7**	**33.7**	**34.1**	**33.1**	**32.1**	**31.3**	**29.6**	**30.2**	**30.2**	**30.1**	**31.5**	**32.4**	**34.5**	**38.9**	**42.3**
4. Economic affairs	**19.0**	**21.4**	**23.6**	**23.8**	**35.3**	**37.5**	**37.4**	**49.7**	**48.7**	**40.0**	**37.8**	**36.7**	**40.9**	**41.1**	**47.0**	**49.2**	**53.2**	**60.7**	**66.7**	**196.5**	**97.0**
of which: enterprise and economic development	**6.5**	**5.4**	**4.5**	**4.9**	**6.4**	**6.3**	**7.1**	**16.2**	**12.2**	**4.9**	**4.8**	**5.0**	**6.7**	**6.6**	**7.5**	**8.3**	**10.0**	**13.2**	**17.2**	**130.3**	**33.8**
of which: science and technology	**1.0**	**1.3**	**1.2**	**1.4**	**3.0**	**2.9**	**3.3**	**3.2**	**3.6**	**3.4**	**3.6**	**3.3**	**4.2**	**4.4**	**4.7**	**4.5**	**5.0**	**6.4**	**6.8**	**7.4**	**7.4**
of which: employment policies	**3.0**	**2.7**	**3.1**	**3.8**	**3.3**	**3.3**	**2.1**	**3.5**	**4.1**	**4.7**	**3.2**	**2.9**	**3.8**	**2.9**	**2.4**	**2.4**	**2.6**	**2.7**	**2.3**	**2.6**	**4.2**
of which: agriculture, fisheries and forestry	**2.2**	**2.8**	**3.9**	**4.7**	**5.6**	**5.1**	**4.3**	**5.8**	**5.8**	**5.5**	**5.8**	**5.3**	**5.4**	**5.2**	**4.5**	**5.2**	**5.2**	**5.7**	**5.8**	**6.3**	**6.4**
of which: transport	**6.4**	**9.2**	**10.9**	**9.0**	**17.0**	**19.9**	**20.6**	**21.0**	**23.0**	**21.5**	**20.4**	**20.2**	**20.8**	**22.0**	**27.9**	**28.8**	**30.3**	**32.7**	**34.6**	**49.8**	**45.2**
5. Environment protection	**2.4**	**3.4**	**4.1**	**5.1**	**8.5**	**9.4**	**9.6**	**9.2**	**10.4**	**10.9**	**10.5**	**10.7**	**11.2**	**11.6**	**11.6**	**11.1**	**11.8**	**11.1**	**11.8**	**13.0**	**13.9**
6. HOUSING AND COMMUNITY AMENITIES	**4.6**	**6.8**	**6.0**	**5.5**	**10.7**	**11.5**	**13.0**	**15.3**	**16.3**	**13.3**	**10.2**	**10.0**	**9.9**	**10.3**	**9.8**	**10.3**	**11.4**	**12.0**	**14.2**	**13.6**	**15.3**
7. Health	**20.3**	**30.9**	**41.4**	**54.2**	**89.8**	**94.7**	**101.1**	**108.7**	**116.9**	**119.9**	**121.3**	**124.3**	**129.4**	**134.1**	**138.5**	**142.6**	**147.3**	**152.9**	**164.1**	**218.6**	**216.8**
8. Recreation, culture and religion	**3.5**	**5.0**	**5.5**	**7.8**	**10.8**	**11.4**	**11.9**	**12.4**	**13.2**	**13.0**	**12.5**	**12.7**	**11.6**	**12.4**	**11.4**	**11.6**	**11.5**	**11.4**	**11.9**	**12.9**	**12.8**
9. Education	**21.2**	**31.3**	**37.0**	**45.9**	**69.8**	**73.0**	**78.7**	**83.0**	**88.5**	**91.5**	**86.5**	**84.1**	**84.7**	**85.1**	**84.9**	**84.9**	**86.1**	**88.1**	**90.6**	**95.5**	**100.3**
10. Social protection	**55.1**	**80.2**	**107.6**	**128.5**	**171.0**	**177.0**	**188.6**	**203.4**	**223.0**	**230.4**	**244.8**	**253.4**	**254.2**	**261.1**	**264.9**	**265.4**	**268.7**	**274.8**	**275.8**	**299.3**	**298.7**
EU transactions	**- 1.6**	**- 4.1**	**- 4.1**	**- 2.6**	**- 0.6**	**- 1.8**	**- 1.5**	**- 2.9**	**0.9**	**5.9**	**4.3**	**6.7**	**7.2**	**6.2**	**7.7**	**4.7**	**5.4**	**7.8**	**5.8**	**7.0**	**- 1.8**
Total expenditure on services	**176.8**	**238.2**	**295.9**	**360.3**	**511.7**	**534.3**	**566.7**	**616.0**	**652.6**	**673.2**	**675.5**	**679.2**	**690.4**	**703.2**	**717.9**	**725.6**	**748.4**	**770.7**	**796.9**	**1,011.4**	**952.3**
Accounting adjustments	**6.5**	**16.0**	**23.5**	**30.1**	**53.9**	**57.7**	**62.1**	**70.4**	**69.3**	**70.7**	**71.1**	**82.6**	**78.3**	**83.9**	**77.0**	**88.3**	**88.1**	**86.6**	**87.3**	**92.9**	**108.0**
Total Managed Expenditure (TME)	**183.3**	**254.2**	**319.4**	**390.4**	**565.7**	**591.9**	**628.8**	**686.5**	**721.9**	**743.9**	**746.6**	**761.8**	**768.7**	**787.2**	**794.9**	**813.8**	**836.4**	**857.3**	**884.1**	**1,104.3**	**1,060.3**

Source: HM Treasury, Public Expenditure Statistical Analyses, Cm 9648, 2022, Table 4.2 (and previous editions).

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

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

3. The increase in spending from 2020/21 onwards mainly reflects higher Covid-19 related spend but 2020/21 outturn figures are subject to some uncertainty as not all government departments were able to produce figures that aligned with their annual accounts.

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

£ billion (2020/21 prices)

	1987/88	1991/92	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
		cash basis										accruals basis									
1. General public services	55.4	45.5	55.9	72.3	77.8	79.5	81.9	84.9	78.8	93.6	93.2	86.9	87.6	85.6	86.0	87.8	91.2	85.4	83.4	71.5	108.6
of which: public and common services	7.5	9.6	9.4	12.4	17.8	17.1	16.4	17.8	17.3	15.8	14.0	13.3	13.0	13.2	16.3	14.0	13.7	13.8	15.2	18.5	27.7
of which: international services	4.2	4.9	5.2	6.6	8.6	8.5	8.8	8.1	8.9	9.6	9.3	9.2	11.4	12.1	8.2	12.1	11.5	12.8	12.3	11.2	8.1
of which: public sector debt interest	43.7	30.9	41.3	53.3	51.5	53.9	56.8	59.0	52.7	68.2	69.9	64.4	63.2	60.3	61.5	61.8	66.0	58.8	55.8	41.7	72.8
2. Defence	42.3	39.2	34.7	40.4	43.0	43.4	44.2	46.8	47.2	48.4	47.0	43.2	42.3	42.2	41.8	41.5	42.5	43.4	44.5	44.5	48.6
3. Public order and safety	18.0	22.3	24.7	32.1	40.6	40.9	41.5	42.9	42.7	40.8	39.0	37.2	34.4	34.7	34.5	33.7	34.6	34.9	36.4	38.8	42.3
4. Economic affairs	42.1	36.2	36.4	37.4	49.0	50.5	49.0	63.2	61.0	49.3	45.9	43.7	47.6	47.3	53.7	55.0	58.4	65.4	70.3	196.0	97.0
of which: enterprise and economic development	14.4	9.1	6.9	7.7	8.9	8.5	9.3	20.6	15.3	6.0	5.8	6.0	7.8	7.6	8.6	9.3	11.0	14.2	18.1	130.0	33.8
of which: science and technology	2.2	2.2	1.9	2.2	4.2	3.9	4.3	4.1	4.5	4.2	4.4	3.9	4.9	5.1	5.4	5.0	5.5	6.9	7.2	7.4	7.4
of which: employment policies	6.7	4.6	4.8	6.0	4.6	4.4	2.8	4.5	5.1	5.8	3.9	3.5	4.4	3.3	2.7	2.7	2.9	2.9	2.4	2.6	4.2
of which: agriculture, fisheries and forestry	4.9	4.7	6.0	7.4	7.8	6.9	5.6	7.4	7.3	6.8	7.0	6.3	6.3	6.0	5.1	5.8	5.7	6.2	6.1	6.3	6.4
of which: transport	14.2	15.5	16.8	14.1	23.6	26.8	27.0	26.7	28.8	26.5	24.8	24.0	24.2	25.3	31.9	32.2	33.3	35.2	36.5	49.7	45.2
5. Environment protection	5.3	5.7	6.3	8.0	11.8	12.7	12.6	11.7	13.0	13.4	12.7	12.7	13.0	13.3	13.3	12.4	13.0	11.9	12.5	12.9	13.9
6. HOUSING AND COMMUNITY AMENITIES	10.2	11.5	9.3	8.6	14.8	15.5	17.0	19.5	20.4	16.4	12.4	11.9	11.5	11.8	11.2	11.5	12.5	13.0	14.9	13.5	15.3
7. Health	45.0	52.2	63.8	85.2	124.5	127.6	132.5	138.3	146.5	147.8	147.3	147.9	150.5	154.2	158.3	159.4	161.9	164.9	173.0	218.1	216.8
8. Recreation, culture and religion	7.8	8.4	8.5	12.3	15.0	15.4	15.6	15.8	16.5	16.0	15.2	15.1	13.5	14.3	13.0	13.0	12.6	12.3	12.6	12.9	12.8
9. Education	47.0	52.9	57.1	72.1	96.8	98.3	103.1	105.6	110.9	112.8	105.0	100.1	98.5	97.9	97.0	94.9	94.6	94.9	95.5	95.3	100.3
10. Social protection	122.2	135.5	165.9	202.0	237.2	238.4	247.1	258.8	279.4	283.9	297.2	301.6	295.7	300.3	302.8	296.7	295.4	296.3	290.7	298.7	298.7
EU transactions	- 3.5	- 6.9	- 6.3	- 4.1	- 0.8	- 2.4	- 2.0	- 3.7	1.1	7.3	5.2	8.0	8.4	7.1	8.8	5.3	5.9	8.5	6.1	7.0	- 1.8
Total expenditure on services	392.0	402.5	456.3	566.4	709.7	719.7	742.6	784.0	817.7	829.6	820.0	808.3	803.2	808.8	820.6	811.2	822.6	830.8	840.0	1,009.2	952.3
Accounting adjustments	14.4	27.0	36.3	47.3	74.8	77.7	81.3	89.6	86.8	87.1	86.3	98.3	91.1	96.6	88.0	98.7	96.8	93.4	92.0	92.7	108.0
Total Managed Expenditure (TME)	406.4	429.5	492.6	613.7	784.5	797.3	823.9	873.6	904.5	916.8	906.3	906.6	894.3	905.3	908.6	909.9	919.4	924.2	932.0	1,101.9	1,060.3

Source: See Table 15a.

Notes: 1. Real-terms figures are adjusted to 2021/22 prices by ONS using GDP deflators from the ONS, June 2022.

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

Percentages

	1998/99	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
	cash basis	accruals basis																	
1. General public services	4.6	4.1	3.9	3.9	4.0	4.2	4.0	4.7	4.6	4.2	4.1	3.9	3.9	3.9	3.9	3.6	3.5	3.3	4.6
of which: public and common services	0.7	0.7	0.9	0.8	0.8	0.9	0.9	0.8	0.7	0.6	0.6	0.6	0.7	0.6	0.6	0.6	0.6	0.9	1.2
of which: international services	0.3	0.4	0.4	0.4	0.4	0.4	0.5	0.5	0.5	0.4	0.5	0.6	0.4	0.5	0.5	0.5	0.5	0.5	0.3
of which: public sector debt interest	3.5	3.1	2.6	2.7	2.8	2.9	2.7	3.4	3.4	3.1	3.0	2.8	2.8	2.7	2.8	2.5	2.3	2.0	3.1
2. Defence	2.4	2.3	2.2	2.2	2.1	2.3	2.4	2.4	2.3	2.1	2.0	1.9	1.9	1.8	1.8	1.8	1.9	2.1	2.0
3. Public order and safety	1.8	1.8	2.1	2.0	2.0	2.1	2.2	2.0	1.9	1.8	1.6	1.6	1.5	1.5	1.5	1.5	1.5	1.8	1.8
4. Economic affairs	1.9	2.1	2.5	2.5	2.4	3.1	3.1	2.5	2.3	2.1	2.2	2.2	2.4	2.4	2.5	2.8	2.9	9.2	4.1
of which: enterprise and economic development	0.3	0.4	0.4	0.4	0.5	1.0	0.8	0.3	0.3	0.3	0.4	0.3	0.4	0.4	0.5	0.6	0.8	6.1	1.4
of which: science and technology	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3
of which: employment policies	0.3	0.3	0.2	0.2	0.1	0.2	0.3	0.3	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.2
of which: agriculture, fisheries and forestry	0.4	0.4	0.4	0.3	0.3	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.2	0.3	0.2	0.3	0.3	0.3	0.3
of which: transport	0.8	0.8	1.2	1.3	1.3	1.3	1.5	1.3	1.2	1.2	1.1	1.2	1.4	1.4	1.4	1.5	1.5	2.3	1.9
5. Environment protection	0.4	0.5	0.6	0.6	0.6	0.6	0.7	0.7	0.6	0.6	0.6	0.6	0.6	0.5	0.6	0.5	0.5	0.6	0.6
6. HOUSING AND COMMUNITY AMENITIES	0.5	0.5	0.8	0.8	0.8	1.0	1.0	0.8	0.6	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.6
7. Health	4.6	4.9	6.3	6.3	6.4	6.9	7.5	7.4	7.2	7.2	7.1	7.1	7.1	7.0	7.0	7.0	7.3	10.2	9.1
8. Recreation, culture and religion	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.7	0.7	0.6	0.7	0.6	0.6	0.5	0.5	0.5	0.6	0.5
9. Education	4.0	4.1	4.9	4.9	5.0	5.2	5.6	5.6	5.2	4.8	4.7	4.5	4.3	4.2	4.1	4.0	4.0	4.5	4.2
10. Social protection	11.4	11.6	12.0	11.8	12.0	12.8	14.2	14.1	14.6	14.6	14.0	13.8	13.6	13.0	12.7	12.5	12.2	14	12.6
EU transactions	- 0.3	- 0.2	0.0	- 0.1	- 0.1	- 0.2	0.1	0.4	0.3	0.4	0.4	0.3	0.4	0.2	0.3	0.4	0.3	0.3	- 0.1
Total expenditure on services	32.1	32.4	36.0	35.8	36.0	38.9	41.7	41.3	40.2	39.2	38.0	37.2	36.8	35.6	35.4	35.0	35.2	47.2	40.1
Accounting adjustments	2.9	2.7	3.8	3.9	3.9	4.4	4.4	4.3	4.2	4.8	4.3	4.4	3.9	4.3	4.2	3.9	3.9	4.3	4.5
Total Managed Expenditure (TME)	35.0	35.2	39.7	39.6	40.0	43.3	46.1	45.6	44.5	43.9	42.3	41.7	40.7	39.9	39.6	39.0	39.1	51.6	44.6

Source and notes: See Table 15a.

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

£ million

	Outturn																		Plans		
	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	2024/25
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	130,300	140,499	192,951	189,758	180,255	183,798	188,569
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	75,681	83,469	86,280	86,754
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	50,638	48,083	48,706
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	11,892	13,735	42,676	28,354	35,012	23,467	23,814
DLUHC – 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	9,782	11,051	11,815	9,001	12,635	9,017	8,885
DLUHC – Housing and Communities	4,662	8,968	8,928	10,239	11,251	13,291	10,258	5,483	3,767	5,687	6,383	6,022	7,585	6,714	4,834	8,572	20,907	21,262	11,766	12,103	12,757
DLUHC – Levelling Up Fund	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	900	1,387	1,369
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	29,728	28,486	26,693	26,200
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	15,295	15,744	16,550	16,528
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	10,187	11,160	12,039	11,506
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	9,270	7,612	7,230
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	4,785	5,366	6,596	6,945	5,791	5,428
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	6,740	7,270	7,891	9,541	10,428	9,065	8,827
Environment, Food and Rural Affairs	2,516	2,785	2,843	2,913	2,828	2,952	2,737	2,368	2276	2,236	2,353	2,134	2,206	2,299	2,500	2,762	5,309	5,541	6,629	7,326	7,068
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	12,591	9,282	10,838	11,401	11,789
Small and Independent Bodies	672	778	682	725	1,700	1,689	1,647	1,699	1464	1,395	1,298	1,366	1,514	1,817	1,658	1,932	2,454	2,702	2,813	2,919	3,016
Culture, Media and Sport	1,187	1,442	1,643	1,933	2,326	1,976	2,055	2,721	2,402	1,260	1,671	1,611	1,682	1,786	1,890	2,150	3,887	2,530	2,876	2,661	2,766
Law Officers' Departments	518	656	698	716	720	709	672	613	592	578	551	548	537	569	563	618	619	682	824	788	801
International Trade	–	–	–	–	–	–	–	–	–	206	279	341	345	391	420	485	527	520	575	562	553
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	42,247	42,471	41,231	41,789
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	19,455	18,255	17,960	18,232
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	15,942	15,498	15,006	15,172
UK Shared Prosperity Fund	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	690	1,500
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	383,690	415,665	565,914	544,822	536,047	542,413	555,227
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	473,616	468,454	538,385	515,479	550,562	557,876	571,716
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	244,431	263,647	279,484
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	857,306	884,119	1,104,299	1,060,301	1,086,609	1,100,289	1,126,943

Source: HM Treasury, Public Expenditure Statistical Analyses, 2020-21 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) became the Department for Levelling Up, Housing and Communities (DLUHC) in September 2021. 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.

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	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021(p)
England																				
Owner-occupiers	8,503	9,570	10,773	12,015	13,230	13,842	14,735	15,100	14,895	14,827	14,754	14,685	14,674	14,684	14,801	15,050	15,311	15,544	15,739	15,445
+ Privately rented	3,122	2,332	2,044	1,953	1,767	2,073	2,133	2,720	3,912	4,105	4,286	4,465	4,623	4,773	4,832	4,798	4,773	4,762	4,799	4,680
+ Housing association		281	410	475	608	942	1,424	1,802	2,180	2,255	2,304	2,331	2,343	2,387	2,430	2,444	2,452	2,479	2,505	2,288
+ Local authority	4,586	4,985	4,798	4,439	3,899	3,470	2,812	2,248	1,852	1,789	1,768	1,755	1,733	1,698	1,669	1,658	1,635	1,629	1,615	1,804
= All dwellings	16,211	17,168	18,025	18,882	19,671	20,468	21,207	21,870	22,839	22,976	23,111	23,236	23,372	23,543	23,733	23,950	24,172	24,414	24,658	24,217
Wales																				
Owner-occupiers	540	631	680	761	837	878	941	990	984	981	977	979	982	981	982	988	994	996	1,003	979
+ Privately rented	151	131	105	98	97	104	90	108	170	180	189	192	195	201	206	205	204	207	205	214
+ Housing association			24	25	28	45	55	65	110	134	135	135	135	136	137	139	140	141	143	140
+ Local authority	276	284	290	254	222	207	188	158	111	89	88	88	88	88	87	87	87	87	87	81
= All dwellings	967	1,046	1,099	1,138	1,184	1,233	1,275	1,319	1,375	1,384	1,389	1,394	1,400	1,406	1,413	1,419	1,426	1,432	1,438	1,414
Scotland																				
Owner-occupiers	569	645	718	850	1,088	1,293	1,439	1,536	1,584	1,580	1,545	1,537	1,545	1,552	1,558	1,578	1,619	1,635	1,651	1,662
+ Privately rented	305	234	191	161	126	155	181	225	303	320	366	389	394	402	414	413	389	389	389	384
+ Housing association			36	47	65	91	139	251	272	275	277	277	277	278	278	279	282	287	291	243
+ Local authority	948	1,042	1,027	974	845	692	553	374	323	320	319	318	318	317	317	315	314	316	317	307
= All dwellings	1,822	1,921	1,970	2,032	2,124	2,230	2,312	2,387	2,482	2,495	2,508	2,521	2,534	2,549	2,567	2,585	2,605	2,626	2,648	2,596
Northern Ireland																				
Owner-occupiers	–	245	271	323	376	409	488	505	521	512	514	510	513	504	510	514	521	524	531	533
+ Privately rented	–	59	38	22	20	22	37	68	106	121	121	130	130	151	152	154	153	154	151	134
+ Housing association	–	–	3	6	10	14	19	22	29	30	31	32	33	30	30	30	31	37	42	37
+ NIHE	–	177	190	184	167	152	129	102	96	95	93	92	91	86	85	85	85	84	84	79
= All dwellings	–	481	501	536	573	597	674	698	752	759	759	763	767	771	777	783	790	799	808	783
United Kingdom																				
Owner-occupiers	–	11,091	12,442	13,949	15,531	16,422	17,603	18,131	17,984	17,900	17,790	17,711	17,714	17,722	17,851	18,131	18,445	18,699	18,924	18,619
+ Privately rented	–	3,037	2,378	2,234	2,010	2,354	2,441	3,121	4,491	4,726	4,962	5,176	5,342	5,526	5,605	5,570	5,520	5,512	5,544	5,412
+ Housing association	–		473	553	711	1,092	1,637	2,140	2,591	2,694	2,747	2,775	2,788	2,831	2,875	2,892	2,906	2,943	2,981	2,708
+ Local authority	–	6,488	6,305	5,851	5,133	4,521	3,682	2,882	2,382	2,293	2,268	2,253	2,230	2,189	2,158	2,145	2,122	2,116	2,104	2,272
= All dwellings	–	20,616	21,595	22,588	23,552	24,528	25,468	26,274	27,448	27,613	27,767	27,915	28,073	28,268	28,488	28,737	28,993	29,271	29,552	29,010

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

Notes:
1. For years up to 1990, all figures are for the December of the year shown. For England and Wales, figures from 1991 are for March of the year shown. For Scotland figures for 1991-2000 are for December of the previous year and from 2001 are for the year shown. For Northern Ireland, figures from 1991 to 2001 are for the December of the previous year and figures from 2002 are for March of the year shown. From 2015, tenure estimates for Northern Ireland figures are based on FRS three-year rolling tenure averages (percent), applied to the stock count. NIHE is the Northern Ireland Housing Executive.
2. Owner-occupation includes shared ownership and long leasehold dwellings. Private renting includes renting with a job or business. Local authority includes other public sector such as new town and Scottish Homes dwellings.
3. Figures for 1971 and 1976 for the UK and Wales combine housing association and private rented dwellings because tenure-specific figures are not available for those years.
4. Historic figures for England and Wales were revised (in 2010/11) to reflect new DCLG methodology for determining the split between owner-occupied and privately rented dwellings.
5. Figures for 2021 are provisional (p) and are based on 3-year rolling estimates derived from the FRS. Alternative DLUHC stock by tenure estimates for England are reported in Table 22.

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	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
England																				
Owner-occupiers	**52**	**56**	**60**	**64**	**67**	**68**	**69**	**69**	**65**	**65**	**64**	**63**	**63**	**62**	**62**	**63**	**63**	**64**	**64**	**64**
+ Privately rented	**19**	**14**	**11**	**10**	**9**	**10**	**10**	**12**	**17**	**18**	**19**	**19**	**20**	**20**	**20**	**20**	**20**	**20**	**19**	**19**
+ Housing association	**0**	**2**	**2**	**3**	**3**	**5**	**7**	**8**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**9**
+ Local authority	**28**	**29**	**27**	**24**	**20**	**17**	**13**	**10**	**8**	**8**	**8**	**8**	**7**	**7**	**7**	**7**	**7**	**7**	**7**	**7**
= All dwellings	**100**	**100**	**100**	**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**	**71**	**70**	**70**	**70**	**70**	**69**	**70**	**70**	**70**	**70**	**69**
+ Privately rented	**16**	**13**	**10**	**9**	**8**	**8**	**7**	**8**	**12**	**13**	**14**	**14**	**14**	**14**	**15**	**14**	**14**	**14**	**14**	**15**
+ Housing association	**0**	**0**	**2**	**2**	**2**	**4**	**4**	**5**	**8**	**10**	**10**	**10**	**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**	**6**	**6**	**6**
= All dwellings	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
Scotland																				
Owner-occupiers	**31**	**34**	**36**	**42**	**51**	**58**	**62**	**64**	**64**	**63**	**62**	**61**	**61**	**61**	**61**	**61**	**62**	**62**	**62**	**64**
+ Privately rented	**17**	**12**	**10**	**8**	**6**	**7**	**8**	**9**	**12**	**13**	**15**	**15**	**16**	**16**	**16**	**16**	**15**	**15**	**15**	**15**
+ Housing association	**0**	**0**	**2**	**2**	**3**	**4**	**6**	**11**	**11**	**11**	**11**	**11**	**11**	**11**	**11**	**11**	**11**	**11**	**11**	**9**
+ Local authority	**52**	**54**	**52**	**48**	**40**	**31**	**24**	**16**	**13**	**13**	**13**	**13**	**13**	**12**	**12**	**12**	**12**	**12**	**12**	**12**
= All dwellings	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
Northern Ireland																				
Owner-occupiers	**–**	**51**	**54**	**60**	**66**	**69**	**72**	**72**	**69**	**67**	**68**	**67**	**67**	**65**	**66**	**66**	**66**	**66**	**66**	**68**
+ Privately rented	**–**	**12**	**8**	**4**	**3**	**4**	**5**	**10**	**14**	**16**	**16**	**17**	**17**	**20**	**20**	**20**	**19**	**19**	**19**	**17**
+ Housing association	**–**	**–**	**1**	**1**	**2**	**2**	**3**	**3**	**4**	**4**	**4**	**4**	**4**	**4**	**4**	**4**	**4**	**5**	**5**	**5**
+ NIHE	**–**	**37**	**38**	**34**	**29**	**25**	**19**	**15**	**13**	**13**	**12**	**12**	**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**	**100**	**100**	**100**
United Kingdom																				
Owner-occupiers	**–**	**54**	**58**	**62**	**66**	**67**	**69**	**69**	**66**	**65**	**64**	**63**	**63**	**63**	**63**	**63**	**64**	**64**	**64**	**64**
+ Privately rented	**–**	**15**	**11**	**10**	**9**	**10**	**10**	**12**	**16**	**17**	**18**	**19**	**19**	**20**	**20**	**19**	**19**	**19**	**19**	**19**
+ Housing association	**–**	**0**	**2**	**2**	**3**	**4**	**6**	**8**	**9**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**9**
+ Local authority	**–**	**31**	**29**	**26**	**22**	**18**	**14**	**11**	**9**	**8**	**8**	**8**	**8**	**8**	**8**	**7**	**7**	**7**	**7**	**8**
= All dwellings	**–**	**100**	**100**	**100**	**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
Private sector	**1,069**	**6,115**	**16,867**	**32,944**	**55,861**	**57,768**	**57,873**	**52,077**	**39,580**	**43,776**	**44,166**	**43,839**	**49,890**	**53,785**	**58,486**	**64,019**	**74,387**	**83,497**	**87,940**	**73,598**	**85,566**
+ Public sector	**801**	**2,559**	**4,181**	**1,421**	**3,574**	**4,048**	**3,897**	**6,536**	**8,845**	**8,600**	**8,081**	**7,454**	**7,035**	**8,300**	**8,130**	**8,362**	**8,464**	**4,618**	**4,616**	**4,282**	**5,266**
= Whole economy	**1,870**	**8,674**	**21,048**	**34,365**	**59,435**	**61,816**	**61,770**	**58,613**	**48,425**	**52,376**	**52,247**	**51,293**	**56,925**	**62,085**	**66,616**	**72,381**	**82,851**	**88,115**	**92,556**	**77,880**	**90,832**
Gross Domestic Product (£ billion)	**56.1**	**260.0**	**671.4**	**1,101.1**	**1,399.6**	**1,472.8**	**1,545.8**	**1,594.7**	**1,551.9**	**1,612.4**	**1,664.2**	**1,713.2**	**1,782.3**	**1,862.8**	**1,921.0**	**1,999.5**	**2,085.0**	**2,157.4**	**2,238.3**	**2,109.6**	**2,276.7**
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**	**4.0**	**3.7**	**3.1**	**3.2**	**3.1**	**3.0**	**3.2**	**3.3**	**3.5**	**3.6**	**4.0**	**4.1**	**4.1**	**3.7**	**4.0**

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

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

Table 19a **Housing starts in England**

	1970/71	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
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
+ New towns	9,070	5,540	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	2,460	220	100	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total public sector	112,240	33,630	5,500	210	250	200	180	310	320	1,670	1,450	1,610	2,200	1,890	1,490	1,530	1,720	2,550	1,620	2,230	2,220
+ Housing associations	8,110	13,150	14,180	13,990	22,800	20,770	24,100	22,130	21,470	24,770	22,100	19,930	25,860	26,960	24,790	26,150	26,740	28,730	27,680	28,020	32,380
+ Private sector	148,320	84,120	108,950	126,290	160,320	149,350	146,160	65,560	73,770	84,710	87,300	81,980	107,340	114,550	117,460	132,600	135,340	135,100	119,210	111,410	139,490
= All dwellings	268,670	130,900	128,630	140,490	183,370	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	174,080

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

Notes: 1. Figures in Tables 19a-19l may not total precisely because of rounding by ONS and by DLUHC.
2. Figures from 1989/99 were revised by MHCLG (now DLUHC) in 2018 and by ONS in 2019 and 2021, so do not correspond with UKHR tables in previous editions. ONS refinements have also affected figures for other parts of Table 19.
3. Figures from October 2005 to March 2007 exclude a small number of starts and completions that were inspected by independent inspectors. These cases are included in the 2007/8 figures. The 1985/86 total includes 13,000 starts with an unknown tenure.
4. A small amount of missing data for England has been imputed. A proportion of housing association starts and completions in England and Wales may be misreported as private enterprise.
5. Data collection for 2019/20 to 2021/22 has been affected by the Covid-19 pandemic. Figures for each of these three years are therefore subject to revision.

Table 19b **Housing completions in England**

	1970/71	1980/81	1990/91	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
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
+ 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
+ Housing associations	8,180	19,300	14,580	16,430	18,160	21,750	23,220	26,690	26,520	23,550	27,460	22,060	21,790	27,020	26,470	25,230	27,160	28,230	32,290	25,860	30,870
+ Private sector	153,440	110,230	132,500	116,640	144,940	145,680	147,170	113,800	93,030	83,180	89,120	84,550	89,630	96,270	111,350	120,450	131,730	138,270	141,200	127,170	139,010
= All dwellings	291,800	204,370	160,040	133,250	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	154,630	171,190

Table 19c **Housing starts in Wales**

	1970/71	1980/81	1990/91	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Local authorities	4,851	2,347	280	120	–	10	–	10	–	20	–	–	–	–	–	–	–	–	–	–	–
+ New towns	155	96	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	24	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total public sector	5,030	1,910	280	120	–	10	–	10	–	20	–	–	–	–	–	–	–	–	–	–	–
+ Housing associations	110	390	2,310	930	360	390	470	440	910	780	–	–	–	–	–	–	–	–	–	–	–
+ Private sector	8,610	4,570	7,270	8,310	8,610	8,730	9,730	4,460	4,390	5,000	–	–	–	–	–	–	–	–	–	–	–
= All dwellings	13,750	6,870	9,860	9,360	8,970	9,140	10,200	4,910	5,310	5,800	4,970	5,290	5,790	6,960	6,710	6,870	6,040	5,970	6,220	4,310	5,660

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

Table 19d **Housing completions in Wales**

	1970/71	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
Local authorities	6,511	3,489	470	50	20	–	10	–	–	–	–	–	10	–	–	–	80	60	60	90	70
+ New towns	173	209	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	66	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total public sector	6,750	3,810	470	50	20	–	10	–	–	–	–	–	10	–	–	–	80	60	60	60	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	1,210	810
+ 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	4,489	4,770	3,400	4,390
= All dwellings	15,470	10,240	10,280	8,340	8,250	9,330	8,660	7,120	6,170	5,510	5,580	5,450	5,840	6,170	6,900	6,830	6,660	5,780	6,040	4,620	5,270

Table 19e **Housing starts in Scotland**

	1970/71	1980/81	1990/91	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Local authorities	25,717	4,280	1,220	90	6	30	430	250	540	1,440	790	1,220	980	1,260	1,550	1,240	1,300	1,830	2,250	1,350	1,940
+ New towns	2,014	1,155	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	289	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total public sector	28,020	4,950	1,220	90	6	30	430	250	540	1,440	790	1,220	980	1,260	1,550	1,240	1,300	1,830	2,250	1,350	1,940
+ Housing associations	350	1,340	3,260	4,610	5,120	5,560	5,780	5,520	5,060	3,370	2,590	1,630	2,880	2,630	2,910	4,950	4,710	4,440	6,080	2,760	2,660
+ Private sector	8,140	9,590	16,850	17,614	21,233	22,820	20,090	13,510	9,520	8,680	10,480	10,680	11,840	12,800	13,600	13,230	13,670	16,770	17,170	13,650	14,080
= All dwellings	36,510	15,880	21,330	22,310	26,359	28,400	26,300	19,270	15,120	13,500	13,870	13,520	15,690	16,690	18,050	19,420	19,690	23,050	25,490	17,760	18,670

Source: See Table 19a.

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

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

Table 19f **Housing completions in Scotland**

	1970/71	1980/81	1990/91	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Local authorities	31,568	6,169	1,630	110	–	10	30	340	410	610	1,110	960	1,140	1,120	1,100	1,020	1,370	1,390	1,470	1,450	2,710
+ New towns	2,790	1,288	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	302	33	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= 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	1,470	1,450	2,710
+ Housing associations	240	1,290	2,350	3,800	4,698	3,230	4,100	4,580	5,580	5,110	4,780	3,240	2,910	3,060	2,320	2,690	3,170	4,090	4,200	2,360	3,850
+ 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	13,430	13,430	13,020	15,790	16,450	11,050	14,210
= All dwellings	43,120	20,760	19,310	22,110	24,960	24,280	25,790	21,020	17,130	16,430	16,080	14,100	15,140	16,750	16,850	17,140	17,560	21,270	22,120	14,870	20,770

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
Local authorities	131,278	34,497	6,900	420	256	240	610	570	860	3,130	2,240	2,830	3,180	3,150	3,040	2,770	3,030	4,380	3,870	3,580	4,160
+ New towns	11,239	6,791	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	2,773	232	100	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total public sector	145,290	40,490	7,000	420	256	240	610	570	860	3,130	2,240	2,830	3,180	3,150	3,040	2,770	3,020	4,380	3,870	3,380	4,160
+ Housing associations	8,570	14,880	19,750	19,530	28,280	26,720	30,350	28,090	27,440	28,920	24,690	21,560	28,740	29,590	27,700	31,100	31,450	33,170	33,760	30,780	35,040
+ Private sector	165,070	98,280	133,070	152,214	190,163	180,900	175,980	83,530	87,680	98,390	97,780	92,660	119,180	127,350	131,060	145,830	149,010	151,870	136,380	125,060	153,570
= All dwellings	318,930	153,650	159,820	172,160	218,699	207,860	206,940	112,190	115,990	130,450	129,660	122,330	156,890	167,040	168,500	186,570	189,530	195,400	180,230	163,740	198,410

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

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

	1970/71	1980/81	1990/91	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Local authorities	157,021	77,000	14,918	340	320	260	260	830	780	1,750	3,070	2,320	2,060	2,480	3,000	2,850	3,470	4,010	3,380	3,150	4,080
+ New towns	12,208	8,470	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	2,361	560	142	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total public sector	171,590	86,390	15,060	340	320	260	260	830	780	1,750	3,070	2,320	2,060	2,480	3,000	2,850	3,470	4,010	3,380	3,120	4,080
+ Housing associations	8,490	21,520	18,650	21,130	23,208	25,330	27,660	31,960	32,980	29,650	33,070	26,040	25,370	30,920	30,040	29,160	31,450	33,550	37,700	29,430	35,530
+ Private sector	170,310	127,460	155,920	142,230	173,080	175,710	177,150	136,340	109,460	98,400	104,060	99,150	105,880	114,170	130,430	139,470	150,220	158,549	162,420	141,620	157,610
= All dwellings	350,390	235,370	189,630	163,700	196,610	201,290	205,060	169,130	143,210	129,810	140,170	127,530	133,310	147,560	163,460	171,490	185,130	196,110	203,490	174,120	197,230

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

	1970/71	1980/81	1990/91	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
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
+ 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
= All dwellings	12,030	6,360	7,330	11,330	15,590	15,040	12,130	6,950	8,150	7,780	6,460	4,840	5,310	5,990	7,020	7,720	7,520	8,420	7,090	6,460	7,440

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

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

	1970/71	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
Northern Ireland Housing Executive	7,694	2,504	1,305	50	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	86	56	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= 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
+ 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	6,380
= All dwellings	11,830	3,780	5,090	11,670	13,710	13,930	10,800	9,430	8,020	6,210	5,720	5,530	5,320	5,500	5,810	6,460	7,100	7,810	7,310	6,450	7,300

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

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

		1970/71	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
	Local authorities	139,106	37,396	7,960	440	256	240	610	570	860	3,130	2,240	2,830	3,180	3,150	3,040	2,770	3,030	4,380	3,870	3,580	4,160
+	New towns	11,239	6,791	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+	Government departments	2,865	243	100	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
=	Total public sector	153,210	43,400	8,060	440	256	240	610	570	860	3,130	2,240	2,830	3,180	3,150	3,040	2,770	3,020	4,380	3,870	3,380	4,160
+	Housing associations	8,600	14,990	20,480	20,420	29,230	27,470	30,780	29,120	28,040	30,040	26,130	22,500	29,640	30,320	29,000	32,100	32,240	34,150	34,570	31,470	35,570
+	Private sector	169,150	101,620	138,610	162,634	204,803	195,190	187,690	89,450	95,240	105,040	102,790	96,560	123,580	132,610	136,780	152,560	155,740	159,310	142,650	130,830	160,470
=	All dwellings[1]	330,960	160,010	167,150	183,490	234,289	222,900	219,070	119,140	124,140	138,230	136,120	127,170	162,200	173,030	175,520	194,290	197,050	203,820	187,320	170,200	205,850

Notes:1. Provider-type figures from 2011 do not add to 'all dwellings' totals as provider type no longer reported for Welsh starts - see Table 19c.

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

		1970/71	1980/81	1990/91	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
	Local authorities	164,715	79,504	16,223	390	320	260	260	830	780	1,750	3,070	2,320	2,060	2,480	3,000	2,850	3,470	4,010	3,380	3,150	4,080
+	New towns	12,208	8,470	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+	Government departments	2,447	616	157	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
=	Total public sector	179,370	88,950	16,380	390	320	260	260	830	780	1,750	3,070	2,320	2,060	2,480	3,000	2,850	3,470	4,010	3,380	3,120	4,080
+	Housing associations	8,510	21,850	19,200	22,240	24,158	26,410	28,320	32,430	34,040	30,390	33,960	27,490	26,480	31,880	30,800	30,260	32,660	34,490	38,410	30,080	36,450
+	Private sector	174,350	131,030	161,630	152,740	185,840	188,560	187,290	145,300	116,420	103,880	108,890	103,220	110,080	118,710	135,480	144,830	156,110	165,419	169,020	147,410	163,990
=	All dwellings	362,230	241,830	197,210	175,370	210,318	215,230	215,870	178,560	151,240	136,020	145,920	133,030	138,620	153,070	169,280	177,940	192,240	203,919	210,810	180,610	204,520

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
Social rent	25,705	56,949	27,087	23,633	39,562	37,677	17,580	10,924	9,331	6,798	5,825	7,049	6,363	6,766	6,051	7,528
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
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	322
of which LA other funding	–	–	–	–	273	430	315	384	740	1,404	1,344	1,408	1,438	1,370	1,119	1,200
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	2,852
of which other funded	–	–	17	62	230	1,189	927	1,047	1,373	1,368	1,426	1,234	953	728	615	739
Affordable Rent	–	–	–	–	–	1,146	7,181	19,966	40,860	16,549	24,454	26,934	28,957	28,263	23,830	26,569
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
of which LA, and HE/GLA grant-funded	–	–	–	–	–	–	131	743	3,373	991	1,424	2,108	1,759	798	905	974
of which LA other funding	–	–	–	–	–	–	31	64	88	617	1,122	1,053	1,579	2,623	2,766	2,368
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	11,337
of which other funded	–	–	–	–	–	–	4	296	3,889	6,068	5,427	1,684	2,914	2,662	2,607	2,282
Intermediate rent	–	–	–	1,675	4,523	2,055	1,340	1,294	1,105	1,697	938	791	1,383	1,748	2,018	1,491
London Affordable Rent	–	–	–	–	–	–	–	–	–	–	–	103	1,002	1,797	2,102	3,080
Affordable homeownership	3,969	17,581	6,072	20,687	17,004	17,468	16,976	10,940	3,535	3,486	1,968	1,459	2,460	2,108	1,132	1,044
of which PRP, and HE/GLA funded	3,969	17,581	4,635	15,782	14,435	14,681	13,600	5,885	861	22	–	–	–	–	–	–
of which section 106, nil grant	–	–	451	3,809	1,589	1,799	2,749	4,040	2,149	2,864	1,095	1,151	1,195	1,077	1,021	830
of which other funded	–	–	986	1,096	980	988	627	1,015	525	600	873	308	1,265	1,031	111	214
Shared Ownership	–	–	–	–	–	–	–	–	11,128	4,084	9,021	11,048	17,028	18,239	16,984	19,386
of which PRP, and HE/GLA grant-funded	–	–	–	–	–	–	–	–	6,839	1,162	2,151	3,097	5,398	6,865	6,928	8,154
of which section 106, nil grant	–	–	–	–	–	–	–	–	3,461	1,828	5,606	7,010	8,983	9,315	8,054	8,889
of which other funded	–	–	–	–	–	–	–	–	828	1,094	1,264	941	2,647	2,059	2,002	2,343
First Homes	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	35
Unknown tenure	–	–	–	–	–	–	–	–	–	–	–	4	33	43	28	42
All affordable	29,674	74,530	33,159	45,995	61,089	58,346	43,077	43,124	65,959	32,614	42,206	47,388	57,226	58,964	52,145	59,175

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

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

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

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

4. Other funded includes units wholly or part funded by local authorities, the Empty Homes Community Fund, the Department of Health's Extra Care Fund or other government funding streams. It also includes units funded solely by the provider. The 2020/21 figure also includes a small proportion of social rent and Affordable Rent units funded by Homes England that had yet to be transferred to a local authority or a private registered provider.

5. PRP means private registered provider and includes housing associations and for-profit providers; HE is Homes England, GLA is Greater London Authority; section 106 refers to developer contributions to affordable housing.

6. Figures for 2021/22 are provisional and do not sum precisely.

Table 20b **Affordable housing completions by English region**

		1991/92	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
North East	All affordable	**1,260**	**2,523**	**723**	**1,021**	**2,425**	**1,726**	**1,846**	**2,752**	**3,157**	**1,475**	**2,444**	**2,100**	**2,994**	**2,587**	**1,751**	**2,294**
	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**
Yorkshire & The Humber	All affordable	**2,710**	**5,323**	**2,031**	**1,889**	**4,387**	**4,488**	**2,673**	**2,827**	**3,776**	**2,638**	**2,993**	**2,992**	**4,027**	**3,701**	**3,603**	**3,642**
	of which rent	**2,578**	**3,866**	**1,806**	**1,283**	**3,038**	**3,271**	**1,544**	**2,323**	**3,381**	**2,441**	**2,694**	**2,677**	**3,109**	**2,566**	**2,669**	**2,520**
North West	All affordable	**3,603**	**8,538**	**3,607**	**2,923**	**5,433**	**6,004**	**4,758**	**4,777**	**7,479**	**3,775**	**5,188**	**5,896**	**5,683**	**5,850**	**5,383**	**6,278**
	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**	**3,995**
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**	**4,766**
	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**	**3,274**
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**	**5,747**	**6,021**
	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**	**3,999**	**4,297**
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**	**7,216**
	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**	**4,862**
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**	**11,882**
	of which rent	**4,325**	**12,830**	**6,084**	**6,221**	**10,853**	**12,617**	**5,927**	**6,492**	**12,866**	**4,016**	**4,461**	**4,676**	**5,697**	**7,228**	**7,256**	**7,459**
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**	**9,266**	**11,192**
	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**	**5,443**	**6,958**
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**	**5,884**
	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**	**3,499**
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**	**52,145**	**59,175**
	of which rent	**25,705**	**56,949**	**27,087**	**24,645**	**44,085**	**40,878**	**26,101**	**32,184**	**51,296**	**25,044**	**31,217**	**34,877**	**37,705**	**38,574**	**34,001**	**38,668**

Source: See Table 20a.

Notes: See Table 20a. England totals for 2005/06 do not match regional totals as there were 1,150 affordable completions without a regional designation.

Table 20c **Affordable housing completions in Wales**

	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Local authorities	42	38	1	89	50	68	34	53	69	121	266	205	393	497	486
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
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
Intermediate rented	126	288	112	95	494	416	460	631	451	436	236	223	392	380	204
Affordable homeownership	390	368	147	349	200	144	173	135	198	166	164	160	208	195	214
Other providers	387	455	197	136	428	270	583	194	81	84	104	49	79	88	60
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
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
Without capital funding	–	–	553	359	884	768	1,059	679	635	737	1,073	689	1,131	1,073	863
Of which delivered with capital grant funding (%)	–	–	77	86	64	62	56	69	74	71	54	73	62	70	68
Of which delivered through planning obligations (%):	23	30	24	29	26	24	16	36	29	37	33	23	25	26	27

Source: Welsh Government affordable housing statistics collected via annual returns from Welsh social landlords.
Notes: 1. Figures refer to newly constructed completions and other acquired dwellings that are available for occupation.
2. Capital grant funding includes Social Housing Grant, Recycled Social Housing Grant or Strategic Capital Investment Fund. Complete data were not collected prior to 2009/10.
3. Affordable homes delivered under planning obligations refer to units secured by the 22 Welsh local authorities and the three national park authorities.

Table 20d **Affordable housing completions in Scotland**

	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
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**
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**
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**
Other	**–**	**–**	**–**	**161**	**233**	**303**	**368**	**322**	**288**	**228**	**192**	**80**	**61**	**39**	**29**	**27**	**9**	**9**
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**
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**
Of which:																		
HA new supply shared equity	**504**	**367**	**497**	**602**	**833**	**935**	**533**	**646**	**484**	**333**	**256**	**196**	**183**	**165**	**162**	**199**	**131**	**135**
Other new supply shared equity	**–**	**–**	**–**	**–**	**–**	**–**	**91**	**105**	**82**	**15**	**8**	**1**	**–**	**–**	**25**	**7**	**0**	**12**
Open market shared equity	**–**	**–**	**573**	**654**	**512**	**1,459**	**579**	**186**	**533**	**1,051**	**1,026**	**1,389**	**1,706**	**1,715**	**1,797**	**1,140**	**735**	**937**
Other affordable homeownership	**1,633**	**449**	**412**	**172**	**207**	**174**	**134**	**220**	**220**	**328**	**322**	**22**	**30**	**204**	**14**	**14**	**0**	**85**
All affordable	**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**
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**
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**
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**

Source: Scottish Government - Affordable housing supply tables.

Notes: 1. The figures reported in this table do not record the numbers of properties built by or for local authorities without input from the Scottish Government's Affordable Housing Supply Programme.
2. Other affordable rent includes dwellings funded through Rural Empty Property Grants, Special Needs Capital Grant, Rural Homes for Rent, National Housing Trust and the Empty Homes Loan Fund.
3. Other new supply shared equity units have mostly been delivered by private developers. However this category also includes 37 units delivered by local authorities in 2018/19.
4. Other affordable homeownership is mainly comprised of units funded via the Partnership Support for Regeneration (PSR) and its predecessor GRO Grant.
5. Other social rent includes the Home Owners' Support Fund (formerly the Mortgage to Rent scheme) other than 33 households that switched to a shared equity product, which are counted as 'other affordable homeownership'.

Table 20e **Affordable housing completions in Northern Ireland**

	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
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**
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**
New build	–	–	–	**947**	**874**	**925**	**1,411**	**1,143**	**800**	**951**	**1,146**	**1,245**	**1,088**	**1,097**	**680**
Off-the-shelf	–	–	–	**320**	**250**	**185**	**324**	**133**	**160**	**202**	**159**	**225**	**181**	**118**	**97**
Existing satisfactory purchase	–	–	–	**66**	**79**	**28**	**102**	**190**	**100**	**136**	**129**	**167**	**114**	**40**	**16**
Rehabilitation	–	–	–	**14**	**81**	**49**	**44**	**54**	**50**	**41**	**19**	**16**	**48**	**28**	**31**
Reimprovement	–	–	–	**24**	**6**	**3**	**0**	**13**	**35**	**21**	**0**	**12**	**180**	**0**	**7**
Shared	–	–	–	**38**	**20**	**64**	**86**	**125**	**64**	**36**	**54**	**17**	**15**	**21**	**4**
Co-Ownership Housing Scheme	**935**	**325**	**461**	**492**	**643**	**957**	**1,223**	**1,140**	**728**	**699**	**803**	**1,152**	**1,102**	**1,242**	**877**
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**

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 onwards the count is based on contracts signed at 31 March each year.

3. Shared accommodation entails a degree of sharing of facilities between persons, such as kitchens, bathrooms and living rooms and is mainly occupied by single persons. It may include an element of support and/or additional communal facilities.

Table 20f **Affordable housing delivered in the UK**

	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
All affordable homes delivered	**66,180**	**70,720**	**72,710**	**69,610**	**53,340**	**55,750**	**78,040**	**43,400**	**54,330**	**60,540**	**72,220**	**73,920**	**64,770**	**73,320**
Of which:														
Social rent (%)	**58**	**60**	**67**	**66**	**46**	**33**	**21**	**31**	**25**	**26**	**23**	**24**	**23**	**24**
Other rent (%)	**4**	**4**	**6**	**5**	**18**	**41**	**56**	**45**	**49**	**48**	**45**	**45**	**45**	**44**
Affordable homeownership (%)	**38**	**36**	**27**	**29**	**37**	**26**	**23**	**23**	**26**	**26**	**32**	**31**	**32**	**31**
All	**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**
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**
Wales	**8.4**	**7.8**	**8.2**	**7.9**	**6.6**	**7.8**	**7.2**	**7.7**	**8.2**	**7.4**	**8.3**	**9.3**	**11.4**	**8.6**
Scotland	**12.0**	**15.5**	**13.7**	**13.0**	**11.3**	**13.2**	**13.2**	**12.0**	**13.9**	**15.7**	**17.6**	**17.0**	**11.9**	**17.8**
Northern Ireland	**9.5**	**11.0**	**10.5**	**10.8**	**12.1**	**17.4**	**15.2**	**10.5**	**11.2**	**12.3**	**15.1**	**14.4**	**13.4**	**9.0**

Source: ONS population estimates and Tables 20a-e.

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

2. As affordable housing supply figures for the four countries are not produced exactly on a like-for-like basis, they should be considered indicative rather than precise. 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 such as Affordable, mid-market and Living Rent, but above social rent levels.

Table 21 **Right to buy**

	Total sales 1980/1 to 1989/90	Total sales 1990/91 to 1999/2000	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	Cumulative 1980/81 to 2021/22
Local authorities																									
England	960,808	450,323	52,380	51,968	63,394	69,577	49,983	26,654	17,756	12,212	2,886	2,340	2,753	2,613	5,941	11,261	12,235	12,220	13,433	12,750	10,926	10,568	6,913	10,974	1,872,867
Wales	76,173	29,468	3,475	3,448	4,913	6,811	3,974	1,787	1,250	821	158	139	103	82	94	156	176	177	141	111	154	n/a	37	8	133,656
Scotland	146,355	165,361	13,308	13,529	17,375	13,586	11,197	9,402	7,359	5,970	2,966	1,637	1,473	1,125	1,020	1,292	1,552	1,735	2,994	1,715	65	6	1	-	421,023
Great Britain	1,183,336	645,152	69,163	68,945	85,682	89,974	65,154	37,843	26,365	19,003	6,010	4,116	4,329	3,820	7,055	12,709	13,963	14,132	16,568	14,576	11,145	10,574	6,951	10,982	2,427,546
New towns																									
England	9,750	569	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	10,319
Wales	2,875	141		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	3,016
Scotland	50,066	21,851	217	138	76	44	31	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	72,428
Great Britain	62,691	22,561	217	138	76	44	31	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	85,763
Housing associations																									
England	19,850	26,534	7,098	8,224	10,473	14,525	8,665	6,356	4,835	3,150	996	804	956	1,106	2,458	4,421	4,215	3,977	4,667	4,223	3,776	4,689	2,325	3,032	151,355
Wales	783	910	85	68	79	96	181	78	71	52	51	35	69	89	76	97	110	182	133	125	288	n/a	18	2	3,678
Scotland	2,760	4,301	1,002	975	1,532	3,192	2,385	1,942	1,707	1,602	1,073	541	550	407	352	234	286	380	504	–	–	–	–	–	25,725
Great Britain	23,393	31,745	8,185	9,267	12,084	17,813	11,231	8,376	6,613	4,804	2,120	1,380	1,575	1,602	2,886	4,752	4,611	4,539	5,304	4,348	4,064	4,689	2,343	3,034	180,758
Totals																									
England	990,408	477,426	59,478	60,192	73,867	84,102	58,648	33,010	22,591	15,362	3,882	3,144	3,709	3,719	8,399	15,682	16,450	16,197	18,100	16,973	14,702	15,257	9,238	14,006	2,034,541
Wales	79,831	30,519	3,560	3,516	4,992	6,907	4,155	1,865	1,321	873	209	174	172	171	170	253	286	359	274	236	442	n/a	55	10	140,350
Scotland	199,181	191,513	14,527	14,642	18,983	16,822	13,613	11,349	9,066	7,572	4,039	2,178	2,023	1,532	1,372	1,526	1,838	2,115	3,498	1,715	65	6	1	–	519,176
Great Britain	1,269,420	699,458	77,565	78,350	97,842	107,831	76,416	46,224	32,978	23,807	8,130	5,496	5,904	5,422	9,941	17,461	18,574	18,671	21,872	18,924	15,209	15,263	9,293	14,016	2,694,066
NI Housing Executive	43,552	41,434	5,555	5,011	6,054	5,652	3,053	2,522	2,201	808	54	272	249	236	290	549	471	387	402	436	448	448	229	444	120,757

Source: Pre-1996/97: DoE/DCLG Housing Statistics; from 1996/97: DLUHC (and predecessors) Live Table 678, Welsh Government, Scottish Government, and the Northern Ireland Housing Executive.

Notes: 1. All figures are for financial years. DLUHC have also revised the method used to attribute historical sales data. Figures presented in this table therefore differ from those reported in previous *Reviews*.

2. Following methodological changes, DLUHC no longer report on housing association sales prior to 1996/97. Estimates for such sales should therefore be treated with caution as they have been derived from earlier versions of the *Review*.

3. New Town figures for Scotland include Scottish Homes sales, which were previously included under housing association sales. New Town figures are not reported separately from local authority figures after 1996.

4. Non-stock transfer housing association sales in Scotland from 2013/14 onwards are not published. Scottish RTB figures for 2021/22 have yet to be published but numbers are likely to be minimal.

5. The RTB scheme in Scotland was closed to new applicants on 31 July 2016 and in Wales on 26 January 2019.

6. 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 reported in the NIHE Annual Report.

Table 22 **Changes in the stock of dwellings by tenure, region and country**

	Stock of dwellings (000s)												Percentage change in stock					
	1991						2021						1991-2021					
	Owner-occupied	Private rented	Social sector			Total	Owner-occupied	Private rented	Social sector			Total	Owner-occupied	Private rented	Social sector			Total
			Housing association	Local authority	All social sector				Housing association	Local authority	All social sector				Housing association	Local authority	All social sector	
North East	646	59	35	332	367	1,072	778	206	179	89	268	1,254	20	249	411	- 73	- 27	17
North West	1,898	189	115	591	706	2,792	2,191	591	496	82	578	3,362	15	213	331	- 86	- 18	20
Yorkshire & The Humber	1,326	170	46	479	525	2,021	1,577	477	194	225	419	2,477	19	181	322	- 53	- 20	23
East Midlands	1,158	134	28	314	342	1,634	1,470	354	144	173	317	2,144	27	164	414	- 45	- 7	31
West Midlands	1,399	143	57	480	537	2,079	1,658	437	263	196	459	2,556	19	206	361	- 59	- 15	23
East	1,498	191	54	350	404	2,093	1,860	480	258	158	416	2,759	24	151	378	- 55	3	32
London	1,691	369	148	703	851	2,912	1,814	1,062	401	390	791	3,671	7	188	171	- 45	- 7	26
South East	2,336	299	88	376	464	3,099	2,750	738	351	173	524	4,023	18	147	299	- 54	13	30
South West	1,446	212	36	274	310	1,968	1,760	531	239	94	333	2,627	22	150	564	- 66	7	33
England	13,230	1,767	608	3,899	4,507	19,671	15,858	4,876	2,524	1,581	4,105	24,873	20	176	315	- 59	- 9	26
+ Wales	837	97	28	222	250	1,184	979	214	140	81	221	1,414	17	121	400	- 64	- 12	19
+ Scotland	1088	126	65	845	910	2,124	1,662	384	243	307	550	2,596	53	205	274	- 64	- 40	22
= Great Britain	15,155	1,990	701	4,966	5,667	22,979	18,499	5,474	2,907	1,969	4,876	28,883	22	175	315	- 60	- 14	26
+ Northern Ireland	376	20	10	167	177	573	533	134	37	79	116	783	42	570	270	- 53	- 34	37
= United Kingdom	15,531	2,010	711	5,133	5,844	23,552	19,032	5,608	2,944	2,048	4,992	29,666	23	179	314	- 60	- 15	26

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

Notes:
1. Social sector housing comprises local authority, housing association, new town and Northern Ireland Housing Executive dwellings.
2. Figures from 1992 are adjusted to take account of the 2001 and 2011 Census. The Scottish 1991 figures are for December 1990 as stock estimates for March 1991 are not available.
3. The total stock figures for England and the English regions include ‘other public dwellings’ such as dwellings owned by government departments (e.g. Ministry of Defence), public sector agencies (e.g. the NHS) or county councils. The number of ‘other public dwellings’ in England declined from 167,000 in 1991 to 34,000 in 2021.
4. The 1991 owner-occupation English regional figures sum to more than the comparable England-wide total because they include non self-contained bedspaces.
5. From 2003 a new methodology was used to attribute vacant stock to the owner-occupied or private rental sector in England, leading to some discontinuity in the data.
6 The 2021 figures are provisional and subject to revision as new data become available, including 2021 Census data (2022 Scotland Census) and ONS tenure estimates for all four countries.

Table 23 **English housing conditions: the Decent Homes Standard**

	Decent Homes (Unfitness-based)							
Tenure	1996		2001		2004		2006	
	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
Housing association	493	448	952	472	1,228	437	1,414	436
All social sector	2,092	2,318	2,589	1,647	2,748	1,252	2,805	1,131
Private sector								
Owner-occupied	8,391	5,535	10,483	4,316	11,213	4,066	11,738	3,704
Private rented	752	1,246	1,072	1,101	1,340	994	1,556	1,055
All private sector	9,144	6,781	11,554	5,416	12,553	5,060	13,294	4,759
All tenures	11,236	9,099	14,143	7,063	15,301	6,312	16,099	5,890
Percentage of dwellings within group								
Social sector								
Local authority	46	54	58	42	65	35	67	33
Housing association	52	48	67	33	74	26	76	24
All social sector	47	53	61	39	69	31	71	29
Private sector								
Owner-occupied	60	40	71	29	73	27	76	24
Private rented	38	62	49	51	57	43	60	40
All private sector	57	43	68	32	71	29	74	26
All tenures	55	45	67	33	71	29	73	27

	Decent Homes (HHSRS-based)											
Tenure	2006		2011		2014		2017		2019		2020	
	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	1,415	671	1,549	334	1,403	276	1,376	239	1,386	215	1,341	202
Housing association	1,387	463	1,758	332	2,057	302	2,180	277	2,207	289	2,173	245
All social sector	2,801	1,135	3,307	666	3,461	578	3,556	516	3,593	504	3,513	448
Private sector												
Owner-occupied	10,126	5,316	11,473	3,292	12,009	2,748	12,272	2,817	13,068	2,549	13,207	2,119
Private rented	1,392	1,219	2,610	1,407	3,265	1,311	3,614	1,175	3,605	1,095	3,277	970
All private sector	11,518	6,535	14,083	4,698	15,273	4,059	15,885	3,992	16,673	3,644	16,484	3,089
All tenures	14,319	7,670	17,390	5,364	18,734	4,637	19,442	4,508	20,266	4,148	19,997	3,537
Percentage of dwellings within group												
Social sector												
Local authority	68	32	82	18	84	16	85	15	87	13	87	13
Housing association	75	25	84	16	87	13	89	11	88	12	90	10
All social sector	71	29	83	17	86	14	87	13	88	12	89	11
Private sector												
Owner-occupied	66	34	78	22	81	19	81	19	84	16	86	14
Private rented	53	47	65	35	71	29	75	25	77	23	77	23
All private sector	64	36	75	25	79	21	80	20	82	18	84	16
All tenures	65	35	76	24	80	20	81	19	83	17	85	15

Source: Department of Levelling Up, Housing and Communities (and predecessor departments) English House Condition Survey and from 2008 English Housing Survey (EHS).

Notes: 1. Decent homes are those that meet the fitness standard; are in a reasonable state of repair; have reasonably modern facilities and services and provide a reasonable degree of thermal comfort.

2. In 2006 the Housing Health and Safety Rating System replaced the fitness standard as one of components of the Decent Homes Standard. Data for both definitions are provided for 2006.

3. Figures for 2008, 2009 and other years can be found in previous editions of this table. Data for 2006 & 2008 are based on the SAP05 measure of energy efficiency, 2010 and 2012 are based on SAP09 whilst data after 2012 are based on SAP12.

4. Housing association and local authority estimates prior to 2008 are not wholly reliable as large numbers of HA tenants reported that they are LA tenants. Figures from 2008 include an adjustment for this.

5. Figures for 2019 and 2020 should be treated with caution. The dwelling samples for both years exclude vacant dwellings and figures are partly extrapolated from EHS trends as the pandemic precluded full internal inspections.

Table 24a **English housing conditions: average energy efficiency (SAP) ratings**

Rating out of 100

Tenure	1996	2001	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Private sector																		
Owner-occupied	43.9	45.0	48.1	48.9	50.3	51.5	53.0	54.3	55.6	57.3	58.5	59.7	60.5	60.7	60.9	62.1	63.9	65.5
Private rented	40.4	42.8	46.4	47.1	49.1	50.4	52.1	53.9	55.2	57.2	58.4	59.7	60.2	60.3	60.8	62.3	64.1	64.7
All private sector	43.5	44.7	47.9	48.6	50.1	51.3	52.8	54.2	55.5	57.3	58.5	59.7	60.4	60.6	60.9	62.2	63.9	65.3
Social sector																		
Local authority	–	–	–	–	–	57.9	59.4	60.8	62.3	64.1	64.9	65.6	66.2	65.9	66.4	67.6	68.3	69.1
Housing association	–	–	–	–	–	60.3	61.9	63.4	64.2	65.2	66.2	67.1	67.7	68.2	68.5	68.9	69.7	70.2
All social sector	48.6	51.4	56.3	57.3	58.1	59.1	60.7	62.1	63.3	64.7	65.6	66.4	67.0	67.3	67.7	68.4	69.1	69.8
All tenures	44.5	46.0	49.4	50.2	51.5	52.7	54.1	55.6	56.9	58.6	59.7	60.9	61.5	61.7	62.0	63.2	64.8	66.1

Sources: DLUHC (and predecessor) English Housing Survey Headline Reports and equivalent previous editions.

Notes: 1. SAP ratings are energy cost ratings determined by the government's Standard Assessment Procedure. It is an index based on calculated annual space and water heating costs for a standard heating regime expressed on a scale of 1 (highly inefficient) to 100 (highly efficient).
2. All figures are based on the SAP 2012 energy efficiency rating.
3. Separate housing association and local authority estimates are not available prior to 2008.
4. Enhancements to SAP modelling partly account for the rise in average SAP ratings between 2017 and 2019.
5. Figures for 2020 should be treated with caution. The sample excludes vacant dwellings and figures are partly extrapolated from EHS trends as the pandemic precluded full internal inspections.

Table 24b **English housing conditions: Energy Performance Certificate (EPC) Bands**

Percentage of all dwellings in each band

Bands	1996	2001	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Band A/B (81-100)	–	–	–	–	–	0	0	0.1	0.2	0.6	1.1	1.3	1.2	1.3	1.3	1.3	2.0	2.9
Band C (69-80)	2.0	3.1	4.6	4.6	4.9	8.6	9.0	11.7	14.6	17.6	22.0	24.9	27.2	28.4	28.8	33.0	38.3	43.2
Band D (55-68)	21.8	26.4	34.3	32.7	36.2	42.5	42.3	46.9	49.2	51.2	51.1	51.1	50.3	49.7	50.5	49.3	46.9	43.4
Band E (39-54)	47.4	46.9	42.4	45.8	43.6	34.8	36.6	31.7	28.4	24.5	19.4	17.1	16.6	15.8	14.4	12.1	9.6	7.8
Band F (21-38)	23.4	19.5	15.5	14.0	12.7	11.6	9.7	7.5	6.0	4.8	4.9	4.3	3.7	3.6	3.8	3.4	2.5	2.2
Band G (1-20)	5.3	4.0	3.1	2.8	2.4	2.4	2.2	2.2	1.7	1.3	1.5	1.3	1.0	1.2	1.2	0.9	0.7	0.5
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Source: DLUHC (and predecessor) English Housing Survey Headline Reports and equivalent previous editions.

Notes: 1. The EPC Bands are based on SAP 2012 ratings (shown in brackets). SAP is the Standard Assessment procedure for energy rating of dwellings.
2. The EPC bands range from 'G' (very poor) to 'A' (highly efficient).
3. Figures for 2020 should be treated with caution - see Table 24a for further details.

Table 25a **Welsh housing conditions: unfit dwellings**

Thousands

	Fit/unfit dwellings									Dwellings with/without HHSRS category 1 hazards			
	old				revised								
	1973	1976	1981	1986	1986	1993	1998	2004	2008	2008		2017/18	
										no	%	no	%
Fit or with no category 1 hazards	**837.3**	**917.8**	**936.0**	**949.0**	**821.7**	**980.5**	**1,059.1**	**1,151.4**	**1,216.3**	**1065.3**	**79**	**1,167.7**	**82**
Owner-occupied	–	–	–	–	–	–	–	–	–	**697.8**	**70**	**798.1**	**81**
Social-rented	–	–	–	–	–	–	–	–	–	**186.4**	**85**	**210.4**	**93**
Private Rented	–	–	–	–	–	–	–	–	–	**81.3**	**79**	**155.4**	**76**
Unfit or with category 1 hazards	**147.5**	**100.2**	**90.9**	**71.7**	**199.0**	**151.2**	**98.2**	**57.7**	**52.1**	**290.0**	**21**	**251.7**	**18**
Owner-occupied	–	–	–	–	–	–	–	–	–	**303.4**	**30**	**192.1**	**19**
Social-rented	–	–	–	–	–	–	–	–	–	**32.9**	**15**	**15.4**	**7**
Private Rented	–	–	–	–	–	–	–	–	–	**53.5**	**40**	**48.0**	**24**
Total	**984.8**	**1,018.0**	**1,026.9**	**1,020.7**	**1,020.7**	**1,131.7**	**1,157.3**	**1,209.1**	**1,268.4**	**1,355**	**100**	**1,419**	**100**
Percentage below standard	**15**	**10**	**9**	**7**	**20**	**13**	**9**	**5**	**4**		**21**		**18**

Source: Welsh Government - Living in Wales 2008; Housing Health and Safety Rating System; Statistics for Wales 2010; Welsh House Condition Survey, 2017-18.

Notes: 1. Unfitness was formally measured against eleven factors (disrepair, dampness, structural stability, food preparation, heating, lighting, WC, bath/shower/wash basin, ventilation, drainage, water supply. Before 1989 unfitness was judged in terms of the overall condition of the property. Post-1989 a dwelling is defined as unfit if it fails to meet a satisfactory standard for any individual factor. The change in definition significantly increased the number of dwellings defined as unfit.

2. The Housing Health and Safety Rating System (HHSRS) has replaced the fitness standard.

3. The HHSRS assesses 29 categories of housing hazard, each has a weighting which determines whether the property is rated as having category 1 (serious) or category 2 (other) hazards.

4. The HHSRS results are not strictly comparable as they are based on different measures of energy efficiency. The 2008 figures are based on the SAP 2005 measure whilst the 2017/18 figures are based on the more recent SAP 2012 measure.

Table 25b **Welsh housing conditions: stock condition and energy efficiency by tenure in 2008 and 2017/18**

Tenure	Unfit	Dwellings with HHSRS category 1 hazards			Average SAP 2005 Rating	Average SAP 2012 Rating
			Costs			
	Percentage 2008	Percentage 2008	Average (£) 2008	Total (£M) 2008	2008	2017/18
Owner-occupied	**3.5**	**30.3**	**1,200**	**1,150**	**49**	**60**
Social rented					**60**	**68**
Local authority	**2.9**	**18.5**	**300**	**50**	**58**	**–**
Housing association	**3.0**	**12.5**	**300**	**20**	**63**	**–**
Private rented	**11.3**	**39.7**	**2,500**	**280**	**46**	**60**
All tenures	**4.1**	**21.4**	**1,200**	**1,510**	**50**	**62**

Source: Welsh Government, Living in Wales 2008, Reports on HSSRS and Energy Efficiency of Dwellings in Wales.
Notes: 1. Figures are for occupied first homes only.
2. See Table 25a for a definition of the HHSRS.

Table 25c **Welsh housing conditions: Energy Performance Certificate (EPC) Bands**

Percentages

	2008 SAP 2012				2017/18 SAP 2012			
Bands	Owner-occupied	Private rented	Social sector	All	Owner-occupied	Private rented	Social sector	All
Band A-C (69-100)	**3.0**	**–**	**13.7**	**4.8**	**23.5**	**24.8**	**49.7**	**28.3**
Band D (55-68)	**39.3**	**33.2**	**55.1**	**41.6**	**52.5**	**53.9**	**46.4**	**51.6**
Band E (39-54)	**38.1**	**41.4**	**28.4**	**36.7**	**17.1**	**12.5**	**–**	**14.0**
Band F-G (1-38)	**19.5**	**22.9**	**–**	**16.9**	**6.9**	**8.8**	**–**	**6.0**
Total	**100**	**98**	**97**	**100**	**100**	**100**	**96**	**100**

Source: Welsh Government, Welsh Housing Conditions Survey 2017-18, Living in Wales Survey 2008.
Notes: 1. Data for 2008 and 2017/18 are based on Standard Assessment Procedure (SAP) 2012.
2. The survey data recorded no dwellings in EPC band A in 2008 or 2017/18, but administrative data shows some dwellings in this band.

Table 26a **Scottish dwellings below the tolerable standard**

	1996	2003	2005	2008	2010	2012	2013	2014	2015	2016	2017	2018	2019
Number of dwellings (000s)													
Private	**18**	**17**	**13**	**14**	**70**	**70**	**52**	**44**	**35**	**31**	**22**	**37**	**30**
Owner-occupied	–	–	–	–	–	–	–	–	–	–	–	**27**	**23**
Private rented	–	–	–	–	–	–	–	–	–	–	–	**10**	**9**
Social	**3**	**3**	**1**	**0**	**15**	**15**	**19**	**4**	**7**	**7**	**3**	**12**	**9**
All	**21**	**20**	**14**	**14**	**84**	**87**	**71**	**48**	**42**	**38**	**24**	**50**	**40**
Percentage of dwellings													
Private	**1.3**	**0.3**	**0.6**	**0.7**	**4.0**	**4.0**	**3.0**	**2.5**	**1.7**	**1.5**	**1.0**	**2.0**	**2.0**
Owner–occupied	–	–	–	–	–	–	–	–	–	–	–	**2.0**	**1.0**
Private rented	–	–	–	–	–	–	–	–	–	–	–	**4.0**	**3.0**
Social	**0.5**	**0.2**	**0.3**	**0.0**	**2.4**	**2.5**	**3.1**	**0.6**	**1.1**	**1.0**	**0.4**	**2.0**	**1.0**
All	**1.0**	**0.3**	**0.5**	**0.6**	**3.6**	**3.7**	**3.0**	**2.0**	**1.5**	**1.3**	**0.8**	**2.0**	**2.0**

Source: Scottish Government, Scottish House Condition Survey 2019 and SHCS time series data.

Notes: 1. The tolerable standard is a 'condemnatory' standard, which means it is not reasonable to expect people to live in a dwelling that falls below it.

2. The tolerable standard was amended by the Housing (Scotland) Act 2006 to include additional criteria, covering thermal performance and electrical safety. Following implementation of this amendment in April 2009, the 2010 survey reported a significant increase in the fail rate for the tolerable standard.

3. The incorporation of the House Condition Survey into the wider Scottish Household Survey in 2012 may have introduced some discontinuities in the survey method and thus the observed results over time.

4. Published figures from 2018 are rounded by the Scottish Government.

5. Tenure in the SHCS are based on the achieved sample of occupied dwellings in the physical survey and not the total Scottish Household Survey.

Table 26b **Scottish dwellings below the Scottish Housing Quality Standard**

		2003	2005	2008	2010	2012	2013	2014	2015	2016	2017	2018	2019
Number of dwellings (000s)													
Private	All	**1,146**	**1,193**	**1,104**	**1,057**	**957**	**891**	**870**	**876**	**860**	**759**	**786**	**812**
	Owner–occupied	–	–	–	–	–	–	–	–	–	**593**	**633**	**649**
	Private rented	–	–	–	–	–	–	–	–	–	**166**	**163**	**163**
Social	All	**433**	**424**	**377**	**381**	**311**	**264**	**280**	**230**	**237**	**234**	**231**	**258**
	Local authority	–	–	–	–	–	–	–	–	–	**159**	**167**	**172**
	Housing association	–	–	–	–	–	–	–	–	–	**75**	**64**	**86**
All		**1,606**	**1,639**	**1,514**	**1,438**	**1,289**	**1,180**	**1,150**	**1,106**	**1,097**	**993**	**1,017**	**1,070**
Percentage of dwellings													
Private	All	**73**	**73**	**67**	**61**	**55**	**51**	**49**	**47**	**47**	**41**	**43**	**44**
	Owner–occupied	–	–	–	–	–	–	–	–	–	**39**	**41**	**42**
	Private rented	–	–	–	–	–	–	–	–	–	**48**	**56**	**52**
Social	All	**72**	**70**	**63**	**60**	**52**	**43**	**45**	**39**	**38**	**37**	**35**	**41**
	Local authority	–	–	–	–	–	–	–	–	–	**42**	**41**	**47**
	Housing association	–	–	–	–	–	–	–	–	–	**30**	**26**	**32**
All		**72**	**72**	**65**	**61**	**54**	**49**	**48**	**45**	**45**	**40**	**35**	**41**

Source: Scottish Government, Scottish House Condition Survey 2019 and SHCS time series data.

Notes: 1. The 'All' category includes additional households living rent free that could not be assigned to a specific tenure.

2. Figures from 2014 onwards are not fully comparable to previous years due to minor methodological changes.

Table 26c **Dwellings failing the Scottish Housing Quality Standard**

Percentages

		2003	2005	2008	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
All tenures	SHQS Overall	**72**	**72**	**65**	**61**	**58**	**54**	**49**	**47**	**45**	**45**	**40**	**41**	**43**
	of which													
	Below tolerable standard	**0**	**0**	**1**	**4**	**3**	**4**	**3**	**2**	**2**	**2**	**1**	**2**	**2**
	Serious disrepair	**3**	**2**	**3**	**1**	**1**	**0**	**0**	**0**	**0**	*****	**0**	**0**	**0**
	Not energy-efficient	**62**	**56**	**51**	**49**	**46**	**42**	**36**	**35**	**34**	**33**	**30**	**30**	**32**
	Lacking modern facilities/services	**6**	**27**	**19**	**16**	**14**	**12**	**11**	**11**	**9**	**9**	**7**	**6**	**7**
	Not healthy, safe or secure	**27**	**23**	**21**	**17**	**17**	**16**	**14**	**14**	**13**	**12**	**10**	**13**	**12**
Private	SHQS Overall	**73**	**73**	**67**	**61**	**60**	**55**	**51**	**48**	**47**	**47**	**41**	**43**	**44**
	of which													
	Below tolerable standard	**0**	**1**	**1**	**4**	**4**	**4**	**3**	**2**	**2**	**2**	**1**	**2**	**2**
	Serious disrepair	**3**	**1**	**3**	**1**	**1**	*****	**0**	**0**	**0**	*****	**0**	*****	**0**
	Not energy-efficient	**64**	**59**	**55**	**51**	**49**	**43**	**39**	**37**	**36**	**35**	**31**	**31**	**32**
	Lacking modern facilities/services	**3**	**22**	**15**	**13**	**13**	**11**	**11**	**11**	**9**	**9**	**7**	**7**	**6**
	Not healthy, safe or secure	**26**	**24**	**21**	**17**	**17**	**17**	**14**	**14**	**14**	**14**	**11**	**14**	**13**
Social	SHQS Overall	**72**	**70**	**63**	**60**	**52**	**52**	**43**	**45**	**39**	**38**	**37**	**35**	**41**
	of which													
	Below tolerable standard	**0**	**0**	**0**	**2**	**1**	**3**	**3**	**1**	**1**	**1**	**0**	**2**	**1**
	Serious disrepair	**2**	**2**	**2**	*****	*****	*****	*****	*****	*****	*****	**0**	*****	*****
	Not energy-efficient	**57**	**48**	**41**	**44**	**37**	**39**	**28**	**30**	**27**	**26**	**26**	**26**	**31**
	Lacking modern facilities/services	**12**	**39**	**28**	**22**	**15**	**15**	**12**	**12**	**8**	**8**	**7**	**5**	**7**
	Not healthy, safe or secure	**28**	**21**	**20**	**16**	**15**	**13**	**13**	**14**	**10**	**9**	**7**	**9**	**9**

Source: Scottish Government, Scottish House Condition Survey 2019 and SHCS time series data.

Notes: 1. All housing includes dwellings occupied by households living rent free but where the tenure is unknown.
2. Figures from 2014 onwards are not fully comparable to previous years due to minor methodological differences in the survey.
3. The * means figures have been suppressed due to small sample sizes.

Table 26d **Scottish housing conditions: average energy efficiency (SAP) ratings**

Rating out of 100

	2005 SAP Methodology				2009 SAP Methodology					2012 SAP Methodology				
Tenure of household	2007	2008	2009	2010	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Private sector														
Owner-occupied	**55.8**	**56.1**	**55.9**	**60.4**	**58.6**	**60.0**	**60.7**	**61.9**	**62.8**	**61.7**	**62.5**	**63.3**	**63.8**	**64.0**
Private rented	**52.3**	**55.0**	**57.6**	**59.8**	**58.1**	**58.5**	**60.6**	**62.1**	**62.4**	**60.7**	**61.5**	**61.6**	**62.4**	**62.0**
All private sector	**55.4**	**56.0**	**56.1**	**60.3**	**58.5**	**59.8**	**60.7**	**61.9**	**62.8**	**61.6**	**62.4**	**63.0**	**63.5**	**63.7**
Social sector														
Local authority	**61.6**	**62.5**	**63.2**	**64.8**	**61.6**	**63.5**	**64.4**	**65.9**	**66.6**	**64.8**	**65.8**	**66.6**	**66.6**	**66.70**
Housing association	**63.6**	**64.6**	**65.9**	**67.6**	**66.1**	**66.1**	**67.1**	**69.4**	**69.2**	**69.2**	**69.9**	**69.7**	**70.3**	**71.00**
All social sector	**62.4**	**63.5**	**64.4**	**66.0**	**63.5**	**64.7**	**65.5**	**67.3**	**67.7**	**66.7**	**67.6**	**67.8**	**68.0**	**68.5**
All tenures	**57.3**	**58.0**	**58.2**	**61.8**	**59.9**	**60.9**	**61.8**	**63.2**	**64.1**	**62.8**	**63.7**	**64.3**	**64.7**	**64.9**

Source: Scottish Government, Scottish House Condition Surveys and SHCS time series data.

Notes: 1. SAP is the Standard Assessment Procedure for energy rating of dwellings. It is an index based on calculated annual space and water heating costs for a standard heating regime expressed on a scale of 1 (highly inefficient) to 100 (highly efficient). The SAP methodology changes periodically and the relevant one ('SAP 2005', '2009' and '2012') is shown above the years to which it applies.

2. Figures for the small number of households living rent-free are reflected in the all tenure figures.

Table 26e **Scottish housing conditions: Energy Performance Certificate (EPC) Bands**

Percentages

Bands	2008-2019													2016			2019			2019		
	SAP 2005		SAP 2009					SAP 2012					SAP 2012			SAP 2012			SAP 2012		
	2008	2010	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Owner-occupied	Private rented	Social sector	Owner-occupied	Private rented	Social sector	Owner-occupied	Private rented	Social sector
Band A/B (81-100)	**0**	**1**	**1**	**1**	**1**	**1**	**2**	**2**	**2**	**3**	**3**	**4**	**2**	**3**	**2**	**2**	**4**	**3**	**3**	**3**	**7**
Band C (69-80)	**14**	**32**	**23**	**26**	**29**	**36**	**39**	**34**	**37**	**40**	**40**	**41**	**32**	**34**	**50**	**35**	**40**	**51**	**39**	**37**	**49**
Band D (55-68)	**46**	**44**	**49**	**50**	**50**	**45**	**43**	**44**	**44**	**42**	**42**	**41**	**47**	**36**	**40**	**45**	**31**	**40**	**42**	**39**	**39**
Band E (39-54)	**31**	**19**	**21**	**18**	**16**	**15**	**13**	**15**	**13**	**11**	**11**	**10**	**15**	**19**	**6**	**13**	**16**	**5**	**12**	**10**	**5**
Band F (21-38)	**8**	**4**	**5**	**4**	**3**	**4**	**3**	**4**	**4**	**4**	} **4**	**4**	**4**	**6**	**1**	} **4**	**10**	**1**	**5**	**10**	**1**
Band G (1-20)	**2**	**1**	**1**	**1**	**1**	**0**	**0**	**1**	**1**	**1**			**1**	**1**	**–**						
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: Scottish Government, Scottish House Condition Surveys and SHCS time series data.

Notes: 1. The EPC Bands are based on SAP ratings (shown in brackets) and range from 'G' (very poor) to 'A' (highly efficient).

2. The SAP methodology changes periodically and the relevant one (SAP 2005, 2009 or 2012) is shown above the years to which it applies. Published figures from 2018 combine bands F and G

3. Tenure figures are only available from 2016; households living rent-free are included in the all tenure figures. Tenure figures for 2017 can be found in previous editions.

Table 27a **NI house condition survey: key indicators 1979 to 2016**

	1979		1984		1987		1991		1996		2001		2006		2009		2011		2016	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Unfit dwellings	**66,210**	**14.1**	**51,330**	**10.4**	**42,900**	**8.4**	**50,360**	**8.8**	**43,970**	**7.3**	**31,600**	**4.9**	**24,200**	**3.4**	**17,500**	**2.4**	**35,200**	**4.6**	**16,370**	**2.1**
Dwellings lacking one or more basic amenities	**84,130**	**17.8**	**45,130**	**9.2**	**28,330**	**5.5**	**19,100**	**3.3**	**17,600**	**2.9**	**15,660**	**2.4**	**17,100**	**2.4**	**10,540**	**1.4**	**37,150**	**4.9**	**–**	**–**

Sources: Northern Ireland House Executive NI House Condition Survey Reports and Northern Ireland Department for Communities NI Housing Statistics 2015-16 (and earlier volumes).

Notes: 1. Definitional and measurement revisions to the Fitness Standard mean that data from the 1991 and later house condition surveys are not directly comparable with those in the earlier surveys.

2. Fluctuations in the rate of unfitness are closely associated with the rate of empty homes.

Table 27b **NI house condition survey: dwellings without central heating**

	1991		2001		2006		2011		2016	
	Number	%	Number	%	Number	%	Number	%	Number	%
Dwelling type										
Terraced house	**47,610**	**23**	**10,450**	**5**	**1,840**	**1**	**1,090**	**1**	**–**	**0.7**
Bungalow	**–**	**–**	**7,740**	**5**	**2,950**	**2**	**2,540**	**2**	**–**	**0.8**
Semi-detached house	**19,330**	**14**	**3,850**	**3**	**1,800**	**1**	**1,430**	**1**	**–**	**0.4**
Detached house	**–**	**–**	**7,800**	**7**	**2,660**	**2**	**3,030**	**2**	**–**	**1.9**
Flats	**11,640**	**25**	**2,330**	**5**	**3,530**	**6**	**2,440**	**4**	**–**	**0.5**
Dwelling tenure										
Owner-occupied	**44,710**	**13**	**13,510**	**3**	**2,830**	**1**	**550**	**0**	**–**	**0.3**
Social rented							**–**	**<1**	**–**	**<1**
NIHE	**32,030**	**20**	**2,900**	**3**	**620**	**1**	**–**	**–**	**–**	**–**
Housing associations	**1,020**	**10**	**50**	**0**	**0**	**0**	**–**	**–**	**–**	**–**
Private rented and other	**15,120**	**53**	**5,020**	**10**	**770**	**1**	**1,060**	**1**	**–**	**0.3**
Vacant	**16,170**	**53**	**10,690**	**34**	**8,560**	**21**	**8,920**	**16**	**–**	**17.1**
All dwellings	**109,040**	**19**	**32,170**	**5**	**12,780**	**2**	**10,530**	**1**	**–**	**0.9**

Source: As Table 27a

Notes: 1. Percentage figures show percentage of all dwellings in each category that do not have central heating.

2. The sample size was not sufficiently large to report separate figures for NIHE and housing associations in 2011 and 2016.

3. The number of dwellings without central heating in 2016 was too low to estimate reliably.

4. Data for 1996 have been omitted; see earlier editions of the *Review* for these.

Table 27c **NI house condition survey: average energy efficiency (SAP) ratings**

Average SAP rating

	Pre-2005		SAP 2009				SAP 2012
	1991	1996	2001	2006	2009	2011	2016
Tenure							
Owner-occupied	**29**	**44**	**46.1**	**52.5**	**56.1**	**59.9**	**65.1**
Social rent							
NIHE	**26**	**39**	**56.6**	**62.2**	**63.4**	**67.8**	**72.6**
Housing associations	**35**	**41**	**66.0**	**68.2**			
Private rented	**8**	**27**	**42.8**	**53.0**	**55.3**	**59.2**	**65.3**
Tied and other	**–**	**44**					
Vacant	**–**	**–**	**–**	**–**	**–**	**–**	**51.8**
Dwelling type							
Bungalow	**–**	**–**	**42.1**	**47.5**	**51.9**	**53.8**	**61.6**
Terraced	**23**	**39**	**52.3**	**57.3**	**58.4**	**61.8**	**67.6**
Semi-detached	**32**	**45**	**46.8**	**53.8**	**57.7**	**60.6**	**66.2**
Detached	**28**	**43**	**42.7**	**51.4**	**54.6**	**57.5**	**63.9**
Flat	**37**	**36**	**61.7**	**64.1**	**65.0**	**69.2**	**76.8**
All dwellings	**27**	**41**	**47.8**	**53.9**	**56.7**	**59.6**	**65.8**

Source: As Table 27a.

Notes: The 2001-2011 figures are based on the SAP 2009 definition whilst the 2016 figures are based on the SAP 2012 definition. It is therefore not possible to directly compare the figures.

Table 28 **Private sector improvement and disabled facilities grants in Great Britain**

£ million

	1990	1995	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22 (p)
Improvement grants																								
England	**316.7**	**336.7**	**296.8**	**288.5**	**259.1**	**246.6**	**229.8**	**231.5**	**266.2**	**236.7**	**244.9**	**232.1**	**199.8**	**80.5**	**50.8**	**60.6**	**56.2**	**57.5**	**77.6**	**75.2**	**90.0**	**125.8**	**101.1**	**165.3**
Wales	**85.0**	**148.7**	**71.6**	**47.1**	**57.2**	**53.7**	**56.1**	**51.7**	**63.3**	**30.2**	**26.8**	**22.0**	**16.5**	**13.6**	**12.1**	**9.8**	**9.0**	**5.8**	**5.1**	**6.0**	**7.5**	**–**	**8.6**	**–**
Scotland	**117.2**	**78.5**	**34.3**	**40.5**	**35.2**	**36.5**	**40.3**	**56.3**	**51.7**	**43.8**	**47.8**	**42.9**	**13.2**	**10.8**	**8.4**	**8.6**	**7.3**	**8.7**	**9.1**	**7.9**	**6.8**	**5.9**	**4.9**	**–**
Total improvement grants (A)	**518.9**	**563.9**	**402.7**	**376.1**	**351.4**	**336.8**	**326.2**	**339.6**	**381.2**	**310.7**	**319.5**	**297.0**	**229.5**	**105.0**	**71.2**	**79.0**	**72.5**	**72.1**	**91.7**	**89.1**	**104.3**	**131.7**	**114.7**	**–**
Loans and other financial assistance																								
England	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**38.8**	**20.2**	**19.6**	**15.8**	**15.6**	**14.4**	**11.5**	**9.4**	**11.5**	**6.9**	**9.2**
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**	**–**
Scotland	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**2.7**	**1.6**	**2.8**	**4.2**	**1.8**	**1.0**	**1.9**	**0.5**	**1.3**	**2.5**	**2.3**	**–**
Total loans, etc	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**42.5**	**24.5**	**25.4**	**19.9**	**20.0**	**19.0**	**14.6**	**12.9**	**14.0**	**11.0**	**–**
Disabled facilities grants																								
England	**68.3**	**96.3**	**130.7**	**145.1**	**173.8**	**202.0**	**210.3**	**221.3**	**232.8**	**250.1**	**284.8**	**308.6**	**301.7**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
Wales	**0.1**	**14.8**	**25.6**	**25.8**	**28.0**	**30.3**	**28.5**	**35.4**	**39.7**	**37.0**	**35.7**	**34.6**	**36.0**	**35.6**	**33.7**	**33.8**	**33.2**	**35.7**	**32.5**	**33.9**	**32.3**		**20.3**	**–**
Scotland	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**22.4**	**24.1**	**24.1**	**23.8**	**22.3**	**23.1**	**22.8**	**21.9**	**21.8**	**20.6**	**13.5**	**–**
Total disabled facilities grants (B)	**68.4**	**111.1**	**156.3**	**170.9**	**201.8**	**232.3**	**238.8**	**256.7**	**272.5**	**287.1**	**320.5**	**343.2**	**360.1**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
Total all grants (A+B)	**587.3**	**675.0**	**559.0**	**546.9**	**553.2**	**569.1**	**565.0**	**596.3**	**653.6**	**597.8**	**640.0**	**640.2**	**589.5**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**

Sources: DLUHC Local Authority Housing Statistics' open dataset from 2011/12 to 2020/21, DCLG Live Tables 313 and 314 and Housing and Construction Statistics, Welsh Housing Statistics, and Scottish Government Housing Statistics Bulletins.

Notes:
1. Includes grants under 1985, 1989 and 1996 Acts for repairs and improvements. Includes disabled facilities grants under the 1989 and 1996 Acts for England and Wales.
2. Until 2009 the 1985 Act continued to operate in Scotland, and made no separate provision for disabled facilities grants. From 2003, figures are for financial years.
3. From 2010, Scotland figures refer to grants and other financial assistance made under the Scheme of Assistance established by the Housing (Scotland) Act 2006.
4. From 2011, DLUHC (and predecessors) no longer publishes data on disabled facilities grants.
5. English figures for private sector improvement grants plus loans and other forms of financial assistance are extracted from the Local Authority Housing Statistics open dataset from 2011/12 onwards, with any obvious reporting errors rectified. Figures for 2020/21 are provisional only.
6. Disabled facilities grant figures for Wales include both mandatory and discretionary grants from 2009/10.
7. Due to the pandemic in 2020, data on assistance for housing improvement in Wales for 2019/20 were not collected. Historic figures were also revised in 2022 and therefore differ from those reported in previous versions of this table.

Table 29a **Renovation grants paid to private owners under a range of Housing Acts in Great Britain**

Number of renovation grants

	1980-84	1985-89	1990-94	1995-2001	2001/02-2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22 (p)
North East	50,334	36,470	21,769	31,913	16,317	6,700	4,560	7,460	12,290	7,540	800	1,680	1,650	1,010	1,060	1,460	1,740	1,320	1,260	1,260	1,950
Yorkshire & Humberside	75,432	59,049	54,448	76,319	42,575	11,300	12,730	12,420	33,370	25,040	19,910	13,340	9,740	11,710	10,900	16,100	12,090	14,340	12,900	12,290	11,460
North West	110,879	94,227	57,402	168,469	95,882	23,970	26,650	36,840	13,770	33,410	13,810	14,330	6,970	3,600	1,660	2,460	3,350	4,450	4,310	3,550	4,800
East Midlands	73,191	55,214	45,153	59,527	29,905	4,830	6,250	5,500	7,700	5,250	2,070	1,460	830	610	650	1,090	1,460	1,270	1,690	1,290	2,130
West Midlands	58,696	55,073	52,251	89,344	30,904	19,020	16,310	21,050	17,610	15,830	4,450	4,390	4,410	4,590	3,200	3,580	1,260	2,280	4,730	2,490	3,580
East	32,743	30,071	25,861	67,129	28,480	4,260	4,770	6,180	5,470	7,000	3,530	1,490	1,640	1,400	1,360	1,560	1,670	1,680	3,010	2,600	4,060
London	103,152	89,877	43,298	90,285	39,770	7,990	10,840	7,650	9,330	7,920	7,550	3,380	2,870	3,430	4,440	2,350	3,270	2,760	3,250	1,260	3,500
South East	120,809	94,413	52,227	99,109	34,129	6,050	8,140	9,920	11,630	9,370	4,260	4,160	2,080	2,010	1,860	1,570	1,590	1,750	3,220	3,570	4,580
South West	71,131	47,774	45,341	69,302	30,638	12,960	10,680	11,350	15,910	13,140	9,230	5,510	2,490	1,590	1,000	1,100	1,090	1,290	2,420	2,170	3,160
England	696,367	562,168	437,081	751,397	348,590	97,080	100,910	118,370	127,080	124,500	65,610	49,740	32,680	29,950	26,130	31,270	27,520	31,140	36,790	30,480	39,220
Wales	82,732	95,181	95,083	90,280	44,541	10,481	8,144	7,278	6,932	8,199	9,437	9,931	8,736	6,902	5,934	5,714	5,786	7,077	–	3,912	–
Scotland	161,572	166,612	115,254	85,287	62,311	14,088	11,832	12,825	11,492	3,285	3,586	2,085	2,825	2,739	4,271	4,516	3,450	3,197	2,591	1,424	–
Great Britain	940,671	823,961	647,418	841,637	455,442	121,649	120,886	138,473	145,504	135,984	78,633	61,756	44,241	39,591	36,335	41,500	36,756	41,414	–	35,816	–

Sources: DLUHC (and predecessors) Local Authority Housing Statistics Open Dataset, Live table 314 and Housing and Construction Statistics, Welsh Government Stat Wales and Scottish Government Housing Statistical Bulletin tables.

Notes:
1. Renovation grants paid to owners of private properties in England and Wales under the Regulatory Reform Order 2002, Housing Grants, Construction and Regeneration Act 1996, Local Government & Housing Act 1989, Housing Act 1985 and earlier Acts. In Scotland under the Housing (Scotland) Act 1987 and Housing (Scotland) Act 2006.
2. Figures for the years before 1992 are only available for standard regions, not for government office regions. Regional figures prior to 1992 are therefore not directly comparable.
3. No new grants were made under the 1985 Act in England and Wales after June 1990; although payments continued for grants made before that date.
4. Renewal grants paid under the 1996 Act and the 2004 Reform Order include renovation grants, HMO grants, common parts grants and home repairs assistance grants.
5. England data from 2011/12 onwards are rounded to the nearest 10 and report on the total number of private dwellings improved with all forms of assistance (e.g. including loans) as opposed to the numbers of grants awarded. Figures for 2021/22 are provisional.
6. Figures for Scotland prior to 2008 are for calendar years. Figures from 2010 refer to the number of non-disabled approved grants under the 'Scheme of Assistance' established by the Housing (Scotland) Act 2006.
7. Figures for 1995-2001 for England and Wales should be treated with caution as they are based on a combination of data reported on a financial and calendar-year basis.
8. Due to the pandemic in 2020, data on assistance for housing improvement in Wales for 2019/20 were not collected. Historic figures were also revised in 2022 and therefore differ from those reported in previous versions of this table.

Table 29b **Disabled facilities grants paid to private owners under the Housing Grants, Construction and Regeneration Act 1996, Regulatory Reform Order 2002, Housing (Scotland) Act 2006 and later Acts**

Number of disabled facilities grants

	1996/97-2000/01	2001/02	2002/03	2003/04	2004/04	2006/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
North East	7,338	1,867	2,366	2,150	2,260	2,230	2,790	3,020	3,350	3,390	3,460	–	–	–	–	–	–	–	–	–	–
Yorkshire & Humberside	10,747	2,516	2,773	4,430	3,350	3,520	3,530	3,720	4,520	8,600	4,510	–	–	–	–	–	–	–	–	–	–
North West	18,895	4,344	4,535	5,340	5,460	5,870	6,190	6,500	7,600	4,740	7,540	–	–	–	–	–	–	–	–	–	–
East Midlands	8,809	2,163	2,197	2,640	2,890	3,070	3,310	3,390	3,610	3,660	3,880	–	–	–	–	–	–	–	–	–	–
West Midlands	11,117	2,397	5,129	7,840	9,390	3,780	4,270	3,940	4,220	4,500	4,560	–	–	–	–	–	–	–	–	–	–
East	12,793	2,742	2,704	3,050	3,460	4,150	4,260	4,200	4,190	4,160	4,520	–	–	–	–	–	–	–	–	–	–
London	10,335	2,127	2,350	3,220	2,900	2,850	3,120	3,130	3,440	3,720	3,930	–	–	–	–	–	–	–	–	–	–
South East	17,811	3,693	4,253	4,580	5,020	5,450	5,610	5,840	6,070	6,690	6,710	–	–	–	–	–	–	–	–	–	–
South West	13,839	3,663	3,795	3,940	3,820	4,030	4,190	4,380	4,780	4,780	5,140	–	–	–	–	–	–	–	–	–	–
England	111,681	25,512	30,102	37,170	38,550	34,940	37,270	38,130	41,780	44,240	44,250	–	–	–	–	–	–	–	–	–	–
Wales	15,572	4,248	4,917	4,428	4,593	5,268	5,899	5,830	4,288	4,078	4,398	4,447	4,393	4,306	4,189	4,454	4,124	4,144	4,086	–	2,511
Scotland	–	–	–	–	–	–	–	–	–	–	6,144	7,125	7,902	6,735	6,487	6,482	5,967	5,599	5458	5,132	3,092
Great Britain	–	–	–	–	–	–	–	–	–	–	54,792	–	–	–	–	–	–	–	–	–	–

Source: See Table 29a.

Notes: 1. Figures for England include both mandatory and discretionary grants, and are not available after 2010/11.

2. Figures for Wales refer to completed mandatory grants only and include a small number of mandatory grants made to local authority and housing association tenants.

3. Figures for Scotland relate to grant approvals under the Scheme of Assistance framework established under the Housing (Scotland) Act 2006.

4. Due to the pandemic in 2020, data on disabled facilities grants (DFGs) in Wales for 2019/20 were not collected.

Table 30a **Households by tenure in the United Kingdom**

Percentages of households

	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
All owned	**69**	**68**	**67**	**67**	**66**	**65**	**64**	**64**	**64**	**63**	**63**	**62**	**63**	**63**	**64**	**65**
Owned outright	**31**	**31**	**32**	**32**	**32**	**33**	**32**	**33**	**33**	**33**	**34**	**34**	**34**	**35**	**36**	**36**
Buying with a mortgage	**38**	**37**	**35**	**35**	**34**	**32**	**32**	**31**	**31**	**30**	**29**	**28**	**29**	**28**	**29**	**28**
Social rented sector	**19**	**18**	**18**	**18**	**18**	**18**	**18**	**18**	**18**	**18**	**18**	**17**	**17**	**17**	**17**	**17**
Private rented sector	**12**	**13**	**14**	**15**	**16**	**17**	**17**	**18**	**19**	**19**	**20**	**20**	**19**	**19**	**19**	**18**
All	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: DWP Family Resources Survey.

Notes: 1. Lower response rates and changes in the composition of respondents following methodological and operational changes to the Family Resources Survey necessitated by Covid-19 mean statistics for 2020/21 are subject to more uncertainty than previous years and should be treated with caution, especially those in Table 30b.

2. Figures do not necessarily sum to 100 due to rounding.

Table 30b **Households by tenure and region/country in the UK in 2020/21**

Percentages of households

		All owners	Owned outright	Buying with a mortgage	Social rented sector	Private rented sector
Region	North East	**57**	**34**	**23**	**28**	**15**
	North West	**63**	**37**	**27**	**19**	**18**
	Yorkshire and The Humber	**59**	**33**	**27**	**23**	**18**
	East Midlands	**66**	**39**	**28**	**16**	**17**
	West Midlands	**66**	**39**	**27**	**19**	**15**
	East of England	**67**	**38**	**29**	**17**	**16**
	London	**54**	**25**	**29**	**17**	**28**
	Inner London	**40**	**14**	**26**	**25**	**35**
	Outer London	**63**	**32**	**31**	**13**	**24**
	South East	**70**	**40**	**30**	**12**	**19**
	South West	**69**	**40**	**29**	**12**	**19**
Country	England	**64**	**36**	**28**	**17**	**19**
	Wales	**68**	**41**	**27**	**15**	**17**
	Scotland	**68**	**36**	**32**	**18**	**15**
	Northern Ireland	**73**	**43**	**30**	**14**	**13**
	Great Britain	**64**	**36**	**28**	**17**	**19**

Source and Notes: See Table 30a.

Table 30c **Property type by tenure in the United Kingdom, 2020/21**

Percentages of households

	Owner-occupiers			Social rented			Private rented			Total
	Owned outright	With mortgage	All owners	Local authority	Housing association	All social rented	Unfurnished	Furnished	All private rented	
Property type										
Houses:										
Detached	**44**	**32**	**39**	**4**	**3**	**4**	**13**	**4**	**11**	**28**
Semi-detached	**31**	**36**	**33**	**27**	**29**	**28**	**23**	**9**	**20**	**30**
Terraced	**18**	**21**	**19**	**27**	**25**	**26**	**28**	**14**	**25**	**21**
All houses	**92**	**89**	**91**	**58**	**57**	**57**	**64**	**27**	**56**	**79**
Flats:										
Purpose-built	**7**	**9**	**8**	**39**	**40**	**39**	**25**	**58**	**33**	**18**
Converted	**1**	**2**	**2**	**3**	**3**	**3**	**10**	**15**	**12**	**4**
All flats	**8**	**11**	**9**	**42**	**43**	**43**	**36**	**73**	**44**	**21**
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: DWP Family Resources Survey.

Notes: 1. Flats includes maisonettes. Figures do not total precisely due to rounding.
2. Some property types are omitted e.g. caravan, houseboat, other. These make up less than 0.5% of the total.
3. Despite the grossing regime applied, changes in the stock figures reported for 2020/21 compared to 2019/20 are greater than anticipated and should be treated with caution.

Table 30d **Length of residence by tenure in UK, 2020/21**

Percentages of households

	Owner-occupiers			Social rented	Private rented	All households
	Owned outright	With mortgage	All owners			
Length of residence						
Less than 12 months	**1**	**5**	**3**	**4**	**19**	**6**
1 year but less than 2 years	**3**	**9**	**5**	**5**	**20**	**8**
2 years but less than 3 years	**3**	**7**	**4**	**7**	**12**	**6**
3 years but less than 5 years	**5**	**15**	**10**	**10**	**15**	**11**
5 years but less than 10 years	**11**	**24**	**17**	**25**	**21**	**19**
10 years but less than 20 years	**18**	**27**	**22**	**23**	**8**	**20**
20 years or longer	**58**	**13**	**39**	**26**	**4**	**30**
Total	**99**	**100**	**100**	**100**	**100**	**100**

Source: DWP Family Resources Survey 2020/21.

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, 2010/11 and 2020/21, United Kingdom**

Percentages

Ages	Owned outright	Buying with a mortgage	Social renting sector	Private renting sector	All
2010/11					
16-24	**1**	**11**	**22**	**66**	**100**
25-34	**3**	**39**	**17**	**40**	**100**
35-44	**7**	**56**	**18**	**18**	**100**
45-54	**21**	**52**	**16**	**10**	**100**
55-64	**52**	**26**	**15**	**7**	**100**
65+	**71**	**4**	**20**	**5**	**100**
All	**33**	**32**	**18**	**17**	**100**
2020/21					
16-24	**3**	**7**	**20**	**69**	**100**
25-34	**4**	**40**	**15**	**41**	**100**
35-44	**7**	**52**	**15**	**26**	**100**
45-54	**22**	**45**	**20**	**14**	**100**
55-64	**47**	**23**	**20**	**10**	**100**
65+	**75**	**3**	**15**	**6**	**100**
All	**36**	**28**	**17**	**18**	**100**

Source: DWP Family Resources Survey.

Note: 1. Figures have been rounded to the percentage point and may not sum precisely. Figures for other years can be found in earlier editions of the *Review*.

2. Lower response rates and changes in the composition of respondents following methodological and operational changes to the Family Resources Survey necessitated by Covid-19 mean statistics for 2020/21 are subject to more uncertainty than previous years and should be treated with caution.

Table 31b **Tenure profile of household representatives by age in Great Britain**

Percentages

Item		Owner-occupiers		Rented					All tenures
		Owned outright	With mortgage	Local authority	Housing association	Private: Unfurnished	Private: Furnished	With job or business	
Ages at 1980	Under 25	0	4	4	7	4	40	7	4
	25 - 29	1	13	7	11	5	24	11	8
	30 - 44	8	48	22	15	13	20	32	26
	45 - 64	40	33	36	20	27	10	43	34
	65 - 74	32	2	21	25	26	4	6	17
	75 or over	20	0	12	23	25	2	1	10
	All ages	100	100	100	100	100	100	100	100
Ages at 2000	Under 25	0	2	7	7	12	29	–	4
	25 - 29	0	10	7	6	17	20	–	7
	30 - 44	6	48	26	29	36	34	–	31
	45 - 59	23	33	20	20	19	9	–	26
	60 - 69	30	6	13	11	6	3	–	14
	70 - 79	28	2	17	16	6	3	–	12
	80 or over	12	0	9	11	5	2	–	6
	All ages	100	100	100	100	100	100	–	100
Ages at 2011	Under 25	0	1	4	6	9	22	–	3
	25 - 29	0	6	6	6	16	24	–	6
	30 - 44	5	44	26	28	41	35	–	28
	45 - 59	21	40	26	22	20	10	–	28
	60 - 64	17	5	6	7	4	1	–	9
	65 - 69	14	2	8	7	2	1	–	7
	70 - 79	26	2	14	12	4	3	–	12
	80 or over	17	0	10	11	4	3	–	8
	All ages	100	100	100	100	100	100	–	100
Ages at 2020/21	Under 25	0	1	2	3	5	23	–	2
	25 - 29	1	8	7	4	15	25	–	7
	30 - 44	4	44	24	21	42	35	–	25
	45 - 59	23	40	34	35	23	9	–	29
	60 - 64	13	5	10	9	6	1	–	8
	65 - 69	14	2	7	7	4	1	–	7
	70 - 74	17	1	6	8	2	2	–	8
	75 or over	29	1	11	13	5	4	–	14
	All ages	100	100	100	100	100	100	–	100

Sources: ONS General Household Surveys 1980 and 1990; DWP Family Resources Survey 2020/21 and earlier years.

Notes: 1. From 2000 onwards, figures for private lettings with a job or business are included within the figures for private unfurnished and furnished lettings.
2. Figures prior to 2000 refer to household head, which was replaced by household reference person in 2000.
3. Figures may not total precisely due to rounding; figures for other years prior to 2020/21 can be found in previous editions of the *Review*.

Table 31c **Tenure profile of household representatives by sex and marital status in Great Britain**

Percentages

Year	Tenure	Sex & marital status: Men						Women						
		Married	Cohabiting	Single	Widowed	Divorced/ separated	All men	Married	Cohabiting	Single	Widowed	Divorced/ separated	All women	All household representatives
1980	Owned outright	**20**	**–**	**17**	**35**	**9**	**20**	**13**	**–**	**30**	**36**	**13**	**30**	**23**
	Owned with mortgage	**40**	**–**	**22**	**5**	**34**	**37**	**41**	**–**	**9**	**3**	**16**	**8**	**30**
	Local authority	**31**	**–**	**25**	**45**	**36**	**31**	**32**	**–**	**30**	**46**	**58**	**44**	**34**
	Housing association	**1**	**–**	**1**	**2**	**1**	**1**	**2**	**–**	**3**	**3**	**3**	**3**	**1**
	Private rented unfurnished	**4**	**–**	**11**	**9**	**9**	**5**	**2**	**–**	**12**	**11**	**6**	**10**	**6**
	Private rented furnished	**1**	**–**	**22**	**1**	**8**	**2**	**10**	**–**	**13**	**0**	**3**	**4**	**3**
	Rented with job	**3**	**–**	**3**	**2**	**3**	**3**	**2**	**–**	**3**	**0**	**1**	**1**	**3**
	Total	**100**	**–**	**100**	**100**	**100**	**100**	**100**	**–**	**100**	**100**	**100**	**100**	**100**
2000	Owned outright	**32**	**7**	**15**	**54**	**13**	**27**	**23**	**7**	**14**	**57**	**17**	**28**	**27**
	Owned with mortgage	**52**	**63**	**39**	**9**	**38**	**48**	**51**	**51**	**28**	**5**	**33**	**29**	**41**
	Local authority	**8**	**10**	**16**	**23**	**22**	**11**	**15**	**19**	**27**	**23**	**28**	**23**	**16**
	Housing association	**3**	**3**	**6**	**7**	**8**	**4**	**3**	**7**	**12**	**10**	**11**	**9**	**6**
	Private rented unfurnished	**4**	**12**	**11**	**5**	**12**	**6**	**6**	**10**	**11**	**4**	**10**	**8**	**7**
	Private rented furnished	**1**	**5**	**14**	**2**	**7**	**4**	**1**	**6**	**8**	**0**	**2**	**3**	**3**
	Rented with job	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
	Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
2011	Owned outright	**38**	**8**	**19**	**64**	**22**	**32**	**31**	**11**	**12**	**66**	**25**	**31**	**32**
	Owned with mortgage	**45**	**44**	**28**	**7**	**29**	**39**	**45**	**36**	**24**	**5**	**27**	**27**	**35**
	Local authority	**4**	**9**	**12**	**12**	**16**	**7**	**8**	**14**	**17**	**12**	**17**	**13**	**10**
	Housing association	**4**	**6**	**14**	**11**	**13**	**7**	**6**	**14**	**19**	**11**	**16**	**13**	**9**
	Private rented unfurnished	**7**	**29**	**20**	**6**	**15**	**12**	**9**	**21**	**20**	**4**	**13**	**12**	**12**
	Private rented furnished	**2**	**4**	**7**	**0**	**4**	**3**	**2**	**4**	**7**	**1**	**2**	**3**	**3**
	Rented with job	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
	Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
2020	Owned outright	**45**	**12**	**21**	**76**	**26**	**37**	**38**	**18**	**17**	**71**	**25**	**35**	**36**
	Owned with mortgage	**35**	**47**	**20**	**4**	**20**	**32**	**39**	**37**	**20**	**3**	**19**	**24**	**29**
	Local authority	**5**	**6**	**13**	**6**	**11**	**7**	**5**	**7**	**20**	**9**	**17**	**12**	**9**
	Housing association	**3**	**6**	**12**	**11**	**12**	**6**	**6**	**8**	**15**	**10**	**17**	**11**	**8**
	Private rented unfurnished	**10**	**24**	**21**	**3**	**21**	**14**	**10**	**25**	**19**	**6**	**20**	**15**	**15**
	Private rented furnished	**2**	**6**	**14**	**1**	**9**	**5**	**1**	**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.

Notes: 1. See Table 31a and b.

2. Figures from 2000 and onwards distinguish between married and cohabiting (for earlier years, married includes cohabiting).

3. Divorce figures for 2018/19 include civil partnerships that have dissolved.

Table 31d **Tenure profile of household representatives by socio-economic group and economic activity status in Great Britain**

Percentages

	Owned outright	With mortgage	Local authority	Housing association	Private: Unfurnished	Private: Furnished	With job or business	All tenures
Socio-economic classification at 1980								
Professional	**3**	**8**	**0**	**4**	**0**	**9**	**8**	**4**
Employers/managers	**10**	**24**	**3**	**3**	**4**	**9**	**25**	**12**
Intermediate non-manual	**4**	**11**	**2**	**4**	**5**	**17**	**8**	**6**
Junior non-manual	**5**	**10**	**6**	**7**	**6**	**18**	**13**	**8**
Skilled manual	**15**	**34**	**27**	**19**	**17**	**21**	**23**	**25**
Semi-skilled manual	**6**	**8**	**14**	**8**	**9**	**10**	**21**	**10**
Unskilled manual	**2**	**1**	**5**	**3**	**3**	**5**	**0**	**3**
Economically inactive	**56**	**4**	**42**	**52**	**55**	**11**	**1**	**33**
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
Socio-economic classification at 2000								
Professional	**3**	**9**	**1**	**1**	**7**	**16**	**–**	**6**
Employers/managers	**8**	**26**	**2**	**3**	**12**	**15**	**–**	**15**
Intermediate non-manual	**5**	**15**	**3**	**6**	**11**	**13**	**–**	**10**
Junior non-manual	**4**	**10**	**7**	**8**	**11**	**13**	**–**	**8**
Skilled manual	**10**	**22**	**10**	**10**	**15**	**12**	**–**	**15**
Semi-skilled manual	**3**	**8**	**10**	**9**	**10**	**7**	**–**	**7**
Unskilled manual	**1**	**2**	**3**	**4**	**3**	**3**	**–**	**2**
Economically inactive	**67**	**8**	**65**	**59**	**32**	**22**	**–**	**38**
Total	**100**	**100**	**100**	**100**	**100**	**100**	**–**	**100**

contd...

Table 31d (continued)

Percentages

	Owned outright	With mortgage	Local authority	Housing association	Private: Unfurnished	Private: Furnished	With job or business	All tenures
Socio-economic classification at 2011								
Large employers and higher managerial	2	6	0	1	2	1	–	3
Higher professional	5	17	2	1	9	14	–	9
Lower managerial and professional	10	32	5	9	19	18	–	18
Intermediate	4	8	5	5	9	11	–	7
Small employers and own account	6	9	3	2	8	7	–	7
Lower supervisory and technical	3	8	4	5	8	5	–	5
Semi-routine	4	7	10	9	10	4	–	7
Routine	3	6	10	9	9	6	–	6
Never worked/long-term unemployed	0	0	5	3	3	2	–	1
Economically inactive	63	6	57	56	22	32	–	37
Total	100	100	100	100	100	100	–	100
Socio-economic classification at 2020/21								
Large employers and higher managerial	2	6	0	1	2	1	–	3
Higher professional	5	19	0	1	11	28	–	10
Lower managerial and professional	11	32	7	7	21	23	–	18
Intermediate	4	9	6	6	13	4	–	7
Small employers and own account	5	8	3	3	6	5	–	6
Lower supervisory and technical	3	7	4	3	6	2	–	5
Semi-routine	4	5	12	11	10	4	–	6
Routine	3	5	10	10	7	5	–	5
Never worked/long-term unemployed	0	0	1	1	1	0	–	0
Economically inactive	64	10	57	57	23	27	–	40
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, 2019/20[1]**

Percentages

	All households	White[2]	Mixed/ Multiple ethnic groups[3]	Asian/ Asian British	Indian	Pakistani	Bangladeshi	Chinese	Any other Asian background	Black/African/ Caribbean/ Black British[3]	Other ethnic group[2,4]
Tenure											
All owners	**64**	**66**	**46**	**56**	**65**	**58**	**41**	**54**	**41**	**29**	**36**
Owned outright	**36**	**38**	**19**	**25**	**32**	**25**	**15**	**25**	**17**	**11**	**14**
Buying with a mortgage	**28**	**29**	**27**	**31**	**33**	**33**	**27**	**29**	**24**	**17**	**23**
Social renting sector	**17**	**16**	**28**	**13**	**7**	**15**	**38**	**9**	**10**	**43**	**22**
Private renting sector	**19**	**17**	**26**	**31**	**28**	**27**	**21**	**37**	**49**	**29**	**42**
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: DWP Family Resources Survey.
Notes: 1. Data are presented as a three-year average (2018/19 to 2020/21) to allow for the small sample sizes for some ethnic groups.
2. Sample sizes for 'Gypsy', 'Traveller' or 'Irish Traveller' are small, so for Northern Ireland, 'Irish Traveller' is included in 'Other ethnic group'. For Britain 'Gypsy or Irish Traveller' is included in 'White'.
3. It is not possible to disaggregate these categories due to differences in data collection of the country-specific questions.
4. Data for 'Arab' are not available to produce a three-year average so they are included in 'Other ethnic group'.
5. Lower response rates and changes in the composition of respondents following methodological and operational changes to government surveys 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, 2020/21**

Percentages

Dwelling type	All households	White	Mixed/ Multiple ethnic groups	Asian/ Asian British	Indian	Pakistani	Bangladeshi	Chinese	Any other Asian background	Black/African/ Caribbean/ Black British	Other ethnic group
House:											
Detached	**26**	**28**	**16**	**10**	**15**	**11**	**9**	**27**	**12**	**7**	**14**
Semi-detached	**28**	**29**	**17**	**27**	**31**	**28**	**14**	**25**	**28**	**22**	**13**
Terraced	**20**	**20**	**25**	**35**	**17**	**44**	**19**	**9**	**30**	**24**	**22**
Flats:											
Purpose-built	**17**	**15**	**25**	**21**	**21**	**13**	**43**	**36**	**22**	**35**	**40**
Converted	**4**	**3**	**10**	**6**	**13**	**0**	**6**	**3**	**7**	**6**	**6**
Other	**5**	**5**	**7**	**1**	**3**	**4**	**8**	**–**	**2**	**6**	**4**
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: DWP Family Resources Survey.
Notes: 1. Data are presented as an average for the three years to 2020/21 inclusive due to small sample sizes for some ethnic groups.
2. Flats includes maisonettes. Figures do not total precisely due to rounding.

Table 33 **Tenure, cars, consumer durables and second dwellings in United Kingdom, 2020/21**

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	**45**	**46**	**26**	**50**	**29**	**6**	**15**	**45**	**30**	**11**	**21**
One car	**41**	**41**	**52**	**38**	**48**	**42**	**51**	**41**	**49**	**47**	**45**
Two or more cars	**12**	**12**	**19**	**–**	**–**	**52**	**34**	**11**	**20**	**42**	**34**
Central heating	**97**	**97**	**95**	**91**	**89**	**97**	**98**	**97**	**94**	**97**	**96**
Home computer	**75**	**76**	**90**	**93**	**84**	**98**	**90**	**76**	**90**	**94**	**90**
Internet connection	**92**	**90**	**97**	**95**	**92**	**100**	**94**	**91**	**96**	**97**	**96**
Telephone	**65**	**71**	**69**	**39**	**72**	**83**	**94**	**68**	**64**	**89**	**81**
Mobile phone	**90**	**92**	**96**	**98**	**92**	**95**	**90**	**91**	**96**	**92**	**93**
Second dwelling	**–**	**–**	**3**	**[2]**	**[24]**	**9**	**8**	**[1]**	**4**	**8**	**6**

Source: ONS, Living Costs and Food Survey, including supplementary data supplied by ONS.

Notes: 1. All tenants whose home goes with the job of someone in the household, plus squatters, are allocated to 'rented privately'. 'Unfurnished' includes households that rent partly furnished.

2. 'In process of buying' includes shared-equity and shared-ownership buyers.

3. Data for CD player, satellite receiver, washing machine, 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.

Table 34 **Overcrowding, by tenure and ethnicity, 2019/20 and 2020/21**

Percentages

	2019/20				2020/21			
	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	–	–	–	–
North West	1	5	6	3	–	–	–	–
Yorkshire and The Humber	1	3	5	2	–	–	–	–
East Midlands	1	4	8	3	–	–	–	–
West Midlands	2	6	9	4	–	–	–	–
East of England	1	4	7	2	–	–	–	–
London	2	15	17	9	–	–	–	–
South East	1	5	10	3	–	–	–	–
South West	–	4	5	2	–	–	–	–
Ethnicity (England)								
White	1	5	7	2	–	–	–	–
Ethnic minority	6	13	18	11	–	–	–	–
England	1	7	9	4	1	6	8	3
Wales	–	–	–	–	–	–	–	–
Scotland	1	4	3	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 percentages based on three-year averages to allow for small sample numbers. Data are not available for Wales and Northern Ireland.

3. Lower response rates and changes in the composition of respondents following methodological and operational changes to government surveys necessitated by Covid-19 mean statistics for 2020/21 are subject to more uncertainty than previous years and should be treated with caution.

4. Pandemic-related changes to the EHS and SHS prevented the reporting of overcrowding estimates for English regions for 2020/21 and three year average figures for Scotland for 2020/21.

Table 35a **Employment status of household reference person by tenure in the UK**

Percentages

Year	Tenure	In employment: Full-time	Part-time	All in work	Unemployed	Retired	Other economic inactive	Total
1981	Outright owners	37	4	42	3	44	11	100
	Homebuyers	92	1	93	3	2	2	100
	Local authority	43	4	47	9	28	15	100
	Housing association	42	4	46	6	34	14	100
	Private, unfurnished	51	4	56	4	30	10	100
	Private, furnished	65	1	66	9	5	20	100
	All tenures	58	3	62	5	24	10	100
2001/02	Outright owners	26	6	32	1	63	5	100
	Homebuyers	86	5	92	1	4	4	100
	Local authority	22	9	31	5	36	28	100
	Housing association	24	10	34	5	34	27	100
	Private, unfurnished	60	8	67	3	14	16	100
	Private, furnished	61	9	69	5	3	22	100
	All tenures	54	7	61	2	27	10	100
2010/11	Outright owners	26	8	34	1	61	3	100
	Homebuyers	84	7	91	1	4	4	100
	Local authority	22	9	31	10	31	27	100
	Housing association	22	11	34	9	31	25	100
	Private renters	59	10	69	6	8	16	100
	All tenures	51	8	59	3	28	9	100
2020/21	Outright owners	22	10	32	1	63	3	100
	Homebuyers	82	9	91	2	5	2	100
	Local authority	27	13	40	10	25	25	100
	Housing association	24	13	37	11	25	26	100
	Private renters	58	15	73	7	9	11	100
	All tenures	47	11	59	4	29	8	100

Sources: ONS Labour Force Survey 1981 Housing trailer, DLUHC (and predecessors) Survey of English Housing 2001/02, English Housing Survey Household Report 2014/15 onwards.

Notes: 1. Equivalent figures for 1984, 1988, 1991 and 1993/94 to 2019/20 can be found in earlier editions of the *Review*. Figures prior to 2001/02 are for Britain and refer to 'head of household'.

2. Figures exclude households in most types of communal household (e.g. hotels, boarding houses, hostels, mobile home sites, etc).

3. Significant numbers of housing association tenants continue to report they are local authority tenants. EHS data from 2008/09 make an adjustment to allow for this.

4. Other economic inactive includes people who were permanently sick or disabled, in full-time education or looking after the family at home.

5. Lower response rates and changes in the composition of respondents following methodological and operational changes to government surveys necessitated by Covid-19 mean statistics for 2020/21 are subject to more uncertainty than previous years. Changes in the employment status observed between 2019/20 (data in the 2022 edition) and 2020/21, especially for recent movers (see Table 35b) should be treated with caution.

Table 35b **Economic activity status of recently moving household reference persons by tenure**

Percentages

Year	Tenure	In employment: Full-time	Part-time	All employed	Unemployed	Retired	Other economic inactive	Total
1991	Outright owner	37	5	42	6	42	8	100
	Buying with mortgage	93	2	94	3	1	2	100
	Local authority	28	3	31	22	20	27	100
	Housing association	30	6	35	13	28	24	100
	Private, unfurnished	75	4	79	9	2	9	100
	Private, furnished	55	4	59	11	1	28	100
	All tenures	64	3	67	10	8	15	100
2001/02	Outright owner	28	15	43	2	48	7	100
	Buying with mortgage	94	3	97	1	1	2	100
	Local authority	20	9	29	10	16	45	100
	Housing association	24	12	36	11	16	37	100
	Private, unfurnished	70	8	77	4	4	15	100
	Private, furnished	59	10	69	5	0	25	100
	All tenures	63	7	71	4	8	17	100
2011/12	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
2020/21	Outright owner	23	16	39	–	50	–	100
	Buying with mortgage	92	6	98	–	–	–	100
	Social renters	26	–	36	–	14	37	100
	Private renters	61	10	71	6	3	21	100
	All tenures	59	9	69	5	8	18	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 sizes that preclude the production of reliable estimates.

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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

Source: ONS Labour Force Survey - data tables for working and workless households in the UK.

Notes 1. Mixed households contain both working and non-working members.

2. In March 2020, the LFS switched from face-to-face to telephone-based interviewing due to the Covid-19 pandemic.

3. New tenure weights derived from estimates of growth rates from HMRC Real Time Information (RTI) have been applied from Janaury 2020 to mitgate the effects of Covid-19 on under-reporting and sample bias.

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
All adults in households:																
Working households	**50**	**54**	**54**	**50**	**50**	**49**	**50**	**51**	**52**	**53**	**54**	**55**	**56**	**55**	**54**	**55**
Mixed households	**35**	**33**	**33**	**36**	**37**	**38**	**38**	**37**	**37**	**36**	**36**	**35**	**35**	**36**	**36**	**35**
Workless households	**15**	**13**	**13**	**14**	**13**	**13**	**12**	**11**	**11**	**10**	**10**	**10**	**9**	**9**	**10**	**10**
Total	**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**
Mixed households	**35**	**33**	**33**	**37**	**38**	**39**	**39**	**38**	**37**	**36**	**36**	**35**	**34**	**36**	**37**	**34**
Workless households	**8**	**7**	**7**	**7**	**7**	**7**	**6**	**6**	**6**	**6**	**6**	**5**	**5**	**5**	**6**	**6**
Total	**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**
Mixed households	**33**	**31**	**32**	**34**	**33**	**36**	**36**	**37**	**36**	**37**	**36**	**35**	**36**	**36**	**36**	**37**
Workless households	**33**	**30**	**28**	**27**	**26**	**24**	**23**	**21**	**20**	**18**	**18**	**18**	**17**	**16**	**17**	**18**
Total	**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**
Mixed households	**35**	**32**	**32**	**35**	**36**	**37**	**38**	**40**	**40**	**40**	**38**	**37**	**40**	**39**	**38**	**38**
Workless households	**39**	**37**	**39**	**39**	**39**	**36**	**34**	**32**	**30**	**29**	**28**	**29**	**27**	**27**	**29**	**30**
Total	**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**
Mixed households	**31**	**30**	**32**	**33**	**32**	**36**	**34**	**35**	**34**	**35**	**35**	**34**	**33**	**34**	**34**	**36**
Workless households	**23**	**19**	**17**	**17**	**16**	**16**	**16**	**13**	**13**	**11**	**11**	**10**	**10**	**9**	**9**	**10**
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source and notes: See Table 36a.

Table 37a **Average incomes of household representative by tenure**

£ per week

Tenure	1972	1976	1980	1984	1988	1992	1996	2000	2004	2008	2010	2012	2014	2018	2019	2020
Owners:																
Outright owner	**25**	**59**	**81**	**107**	**157**	**194**	**225**	**281**	**367**	**440**	**461**	**456**	**484**	**539**	**621**	**577**
With mortgage	**39**	**96**	**142**	**195**	**267**	**320**	**380**	**461**	**555**	**643**	**681**	**722**	**756**	**910**	**906**	**941**
Tenants:																
Local authority	**22**	**58**	**68**	**76**	**93**	**110**	**131**	**140**	**178**	**203**	**222**	**224**	**246**	**314**	**327**	**318**
Housing association	**–**	**54**	**66**	**88**	**94**	**120**	**145**	**164**	**203**	**201**	**247**	**235**	**267**	**337**	**363**	**388**
Private, unfurnished	**19**	**48**	**60**	**77**	**110**	**149**	**223**	**262**	**406**	**398**	**404**	**457**	**480**	**541**	**585**	**580**
Private, furnished	**21**	**57**	**87**	**89**	**161**	**170**	**222**	**333**	**260**	**418**	**451**	**398**	**446**	**612**	**618**	**791**

Sources: ONS General Household Surveys 1972 to 2006, General Lifestyle Survey 2008; Living Costs and Food Survey (LCF) 2010-16, and Household finances survey (HFS) from 2017 onwards.

Notes:
1. Income figures are averages for usual gross income of the household reference person (HRP). Since 2000, the HRP has been the highest-earning householder and not the male householder, resulting in a discontinuity in the series.
2. HFS figures are for financial year ending (e.g. 2018 equals 2017-18) whilst figures from 2014 are for UK not GB household reference persons, creating further discontinuity.
3. Local authority tenants includes new town and other public sector tenants.
4. LCF income estimates for 2010 to 2014 exclude receipt of housing benefit or council tax benefit (rent rebate in Northern Ireland).
5. HFS estimates of income are adjusted for the under-coverage of top earners, which may have contributed to some of the apparent increase between 2014 and 2018.

Table 37b **Average incomes of household representative by tenure in real terms**

£ per week

Tenure	1972	1976	1980	1984	1988	1992	1996	2000	2004	2008	2010	2012	2014	2018	2019	2020
Owners:																
Outright owner	**25**	**59**	**81**	**107**	**157**	**194**	**225**	**281**	**367**	**440**	**461**	**456**	**484**	**539**	**621**	**577**
With mortgage	**39**	**96**	**142**	**195**	**267**	**320**	**380**	**461**	**555**	**643**	**681**	**722**	**756**	**910**	**906**	**941**
Tenants:																
Local authority	**22**	**58**	**68**	**76**	**93**	**110**	**131**	**140**	**178**	**203**	**222**	**224**	**246**	**314**	**327**	**318**
Housing association	**–**	**54**	**66**	**88**	**94**	**120**	**145**	**164**	**203**	**201**	**247**	**235**	**267**	**337**	**363**	**388**
Private, unfurnished	**19**	**48**	**60**	**77**	**110**	**149**	**223**	**262**	**406**	**398**	**404**	**457**	**480**	**541**	**585**	**580**
Private, furnished	**21**	**57**	**87**	**89**	**161**	**170**	**222**	**333**	**260**	**418**	**451**	**398**	**446**	**612**	**618**	**791**

Sources: See Table 37a.

Notes:
1. See Table 37a.
2. Incomes are adjusted to 2020 levels using the composite price index as it covers the entirety of the period from 1972, unlike the CPI and CPIH.

Table 38a **Income and source of income by household tenure for all UK households, 2020/21**

Tenure of dwelling	Number of individuals in the population	Average annual household income		Average weekly household income		Sources of income							
		Disposable	Gross	Disposable	Gross	Wages and salaries	Self-employment income	Private pensions, annuities	Investment income	Other income	Total cash benefits	Imputed income from benefits in kind	All
Tenure of dwelling	000s	£	£	£	£	Percentage of gross household income							
Rented													
All renters	**22,474**	**34,908**	**43,134**	**671**	**830**	**66**	**8**	**2**	**2**	**2**	**19**	**1**	**100**
Social rented	**10,272**	**27,717**	**31,811**	**533**	**612**	**55**	**6**	**3**	**-**	**2**	**34**	**–**	**100**
Private rented unfurnished	**9,736**	**38,214**	**48,201**	**735**	**927**	**72**	**9**	**2**	**2**	**1**	**13**	**1**	**100**
Private rented furnished	**1,834**	**55,859**	**77,930**	**1,074**	**1,499**	**75**	**11**	**1**	**5**	**4**	**3**	**–**	**100**
Rent free	**632**	**40,035**	**48,118**	**770**	**925**	**53**	**6**	**4**	**6**	**10**	**13**	**7**	**100**
Owner occupied													
All owners	**43,932**	**52,389**	**69,289**	**1,007**	**1,332**	**69**	**9**	**8**	**5**	**1**	**7**	**1**	**100**
With mortgage	**24,359**	**59,608**	**80,090**	**1,146**	**1,540**	**80**	**9**	**2**	**4**	**1**	**3**	**1**	**100**
Rental purchase	**459**	**44,479**	**58,267**	**855**	**1,121**	**78**	**11**	**1**	**2**	**1**	**7**	**1**	**100**
Owned outright	**19,114**	**43,380**	**55,789**	**834**	**1,073**	**49**	**9**	**19**	**6**	**2**	**15**	**1**	**100**
All households	**66,407**	**46,473**	**60,437**	**894**	**1,162**	**68**	**9**	**6**	**4**	**1**	**10**	**1**	**100**

Source: ONS, The Effects of Taxes and Benefits on Household Income, UK, 2020/21 - 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 methodological and operational changes to government surveys necessitated by Covid-19 mean statistics for 2020/21 are subject to more uncertainty than previous years and should be treated with caution.

7. Data for years prior to 2020/21 can be found in previous editions of the *Review*, but comparisons should be treated with great caution due to discontinuities in data sources.

Table 38b **Households by tenure and income group in United Kingdom, 2020/21**

Percentages

Income decile group	Lower income boundary	Tenant households: Local authority	Registered social landlord	Private rented unfurnished	Private rented furnished	Rent-free	Homeowner households: Outright owner	Buying with a mortgage	All households	All social tenants	All private tenants	All owners
	£	%	%	%	%	%	%	%	%	%	%	%
Lowest	**0**	**17**	**21**	**11**	*[3]*	*[4]*	**38**	**7**	**100**	**37**	**18**	**45**
Second	**250**	**14**	**16**	**15**	–	–	**47**	**6**	**100**	**30**	**18**	**52**
Third	**368**	**9**	**11**	**15**	*[5]*	–	**44**	**14**	**100**	**20**	**21**	**59**
Fourth	**484**	**6**	**7**	**16**	*[3]*	–	**42**	**24**	**100**	**13**	**20**	**67**
Fifth	**604**	**6**	**7**	**20**	*[5]*	–	**39**	**22**	**100**	**13**	**25**	**62**
Sixth	**735**	**[5]**	**5**	**15**	*[3]*	–	**39**	**33**	**100**	**10**	**18**	**72**
Seventh	**885**	**[4]**	*[3]*	**16**	*[4]*	–	**31**	**40**	**100**	**7**	**21**	**71**
Eighth	**1,070**	–	*[3]*	**19**	*[3]*	–	**26**	**45**	**100**	**[5]**	**24**	**71**
Ninth	**1,333**	–	–	**11**	**[4]**	–	**24**	**57**	**100**	*[4]*	**15**	**81**
Highest	**1,741**	–	–	**[6]**	*[5]*	–	**26**	**61**	**100**	–	**12**	**87**
All	–	**6**	**8**	**14**	**4**	**1**	**36**	**31**	**100**	**14**	**19**	**67**

Source: ONS Living Costs and Food Survey, financial year ending 2001, Workbook 4. Expenditure by Household Characteristics (table A50).

Notes: 1. The lower income boundary refers to the gross income at the bottom of the range for each decile.

2. All tenants in tied accommodation (i.e. home goes with the job of someone in the household) are coded private rented, even if the landlord is a social landlord.

3. Unfurnished includes partly furnished.

4. See notes for table 38a. Also Figures in [ ] and italics should be used with extra caution because they are based on fewer than 20 reporting households.

Table 39a **Households experiencing fuel poverty in England by tenure**

Percentages

	Low Income High Costs (LIHC)								Low Income Low Energy Efficiency (LILEE)										
Tenure	2003	2005	2010	2015	2016	2017	2018	2019	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Owner-occupied	**8.2**	**8.5**	**8.9**	**7.4**	**7.7**	**8.0**	**8.3**	**8.6**	**14.1**	**13.2**	**12.1**	**10.8**	**9.9**	**9.9**	**9.8**	**9.5**	**8.8**	**8.2**	**8.4**
Private rented	**24.2**	**21.5**	**20.6**	**20.9**	**19.4**	**19.4**	**17.7**	**16.5**	**36.7**	**38.4**	**36.4**	**33.3**	**33.4**	**31.5**	**30.1**	**31.1**	**29.7**	**26.8**	**25.0**
Social rented	**–**	**–**	**16.3**	**12.8**	**13.8**	**11.8**	**9.1**	**10.1**	**40.3**	**36.4**	**32.0**	**30.3**	**26.7**	**24.7**	**23.4**	**23.4**	**21.5**	**18.4**	**18.7**
Local authority	**21.9**	**18.4**	**14.6**	**14.0**	**16.0**	**12.5**	**8.7**	**10.3**	**44.9**	**40.2**	**33.9**	**32.0**	**28.7**	**27.8**	**27.0**	**27.6**	**25.3**	**22.6**	**22.5**
Housing association	**14.0**	**13.6**	**11.4**	**11.9**	**12.4**	**11.3**	**9.4**	**10.0**	**36.0**	**33.0**	**30.4**	**29.0**	**25.3**	**22.5**	**21.0**	**20.6**	**19.0**	**15.7**	**16.2**
England	**11.7**	**11.3**	**11.4**	**11.0**	**11.1**	**10.9**	**10.3**	**10.4**	**22.1**	**21.6**	**19.8**	**18.5**	**17.3**	**16.7**	**16.2**	**16.1**	**15.0**	**13.4**	**13.2**

Source: Department for Business, Energy and Industrial Strategy, Annual Fuel Poverty Statistics in England, (detailed annual tables for LIHC and LILEE and fuel poverty trends data, 2022).

Notes: 1. From 2021, Low Income Low Energy Efficiency (LILEE) became the official Fuel Poverty measure. A household is judged to be fuel-poor if it occupies a dwelling with an energy-efficiency rating of band D or below and would have a disposable income after housing costs (AHC) and energy needs below the poverty line (60% of median equivalised income). Income excludes disability benefits.

2. The former Low Income High Costs (LIHC) measure judged a household to be fuel-poor if their required fuel costs were above the national median level for their household group and if they were to spend this amount, they would have an equivalised disposable income below 60% of the national median.

3. Fuel poverty statistics are derived from English Housing Survey data. Historic data for the LIHC from 2003 to 2010 and the LILEE from 2010 to 2018 were backcast by the Department to provide trends data.

4. From 2017, the statistics allow for the effect of the pre-payment price cap that was introduced in April 2017.

5. Lower response rates and changes in the composition of respondents following methodological and operational changes to government surveys necessitated by Covid-19 mean statistics for 2020 are subject to more uncertainty than previous years and should be treated with caution.

6. LIHC figures for 2020 have not been issued.

Table 39b **Levels of fuel poverty in English regions**

Percentages of households

Region	Low Income High Costs (LIHC)								Low Income Low Energy Efficiency (LILEE)										
	2003	2005	2010	2015	2016	2017	2018	2019	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
North East	**18.3**	**17.3**	**15.4**	**15.2**	**13.8**	**11.8**	**9.5**	**12.0**	**27.0**	**26.2**	**21.5**	**21.6**	**22.9**	**20.9**	**20.2**	**19.3**	**16.0**	**14.8**	**14.4**
North West	**12.9**	**13.6**	**12.8**	**11.8**	**12.8**	**13.1**	**12.1**	**10.8**	**24.5**	**23.9**	**20.1**	**18.9**	**17.7**	**16.5**	**17.2**	**18.3**	**16.7**	**14.5**	**14.4**
Yorkshire & The Humber	**17.6**	**12.3**	**12.1**	**12.5**	**12.1**	**10.6**	**10.1**	**12.3**	**22.8**	**23.0**	**19.9**	**18.1**	**18.9**	**19.1**	**15.8**	**16.8**	**16.9**	**16.8**	**17.5**
East Midlands	**11.5**	**11.8**	**13.4**	**11.2**	**11.7**	**9.3**	**10.9**	**10.4**	**23.3**	**22.5**	**21.0**	**17.7**	**15.4**	**17.9**	**17.2**	**14.1**	**14.6**	**13.9**	**14.2**
West Midlands	**13.9**	**13.6**	**13.5**	**13.6**	**13.7**	**12.6**	**11.4**	**14.4**	**25.1**	**25.5**	**26.3**	**21.9**	**18.3**	**18.1**	**18.3**	**18.2**	**17.4**	**17.5**	**17.8**
East England	**8.0**	**9.7**	**10.5**	**7.7**	**9.4**	**9.8**	**9.4**	**11.5**	**18.8**	**18.1**	**16.8**	**15.2**	**13.6**	**14.4**	**14.7**	**13.8**	**13.8**	**13.2**	**13.2**
London	**8.5**	**9.1**	**10.4**	**9.7**	**10.0**	**11.8**	**11.4**	**10.1**	**25.7**	**23.4**	**22.0**	**22.5**	**20.8**	**17.7**	**18.4**	**20.1**	**18.7**	**15.2**	**11.5**
South East	**7.7**	**7.3**	**7.6**	**9.3**	**9.0**	**8.7**	**7.9**	**6.5**	**16.1**	**16.2**	**16.3**	**14.9**	**13.6**	**14.1**	**12.8**	**12.3**	**10.3**	**7.5**	**8.6**
South West	**13.7**	**12.7**	**11.3**	**11.3**	**10.2**	**10.8**	**9.4**	**8.3**	**19.9**	**19.6**	**16.9**	**18.0**	**18.2**	**15.3**	**14.4**	**13.7**	**12.0**	**10.6**	**11.4**
England	**11.7**	**11.3**	**11.4**	**11.0**	**11.1**	**10.9**	**10.3**	**10.4**	**22.1**	**21.6**	**19.8**	**18.5**	**17.3**	**16.7**	**16.2**	**16.1**	**15.0**	**13.4**	**13.2**

Source and notes: See Table 39a.

Table 39c **Households in fuel poverty in Wales by tenure**

Percentages

	2008	2017/18
Number of households in fuel poverty	**332,000**	**155,000**
Percentage of households in fuel poverty		
Owner-occupied	**25.0**	**11.0**
Private rent	**36.0**	**20.0**
Social rent	**26.0**	**9.0**
All households	**26.0**	**12.0**
Number of households in extreme fuel poverty	**60,000**	**32,000**
Percentage of households in severe fuel poverty	**4.7**	**2.4**

Sources: Welsh Government, Living in Wales Property Survey 2008 and Welsh Housing Conditions Survey 2017-18.

Notes: 1. Wales uses fuel poverty definitions similar to those in Scotland prior to 2018 (see Notes 1 and 3 of Table 39d).

Table 39d **Households in fuel poverty in Scotland by tenure**

Percentages

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2016	2017	2018	2019
Households in fuel poverty																		
Owned	**15.0**	**20.0**	**25.0**	**25.0**	**25.0**	**33.4**	**31.2**	**31.5**	**33.9**	**34.1**	**32.5**	**29.2**	**24.8**	**23.3**	**24.8**	**23.3**	**17.2**	**17.3**
Private rent	**22.0**	**20.0**	**23.0**	**27.0**	**29.0**	**25.2**	**34.5**	**28.9**	**27.6**	**33.3**	**37.3**	**32.8**	**23.1**	**27.9**	**23.1**	**27.9**	**36.0**	**36.0**
Social rent	**–**	**15.0**	**20.0**	**26.0**	**29.0**	**33.9**	**41.6**	**36.3**	**37.4**	**39.3**	**39.3**	**33.4**	**32.1**	**27.1**	**32.1**	**27.1**	**40.5**	**37.1**
All households	**15.4**	**18.2**	**23.5**	**25.3**	**26.5**	**32.7**	**34.7**	**32.9**	**34.5**	**35.8**	**34.9**	**30.7**	**26.5**	**24.9**	**26.5**	**24.9**	**25.0**	**24.6**
Households in extreme fuel poverty																		
Owned	**5.0**	**7.0**	**9.0**	**9.0**	**9.0**	**12.2**	**10.7**	**9.6**	**10.6**	**10.4**	**9.9**	**9.2**	**8.7**	**7.5**	**8.7**	**7.5**	**9.0**	**9.8**
Private rent	**6.0**	**6.0**	**9.0**	**10.0**	**8.0**	**10.7**	**10.5**	**9.1**	**6.8**	**10.5**	**11.3**	**9.0**	**5.9**	**7.6**	**5.9**	**7.6**	**19.0**	**22.0**
Social rent	**–**	**1.0**	**2.0**	**4.0**	**6.0**	**6.0**	**6.4**	**6.3**	**6.1**	**6.9**	**7.4**	**5.8**	**5.3**	**5.6**	**5.3**	**5.6**	**13.9**	**14.5**
All households	**4.9**	**5.2**	**7.5**	**7.4**	**7.8**	**10.3**	**9.6**	**8.8**	**9.3**	**9.8**	**9.5**	**8.3**	**7.5**	**7.0**	**7.5**	**7.0**	**11.3**	**12.4**

Source: Scottish Government, Scottish House Condition Survey.

Notes: 1. Up to 2017, a household was defined as fuel poor if it was required to spend more than 10% of its household income on fuel use to maintain a satisfactory heating regime. A household required to spend 20% or more was defined as being in extreme fuel poverty.

2. From 2018, a household is fuel poor if more than 10% of its ‘after housing cost’ (AHC) income is required to heat their home AND if after deducting fuel costs, childcare costs, and specific disability and care need benefits, remaining AHC income is below 90% of the applicable UK Minimum Income Standard (MIS), including a remote rural and island area uplift. Those required to spend over 20% of AHC on fuel are in extreme fuel poverty.

3 .A satisfactory heating regime is defined as 21°C in the living room and 18°C in other rooms for 9 hours a day during the week and 16 hours a day at weekends. For older and other vulnerable households it is defined as 23°C in the living room and 18°C (rising to 20°C from 2018) in other rooms for 16 hours per day.

4. The data should be treated with caution due to methodological discontinuities. Apart from the definitional change from 2018, the energy demand model was updated in 2010 and 2014, the fuel cost model was revised in 2013 and 2014, and adjustments for the Warm Home Discount and pre-payment metered prices were applied from 2011 and 2016 respectively.

5. Data for 2004 to 2006 are for financial years. Data for 2018 and 2019 are provisional best estimates of the revised legal definition.

Table 39e **Households in fuel poverty in Northern Ireland**

Percentages

	2001	2006	2009	2011	2016	2017	2018
Households in fuel poverty							
Owner-occupied	**22.8**	**31.8**	**38.9**	**40.6**	**23.0**	–	–
Private rent	**44.0**	**44.1**	**54.9**	**49.1**	**26.3**	–	–
Social rent	**36.1**	**37.1**	**51.4**	**39.7**	**9.9**	–	–
NIHE	**40.1**	**40.8**	**57.3**	–	–	–	–
Housing association	**10.1**	**21.1**	–	–	–	–	–
All households	**27.4**	**34.2**	**43.7**	**42.0**	**21.5**	**17.0**	**18.0**
Households in severe fuel poverty	–	**6.2**	–	**5.9**	**1.8**	–	–

Sources: Northern Ireland Housing Executive, Northern Ireland Housing Condition Survey.

Notes: 1. A household is considered to be fuel poor if it would be required to spend more than 10% of its total household income from all sources (i.e. full income) on fuel use to maintain a satisfactory heating regime, which is defined as 21°C in living rooms and 18°C for other rooms.

2. A household is considered to be in severe fuel poverty if it would be required to spend 20% or more of its total income from all sources to maintain a satisfactory heating regime.

3. Figures for 2017 and 2018 are Building Research Establishment modelled estimates derived from the NIHCS 2016 adjusted to allow for the installation of energy-efficiency improvement measures as well as incomes and fuel prices.

Private housing

Table 40 **Numbers of residential property transactions of £40,000 or above in the United Kingdom**

Thousands of transactions

	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
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**
Wales	**60**	**72**	**63**	**35**	**38**	**37**	**39**	**39**	**47**	**50**	**55**	**52**	**56**	**56**	**55**	**48**	**62**
Scotland	**131**	**146**	**143**	**84**	**74**	**72**	**73**	**74**	**89**	**95**	**105**	**98**	**100**	**103**	**103**	**97**	**109**
Northern Ireland	**44**	**51**	**30**	**13**	**15**	**14**	**15**	**16**	**20**	**23**	**25**	**24**	**27**	**28**	**27**	**25**	**32**
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**

Source: HMRC UK Property Transactions Statistics.

Notes: 1. HMRC figures are non-seasonally adjusted, rounded to the nearest thousand and are based on transactions of £40,000 or more.

2. Property transactions are allocated to the month in which transactions were completed.

3. The introduction of Land and Buildings Transaction Tax (LBTT) in Scotland from 2015/16 and a Land Transaction Tax (LLT) in Wales from 2018/19 to replace stamp duty led to changes in the underlying data that may have led to discontinuities in the data.

4. Public health measures to control the Covid pandemic and the temporary increase in the nil-rate tax band for residential transactions, the nature and duration of which varied from county 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
Building societies	**675**	**1,073**	**780**	**513**	**311**	**181**	**246**	**233**	**104**	**104**	**113**	**116**	**165**	–	–	–	–	–	–	–	–	–
+ Banks	–	**176**	**333**	**346**	**744**	**805**	**891**	**758**	**368**	**469**	**418**	**416**	**402**	–	–	–	–	–	–	–	–	–
= Monetary & financial Institutions	–	**1,249**	**1,113**	**859**	**1,055**	**988**	**1,136**	**984**	**476**	**568**	**527**	**530**	**568**	**690**	**728**	**762**	**773**	**764**	**741**	**752**	**771**	**881**
+ Insurance companies	**18**	**19**	**26**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Local authorities	**16**	**23**	**8**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Other specialist lenders	–	–	–	**50**	**68**	**225**	**292**	**266**	**46**	**24**	**44**	**61**	**43**	**45**	**53**	**49**	**36**	**33**	**40**	**36**	**46**	**63**
= Total	**709**	**1,291**	**1,147**	**909**	**1,123**	**1,214**	**1,428**	**1,249**	**522**	**592**	**571**	**591**	**611**	**735**	**781**	**811**	**809**	**797**	**780**	**788**	**817**	**944**

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
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	129,267	158,906	185,229	198,171	226,229	238,654	245,402	245,024	221,924	281,670
+ 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	5,583
+ Other specialist lenders	–	8,991	10,735	42,585	57,861	63,172	21,360	4,973	7,422	10,670	11,179	13,262	16,616	18,413	16,723	14,649	17,581	18,407	15,985	21,323
= Total	11,484	69,823	119,794	288,280	345,355	362,758	253,929	143,766	133,807	138,257	144,512	176,635	203,648	220,502	246,684	260,482	268,764	268,939	243,888	308,576
Net advances in year																				
Building societies	5,249	25,139	8,930	13,063	16,447	12,890	4,960	- 7,367	- 6,240	- 2,261	6,526	–	–	–	–	–	–	–	–	–
+ Banks	500	6,409	19,479	33,232	29,985	13,825	- 42,876	43,133	20,391	13,352	3,892	–	–	–	–	–	–	–	–	–
= Monetary & financial Institutions	5,749	31,548	28,409	46,295	46,432	26,715	- 37,916	35,766	14,151	11,091	10,697	12,850	24,968	32,927	40,589	43,321	40,367	41,869	38,667	62,277
+ 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	3,231
+ Other specialist lenders	–	2,914	12,162	45,087	63,950	81,040	75,522	- 25,769	- 8,335	- 5,247	- 3,954	- 3,316	- 1,565	4,005	701	- 1,095	1,983	4,227	2,882	6,304
= Total	7,368	33,287	40,751	91,158	110,451	108,274	39,962	12,200	6,494	6,903	10,367	13,401	23,115	34,889	40,391	45,797	44,727	49,275	46,423	71,812
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	1,035,126	1,048,888	1,074,760	1,109,855	1,155,279	1,204,627	1,246,156	1,289,579	1,328,168	1,390,822
+ 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	57,916
+ 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
= 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	1,235,764	1,254,841	1,286,703	1,322,329	1,367,293	1,407,152	1,452,268	1,498,956	1,562,623
Advances to housing associations																				
Gross advances in year	–	–	2,069	4,827	4,422	5,956	6,124	3,193	1,524	3,034	804	1,160	957	–	–	–	–	–	–	–
Net advances in year	–	–	1,888	4,271	3,118	4,230	4,618	3,188	1,146	2,990	-175	510	-804	-1,090	–	–	–	–	–	–
Amount outstanding at year end	–	–	11,352	23,346	26,469	30,740	34,960	41,730	38,978	41,967	41,365	41,566	40,627	39,535	–	–	–	–	–	–

Sources: CML, Compendium of Housing Finance Statistics to 1990 and Bank of England, Financial Statistics from 1990.

Notes: 1. The figures for banks and building societies reflect the process of demutualisation by some building societies. 'Other lenders' comprise insurance companies and central and local government.
2. From 2010 the distinction between banks and building societies is replaced by one between non-mutual and mutual banks. From 2013 they are combined into a single figure for Monetary & financial Institutions.
3. From 1993 to 2009 figures for gross and net advances, and amounts outstanding, are for the personal and housing association sectors combined. From 2010 onwards, figures for the two sectors are shown separately.
4. From 2016 data on advances to housing associations are no longer provided.

Table 43a **Advances to first-time buyers in the UK**

	1970	1980	1990	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Number of loans (000s)	330	318	413	500	568	532	370	358	364	403	358	192	194	193	188	211	260	303	295	314	329	338	339	297	398
Average dwelling price (A) (£)	4,330	17,533	45,234	75,840	85,021	103,754	109,336	131,693	141,299	145,970	159,494	163,208	165,512	183,750	179,609	181,667	189,668	202,064	204,136	211,200	211,439	217,069	217,438	232,084	242,409
Average advance (B) (£)	3,464	12,946	37,332	60,451	67,037	80,306	82,553	100,065	110,638	120,612	130,565	124,191	114,607	126,678	128,109	133,809	141,645	152,731	155,187	162,129	159,939	164,971	167,639	177,264	182,402
Average annual income (C) (£)	1,766	7,749	17,016	26,259	28,489	31,988	28,723	32,437	35,937	40,523	41,901	41,479	40,971	44,476	43,649	44,766	46,331	47,850	48,755	49,344	47,729	48,289	48,700	51,393	52,557
Average advance as % of dwelling price (B/A)	80.0	73.8	82.5	79.7	78.8	77.4	75.5	76.0	78.3	82.6	81.9	76.1	69.2	68.9	71.3	73.7	74.7	75.6	76.0	76.8	75.6	76.0	77.1	76.4	75.2
Ratio average advance/ average income (B/C)	2.0	1.7	2.2	2.3	2.4	2.5	2.9	3.1	3.1	3.0	3.1	3.0	2.8	2.8	2.9	3.0	3.1	3.2	3.2	3.3	3.4	3.4	3.4	3.4	3.5
Mortgage interest rates (%)	8.6	14.9	14.3	6.2	5.0	4.5	4.1	5.6	5.0	5.3	5.8	5.7	4.1	3.8	3.6	3.7	3.4	3.3	2.8	2.5	2.2	2.0	2.2	2.0	2.1
Average monthly repayment (D) (£)	22.27	122.60	381.02	402.00	391.89	446.37	440.32	620.48	646.78	726.33	826.14	779.72	608.70	652.56	650.50	687.32	703.11	745.77	720.66	727.20	696.28	699.54	728.27	751.66	782.88
Average repayment as % of average income (12xD/C)	15.1	19.0	26.9	18.4	16.5	16.7	18.4	23.0	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	17.6	17.9

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 in this table in the 2020 edition of the *Review* were for the half year, whereas the figures reported here are for the full year.

Table 43b **Annual changes in house prices, mortgage advances and incomes for first-time buyers in the UK**

Percentages

	1970	1980	1990	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Average dwelling price	5.7	17.5	13.8	5.9	12.1	22.0	5.4	20.4	7.3	3.3	9.3	2.3	1.4	11.0	- 2.3	1.1	4.4	6.5	1.0	3.5	0.1	2.7	0.2	6.7	4.4
Average advance	6.9	14.7	13.3	5.3	10.9	19.8	2.8	21.2	10.6	9.0	8.3	- 4.9	- 7.7	10.5	1.1	4.4	5.9	7.8	1.6	4.5	- 1.4	3.1	1.6	5.7	2.9
Average income	9.2	23.2	11.7	3.9	8.5	12.3	- 10.2	12.9	10.8	12.8	3.4	- 1.0	- 1.2	8.6	- 1.9	2.6	3.5	3.3	1.9	1.2	- 3.3	1.2	0.9	5.5	2.3

Sources and Notes: As Table 43a.

Table 43c **Advances to moving owner-occupiers**

	1970	1980	1990	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Number of loans (000s)	210	358	367	623	745	865	882	887	616	712	646	319	312	330	307	316	327	352	348	349	356	349	344	311	445
Average dwelling price (A) (£)	5,838	28,959	76,170	122,140	131,803	138,967	165,126	190,983	209,304	239,042	258,459	262,880	259,559	284,286	280,228	283,246	291,997	312,161	331,027	345,304	344,501	347,477	347,669	372,241	399,274
Average advance (B) (£)	3,854	13,359	45,180	78,590	84,181	88,707	101,421	114,036	128,688	148,784	161,294	157,348	149,439	164,927	167,155	170,226	176,752	191,397	204,862	212,916	215,337	218,910	223,739	240,440	249,805
Average annual income (C) (£)	2,168	8,688	22,479	35,197	37,675	38,134	38,664	40,734	47,314	56,774	60,054	61,665	61,244	64,598	64,034	64,277	66,331	68,095	72,342	72,203	70,349	70,243	71,443	76,401	78,078
Average advance as percentage of dwelling price (B/A)	66.0	46.1	59.3	64.3	63.9	63.8	61.4	59.7	61.5	62.2	62.4	59.9	57.6	58.0	59.6	60.1	60.5	61.3	61.9	61.7	62.5	63.0	64.4	64.6	62.6
Ratio average advance/ average income (B/C)	1.8	1.5	2.0	2.2	2.2	2.3	2.6	2.8	2.7	2.6	2.7	2.6	2.4	2.6	2.6	2.6	2.7	2.8	2.8	2.9	3.06	3.12	3.13	3.15	3.20
Mortgage interest rates (%)	8.6	14.9	14.3	6.2	5.0	4.5	4.1	5.6	5.0	5.3	5.8	5.7	4.1	3.8	3.6	3.7	3.4	3.3	2.8	2.5	2.2	2.0	2.2	2.0	2.1
Average monthly repayment (D) (£)	24.8	126.5	478.0	516.0	492.1	493.1	541.0	707.1	752.3	896.0	1,020.6	987.9	793.7	849.6	848.8	874.4	877.4	934.6	951.3	955.0	937.5	928.3	972.0	1,019.6	1,072.2
Average repayment as percentage of average income (12xD/C)	13.7	17.5	25.5	17.6	15.7	15.5	16.8	20.8	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

Sources and Notes: As Table 43a.

Table 43d **Annual changes in house prices, mortgage advances and incomes for moving owner-occupiers**

Percentages

	1970	1980	1990	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Average dwelling price	13.4	20.3	6.8	9.8	7.9	5.4	18.8	15.7	9.6	14.2	8.1	1.7	-1.3	9.5	-1.4	1.1	3.1	6.9	6.0	4.3	-0.2	0.9	0.1	7.1	7.3
Average advance	11.4	12.9	10.1	9.6	7.1	5.4	14.3	12.4	12.8	15.6	8.4	-2.4	-5.0	10.4	1.4	1.8	3.8	8.3	7.0	3.9	1.1	1.7	2.2	7.5	3.9
Average income	9.1	22.3	16.2	3.6	7.0	1.2	1.4	5.4	16.2	20.0	5.8	2.7	-0.7	5.5	-0.9	0.4	3.2	2.7	6.2	-0.2	-2.6	-0.2	1.7	6.9	2.2

Sources and Notes: As Table 43a.

Table 44a **Mortgage cost-to-income ratios for first-time buyers**

Percentages

	1986	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
North East	**16.6**	**21.8**	**16.3**	**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**
North West	**18.1**	**23.5**	**18.0**	**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**
Yorkshire & The Humber	**18.1**	**23.6**	**17.8**	**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**
East Midlands	**18.6**	**27.1**	**17.8**	**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**
West Midlands	**18.8**	**25.8**	**18.2**	**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**
East of England	**21.5**	**30.6**	**19.0**	**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**
London	**23.3**	**30.9**	**20.2**	**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**
South East	**22.4**	**31.4**	**19.7**	**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**
South West	**21.4**	**30.0**	**19.4**	**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**
England	**20.5**	**28.2**	**18.9**	**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**
Wales	**18.7**	**23.7**	**17.5**	**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**
Scotland	**18.1**	**18.0**	**15.6**	**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**
Northern Ireland	**16.9**	**19.2**	**15.1**	**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**
United Kingdom	**20.1**	**26.9**	**18.5**	**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**	**17.6**	**17.9**

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 mortgages being calculated on a compound-interest basis and exclude MIRAS, which ended in 2000. Figures prior to 2000 are therefore not strictly comparable.

Table 44b **Mortgage cost-to-income ratios for former owner-occupiers**

Percentages

	1986	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
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**
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**
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**
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**
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**
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**
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**
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**
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**
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**
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**
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**
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**
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**

Source and Notes: As Table 43a.

Table 45a **The UK Housing Review Affordability Index**

Index: 1994=100

Country/Region	1994	1995	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
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**
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**
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**
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**
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**
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**
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**
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**
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**
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**
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**
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**
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**
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**

Source: UK Finance Regulated Mortgage Survey and DWP Family Resources Survey.

Notes: 1. Based on mortgage costs for the simple average house price for the area and the average gross income for a resident household with at least the household reference person (HRP) in full-time employment.

2. Mortgage costs assume a 25-year repayment mortgage, BoE average mortgage rates and a constant 82% mortgage advance, in line with the average over the period.

3. The Index measures affordability compared with the 1994 base: the higher the index, the more unaffordable homeownership is.

Table 45b **Mortgage cost-to-income ratios for households in full-time work**

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
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**
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**
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**
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**
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**
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**
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**
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**
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**
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**
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**
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**
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**
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**

Source: As for Table 45a.

Note: 1. The table shows the ratios of average mortgage cost in an area to average income of a resident household where the household reference person (HRP) is in full-time employment; the ratios are intended to illustrate those faced by a typical potential homebuyer.

2. See also the notes for Table 45a.

Table 46a **Average endowment payments for households with endowment policies**

£ per week

Country	1994/95	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015/16	2016/17
England	**16.12**	**15.95**	**16.84**	**18.64**	**18.98**	**19.59**	**22.30**	**22.77**	**21.98**	**22.88**	**22.37**	**23.24**	**24.62**	**21.81**	**23.39**	**23.01**	**27.18**	**25.16**	**28.08**	**34.72**	**62.98**	**36.53**	**72.90**
Scotland	**13.77**	**14.72**	**15.40**	**17.06**	**14.28**	**17.56**	**17.56**	**18.75**	**18.56**	**17.38**	**19.41**	**18.28**	**18.20**	**19.60**	**16.25**	**18.36**	**23.50**	**16.67**	**16.80**	–	–	–	–
Wales	**11.62**	**14.37**	**14.46**	**15.15**	**16.54**	**16.59**	**16.00**	**15.81**	**15.40**	**18.14**	**14.90**	**24.55**	**20.70**	**19.00**	**17.60**	**21.60**	**15.60**	–	–	–	–	–	–
Northern Ireland	**8.32**	**12.09**	**11.42**	**11.98**	**13.46**	**12.81**	**12.95**	**11.59**	**17.28**	**16.78**	–	**18.64**	**9.12**	**14.40**	**17.70**	–	–	–	–	–	–	–	–
United Kingdom	**15.54**	**15.42**	**16.21**	**18.22**	**18.15**	**19.27**	**21.51**	**21.90**	**21.65**	**21.95**	**21.36**	**22.23**	**23.34**	**21.10**	**22.82**	**22.10**	**25.75**	**24.17**	**27.30**	**33.47**	**45.93**	**38.32**	**54.95**

Table 46b **Percentage of homebuying households with endowment policies**

Percentages

Country	1994/95	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015/16	2016/17
England	**66.6**	**67.8**	**65.2**	**63.9**	**63.8**	**61.5**	**53.9**	**51.6**	**43.8**	**38.9**	**30.3**	**25.6**	**22.9**	**19.1**	**15.4**	**14.2**	**13.9**	**11.3**	**9.6**	**7.5**	**8.0**	**7.0**	**3.9**
Scotland	**76.9**	**81.7**	**72.8**	**76.7**	**75.0**	**73.2**	**55.1**	**66.9**	**52.7**	**39.9**	**39.1**	**36.4**	**32.0**	**20.0**	**22.2**	**23.8**	**16.7**	**17.6**	**12.5**	**8.3**	**9.1**	–	–
Wales	**61.2**	**67.2**	**68.4**	**66.4**	**71.7**	**67.8**	**41.8**	**56.7**	**54.6**	**47.3**	**35.7**	**18.2**	**18.2**	**26.3**	**22.0**	**11.1**	**11.1**	–	–	–	–	–	–
Northern Ireland	**79.1**	**78.8**	**77.6**	**76.0**	**87.2**	**58.5**	**24.4**	**50.0**	**46.7**	**40.4**	–	**20.0**	**20.0**	**20.0**	**20.0**	–	–	–	–	–	–	–	–
United Kingdom	**67.4**	**69.1**	**66.2**	**65.3**	**65.4**	**62.9**	**52.9**	**53.1**	**45.1**	**39.6**	**31.4**	**26.6**	**23.6**	**19.8**	**15.9**	**14.9**	**14.5**	**11.9**	**9.9**	**7.7**	**7.7**	**6.8**	**4.1**

Table 46c **Average endowment payment per household with mortgage**

£ per week

Country	1994/95	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015/16	2016/17
England	**10.74**	**10.81**	**10.98**	**11.91**	**12.11**	**12.05**	**12.02**	**11.75**	**9.63**	**8.90**	**6.78**	**5.95**	**5.64**	**4.17**	**3.60**	**3.27**	**3.78**	**2.85**	**2.68**	**2.59**	**5.02**	**2.57**	**2.83**
Scotland	**10.59**	**12.03**	**11.21**	**13.09**	**10.71**	**12.85**	**9.68**	**12.54**	**9.78**	**6.93**	**7.59**	**6.65**	**5.82**	**3.92**	**3.61**	**4.37**	**3.92**	**2.94**	**2.10**	–	–	–	–
Wales	**7.11**	**9.66**	**9.89**	**10.06**	**11.86**	**11.25**	**6.69**	**8.96**	**8.41**	**8.58**	**5.32**	**4.47**	**3.77**	**5.00**	**3.87**	**2.40**	**1.73**	**0.94**	**1.35**	–	–	–	–
Northern Ireland	**6.58**	**9.53**	**8.86**	**9.10**	**11.74**	**7.49**	**3.16**	**5.80**	**8.07**	**6.78**	–	**3.73**	**1.82**	**2.88**	**3.54**	–	**0.90**	**2.10**	–	–	–	–	–
United Kingdom	**10.47**	**10.66**	**10.73**	**11.90**	**11.87**	**12.12**	**11.38**	**11.63**	**9.76**	**8.69**	**6.71**	**5.91**	**5.51**	**4.18**	**3.63**	**3.29**	**3.74**	**2.87**	**2.70**	**2.57**	**3.53**	**2.59**	**2.23**

Source: Original analysis of Family Expenditure Survey and Expenditure and Food Survey database; supplied by Office for National Statistics.

Notes: The figures for Scotland, Wales and Northern Ireland from 2000/01 may be distorted by small sample sizes and some are omitted for that reason. In 'Average endowment payments for households with endowment policies' and 'Average endowment payment per household with mortgage', figures for Northern Ireland exclude endowment policies from before 1984. From 2006 the reporting period for the Expenditure and Food Survey became the calendar year, reverting to financial years from 2014/15, for which figures have not been included because of the overlap with 2014.

Table 47a **Average regional house prices**

£

Region	1970	1980	1990	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
North East	3,900	17,700	41,000	64,000	135,000	141,000	152,000	159,000	157,000	162,000	153,000	153,000	154,000	162,000	168,000	169,000	168,000	169,000	171,000	180,000	192,000
North West	4,200	20,100	50,000	78,000	149,000	158,000	170,000	175,000	174,000	183,000	175,000	174,000	175,000	184,000	192,000	197,000	198,000	202,000	205,000	217,000	237,000
Yorkshire & The Humber	3,600	17,700	47,000	72,000	148,000	158,000	170,000	173,000	176,000	182,000	171,000	171,000	172,000	182,000	188,000	192,000	192,000	196,000	199,000	210,000	228,000
East Midlands	4,000	18,900	53,000	79,000	161,000	164,000	176,000	177,000	172,000	185,000	179,000	177,000	178,000	188,000	199,000	207,000	213,000	222,000	224,000	236,000	258,000
West Midlands	4,500	21,700	55,000	88,000	169,000	177,000	185,000	185,000	185,000	201,000	189,000	188,000	191,000	202,000	211,000	219,000	223,000	231,000	232,000	247,000	266,000
East of England	4,500	22,800	72,000	112,000	212,000	221,000	238,000	244,000	233,000	261,000	256,000	255,000	258,000	280,000	306,000	326,000	335,000	338,000	339,000	356,000	378,000
Greater London	6,900	31,000	84,000	164,000	283,000	306,000	342,000	351,000	338,000	385,000	401,000	410,000	428,000	470,000	514,000	534,000	536,000	538,000	538,000	575,000	603,000
South East	6,200	29,800	82,000	143,000	244,000	257,000	278,000	285,000	274,000	309,000	301,000	303,000	305,000	330,000	356,000	375,000	379,000	382,000	381,000	404,000	426,000
South West	4,900	25,300	65,000	104,000	205,000	214,000	231,000	230,000	220,000	240,000	232,000	232,000	230,000	244,000	259,000	270,000	277,000	283,000	285,000	304,000	326,000
England	5,000	24,000	63,000	107,000	202,000	214,000	232,000	237,000	234,000	261,000	256,000	256,000	261,000	278,000	291,000	298,000	298,000	300,000	300,000	321,000	342,000
Wales	4,400	19,400	46,000	72,000	150,000	157,000	170,000	170,000	166,000	172,000	165,000	165,000	169,000	178,000	178,000	182,000	184,000	188,000	190,000	201,000	225,000
Scotland	5,000	21,800	42,000	70,000	130,000	137,000	159,000	169,000	174,000	185,000	180,000	180,000	181,000	191,000	193,000	187,000	185,000	190,000	193,000	202,000	218,000
Northern Ireland	4,400	23,700	32,000	73,000	129,000	169,000	230,000	218,000	185,000	168,000	141,000	131,000	136,000	144,000	152,000	152,000	154,000	158,000	160,000	172,000	182,000
United Kingdom	5,000	23,600	60,000	102,000	191,000	205,000	223,000	228,000	226,000	251,000	245,000	246,000	251,000	267,000	277,000	283,000	280,000	283,000	282,000	303,000	324,000

Sources: ONS House Price Index (Table 23) and the UK Finance (formerly CML) Regulated Mortgage Survey (RMS) and predecessor surveys.

Notes: 1. Average prices are rounded to the nearest £1,000 and are not adjusted for changes in the mix of properties recorded by mortgage lenders via the RMS.

2. There is a discontinuity in the series between 1992 and 1993, due to the switch to the RMS from the wider Survey of Mortgage Lenders.

3. Data for England relate to government office regions other than for 1970 and 1980 where former statistical region figures are reported for the North East (North), East of England (East Anglia) and South East (rest of South East).

Table 47b **Index of average (simple) regional house prices**

2000=100

Region	1970	1980	1990	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
North East	56	67	81	100	186	189	198	201	196	198	185	181	178	185	191	188	184	181	179	178	191
North West	49	62	81	100	169	174	182	182	178	184	173	169	166	173	179	180	177	178	176	176	193
Yorkshire & The Humber	46	59	82	100	181	188	197	195	195	198	183	180	177	185	190	190	186	187	185	185	202
East Midlands	47	58	85	100	180	178	186	181	174	184	175	170	167	174	183	186	189	193	190	190	208
West Midlands	47	59	79	100	169	172	175	170	168	179	166	162	161	168	174	177	177	180	176	178	192
East of England	37	49	81	100	167	169	177	176	166	183	177	172	170	183	199	207	209	207	203	202	215
Greater London	39	46	65	100	152	160	174	173	164	184	189	189	193	210	228	232	229	225	220	223	234
South East	40	50	72	100	151	154	162	161	153	169	163	160	158	169	181	187	185	183	179	179	189
South West	43	59	79	100	174	176	185	179	169	181	172	169	164	172	181	185	186	187	184	185	199
England	43	54	74	100	167	171	181	179	174	191	185	181	181	190	198	198	195	192	188	190	203
Wales	56	65	81	100	184	187	197	191	184	187	177	173	174	181	180	180	179	179	177	177	199
Scotland	66	75	76	100	164	168	189	195	198	207	199	195	191	200	201	190	185	186	184	183	198
Northern Ireland	55	78	55	100	156	198	263	242	202	180	149	136	138	144	151	148	148	148	147	150	159
United Kingdom	45	56	74	100	165	172	182	181	177	193	186	183	182	192	197	197	192	190	186	189	202

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 regional house prices by type of dwelling in 2021**

£

Region	Bungalow	Detached	Semi-detached	Terraced	Flat/ Maisonette in converted house	Purpose-built Flat or Maisonette	All dwellings
North East	**209,000**	**293,000**	**166,000**	**139,000**	**126,000**	**111,000**	**192,000**
North West	**242,000**	**372,000**	**219,000**	**163,000**	**165,000**	**158,000**	**237,000**
Yorkshire & The Humber	**239,000**	**362,000**	**197,000**	**164,000**	**149,000**	**134,000**	**228,000**
East Midlands	**265,000**	**362,000**	**209,000**	**178,000**	**139,000**	**134,000**	**258,000**
West Midlands	**291,000**	**403,000**	**228,000**	**189,000**	**146,000**	**140,000**	**266,000**
East England	**354,000**	**551,000**	**349,000**	**299,000**	**221,000**	**215,000**	**378,000**
London	**568,000**	**1,164,000**	**723,000**	**694,000**	**447,000**	**436,000**	**603,000**
South East	**454,000**	**692,000**	**394,000**	**321,000**	**235,000**	**224,000**	**426,000**
South West	**353,000**	**487,000**	**295,000**	**258,000**	**207,000**	**190,000**	**326,000**
England	**337,000**	**488,000**	**292,000**	**280,000**	**299,000**	**295,000**	**342,000**
Wales	**238,000**	**346,000**	**200,000**	**158,000**	**141,000**	**139,000**	**225,000**
Scotland	**244,000**	**326,000**	**200,000**	**165,000**	**166,000**	**158,000**	**218,000**
Northern Ireland	**197,000**	**266,000**	**158,000**	**118,000**	**128,000**	**122,000**	**182,000**
United Kingdom	**314,000**	**462,000**	**279,000**	**264,000**	**274,000**	**271,000**	**324,000**

Source: UK Finance Regulated Mortgage Survey (RMS) and ONS House Price Index Table 26.

Notes: 1. Prices are based on a sub-sample of the RMS and are unweighted simple averages that are rounded to the nearest £1,000.

2. Prices for flats or maisonettes in converted houses should be treated with caution as they are based on a relatively small number of cases and lenders cannot always distinguish between conversions and purpose builds.

Table 48b **Median regional house prices by size of dwelling in 2021**

£

Region	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5 bedrooms or more	All sizes
North East	**135,000**	**110,050**	**152,500**	**262,950**	**385,000**	**165,000**
Yorkshire & The Humber	**143,000**	**136,000**	**180,000**	**300,000**	**455,000**	**195,000**
North West	**162,500**	**140,000**	**190,000**	**312,995**	**456,000**	**205,000**
East Midlands	**189,950**	**164,000**	**215,000**	**330,000**	**485,000**	**233,000**
West Midlands	**170,000**	**170,000**	**220,000**	**350,000**	**520,000**	**235,000**
East	**220,000**	**252,000**	**320,000**	**460,000**	**665,000**	**332,500**
London	**350,000**	**440,000**	**525,000**	**750,000**	**1,085,000**	**500,000**
South East	**220,000**	**275,000**	**360,000**	**530,000**	**767,500**	**369,050**
South West	**182,000**	**215,000**	**275,000**	**405,000**	**590,000**	**285,000**
England	**240,000**	**222,000**	**257,995**	**400,000**	**605,000**	**290,000**
Wales	**146,000**	**145,000**	**179,000**	**299,995**	**420,000**	**195,000**
Scotland	**130,000**	**139,000**	**190,000**	**292,000**	**405,000**	**187,500**
Northern Ireland	**145,000**	**119,000**	**147,000**	**230,000**	**300,000**	**162,500**
United Kingdom	**220,000**	**201,000**	**240,000**	**375,000**	**570,000**	**272,000**

Source: UK Finance Regulated Mortgage Survey.

Notes: 1. Figures are unweighted and rounded to the nearest £1,000.

2. Cases where the number of rooms, rather than bedrooms, were reported are excluded.

3. Figures for properties with one bedroom or five or more bedrooms may be less reliable, due to small sample sizes.

Table 49 **Average mortgage repayments**
£ per week

	1996/97	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
North East	**54**	**74**	**77**	**74**	**62**	**79**	**68**	**79**	**86**	**107**	**105**	**113**	**127**	**117**	**124**	**120**	**118**	**157**	**114**	**130**	**114**	**136**
North West	**59**	**77**	**80**	**83**	**85**	**89**	**84**	**91**	**94**	**111**	**115**	**124**	**147**	**130**	**125**	**127**	**142**	**160**	**134**	**157**	**146**	**144**
Yorkshire & The Humber	**54**	**73**	**73**	**68**	**81**	**86**	**91**	**88**	**100**	**95**	**105**	**117**	**122**	**136**	**130**	**120**	**126**	**139**	**132**	**129**	**134**	**132**
West Midlands	**59**	**86**	**86**	**82**	**99**	**89**	**110**	**101**	**107**	**112**	**115**	**120**	**134**	**140**	**147**	**129**	**135**	**140**	**143**	**139**	**148**	**154**
East Midlands	**58**	**79**	**91**	**86**	**92**	**92**	**97**	**107**	**96**	**101**	**129**	**137**	**139**	**127**	**148**	**124**	**134**	**141**	**152**	**142**	**163**	**158**
East	**74**	**110**	**110**	**116**	**122**	**118**	**124**	**126**	**130**	**139**	**147**	**178**	**158**	**160**	**178**	**179**	**173**	**160**	**182**	**178**	**198**	**199**
London	**87**	**136**	**141**	**139**	**142**	**131**	**136**	**147**	**173**	**184**	**190**	**204**	**217**	**246**	**229**	**219**	**215**	**239**	**219**	**228**	**228**	**254**
South East	**87**	**133**	**125**	**133**	**128**	**125**	**145**	**148**	**134**	**165**	**158**	**177**	**204**	**194**	**189**	**184**	**194**	**199**	**176**	**191**	**214**	**218**
South West	**63**	**87**	**101**	**101**	**116**	**100**	**106**	**104**	**117**	**117**	**121**	**154**	**167**	**160**	**159**	**164**	**160**	**166**	**169**	**157**	**159**	**162**
England	**69**	**99**	**102**	**102**	**107**	**104**	**111**	**114**	**118**	**128**	**134**	**148**	**160**	**157**	**162**	**156**	**160**	**168**	**163**	**168**	**175**	**181**
Wales	**60**	**65**	**71**	**65**	**89**	**72**	**77**	**88**	**97**	**86**	**110**	**118**	**123**	**116**	**135**	**130**	**133**	**133**	**109**	**123**	**144**	**127**
Scotland	**59**	**84**	**78**	**77**	**80**	**81**	**85**	**93**	**98**	**96**	**110**	**132**	**124**	**122**	**135**	**141**	**133**	**125**	**136**	**137**	**137**	**135**
Northern Ireland	**41**	**57**	**52**	**71**	**71**	**53**	**79**	**92**	**74**	**90**	**98**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**119**	**128**	**123**	**111**
United Kingdom	**67**	**95**	**98**	**97**	**103**	**99**	**107**	**110**	**114**	**123**	**131**	**145**	**155**	**153**	**158**	**152**	**157**	**162**	**157**	**162**	**169**	**173**

Source: ONS Living Costs and Food Survey (Family Spending Workbook 5) and prior to 2016, Expenditure and Food Survey.

Notes: 1. Figures are based on all households with an outstanding mortgage. Payments include capital, interest and mortgage protection premiums, prior to 2016 they also included endowment premiums.

2. From 2006 to 2014 inclusive, the Expenditure and Food Survey reported on a calendar year basis, but reverted to financial years from 2015/16.

3. All figures rounded to the nearest pound.

4. The Covid pandemic necessitated changes to the survey questionnaire and fieldwork and adversely affected sample sizes. Whilst the impact of these changes on UK-wide 2020/21 tenure estimates was minimised, results for the English Regions, Scotland, Wales and Northern Ireland may be less representative and should be treated with caution.

Table 50 **Mortgage arrears and repossessions**

	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
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
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	8,957
Repossessions during year	3,480	19,300	43,900	49,400	22,900	14,500	21,000	25,900	40,000	48,900	38,500	37,300	33,900	28,900	20,850	10,220	7,710	7,420	6,910	7,990	2,620	2,250
of which homeowners	–	–	–	–	–	–	19,900	23,900	37,000	44,100	33,900	31,200	27,000	23,300	15,960	7,180	5,240	4,880	4,640	5,350	1,450	1,230
Cases in mortgage arrears																						
12+ months arrears	–	13,100	36,100	85,200	20,800	15,000	15,700	15,300	29,500	69,500	63,700	54,400	48,500	41,100	30,660	30,540	28,930	32,360	29,140	26,360	36,710	39,080
+ 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
+ 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	34,490	34,470	33,480	27,440
= 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
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	82,290

Sources: UK Finance, Compendium of Housing Finance Statistics and Housing Finance website.

Notes: 1. Properties taken into possession include those voluntarily surrendered. The UK Finance arrears figures are for the end of the year. Changes in the mortgage rate have the effect of changing monthly mortgage repayments and hence the number of months in arrears which a given amount represents.

2. Arrears figures are for both homeowners and buy to let mortgages except for bottom row (of all 3+ month arrears cases) which is exclusively for homeowners. For arrears and repossessions related to buy to let mortgages see Table 56.

3. For intervening years before 2000, and the Janet Ford figures for 3-5 months arrears for the years from 1985 to 1994, see earlier editions of the *Review*.

Table 51 **Court actions for mortgage repossessions in England and Wales**

	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
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**
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**
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**
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**
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**

Source: Ministry of Justice, Mortgage and landlord possession statistics.

Notes: 1. Data relating to 1999 onwards are sourced from county court administrative systems and exclude duplicate observations. Data prior to 1999 are sourced from manual counts made by court staff.

Table 52a **Court orders for mortgage repossessions in England and Wales: actions entered**

	Numbers																		Percentage of the total for England and Wales		
Region	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2000	2010	2021
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**	**5.5**	**5.9**	**6.4**
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**	**17.8**	**15.8**	**15.0**
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**	**11.2**	**11.5**	**9.8**
East Midlands	**5,855**	**9,131**	**10,814**	**11,604**	**12,179**	**7,812**	**6,508**	**6,065**	**5,055**	**4,421**	**3,350**	**1,613**	**1,401**	**1,534**	**1,440**	**1,880**	**402**	**591**	**8.7**	**8.7**	**6.8**
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**	**11.1**	**10.6**	**9.9**
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**	**8.9**	**9.2**	**9.2**
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**	**10.2**	**13.0**	**16.4**
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**	**12.5**	**11.9**	**13.5**
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**	**6.9**	**6.7**	**6.2**
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**	**92.8**	**93.3**	**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**	**7.2**	**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**	**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 always 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																		Percentage of the total for England and Wales		
Region	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2000	2010	2021
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**	**5.9**	**5.9**	**6.3**
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**	**18.0**	**16.4**	**21.1**
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**	**11.6**	**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**	**7.7**	**8.3**	**7.5**
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**	**11.5**	**10.4**	**11.2**
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**	**7.8**	**8.9**	**6.7**
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**	**9.7**	**12.9**	**9.0**
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**	**12.2**	**12.3**	**11.1**
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**	**7.4**	**6.2**	**8.4**
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**	**92.0**	**93.0**	**92.4**
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**	**8.1**	**7.2**	**7.3**
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**	**100**	**100**	**100**

Source and notes: As Table 52a.

Table 52c **Court orders for mortgage repossessions in England and Wales: orders made**

	Numbers																		Percentage of the total for England and Wales		
Region	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2000	2010	2021
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**	**5.4**	**6.9**	**7.0**
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**	**18.2**	**15.9**	**17.4**
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**	**11.7**	**12.9**	**10.3**
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**	**7.9**	**9.4**	**7.0**
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**	**11.3**	**10.3**	**9.1**
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**	**8.0**	**8.5**	**6.9**
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**	**10.2**	**11.3**	**12.7**
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**	**12.9**	**11.2**	**14.5**
South West	**1,307**	**2,190**	**2,851**	**3,726**	**4,761**	**2,965**	**2,166**	**2,084**	**1,691**	**1,368**	**1,048**	**521**	**481**	**490**	**552**	**648**	**153**	**160**	**6.4**	**6.6**	**7.0**
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**	**92.0**	**93.0**	**91.9**
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**	**8.1**	**7.0**	**6.4**
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**	**100**	**100**	**100**

Source and notes: As Table 52a.

Table 53a **Index of private rents by region and country**

January 2015=100

	Country/region	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
	North East	**89.7**	**91.8**	**94.8**	**96.9**	**96.9**	**98.0**	**98.8**	**99.4**	**99.7**	**100.3**	**101.1**	**101.6**	**101.8**	**102.3**	**103.2**	**104.6**	**107.4**
	North West	**90.7**	**92.9**	**94.7**	**96.2**	**96.3**	**97.7**	**98.7**	**99.1**	**99.5**	**100.1**	**101.3**	**102.7**	**103.8**	**105.2**	**106.3**	**108.4**	**112.2**
	Yorkshire & The Humber	**88.5**	**91.3**	**94.4**	**95.9**	**95.9**	**97.2**	**98.0**	**99.1**	**99.5**	**100.2**	**101.4**	**103.2**	**104.5**	**106.4**	**108.8**	**110.5**	**114.0**
	East Midlands	**91.3**	**93.2**	**95.2**	**95.8**	**94.6**	**95.2**	**96.9**	**97.9**	**99.1**	**100.7**	**103.1**	**105.7**	**108.7**	**111.0**	**113.7**	**116.5**	**121.3**
	West Midlands	**90.6**	**92.3**	**94.6**	**95.9**	**94.6**	**95.5**	**96.8**	**97.9**	**99.1**	**100.6**	**102.3**	**104.5**	**106.3**	**107.8**	**110.1**	**112.5**	**116.0**
	East England	**89.1**	**91.2**	**93.6**	**95.1**	**93.2**	**94.8**	**96.6**	**97.5**	**98.4**	**100.8**	**104.1**	**106.5**	**108.6**	**109.9**	**111.9**	**113.6**	**117.9**
	London	**77.4**	**79.3**	**83.1**	**85.8**	**84.5**	**87.4**	**91.9**	**95.8**	**98.0**	**101.5**	**104.8**	**106.3**	**106.1**	**107.0**	**108.2**	**108.1**	**109.7**
	South East	**85.4**	**87.2**	**89.9**	**92.2**	**90.5**	**92.8**	**95.1**	**96.7**	**98.4**	**100.7**	**104.1**	**107.1**	**108.8**	**110.4**	**111.7**	**113.0**	**116.5**
	South West	**86.4**	**88.8**	**92.1**	**94.1**	**92.8**	**94.1**	**95.9**	**97.4**	**98.7**	**100.5**	**102.1**	**104.7**	**106.8**	**108.9**	**111.6**	**114.2**	**118.7**
	England	**84.1**	**86.2**	**89.2**	**91.3**	**90.1**	**92.1**	**94.8**	**97.0**	**98.5**	**100.9**	**103.6**	**105.5**	**106.6**	**108.0**	**109.6**	**110.8**	**113.9**
+	Wales	–	–	–	**96.8**	**96.4**	**97.4**	**98.1**	**98.9**	**99.3**	**100.2**	**100.2**	**101.1**	**102.3**	**103.5**	**104.7**	**106.3**	**108.3**
+	Scotland	–	–	–	–	–	**94.3**	**95.4**	**96.8**	**98.2**	**100.3**	**100.7**	**100.7**	**101.3**	**102.1**	**102.7**	**104.0**	**107.2**
=	Great Britain	–	–	–	–	–	**92.4**	**95.0**	**97.1**	**98.5**	**100.9**	**103.4**	**105.2**	**106.2**	**107.6**	**109.1**	**110.4**	**113.4**
+	Northern Ireland	–	–	–	–	–	–	–	–	–	**100.0**	**102.4**	**103.6**	**105.7**	**107.6**	**110.6**	**114.7**	**121.7**
=	United Kingdom	–	–	–	–	–	–	–	–	–	**100.9**	**103.4**	**105.2**	**106.2**	**107.6**	**109.2**	**110.4**	**113.5**

Source: ONS Index of Private Housing Rental Prices.

Notes: 1. The experimental index is intended to capture rents for all properties in the rental market rather than rents for new lettings alone. The base for the index is January 2015 (100), with reported figures based on non-seasonally adjusted changes as at May of each year.

2. The index is constructed using administrative data on private rental prices from the VOA, Scottish Government, Welsh Government and Northern Ireland Housing Executive (NIHE) plus Northern Ireland data provided by Propertynews.com.

3. Data for England are published from January 2005, for Wales from January 2009, for Scotland from January 2011 and for Northern Ireland and the UK from January 2015.

4. The 2022 figure for Northern Ireland is provisional.

Table 53b **Annual change in private rents by region and country**

Percentage change

Country/region	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
North East	**2.8**	**2.4**	**3.2**	**2.2**	**0.0**	**1.1**	**0.8**	**0.6**	**0.3**	**0.6**	**0.8**	**0.6**	**0.1**	**0.5**	**0.8**	**1.4**	**2.7**
Yorkshire & The Humber	**3.2**	**3.2**	**3.4**	**1.5**	**0.1**	**1.3**	**0.8**	**1.1**	**0.4**	**0.7**	**1.2**	**1.3**	**1.1**	**1.3**	**1.0**	**2.0**	**3.6**
North West	**2.2**	**2.4**	**1.9**	**1.6**	**0.2**	**1.4**	**1.0**	**0.4**	**0.4**	**0.6**	**1.2**	**1.7**	**1.3**	**1.8**	**2.2**	**1.6**	**3.2**
West Midlands	**2.7**	**1.9**	**2.4**	**1.5**	**- 1.4**	**1.0**	**1.3**	**1.1**	**1.2**	**1.6**	**2.4**	**2.5**	**2.9**	**2.1**	**2.5**	**2.4**	**4.1**
East Midlands	**2.3**	**2.0**	**2.1**	**0.7**	**- 1.3**	**0.7**	**1.8**	**1.1**	**1.2**	**1.7**	**1.7**	**2.1**	**1.7**	**1.4**	**2.2**	**2.2**	**3.1**
East England	**3.6**	**2.4**	**2.6**	**1.6**	**- 2.0**	**1.8**	**1.8**	**1.0**	**0.9**	**2.4**	**3.2**	**2.3**	**2.0**	**1.2**	**1.7**	**1.5**	**3.8**
London	**2.4**	**2.5**	**4.7**	**3.3**	**- 1.4**	**3.4**	**5.2**	**4.2**	**2.2**	**3.7**	**3.3**	**1.3**	**- 0.2**	**0.9**	**1.2**	**- 0.1**	**1.5**
South East	**2.4**	**2.1**	**3.2**	**2.5**	**- 1.9**	**2.6**	**2.5**	**1.7**	**1.7**	**2.4**	**3.4**	**2.8**	**1.6**	**1.5**	**1.2**	**1.2**	**3.1**
South West	**2.8**	**2.8**	**3.7**	**2.2**	**- 1.4**	**1.4**	**1.9**	**1.6**	**1.4**	**1.9**	**1.5**	**2.5**	**2.0**	**2.0**	**2.5**	**2.3**	**4.0**
England	**2.6**	**2.4**	**3.5**	**2.4**	**- 1.3**	**2.2**	**3.0**	**2.3**	**1.5**	**2.5**	**2.6**	**1.9**	**1.0**	**1.3**	**1.5**	**1.1**	**2.8**
+ Wales	–	–	–	–	**- 0.4**	**1.0**	**0.7**	**0.9**	**0.4**	**0.9**	**0.0**	**0.9**	**1.2**	**1.1**	**1.2**	**1.5**	**1.9**
+ Scotland	–	–	–	–	–	–	**1.2**	**1.5**	**1.5**	**2.1**	**0.4**	**- 0.1**	**0.6**	**0.8**	**0.6**	**1.3**	**3.1**
= Great Britain	–	–	–	–	–	–	**2.8**	**2.2**	**1.5**	**2.4**	**2.5**	**1.8**	**1.0**	**1.3**	**1.5**	**1.1**	**2.8**
+ Northern Ireland	–	–	–	–	–	–	–	–	–	–	**2.3**	**1.2**	**2.0**	**1.8**	**2.8**	**3.7**	**6.8**
= United Kingdom	–	–	–	–	–	–	–	–	–	–	**2.5**	**1.8**	**1.0**	**1.3**	**1.5**	**1.2**	**2.8**

Source and notes: See Table 53a.

Table 54a **Median weekly private sector rents by number of bedrooms by region and country, 2021**

£ per week

	Room in shared house	Studios	1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedroom
England	**98**	**142**	**162**	**177**	**196**	**335**
North East	**85**	**92**	**98**	**114**	**130**	**208**
North West	**93**	**104**	**119**	**137**	**160**	**231**
Yorkshire and The Humber	**87**	**106**	**115**	**137**	**150**	**242**
East Midlands	**92**	**104**	**121**	**148**	**167**	**242**
West Midlands	**95**	**106**	**127**	**156**	**179**	**265**
East of England	**112**	**137**	**166**	**196**	**231**	**335**
London	**150**	**219**	**283**	**340**	**404**	**577**
South East	**104**	**144**	**179**	**219**	**277**	**400**
South West	**99**	**125**	**144**	**178**	**208**	**346**
Wales	–	–	–	–	–	–
Scotland	**92**	–	**126**	**160**	**195**	**313**

Sources: ONS (VOA's administrative database as at 31 March 2021), Welsh Government and Scottish Government.

Notes: 1. The figures should be treated with caution as the underlying data aim to be representative of rents within each broad rental market area and may not be fully representative at regional or country level.

2. The sample used to produce the statistics may be inconsistent between countries and over time.

3. Scottish figures are for the year to September 2021 and are averages as median figures are not available for Scotland as a whole.

4. Figures for Wales for 2020 and 2021 have yet to be published.

5. Comparable data are not available for Northern Ireland.

Table 54b **Trend in median weekly private sector rents by country and region**

£ per week

	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	20017/18	2018/19	2019/20	2020/21
England	**109**	**121**	**121**	**123**	**129**	**137**	**133**	**137**	**138**	**138**	**141**	**146**	**150**	**155**
North East	**89**	**90**	**92**	**104**	**100**	**105**	**104**	**104**	**103**	**109**	**104**	**105**	**100**	**101**
North West	**94**	**99**	**100**	**110**	**114**	**114**	**113**	**115**	**115**	**109**	**115**	**123**	**119**	**127**
Yorkshire and the Humber	**90**	**99**	**104**	**98**	**102**	**104**	**108**	**110**	**106**	**109**	**104**	**115**	**115**	**115**
East Midlands	**96**	**104**	**100**	**104**	**103**	**109**	**106**	**110**	**115**	**109**	**121**	**121**	**132**	**125**
West Midlands	**100**	**100**	**104**	**108**	**114**	**118**	**115**	**119**	**126**	**127**	**127**	**127**	**132**	**136**
East of England	**115**	**130**	**127**	**127**	**133**	**146**	**138**	**150**	**149**	**144**	**150**	**161**	**160**	**156**
London	**170**	**196**	**184**	**196**	**209**	**219**	**230**	**239**	**247**	**230**	**253**	**285**	**276**	**288**
South East	**130**	**144**	**138**	**144**	**152**	**155**	**158**	**160**	**171**	**170**	**178**	**184**	**196**	**184**
South West	**115**	**127**	**127**	**121**	**129**	**138**	**137**	**132**	**138**	**155**	**147**	**142**	**150**	**154**
Wales	**84**	**92**	**100**	**98**	**110**	**104**	**100**	**110**	**100**	**105**	**109**	**104**	**109**	**121**
Scotland	**80**	**87**	**98**	**101**	**114**	**115**	**108**	**104**	**107**	**112**	**115**	**115**	**115**	**108**
Northern Ireland	**82**	**88**	**83**	**92**	**92**	**95**	**92**	**92**	**94**	**97**	**96**	**97**	**101**	**111**
UK	**100**	**115**	**115**	**115**	**126**	**127**	**127**	**127**	**132**	**134**	**137**	**138**	**142**	**149**

Source: DWP Family Resources Survey.

Notes: 1. Rent figures are rounded to the nearest pound and are not adjusted for inflation.

2. The median FRS private rent includes prices for non-open-market private lettings such as tied accommodation and private lettings where little or no rent is payable. The figures are therefore lower than rents charged for properties let on the open market reported in Table 54c.

3. Caution should be exercised in comparing 2020/21 results with previous years as the FRS sample for 2020/21 was just over 10,000 households, around half the typical sample size.

4. Rent figures are rounded to the nearest pound and are not adjusted for inflation.

Table 54c **Trend in median weekly private sector (market) rents by country and region**

£ per week

	2012/13	2013/14	2014/15	2015/16	2016/17	20017/18	2018/19	2019/20	2020/21
England[1,2]	**135**	**137**	**138**	**150**	**156**	**156**	**160**	**162**	**168**
North East	**104**	**104**	**110**	**110**	**114**	**114**	**114**	**114**	**115**
North West	**114**	**114**	**118**	**121**	**123**	**127**	**127**	**133**	**135**
Yorkshire and the Humber	**112**	**111**	**114**	**115**	**120**	**121**	**123**	**127**	**133**
East Midlands	**115**	**115**	**121**	**122**	**127**	**132**	**137**	**138**	**144**
West Midlands	**121**	**122**	**127**	**130**	**133**	**137**	**138**	**149**	**152**
East of England	**138**	**144**	**150**	**160**	**173**	**179**	**183**	**183**	**185**
London	**288**	**300**	**312**	**335**	**345**	**323**	**345**	**329**	**330**
South East	**173**	**173**	**180**	**195**	**202**	**202**	**202**	**208**	**208**
South West	**142**	**147**	**150**	**150**	**160**	**162**	**162**	**167**	**173**
Wales[3]	**114**	**111**	**114**	**114**	**115**	**118**	**121**	**126**	**127**
Scotland[4]	–	–	–	–	–	–	–	–	–
Northern Ireland[4]	–	–	–	–	–	–	–	–	**138**
UK	–	–	–	–	–	–	–	–	–

Source: ONS Private rental affordability, England, Wales and Northern Ireland.

Notes: 1. Private rents for England are taken from the Private Rental Market Summary Statistics (PRMS) produced by the ONS and prior to 2018 by the Valuation Office Agency (VOA).

2. PRMS are based on property let on the open market and exclude tied accommodation and properties let to households claiming housing benefit or universal credit.

3. Private rents for Wales were created as a custom output by ONS using data from Welsh Government (Rent Officers Wales) using methods consistent with the PRMS for England.

4. Private rents for Northern Ireland have been supplied by the Northern Ireland Housing Executive (NIHE) for 2020/21 only. Comparable figures for Scotland are not currently available.

5. Rent figures are rounded to the nearest pound and are not adjusted for inflation.

Table 55a **The UKHR Private Rents Affordability Index**

Index: 2013/14=100

Country/Region	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
North East	**100**	**99.2**	**99.5**	**106.7**	**87.3**	**99.7**	**87.9**	**100.6**
North West	**100**	**103.9**	**100.7**	**95.5**	**97.5**	**107.8**	**96.2**	**103.8**
Yorkshire and The Humber	**100**	**98.9**	**93.9**	**92.6**	**88.6**	**95.3**	**96.7**	**95.0**
East Midlands	**100**	**104.8**	**97.1**	**90.5**	**97.6**	**100.8**	**107.5**	**104.4**
West Midlands	**100**	**102.9**	**110.2**	**106.7**	**98.3**	**107.2**	**101.3**	**96.6**
East	**100**	**112.8**	**107.5**	**102.9**	**104.4**	**111.4**	**104.5**	**105.1**
London	**100**	**101.3**	**109.3**	**95.5**	**95.4**	**119.5**	**104.8**	**98.7**
South East	**100**	**99.8**	**107.6**	**99.9**	**105.9**	**107.5**	**103.4**	**108.6**
South West	**100**	**91.4**	**95.7**	**102.1**	**91.7**	**90.3**	**92.6**	**104.2**
England	**100**	**102.2**	**101.6**	**99.1**	**96.8**	**103.9**	**98.9**	**105.3**
Wales	**100**	**104.8**	**99.0**	**100.7**	**101.3**	**99.6**	**97.5**	**116.7**
Scotland	**100**	**97.0**	**92.9**	**97.2**	**105.4**	**98.5**	**91.6**	**89.9**
Northern Ireland	**100**	**101.7**	**101.2**	**98.2**	**101.6**	**98.2**	**92.8**	**99.2**
UK	**100**	**99.0**	**101.7**	**100.4**	**99.8**	**102.6**	**98.3**	**105.8**

Source: DWP Family Resources Survey.

Notes: 1. The index measures change in the affordability ratio since 2013/14, defined as the median of private rent to median income of all households (not just private renters) where at least one adult is in full-time work. The underlying ratios and associated data considerations are reported in Table 55b.
2. A number above 100 indicates affordability pressures have increased; a lower number indicates affordability pressures have eased.
3. In the absence of detailed and consistent data on private rents (both total stock and for the flow of new lettings) across the UK, the affordability ratios use survey-based rent and income data, both of which are subject to a margin of error, especially below UK level, and should be treated as indicative of rental affordability.

Table 55b **Private rents as a percentage of income of working households**

Percent

Country/Region	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
North East	**13.2**	**13.1**	**13.1**	**14.1**	**11.5**	**13.1**	**11.6**	**13.3**
North West	**13.6**	**14.1**	**13.7**	**13.0**	**13.2**	**14.6**	**13.1**	**14.1**
Yorkshire and The Humber	**13.6**	**13.5**	**12.8**	**12.6**	**12.1**	**13.0**	**13.2**	**12.9**
East Midlands	**13.3**	**14.0**	**13.0**	**12.1**	**13.0**	**13.4**	**14.3**	**13.9**
West Midlands	**14.0**	**14.4**	**15.4**	**14.9**	**13.8**	**15.0**	**14.2**	**13.5**
East	**14.6**	**16.5**	**15.7**	**15.0**	**15.2**	**16.3**	**15.3**	**15.4**
London	**21.0**	**21.3**	**23.0**	**20.1**	**20.0**	**25.1**	**22.0**	**20.7**
South East	**16.2**	**16.2**	**17.4**	**16.2**	**17.2**	**17.4**	**16.8**	**17.6**
South West	**16.9**	**15.4**	**16.1**	**17.2**	**15.5**	**15.2**	**15.6**	**17.6**
England	**15.0**	**15.3**	**15.2**	**14.8**	**14.5**	**15.6**	**14.8**	**15.8**
Wales	**12.7**	**13.3**	**12.6**	**12.8**	**12.9**	**12.7**	**12.4**	**14.8**
Scotland	**12.8**	**12.5**	**11.9**	**12.5**	**13.5**	**12.7**	**11.8**	**11.5**
Northern Ireland	**11.5**	**11.7**	**11.6**	**11.3**	**11.7**	**11.3**	**10.7**	**11.4**
UK	**14.5**	**14.4**	**14.7**	**14.5**	**14.5**	**14.9**	**14.3**	**15.3**

Sources: See table 55a.

Notes: 1. The affordability ratios show the proportion of gross weekly income of households 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 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 some regions and devolved nations are modest. Thus findings may be subject to greater sampling error.
6. Caution should be exercised in comparing 2020/21 results with previous years as the FRS sample for 2020/21 was 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	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
North East	**21.4**	**24.8**	**23.4**	**23.6**	**23.9**	**23.8**	**22.1**	**22.8**
North West	**22.6**	**23.2**	**25.1**	**21.6**	**22.1**	**20.4**	**20.4**	**21.9**
Yorkshire and The Humber	**22.6**	**23.4**	**20.6**	**22.9**	**22.6**	**22.4**	**20.4**	**26.9**
East Midlands	**24.4**	**21.1**	**21.6**	**21.6**	**21.6**	**18.6**	**21.3**	**19.0**
West Midlands	**24.7**	**24.7**	**23.7**	**22.6**	**21.9**	**23.5**	**21.2**	**18.4**
East	**23.5**	**23.3**	**25.9**	**23.3**	**23.9**	**22.8**	**22.7**	**22.5**
London	**33.0**	**32.5**	**33.9**	**33.5**	**33.1**	**34.0**	**31.6**	**34.7**
South East	**26.1**	**25.3**	**25.9**	**25.3**	**26.9**	**27.5**	**25.8**	**27.0**
South West	**24.1**	**24.9**	**24.2**	**24.3**	**25.6**	**24.1**	**22.8**	**23.0**
England	**24.1**	**24.0**	**24.2**	**23.2**	**23.2**	**22.6**	**21.7**	**23.8**
Wales	**24.4**	**26.0**	**25.0**	**24.3**	**22.0**	**22.3**	**20.8**	**22.3**
Scotland	–	–	–	–	–	–	–	–
Northern Ireland	–	–	–	–	–	–	–	**29.9**
UK	–	–	–	–	–	–	–	–

Sources: ONS Private rental affordability, England, Wales and Northern Ireland.

Notes: 1. The affordability ratio shows the proportion of gross weekly household income of private renters that is equivalent to the weekly private rent.

2. Median rents data used to calculate these affordability ratios are derived from the FRS and are reported in Table 54b; they include properties that are not available for rent on the open market.

3. Median household incomes are derived from the FRS and are for gross weekly household income for private renters (furnished, unfurnished, rent-free or squatting) and are based on 3-year rolling averages.

4. A limitation of these affordability ratios is that no adjustment is made for property or household size.

5. Numbers of private rental FRS respondents for some regions and devolved nations are modest. Thus findings may be subject to greater sampling error.

6. Caution should be exercised in comparing 2020/21 results with previous years as the FRS sample for 2020/21 was 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 56 **Buy to let loans**

	1998	2001	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Loans outstanding																			
Number	28,700	185,000	699,400	835,900	1,025,500	1,168,800	1,246,900	1,309,400	1,387,800	1,449,000	1,528,200	1,653,600	1,782,700	1,849,600	1,879,400	1,909,700	1,959,962	2,005,098	2,025,900
Value (£m)	2,000	14,700	73,100	93,200	120,600	139,200	146,600	151,600	158,700	164,800	174,000	190,200	213,500	227,800	240,400	250,200	263,535	275,385	280,595
Average (£)	70,000	79,000	105,000	112,000	118,000	119,000	118,000	116,000	114,000	114,000	114,000	115,022	119,762	123,162	127,913	131,015	134,459	137,342	138,504
New gross lending																			
Number	–	72,200	223,100	319,200	346,000	225,300	88,400	85,300	114,900	130,200	161,000	197,700	252,200	261,000	248,200	261,800	271,743	238,346	281,775
Value (£m)	–	6,900	25,600	38,000	45,700	28,500	8,600	9,100	13,100	15,800	20,800	27,200	37,900	41,100	39,100	41,300	44,180	38,634	47,449
Average (£)	–	96,000	110,000	116,000	129,000	123,000	93,000	107,000	114,000	121,000	129,000	137,582	150,278	157,471	157,534	157,754	162,580	162,092	168,395
Of which:																			
New house purchases																			
Number	–	–	120,460	170,830	183,300	103,990	52,600	49,400	61,500	69,900	83,100	100,500	117,500	103,000	80,800	74,000	75,167	66,649	114,782
Value (£m)	–	–	12,630	19,590	23,100	12,210	4,530	4,600	6,200	7,400	9,300	12,400	15,600	15,100	11,900	10,800	11,015	10,114	17,847
Average (£)	–	–	105,000	115,000	126,000	117,000	86,000	93,000	101,000	106,000	112,000	123,383	132,766	146,602	147,277	145,946	146,540	151,744	155,487
Remortgages & Other																			
Number	–	–	102,640	148,370	162,710	121,300	35,800	35,800	53,400	60,500	77,900	95,900	132,300	154,400	162,300	182,100	189,653	164,637	158,836
Value (£m)	–	–	11,870	17,410	21,500	15,430	3,690	3,640	6,510	7,780	10,970	14,500	21,900	25,300	26,400	29,600	31,359	27,437	27,786
Average (£)	–	–	116,000	117,000	132,000	127,000	103,000	102,000	122,000	129,000	141,000	151,199	165,533	163,860	162,662	162,548	165,349	166,650	174,936
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
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
Arrears over 2.5% of balance																			
Number	–	–	–	–	–	–	–	–	–	–	–	5,740	5,530	6,090	5,760	5,470	5,160	6,700	6,010
Percentage of all loans	–	–	–	–	–	–	–	–	–	–	–	0.35	0.31	0.33	0.31	0.29	0.27	0.34	0.30
Repossessions	–	–	–	1,100	2,000	3,000	4,800	4,600	6,100	6,900	5,600	4,820	2,970	2,420	2,560	2,340	2,670	1,180	1,040

Source: UK Finance.

Notes: 1. Loans outstanding are those at the end of each period. Lending figures have been grossed to cover all lenders and estimated where actual figures were not provided.
2. Average new gross advances exclude further advances, and are rounded to the nearest £1,000.
3. Results for the years to 2004 may be compared over time but care should be taken with pre-2000 figures.
4. There is a discontinuity from 2005, when an additional large lender started to submit data. Also, from 2005 the numbers and percentage of cases with 3(+) months arrears includes those in receivership; but not those taken into lender possession.

Housing expenditure plans

Table 57 **Territorial analysis of identifiable government expenditure in the UK**

£ million

	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Housing 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	8,262	10,083	9,734	10,477
Wales	135	323	397	206	409	471	512	624	623	570	605	638	615	607	702	712	711	815	966	838	1,181
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	2,225	2,321	2,087	2,625
Northern Ireland	346	245	257	521	956	889	1,132	1,333	1,122	834	962	824	776	787	711	706	757	846	842	1,019	1,104
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	12,148	14,212	13,678	15,387
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	520,821	543,055	740,298	652,424
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	33,319	34,333	44,988	41,642
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	60,647	63,006	80,871	76,067
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	21,778	22,729	29,012	26,761
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	636,565	663,123	895,169	796,894
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
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	2.4	2.8	1.9	2.8
Scotland	5.3	4.0	2.4	3.6	3.4	3.8	3.7	3.7	3.8	3.1	3.3	2.8	2.8	2.8	2.8	2.8	3.1	3.7	3.7	2.6	3.5
Northern Ireland	8.0	4.0	3.0	4.7	6.4	5.7	6.7	7.5	5.9	4.4	5.0	4.2	3.9	3.9	3.5	3.4	3.6	3.9	3.7	3.5	4.1
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

Sources: HM Treasury, Public Expenditure Statistical Analyses 2022 and predecessor volumes.

Notes: 1. Identifiable government expenditure is net of housing capital receipts, which are treated as 'negative expenditure' rather than income. It also excludes expenditure outside the UK.

2. Housing expenditure excludes housing benefit subsidy; but from 2005/06 includes community amenities.

3. In interpreting these figures it should be noted that the scope of public sector activities varies between countries. For example, water supply is a public sector function in Scotland and Northern Ireland, but is in the private sector in England and Wales.

Table 58a **Gross social housing investment in 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	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
England	**3,508**	**3,403**	**3,837**	**4,356**	**3,780**	**3,582**	**6,133**	**6,458**	**7,071**	**7,513**	**8,278**	**6,572**	**4,744**	**4,244**	**4,423**	**5,419**	**4,889**	**5,016**	**6,660**	**6,578**	**7,696**	**7,184**	**8,235**
Wales	**153**	**146**	**180**	**371**	**411**	**250**	**335**	**359**	**345**	**373**	**388**	**313**	**327**	**317**	**307**	**340**	**390**	**428**	**407**	**535**	**591**	**611**	**684**
Scotland	**382**	**477**	**594**	**867**	**944**	**640**	**894**	**1,062**	**1,045**	**995**	**1,118**	**1,002**	**951**	**903**	**921**	**1,003**	**1,017**	**1,163**	**1,251**	**1,474**	**1,694**	**1,319**	**1,555**
Great Britain	**4,043**	**4,026**	**4,611**	**5,594**	**5,135**	**4,471**	**7,362**	**7,878**	**8,461**	**8,882**	**9,784**	**7,887**	**6,022**	**5,464**	**5,651**	**6,762**	**6,296**	**6,608**	**8,318**	**8,588**	**9,981**	**9,114**	**10,474**
Northern Ireland	**–**	**–**	**273**	**190**	**228**	**199**	**294**	**282**	**321**	**270**	**269**	**253**	**211**	**166**	**177**	**185**	**176**	**200**	**212**	**227**	**210**	**213**	**276**
United Kingdom	**–**	**–**	**4,884**	**5,784**	**5,363**	**4,670**	**7,656**	**8,160**	**8,782**	**9,152**	**10,053**	**8,140**	**6,233**	**5,630**	**5,827**	**6,947**	**6,472**	**6,808**	**8,530**	**8,815**	**10,191**	**9,327**	**10,750**

Sources: See Tables 64a, 75, 79 and 87.

Notes: 1. The figures for England may involve some double counting of local authority (excluding GLA) funding for private registered provider (housing association) investment.
2. Figures for 2021/22 for Scotland are provisional.

Table 58b **Gross social housing investment in Great Britain and the United Kingdom excluding private finance**

£ million (2021/22 prices)

	1979/80	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
England	**16,696**	**13,568**	**10,868**	**8,844**	**6,473**	**5,641**	**8,533**	**8,721**	**9,327**	**9,565**	**10,403**	**8,123**	**5,760**	**5,067**	**5,172**	**6,266**	**5,611**	**5,642**	**7,366**	**7,147**	**8,150**	**7,150**	**8,235**
Wales	**728**	**582**	**510**	**753**	**704**	**393**	**466**	**484**	**455**	**475**	**488**	**387**	**397**	**379**	**359**	**393**	**448**	**482**	**450**	**582**	**626**	**608**	**684**
Scotland	**1,818**	**1,902**	**1,682**	**1,760**	**1,616**	**1,008**	**1,244**	**1,434**	**1,379**	**1,267**	**1,404**	**1,238**	**1,154**	**1,078**	**1,077**	**1,159**	**1,167**	**1,308**	**1,384**	**1,602**	**1,794**	**1,313**	**1,555**
Great Britain	**19,243**	**16,051**	**13,060**	**11,358**	**8,793**	**7,042**	**10,243**	**10,639**	**11,162**	**11,308**	**12,295**	**9,748**	**7,312**	**6,523**	**6,608**	**7,819**	**7,226**	**7,432**	**9,200**	**9,330**	**10,569**	**9,072**	**10,474**
Northern Ireland	**–**	**–**	**773**	**386**	**390**	**313**	**409**	**381**	**423**	**344**	**338**	**313**	**256**	**198**	**206**	**214**	**202**	**225**	**234**	**247**	**223**	**212**	**276**
United Kingdom	**–**	**–**	**13,833**	**11,744**	**9,183**	**7,355**	**10,652**	**11,020**	**11,585**	**11,652**	**12,633**	**10,061**	**7,568**	**6,721**	**6,814**	**8,033**	**7,428**	**7,657**	**9,435**	**9,577**	**10,792**	**9,283**	**10,750**

Sources: Table 58a adjusted by the ONS GDP deflator series L8GG in data tables: Table N.

Table 59 **Local authority gross housing investment in Great Britain**

£ million

	1986/87	1990/91	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
England																									
Capital provision	1,614	1,875	1,459	1,968	2,491	2,709	2,770	2,834	3,277	3,234	3,085	3,019	2,781	2,503	2,017	2,298	2,442	2,961	2,836	2,894	3,766	3,549	3,898	3,717	4,401
Local resources	1,380	1,245	1,138	811	619	1,119	715	1,153	1,307	1,273	1,923	1,882	1,733	1,560	1,257	1,433	1,522	1,846	1,768	1,804	2,348	2,212	2,430	2,317	2,743
Total	2,993	3,122	2,597	2,779	3,110	3,828	3,485	3,987	4,534	4,507	5,008	4,901	4,514	4,063	3,274	3,731	3,964	4,807	4,604	4,698	6,114	5,761	6,328	6,035	7,144
Wales																									
Capital provision	142	184	262	194	199	209	207	211	211	208	207	191	180	174	–	–	–	–	–	–	–	–	–	–	–
Local resources	45	71	43	1	3	10	14	31	46	58	40	47	37	36	–	–	–	–	–	–	–	–	–	–	–
Total	187	255	305	195	202	219	221	242	257	266	247	238	217	210	230	216	224	260	316	330	318	337	383	311	374
Scotland																									
Borrowing and grants	312	322	300	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Local resources	141	299	292	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	453	621	592	414	438	457	374	416	508	572	508	559	549	596	650	664	692	730	705	743	741	853	993	769	1,105
Great Britain																									
Capital provision	2,068	2,381	2,021	2,162	2,690	2,918	2,977	3,045	3,488	3,442	3,292	3,210	2,961	2,677	2,017	2,298	2,442	2,961	2,836	2,894	3,766	3,549	3,898	3,717	4,401
Local resources	1,566	1,615	1,473	812	622	1,129	729	1,184	1,353	1,331	1,963	1,929	1,770	1,596	1,257	1,433	1,522	1,846	1,768	1,804	2,348	2,212	2,430	2,317	2,743
Total	3,634	3,996	3,494	3,388	3,750	4,504	4,080	4,645	5,299	5,345	5,763	5,697	5,280	4,869	4,154	4,611	4,880	5,797	5,625	5,771	7,173	6,951	7,704	7,115	8,623

Sources: See tables 64a, 76 and 81 for local authority gross investment in each country, except for England 2008/09-2016/17, total figures only from Local Authority Capital Expenditure and Receipts.

Notes:
1. England split between capital provision and local resources estimated from 2008/09 on basis of 2007/08 figures.
2. Capital provision includes all supported borrowing, and capital grants, including provision for the Estates Action and ALMO programmes in England. Local resources comprise the use of capital receipts and RCCOs (revenue contributions to capital outlay); in Scotland, capital funded from current revenue. Welsh capital provision figures include capital vired to Housing for Wales for local authority housing association schemes (for the years to 1997/98). Scottish figures for 1995/96 and 1996/97 exclude provision for transfers of existing new town stock.
3. Scottish figures for years from 1998/99 include estimated borrowing/capital receipts split for funding of non-HRA investment. The figure for 2021/22 is provisional.
4. Note the Great Britain capital provision/local resources rows do not include Wales and Scotland in years where their figures do not show this breakdown.

Table 60 **Housing associations' gross investment expenditure, including private finance, in Great Britain**

£ million

	1986/87	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21 provisional	2021/22 provisional
England																					
Homes England	809	1,234	1,183	717	1,600	1,951	2,063	2,612	3,764	2,509	1,470	513	459	612	208	278	531	806	1,358	1,122	1,090
+ GLA/ Local authority grants	145	193	354	400	0	0	0	0	0	0	0	652	414	676	259	166	670	535	505	223	457
+ Private finance	0	250	1,475	1,050	1,200	1,700	1,800	4,100	5,900	3,900	3,700	3,800	3,500	5,800	2,400	2,500	5,700	6,000	8,400	6,100	6,200
Total	954	1,677	3,012	2,167	2,800	3,651	3,863	6,712	9,664	6,409	5,170	4,965	4,373	7,088	2,867	2,944	6,901	7,341	10,263	7,445	7,748
Wales																					
Welsh Government capital programme	52	102	100	55	78	92	99	135	171	103	97	101	79	80	106	150	156	199	218	290	310
+ Local authority grants	0	14	6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Private finance	0	33	76	39.8	56	66	71	98	124	74	70	73	57	58	77	108	113	144	158	210	224
Total	52	149	182	95	134	158	170	233	295	177	167	174	137	137	182	258	269	342	376	500	534
Scotland																					
Scottish Government capital programme	114	195	279	181	360	454	500	416	548	383	263	169	193	207	227	305	364	468	513	426	–
+ Local authority grants	–	11	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Private finance	0	43	118	116	224	297	297	319	356	233	204	145	252	163	170	308	301	336	413	227	–
Total	114	249	397	297	584	751	797	735	904	616	466	314	444	370	398	613	665	804	926	653	–
Great Britain																					
HE and government funding	975	1,531	1,562	953	2,038	2,497	2,662	3,163	4,483	2,994	1,830	783	731	898	541	733	1,051	1,472	2,089	1,838	–
+ Local authority grants	145	218	354	400	–	–	–	–	–	–	–	652	414	676	259	166	670	535	505	223	–
+ 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	8,971	6,538	–
Total	1,120	2,075	3,585	2,559	3,518	4,560	4,830	7,680	10,862	7,202	5,803	5,453	4,954	7,595	3,446	3,815	7,835	8,487	11,565	8,599	–

Sources: See Tables 64, 76 & 82. DLUHC local authority level capital expenditure and receipts - supplementary HRA local authority level data, Homes England Annual report and authors' estimates of private finance that should be considered indicative only.

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 DLUHC from 2018/19 onwards. GLA funding from 2012/13 to 2014/15 refelcts the GLAs own Affordable Homes Programme.
4. Private finance figures for England and Wales are author's own estimates and reflect grant levels and outturn grant rate, including the lower grant rates for Affordable Rent schemes. The estimates include contribution of RSL own resources (including capital receipts) as well as private borrowing. Work is planned to revise these estimates and other inputs to the table.
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 2021/22 draw on the NAO review of the Affordable Homes Programme since 2015.
6. Funding provided to HAs by Scottish and Welsh local authorities is recorded under the Scottish and Welsh Government headings.
7. Scottish figures exclude provision for NLF repayments, spending on Scottish Homes' properties, 'GRO' grants, Mid-Market Rent and from 2014/15 Open Market Shared Equity schemes, all classified as private development activity.

Table 61 **Receipts from council and new town house sales**

£ million

	1980/81 -1984/85	1985/86 -1989/90	1990/91 -1994/95	1995/96 -1999/2000	2000/01	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	Cumulative total
England																							
Local authorities	**6,089**	**9,349**	**5,515**	**4,611**	**1,426**	**1,545**	**1,204**	**954**	**222**	**176**	**213**	**192**	**375**	**775**	**931**	**963**	**1,103**	**1,066**	**944**	**902**	**652**	**1,062**	**40,269**
New towns	**210**	**309**	**47**	**0**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	**566**
Total	6,299	9,657	5,563	4,611	1,426	1,545	1,204	954	222	176	213	192	375	775	931	963	1,103	1,066	944	902	652	1,062	40,835
Wales																							
Local authorities	**322**	**422**	**259**	**229**	**63**	**75**	**64**	**40**	**9**	**6**	**6**	**5**	**5**	**9**	**9**	**11**	**13**	**13**	**13**	**14**	**4**	**1**	**1,591**
New towns	**25**	**6**	**4**	**1**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	**36**
Total	**347**	**428**	**263**	**229**	**63**	**75**	**64**	**40**	**9**	**6**	**6**	**5**	**5**	**9**	**9**	**11**	**13**	**13**	**13**	**14**	**4**	**1**	**1,627**
Scotland																							
Local authorities	**424**	**942**	**1,229**	**1,020**	**333**	**326**	**293**	**270**	**159**	**90**	**92**	**68**	**63**	**60**	**76**	**86**	**149**	**71**	**3**	–	–	–	**5,752**
New towns	**88**	**140**	**139**	**25**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	**391**
Total	**512**	**1,082**	**1,368**	**1,045**	**333**	**326**	**293**	**270**	**159**	**90**	**92**	**68**	**63**	**60**	**76**	**86**	**149**	**71**	**3**	–	–	–	**6,144**
Great Britain																							
Local authorities	**6,835**	**10,713**	**7,003**	**5,860**	**1,821**	**1,946**	**1,561**	**1,264**	**390**	**272**	**311**	**264**	**443**	**844**	**1,016**	**1,061**	**1,264**	**1,149**	**960**	**920**	**655**	**1,062**	**47,614**
New towns	**323**	**454**	**191**	**25**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	**993**
Total	**7,158**	**11,167**	**7,194**	**5,885**	**1,821**	**1,946**	**1,561**	**1,264**	**390**	**272**	**311**	**264**	**443**	**844**	**1,016**	**1,061**	**1,264**	**1,149**	**960**	**920**	**655**	**1,062**	**48,608**

Sources: DLUHC (and predecessors) Live Tables 643 and 682; Welsh Government - StatsWales, Disposal of dwellings completed by activity, sale type and area; Scottish Government - LA Housing Income and Expenditure Statistics.

Notes: 1. Receipts shown are the selling price of dwellings sold net of discounts. They comprise initial receipts plus the value of any mortgages granted by the local authority or new town. Scottish figures include Scottish Homes captial receipts.

2. Receipts in Wales for 2021/22 were well under £1 million, hence the GB and English totals for 2021/22 appear the same after rounding.

3. The cumulative total column has been corrected after an error in this table in the 2022 edition of the *Review*.

Table 62 **UK local authority Housing Revenue Accounts**

£ million

	1970	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
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	3,898	4,360	4,743
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	4,605	4,306	4,015
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	193
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
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
Imputed	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	0	0	0	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	916
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	9,762	9,867
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	3,189
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	2,392
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	554
Capital repayments	100	161	306	449	591	800	861	1,810	1513	1,506	1,112	1,189	1,279	1,365	1,464	1,571	1,690	1,732	1,734	1,734	1,734	1,734	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	464
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	1,636	1,534
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	9,762	9,867

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
+ Rate fund transfers	309	277	- 23	- 28	- 44	- 65	- 80	- 97	- 99	- 24	- 7	- 19	0	0	0	0	0	0	0	0	0	0	0	0
= Total net subsidy	1,732	736	1,133	- 436	- 525	- 628	- 861	- 1,029	- 1,107	378	296	283	89	257	121	12	- 235	- 134	- 494	- 704	0	0	0	0
Wales:																								
Exchequer subsidy	68	10	7	- 67	- 76	- 80	- 92	- 93	- 87	- 87	- 91	- 82	26	18	5	4	- 6	- 15	- 7	- 13	- 12	- 12	- 13	0
+ Rate fund transfers	22	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
= Total net subsidy	90	14	7	- 67	- 76	- 80	- 92	- 93	- 87	21	28	22	26	18	5	4	- 6	- 15	- 7	- 13	- 12	- 12	- 13	0
Scotland:																								
Exchequer subsidy	228	44	56	19	16	13	11	10	10	9	10	8	9	8	6	6	6	6	6	6	6	4	0	0
+ Rate fund transfers	80	75	- 1	- 2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
= Total net subsidy	308	119	55	17	16	13	11	10	10	9	10	8	9	8	6	6	6	6	6	6	6	4	0	0
Great Britain:																								
Exchequer subsidy	1,719	513	1,219	- 456	- 541	- 630	- 862	- 1,015	- 1,085	433	339	332	124	283	132	22	- 235	- 143	- 495	- 711	- 6	- 8	- 13	0
+ Rate fund transfers	411	356	- 24	- 30	- 44	- 65	- 80	- 97	- 99	- 24	- 7	- 19	0	0	0	0	0	0	0	0	0	0	0	0
= Total net subsidy	2,130	869	1,195	- 486	- 585	- 695	- 942	- 1,112	- 1,184	408	334	313	124	283	132	22	- 235	- 143	- 495	- 711	- 6	- 8	- 13	0

Sources: See Tables 69, 70, 76, 77, 78 and 84. Additional information from the DLUHC (and its predecessors).

Notes:
1. Figures for transfers between the General Fund and the Housing Revenue Account for the years to 1989/90 are the net result of transfers in and out of the HRA.
2. Figures for housing subsidy in England and Wales from 1990/91 are for net basic housing subsidy (positive housing subsidy entitlements less negative subsidy entitlements). Housing benefit subsidy is not included in this table.
3. Housing subsidy in England increased in 2001/02 with the introduction of major repairs allowances, and again in 2004/05 with the ending of the arrangement where authorities with negative subsidy entitlements were required to meet some or all of the costs of housing benefit for their council tenants. These arrangements also ended the requirement for authorities to make transfer payments to the general fund if they were still in notional surplus after covering all of the housing benefit costs for their council tenants.
4. Major Repairs Allowances for Welsh local authorities are provided as a capital grant but are taken into account in calculating net exchequer subsidy reported in this table to provide a consistent measure for England and Wales.
5. In April 2012 in England, and in April 2015 in Wales, all local authorities exited the Housing Revenue Account subsidy system, with the result that no local authorities in GB now receive subsidies.

Table 63b **General subsidies per local authority dwelling in Great Britain 1980-2016**

£ per annum

	1980/81	1985/86	1990/91	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16
England:																								
Exchequer subsidy	**286**	**101**	**291**	**- 116**	**- 140**	**- 168**	**- 241**	**- 301**	**- 346**	**146**	**117**	**126**	**40**	**121**	**59**	**6**	**- 127**	**- 74**	**- 281**	**- 412**	**0**	**0**	**0**	**0**
+ Rate fund transfers	**62**	**61**	**- 6**	**- 8**	**- 13**	**- 19**	**- 25**	**- 31**	**- 34**	**- 9**	**- 3**	**- 8**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
= Total net subsidy	**348**	**163**	**285**	**- 124**	**- 153**	**- 187**	**- 265**	**- 332**	**- 380**	**137**	**115**	**118**	**40**	**121**	**59**	**6**	**- 127**	**- 74**	**- 281**	**- 412**	**0**	**0**	**0**	**0**
Wales:																								
Exchequer subsidy	**231**	**39**	**31**	**- 324**	**- 373**	**- 397**	**- 467**	**- 481**	**- 463**	**- 475**	**- 514**	**- 506**	**165**	**115**	**32**	**30**	**- 53**	**- 135**	**- 79**	**- 148**	**- 136**	**- 136**	**- 148**	**0**
+ Rate fund transfers	**75**	**16**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
= Total net subsidy	**306**	**51**	**31**	**- 324**	**- 373**	**- 397**	**- 467**	**- 481**	**- 463**	**115**	**158**	**136**	**165**	**115**	**32**	**30**	**- 53**	**- 135**	**- 79**	**- 148**	**- 136**	**- 136**	**- 148**	**0**
Scotland:																								
Exchequer subsidy	**255**	**52**	**75**	**30**	**25**	**21**	**19**	**17**	**16**	**19**	**16**	**20**	**24**	**22**	**17**	**18**	**18**	**18**	**19**	**19**	**19**	**13**	**0**	**0**
+ Rate fund transfers	**89**	**88**	**- 1**	**- 3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
= Total net subsidy	**345**	**140**	**74**	**27**	**25**	**21**	**19**	**17**	**16**	**19**	**16**	**20**	**24**	**22**	**17**	**18**	**18**	**18**	**19**	**19**	**19**	**13**	**0**	**0**
Great Britain:																								
Exchequer subsidy	**279**	**91**	**247**	**- 105**	**- 127**	**- 151**	**- 214**	**- 263**	**- 297**	**124**	**104**	**112**	**44**	**107**	**52**	**9**	**- 103**	**- 64**	**- 228**	**- 336**	**- 3**	**- 4**	**- 6**	**0**
+ Rate fund transfers	**67**	**63**	**- 5**	**- 7**	**- 10**	**- 16**	**- 20**	**- 25**	**- 27**	**- 7**	**- 2**	**- 6**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
= Total net subsidy	**345**	**154**	**242**	**- 112**	**- 137**	**- 167**	**- 233**	**- 288**	**- 324**	**118**	**101**	**106**	**44**	**107**	**52**	**9**	**- 103**	**- 64**	**- 228**	**- 336**	**- 3**	**- 4**	**- 6**	**0**

Sources: See Table 63a.

Notes: 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
Local authority housing capital investment	**2,529**	**2,779**	**4,534**	**4,507**	**5,008**	**4,901**	**4,514**	**4,063**	**3,274**	**3,731**	**3,964**	**4,807**	**4,604**	**4,698**	**6,114**	**5,761**	**6,328**	**6,035**	**7,144**
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**
Disabled facilities grants	**92**	**131**	**221**	**233**	**250**	**285**	**309**	**302**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
GLA housing investment	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**652**	**414**	**676**	**259**	**166**	**793**	**969**	**821**	**535**	**873**
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**	**1,091**
Housing Action Trusts	**90**	**86**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
Gross investment (A)	**3,687**	**3,582**	**6,133**	**6,458**	**7,071**	**7,513**	**8,278**	**6,572**	**4,744**	**4,244**	**4,423**	**5,419**	**4,889**	**5,016**	**6,660**	**6,578**	**7,696**	**7,184**	**8,235**
Local authority housing capital receipts	**733**	**1,426**	**1,545**	**1,204**	**954**	**222**	**176**	**213**	**192**	**375**	**775**	**931**	**963**	**1,103**	**1,066**	**944**	**902**	**652**	**1,062**
Housing association capital receipts	**–**	**120**	**536**	**542**	**577**	**336**	**347**	**321**	**109**	**181**	**117**	**172**	**720**	**783**	**932**	**872**	**1,050**	**861**	**1,160**
HE/HCA housing capital receipts	**537**	**6**	**25**	**34**	**59**	**41**	**52**	**54**	**18**	**36**	**28**	**39**	**38**	**32**	**29**	**22**	**14**	**10**	**11**
Total housing capital receipts (B)	**1,270**	**1,552**	**2,106**	**1,779**	**1,590**	**599**	**575**	**588**	**319**	**592**	**920**	**1,142**	**1,721**	**1,918**	**2,026**	**1,838**	**1,966**	**1,523**	**2,233**
Total net investment (A–B)	**2,417**	**2,030**	**4,027**	**4,679**	**5,481**	**6,914**	**7,703**	**5,984**	**4,425**	**3,652**	**3,503**	**4,277**	**3,168**	**3,098**	**4,633**	**4,740**	**5,730**	**5,661**	**6,002**

Sources: DLUHC Local Authority Capital Expenditure and Receipts, Homes England Annual Report, Compendium Tables 28, 29, 66 and 71.

Notes
1. Local authority figures for 2021/22 are provisional.
2. Data on disabled facilities grants for England have not been collected since 2011/12.
3. There is a discontinutity in HE/HCA affordable housing investment and capital receipts due to a change in the HCA accounting conventions in 2011/12 - see Table 66 for further details. HE/HCA investment and capital receipts includes earlier Housing Corporation spending where appropriate.
4. Affordable housing investment in London is funded through the GLA from 2012/13, and from that year is included within the total local authority housing capital investment figures and not the HE/HCA figures.
5. For further details on Housing Action Trusts please refer to Table 62 in the 2010/11 edition of the *Review*.
6. Housing association capital receipts up to 2014/15 equates to Table 71b 'surplus on disposal of fixed assets'. There is a major discontinuity due to a change in accounting conventions in the 'Global Accounts of Private Registered Providers' from 2015/16 onwards. Figures from 2015/16 onwards are derived from Global HA Accounts non-social activities.

Table 64b **Housing capital investment in England – real terms**

£ million (2021/22 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
Local authority housing capital investment	**4,157**	**4,376**	**6,308**	**6,086**	**6,606**	**6,240**	**5,673**	**5,022**	**3,975**	**4,454**	**4,635**	**5,559**	**5,284**	**5,285**	**6,763**	**6,259**	**6,701**	**6,006**	**7,144**
Of which:																			
Private sector renewal grants	**626**	**467**	**322**	**359**	**312**	**312**	**292**	**247**	**98**	**61**	**71**	**65**	**66**	**87**	**83**	**98**	**133**	**101**	**165**
Disabled facilities grants	**152**	**206**	**308**	**314**	**330**	**363**	**388**	**373**	–	–	–	–	–	–	–	–	–	–	–
GLA housing investment	–	–	–	–	–	–	–	–	–	**778**	**484**	**782**	**297**	**187**	**877**	**1,053**	**869**	**532**	**873**
HCA affordable housing investment	**1,756**	**1,129**	**2,225**	**2,635**	**2,721**	**3,325**	**4,730**	**3,101**	**1,785**	**612**	**537**	**708**	**327**	**357**	**603**	**888**	**1,448**	**1,144**	**1,091**
Housing Action Trusts	**148**	**135**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Gross investment (A)	**6,061**	**5,641**	**8,533**	**8,721**	**9,327**	**9,565**	**10,403**	**8,123**	**5,760**	**5,067**	**5,172**	**6,266**	**5,611**	**5,642**	**7,366**	**7,147**	**8,150**	**7,150**	**8,235**
Local authority housing capital receipts	**1,204**	**2,245**	**2,149**	**1,626**	**1,259**	**282**	**221**	**264**	**233**	**447**	**906**	**1,077**	**1,105**	**1,241**	**1,179**	**1,026**	**956**	**649**	**1,062**
Housing association capital receipts	–	**189**	**746**	**732**	**761**	**428**	**436**	**397**	**132**	**216**	**137**	**199**	**826**	**881**	**1,031**	**947**	**1,112**	**857**	**1,160**
HCA housing capital receipts	**883**	**9**	**35**	**45**	**78**	**52**	**65**	**67**	**22**	**43**	**33**	**45**	**44**	**36**	**32**	**24**	**15**	**10**	**11**
Total housing capital receipts (B)	**2,087**	**2,444**	**2,930**	**2,403**	**2,097**	**762**	**723**	**727**	**387**	**706**	**1,076**	**1,321**	**1,975**	**2,157**	**2,242**	**1,997**	**2,082**	**1,516**	**2,233**
Total net investment (A-B)	**3,974**	**3,197**	**5,603**	**6,318**	**7,230**	**8,803**	**9,680**	**7,396**	**5,373**	**4,360**	**4,096**	**4,945**	**3,636**	**3,484**	**5,125**	**5,150**	**6,068**	**5,634**	**6,002**

Sources: As Table 64a.

Notes: Real prices based on GDP deflator taken from ONS series L8GG in data tables.

Table 65 **Housing capital provision in England to 2008**

£ million (outturn)

		1985/86	1986/87	1987/88	1988/89	1989/90	1990/91	1991/92	1992/93	1993/94	1994/95	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
	Housing Corporation/HCA																							
	Gross (A)	841	809	864	881	1,034	1,234	1,732	2,369	1,843	1,530	1,183	1,078	684	607	638	717	775	921	1,817	1,678	1,600	1,951	2,064
–	Capital receipts	105	132	124	143	127	78	93	63	48	43	31	40	17	4	3	6	3	5	18	20	25	34	59
–	Mortgage portfolio receipts												500	654										
=	Net Housing Corporation (B)	737	677	740	738	907	1,154	1,639	2,306	1,795	1,487	1,153	538	13	603	635	711	772	916	1,799	1,658	1,575	1,918	2,005
	Local authorities																							
	Supported borrowing	1,586	1,423	1,362	1,178	908	1,384	1,441	1,194	1,020	872	820	751	666	987	1,024	1,820	684	945	821	746	911	885	897
+	ALMO borrowing																		56	321	643	888	891	887
+	Major Repairs Allowance																	1,665	1,593	1,526	1,440	1,327	1,337	1,180
+	Capital grants	138	146	150	197	325	311	352	422	415	327	323	297	260	222	225	84	103	102	97	5	101	121	121
+	Estates Action		45	75	140	190	180	268	348	357	373	316	252	174	96	67	64	39	13	5	–	–	–	–
+	Estates Renewal Challenge Fund												26	51	18	4								
	Total capital provision (C)	1,721	1,613	1,588	1,514	1,424	1,877	2,066	1,970	1,792	1,572	1,459	1,326	1,151	1,323	1,320	1,968	2,491	2,709	2,770	2,834	3,227	3,234	3,085
+	LA 'self-financed' expenditure	1,275	1,380	1,659	2,056	3,674	1,245	746	751	1,273	1,235	1,138	1,192	1,249	1,190	1,086	811	619	1,119	715	1,153	1,307	1,273	1,923
=	Gross LA capital (D)	2,996	2,993	3,247	3,570	5,098	3,122	2,812	2,721	3,065	2,807	2,597	2,518	2,400	2,513	2,406	2,779	3,110	3,828	3,485	3,987	4,534	4,507	5,008
	HATS (E)							10	27	78	92	93	90	88	90	83	86	104	99	69	59	16	3	1
	Total central government capital provision (B+C+E)	2,458	2,290	2,328	2,252	2,331	3,031	3,715	4,303	3,666	3,151	2,705	1,954	1,252	2,017	2,038	2,765	3,367	3,764	4,638	4,551	4,818	5,155	5,091
	Total gross capital (A+D+E)	3,837	3,802	4,111	4,451	6,132	4,356	4,554	5,117	4,986	4,429	3,873	3,686	3,172	3,210	3,127	3,582	3,989	4,848	5,371	5,724	6,150	6,461	7,073

Sources: Cm 5405, Office of the Deputy Prime Minister (and earlier equivalents). Local authority capital expenditure and receipts England 2008-09 Final Outturn, DCLG website.

Notes: 1. Credit approvals are shown net of provision for the Estates Action Programme. This is shown separately, as from 1994/95 the programme was switched to the Single Regeneration Budget.

2. Capital grants include Gypsy/Traveller site grant and other minor capital programmes. Table does not include PFI, or housing elements within the New Deal for Communities programme. For data for more recent years, see Commentary Chapter 4.

3. Comparable figures for more recent years are unavailable because of changes in DLUHC's accounting framework.

Table 66 **Homes England Affordable Homes Programmes (and former HCA and Housing Corporation programmes)**

£ million (outturn)

	1991/92	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
											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**	**1,091**
– 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**	**11**
– Non–AHP capital receipts	**–**	**–**	**1**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
= Net capital expenditure	**1,639**	**1,153**	**711**	**1,574**	**1,918**	**2,004**	**2,571**	**3,712**	**2,641**	**1,626**	**2,455**	**1,451**	**477**	**431**	**573**	**247**	**285**	**517**	**796**	**1,354**	**1,139**	**1,079**

Sources: Cms 1508, 3207, 3607 and 4204; Housing Corporation Investment Bulletins 1999 to 2004; HCA Annual Reports 2008/09 onwards; unpublished HE figures.

Notes:
1. Homes England was formed in January 2018. The HE and previous HCA Affordable Homes Programmes (AHP) ran from 2011/12; the HCA/Housing Corporation predecessor programmes were the National Affordable Housing Programme (NAHP) and Approved Development Programme (ADP).
2. Figures include the Kickstart Housing Delivery programme from 2009/10. HE has changed its classification of expenditures, and outturn expenditures for 2010/11 and 2011/12 have been 'restated', hence two sets of figures for those years.
3. Housing Corporation Annual Accounts from 2003/04 onwards did not provide a split between grants for rent and grants for sale (other than through some designated sales schemes).
4. Non-AHP receipts are loan receipts, including those in 1996/97 and 1997/98 from the sale of the Housing Corporation loans portfolio. For details of other programmes see Table 64 in earlier editions.
5. From 2012/13 the AHP for London has been funded through the GLA, not HE. Figures in this table relate solely to Homes England/HCA. The GLA funding is included in the local authority figures in Table 64.

Table 67a **Local authority total housing capital expenditure in England by region**

£ million

	1993/94	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
North East	164	155	161	182	192	231	274	345	382	383	293	376	331	289	241	245	266	211	214	182	188	185	158	207
Yorkshire & The Humber	270	273	278	324	352	369	536	708	682	700	680	582	513	321	307	336	363	430	424	412	434	422	366	483
North West	403	385	378	400	417	552	659	724	648	622	528	510	429	437	242	244	254	227	281	324	248	222	202	276
East Midlands	205	185	172	202	239	257	289	300	280	256	256	276	295	269	275	302	355	331	293	311	325	363	357	336
West Midlands	319	270	257	305	307	321	359	448	477	517	572	541	451	326	288	336	440	384	382	390	394	465	435	552
East	327	207	224	275	307	270	413	277	278	257	237	251	235	240	284	370	410	416	380	381	489	507	456	553
London	712	701	795	849	938	982	1,050	1,137	1,130	1,081	1,112	1,250	1,188	913	950	1,139	1,420	1,697	1,764	2,138	1,938	2,312	2,317	2,867
South East	365	354	321	375	440	298	315	318	298	320	329	341	324	299	305	351	396	423	518	553	581	683	976	882
South West	243	215	192	217	232	187	193	219	223	236	218	196	175	171	180	210	221	214	242	229	247	302	301	358
England	3,007	2,745	2,778	3,129	3,424	3,468	4,087	4,477	4,399	4,373	4,225	4,322	3,940	3,267	3,074	3,534	4,124	4,332	4,499	4,920	4,843	5,459	5,567	6,515

Sources: Housing Investment Programme data, Housing Strategy Statistical Appendices, Local Authority Capital Expenditure and Receipts datasets, DLUHC.
Note: 1. Figures for 1993/94 relate to cash expenditure, while later years are accruals. Figures from 2011/12 onwards are extracted from the Local Authority Capital Expenditure and Receipts datasets, and do not include expenditure by the GLA or shire counties.

Table 67b **Local authority total housing capital expenditure in England by region in real terms**

£ million (2021/22 prices)

	1993/94	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	
North East	295	265	253	281	289	340	392	480	515	506	373	473	408	351	288	286	308	242	240	201	204	195	157	207
Yorkshire & The Humber	487	467	437	499	531	544	766	985	921	924	865	731	634	390	367	393	420	493	477	456	472	447	364	483
North West	726	660	596	617	629	813	942	1,008	875	821	673	641	530	531	289	285	294	260	316	359	270	235	201	276
East Midlands	370	316	271	312	361	378	414	417	378	337	326	346	364	327	328	353	410	379	329	344	353	384	355	336
West Midlands	575	462	405	470	463	472	513	624	645	683	729	679	557	396	344	393	509	441	430	431	428	492	433	552
East	589	355	353	425	463	398	591	385	376	339	302	315	291	291	339	433	474	477	428	421	531	537	454	553
London	1,284	1,201	1,252	1,309	1,415	1,446	1,501	1,582	1,526	1,427	1,415	1,571	1,468	1,109	1,134	1,332	1,642	1,947	1,984	2,365	2,105	2,448	2,306	2,867
South East	658	605	506	578	663	439	450	442	403	422	419	428	401	363	364	410	458	485	582	612	631	723	972	882
South West	437	369	302	335	350	276	275	305	302	312	278	246	216	208	215	246	255	246	272	254	268	320	299	358
England	5,422	4,700	4,375	4,826	5,163	5,107	5,843	6,228	5,941	5,769	5,379	5,432	4,870	3,967	3,670	4,133	4,769	4,972	5,060	5,442	5,262	5,781	5,541	6,515

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, 1988-2021**

Financial year	Dwellings	Gross transfer price (£m)	Transfer transactions			Loan facilities at transfer (£m)	Setup costs (£m)	Treasury levy (£m)
			Partial	Whole stock	All			
1988/89	**11,176**	**98**	**–**	**2**	**2**	**131**	**3**	**–**
1989/90	**14,405**	**102**	**–**	**2**	**2**	**124**	**3**	**–**
1990/91	**45,552**	**414**	**–**	**11**	**11**	**708**	**22**	**–**
1991/92	**10,791**	**92**	**–**	**2**	**2**	**177**	**5**	**–**
1992/93	**26,325**	**238**	**–**	**4**	**4**	**319**	**12**	**–**
1993/94	**30,103**	**271**	**1**	**9**	**10**	**455**	**14**	**23**
1994/95	**40,234**	**403**	**4**	**8**	**12**	**742**	**22**	**53**
1995/96	**44,871**	**481**	**3**	**10**	**13**	**967**	**23**	**50**
1996/97	**22,248**	**193**	**1**	**4**	**5**	**420**	**11**	**10**
1997/98	**32,982**	**260**	**11**	**5**	**16**	**682**	**14**	**0**
1998/99	**73,900**	**484**	**14**	**10**	**24**	**1,239**	**21**	**0**
1999/2000	**97,385**	**659**	**13**	**13**	**26**	**1,512**	**49**	**58**
2000/01	**134,219**	**795**	**2**	**16**	**18**	**1,892**	**38**	**56**
2001/02	**35,390**	**378**	**1**	**7**	**8**	**648**	**16**	**56**
2002/03	**167,270**	**546**	**9**	**15**	**24**	**2,114**	**73**	**32**
2003/04	**38,635**	**141**	**3**	**7**	**10**	**410**	**17**	**81**
2004/05	**101,511**	**200**	**6**	**10**	**16**	**1,232**	**44**	**8**
2005/06	**46,653**	**115**	**11**	**8**	**19**	**807**	**15**	**9**
2006/07	**75,753**	**106**	**12**	**10**	**22**	**1,354**	**45**	**10**
2007/08	**93,594**	**244**	**13**	**18**	**31**	**3,184**	**39**	**31**
2008/09	**41,961**	**8**	**5**	**4**	**9**	**1,338**	**16**	**0**
2009/10	**23,575**	**6**	**3**	**3**	**6**	**448**	**9**	**1**
2010/11	**52,234**	**15**	**4**	**4**	**8**	**398**	**11**	**0**
2011/12	**22,441**	**157**	**0**	**3**	**3**	**313**	**5**	**20**
2012/13	**2,764**	**0**	**2**	**0**	**2**	**25**	**0**	**0**
2013/14	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
2014/15	**12,834**	**44**	**1**	**1**	**2**	**180**	**–**	**0**
2015/16	**18,370**	**114**	**–**	**1**	**1**	**150**	**–**	**0**
2016/17	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
2017/18	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
2018/19	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
2019/20	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
2020/21	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
Total	**1,317,176**	**6,562**	**119**	**187**	**306**	**21,966**	**525**	**497**

Source: Homes England stock transfers dataset.
Note: No transfers were made in 2013/14 or from 2016/17 onwards.

Table 68b **Large Scale Voluntary Transfers of council housing in England with negative prices and/or overhanging debt, 1996-2021**

Financial year	Negative value transfers							Overhanging debt only (positive value transfers)					Total public funding (£m)		
	Dwellings	Transfer transactions			ERCF grant (£m)	Gap funding (£m)	Overhanging debt write-off (£m)	Dwellings	Transfer transactions			Overhanging debt write-off (£m)	Gap funding (incl. ERCF grant (£m))	Overhanging debt write-off (£m)	Total
		Partial	Whole stock	All					Partial	Whole stock	All				
1996/97	**1,769**	**1**	**–**	**1**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
1997/98	**8,577**	**9**	**–**	**9**	**132**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**132**	**–**	**132**
1998/99	**19,022**	**13**	**–**	**13**	**151**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**151**	**–**	**151**
1999/2000	**16,980**	**10**	**–**	**10**	**207**	**–**	**–**	**5,330**	**–**	**1**	**1**	**21**	**207**	**21**	**228**
2000/01	**1,859**	**1**	**–**	**1**	**–**	**–**	**–**	**42,770**	**–**	**3**	**3**	**255**	**–**	**255**	**255**
2001/02	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
2002/03	**17,179**	**7**	**–**	**7**	**–**	**–**	**109**	**98,280**	**–**	**6**	**6**	**440**	**–**	**548**	**548**
2003/04	**4,397**	**3**	**–**	**3**	**–**	**–**	**–**	**12,397**	**–**	**2**	**2**	**91**	**–**	**91**	**91**
2004/05	**9,759**	**5**	**1**	**6**	**–**	**17**	**102**	**73,506**	**1**	**5**	**6**	**490**	**17**	**591**	**608**
2005/06	**18,021**	**8**	**3**	**11**	**–**	**88**	**240**	**14,391**	**3**	**2**	**5**	**146**	**88**	**386**	**474**
2006/07	**37,226**	**11**	**3**	**14**	**–**	**174**	**449**	**18,052**	**1**	**4**	**5**	**97**	**174**	**546**	**720**
2007/08	**44,413**	**11**	**5**	**16**	**–**	**385**	**1,132**	**8,780**	**1**	**3**	**4**	**30**	**385**	**1,162**	**1,547**
2008/09	**30,175**	**4**	**2**	**6**	**–**	**230**	**477**	**9,660**	**1**	**1**	**2**	**48**	**230**	**524**	**755**
2009/10	**22,333**	**3**	**2**	**5**	**–**	**120**	**136**	**–**	**–**	**–**	**–**	**–**	**120**	**136**	**255**
2010/11	**2,425**	**3**	**0**	**3**	**–**	**0**	**42**	**49,809**	**1**	**5**	**6**	**754**	**–**	**795**	**795**
2011/12	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**13,203**	**0**	**1**	**1**	**215**	**–**	**215**	**215**
2012/13	**2,764**	**2**	**–**	**2**	**–**	**0**	**56**	**–**	**–**	**–**	**–**	**–**	**–**	**56**	**56**
2013/14	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
2014/15	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**12,834**	**1**	**1**	**2**	**121**	**–**	**121**	**121**
2015/16	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**18,370**	**0**	**1**	**1**	**130**	**–**	**130**	**130**
2016/17	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
2017/18	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
2018/19	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
2019/20	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
2020/21	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
Total	**236,899**	**91**	**16**	**107**	**490**	**1,015**	**2,742**	**377,382**	**9**	**35**	**44**	**2,836**	**1,505**	**5,577**	**7,082**

Source: Homes England stock transfers dataset.

Notes: 1. Transfers completed prior to 1996 could proceed only if they were both positive value transactions and there was no overhanging debt remaining after payment of the transfer receipt.

2. ERCF is the Estates Renewal Challenge Fund (1998-2001).

3. Negative value transfers include nil value transactions.

4. No negative-value transfers were recorded in 2001/02, 2011/12, or from 2013/14 to 2020/21.

Table 69 **Local authority Housing Revenue Accounts in England 1990-2012**

£ million

	1990/91	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12
Gross national figures – cash prices (£million)																		
Income																		
Gross rent from dwellings	4,888	6,802	6,942	6,991	6,938	6,841	6,725	6,700	6,486	6,315	5,985	6,019	6,051	6,079	6,041	6,145	6,148	6,412
+ Other rents	164	188	180	179	178	188	189	194	194	192	188	189	189	186	178	181	169	171
+ Housing subsidy	3,486	3,853	3,790	3,634	3,298	3,041	2,769	4,053	3,860	3,730	770	884	791	698	560	611	414	309
+ Interest income	259	150	134	137	146	98	120	230	295	612	598	576	491	732	1,414	471	694	1,449
+ LA subsidy (sums directed)	1	3	3	5	7	9	9	5	18	20	24	31	24	14	21	127	46	18
+ Other income	323	341	353	348	360	337	475	530	569	704	615	662	659	739	921	1,338	1,368	1,578
= Total income	9,122	11,337	11,402	11,293	10,917	10,513	10,288	11,713	11,423	11,575	8,187	8,275	8,208	8,448	9,135	8,874	8,838	9,937
Expenditure																		
Supervision and management	1,471	1,817	1,873	1,900	1,964	1,950	2,317	2,002	2,029	2,099	2,225	2,317	2,381	2,388	2,366	2,411	2,371	2,347
+ Repairs	1,971	2,203	2,214	2,189	2,201	2,124	2,044	1,905	1,840	1,818	1,736	1,786	1,788	1,759	1,798	1,727	1,686	1,535
+ Revenue to capital	269	622	542	462	390	319	220	215	194	214	194	272	284	276	283	261	281	324
+ Charge for capital	2,707	2,270	2,219	2,204	2,149	2,011	1,871	3,377	3,297	3,395	3,072	3,013	2,903	3,095	4,027	3,455	3,956	2,904
+ Gross rebates	2,468	4,271	4,351	4,307	4,225	4,144	3,956	3,968	3,915	3,790	–	–	–	–	1	2	–	–
+ Transfers	23	34	62	55	68	77	94	76	54	51	681	627	670	686	795	745	908	1,013
+ Other expenditure	279	171	165	185	191	195	197	180	184	189	175	254	222	235	193	189	220	652
= Total expenditure	9,187	11,388	11,436	11,302	11,186	10,820	10,700	11,724	11,513	11,554	8,083	8,269	8,249	8,439	9,463	8,790	9,422	8,776
Balances																		
End of year balances	317	729	687	692	656	618	593	571	483	606	663	817	–	–	–	–	–	–
Changes in balances	- 66	- 55	- 43	- 8	- 67	- 56	- 14	- 12	- 90	20	- 10	- 5	–	–	–	–	–	–
Average number of dwellings (000s)	3,969	3,518	3,436	3,355	3,244	3,095	2,912	2,759	2,582	2,396	2,250	2,126	2,036	1,929	1,845	1,803	1,756	1,710
Income and expenditure (selected items) per dwelling																		
Cash (£ per year)																		
Rental income per dwelling	1,231	1,933	2,020	2,084	2,139	2,210	2,309	2,428	2,512	2,636	2,660	2,831	2,972	3,152	3,274	3,409	3,501	3,750
Supervision and management per dwelling	371	517	545	566	605	630	796	726	786	876	989	1,090	1,169	1,238	1,282	1,337	1,350	1,373
Revenue-funded repairs per dwelling	497	626	644	653	678	686	702	691	713	759	772	840	878	912	975	958	960	898
At 2011/12 prices (£ per year)																		
Rental income per dwelling	2,266	3,054	3,125	3,112	3,095	3,164	3,200	3,309	3,365	3,436	3,364	3,488	3,533	3,605	3,567	3,766	3,697	3,750
Supervision and management per dwelling	682	816	843	846	876	902	1,102	989	1,053	1,142	1,251	1,343	1,390	1,416	1,397	1,478	1,426	1,373
Revenue-funded repairs per dwelling	914	989	997	974	982	982	973	941	955	989	976	1,035	1,044	1,043	1,062	1,059	1,014	898

Sources: (a) DCLG – taken from local authority subsidy claim forms, grossed up for missing authorities, and (b) DCLG – Housing Strategy Statistical Annex returns – average stock numbers.

Notes: Repair expenditure includes net transfers to repair accounts. Housing subsidy comprises basic housing subsidy plus housing benefit subsidy. For an analysis of housing subsidy see Table 70.

The total income and expenditure figures exclude balances. Figures for end of year balances, and changes in balances, do not tally as they reflect the revisions made in each year's subsidy claim forms.

From 2001/02 debt charges are shown under resource accounting conventions, and include provision for building depreciation. Stock figures are the average for the beginning and end of the year.

From 2004/05 transfers represent negative housing subsidy for authorities contributing to the national subsidy pool. Net central government subsidy is the positive housing subsidy figure shown as income less the transfer figure shown as expenditure. 2011/12 prices are computed based on the RPI all items index for the September of each year.

Table 70 **Post-settlement local authority Housing Revenue Accounts in England**

£ million

	2013/14	2014/15	2015/16	2016/17	2017/18 outturn	2018/19	2019/20	2020/21	2021/22 budget
Income									
Rents from dwellings	7,043	7,286	8,117	7,726	7,485	7,496	7,320	7,245	7,102
Rents other than dwellings	171	153	168	160	158	155	156	147	168
Heating and other services	687	699	783	789	717	785	816	746	742
Interest income	54	48	47	51	44	59	65	42	26
Government grants and assistance	289	321	366	172	157	204	189	235	150
Transfers and appropriations	124	70	61	77	93	96	119	92	114
Other income	144	123	117	136	146	118	127	127	143
Total income	8,512	8,700	9,659	9,110	8,800	8,913	8,793	8,635	8,444
Expenditure									
Supervision and management: general	1,878	1,819	2,167	2,096	2,056	2,187	2,246	2,256	2,208
Supervision and management: special	464	488	525	466	467	529	546	519	609
Repairs (including transfers to the repairs account)	1,772	1,844	1,990	1,928	1,854	1,932	1,953	1,901	1,877
Expenditure for capital purposes	1,878	708	785	560	638	755	593	428	801
Debt charges	1,293	1,187	1,306	1,409	1,420	1,382	1,455	1,355	1,332
Interest payable and similar charges	988	970	1,124	992	940	915	889	849	777
Transfers and appropriations	1,084	1,013	1,181	1,022	1,004	988	963	1,066	789
Other expenditure	122	123	208	199	177	176	186	222	229
Total expenditure	8,219	8,152	9,285	9,110	8,800	8,913	8,793	8,635	8,444

Source: DLUHC Local Government Financial Statistics Report 2022 (and previous editions).

Notes: 1. 'Post-settlememt' refers to the agreement that took effect in April 2012, by which local authorities took on additonal debt in order for their HRAs to become self-financing and cease making payments to the Treasury.

2. Other HRA Income excludes government grants.

3. Other expenditure includes provision for bad debts and other charges.

Table 71a **Global housing association accounts in England: balance sheet**

£ million

	Associations with more than 250 properties							Associations with more than 1,000 properties										
	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Fixed assets																		
Housing properties at cost or valuation	**46,512**	**50,889**	**52,700**	**58,331**	**63,228**	**67,893**	**74,033**	**64,156**	**70,295**	**77,426**	**85,164**	**94,567**	**100,926**	**109,423**	**118,563**	**125,976**	**132,741**	**138,077**
- Capital grants	**24,193**	**25,454**	**25,486**	**27,474**	**29,193**	**30,276**	**30,856**	**28,163**	**28,891**	**31,815**	**34,352**	**37,363**	**40,446**	**43,190**	**43,830**	**45,407**	**45,926**	**44,886**
- Depreciation	**219**	**425**	**618**	**742**	**937**	**1,188**	**1,378**	**1,121**	**1,304**	**1,624**	**1,963**	**2,376**	**2,944**	**3,549**	**6,783**	**7,781**	**8,660**	**9,580**
= Net book value of housing properties	**22,100**	**25,010**	**26,596**	**30,115**	**33,098**	**36,429**	**41,799**	**34,872**	**40,100**	**43,987**	**48,849**	**54,828**	**57,536**	**62,684**	**67,950**	**72,788**	**78,155**	**83,611**
+ Other fixed assets	**1,466**	**1,537**	**1,261**	**1,342**	**1,541**	**1,786**	**1,927**	**1,592**	**1,695**	**1,960**	**2,140**	**2,587**	**2,888**	**2,720**	**3,200**	**3,569**	**3,803**	**4,536**
= Total fixed assets (A)	**23,566**	**26,547**	**27,857**	**31,457**	**34,639**	**38,215**	**43,726**	**36,464**	**41,795**	**45,946**	**50,989**	**57,415**	**60,424**	**65,404**	**71,150**	**76,357**	**81,958**	**88,147**
Current assets																		
Cash & short-term investments	**1,633**	**1,905**	**1,630**	**1,388**	**1,664**	**1,418**	**1,357**	**1,164**	**1,081**	**1,342**	**1,445**	**1,953**	**2,676**	**2,427**	**2,670**	**3,914**	**4,523**	**4,979**
+ Non-liquid current assets	**127**	**255**	**261**	**376**	**620**	**692**	**1,097**	**656**	**1,077**	**1,432**	**2,421**	**3,035**	**2,598**	**3,405**	**3,065**	**2,178**	**2,310**	**2,500**
+ Other current assets	**820**	**1,330**	**1,423**	**2,104**	**2,305**	**2,649**	**2,158**	**1,698**	**1,918**	**2,212**	**3,063**	**3,266**	**3,245**	**3,080**	**3,384**	**4,091**	**4,231**	**5,152**
= Total current assets (B)	**2,580**	**3,490**	**3,314**	**3,868**	**4,589**	**4,759**	**4,612**	**3,518**	**4,076**	**4,986**	**6,929**	**8,254**	**8,519**	**8,912**	**9,119**	**10,184**	**11,063**	**12,631**
Current liabilities																		
Short-term loans	**259**	**350**	**273**	**362**	**386**	**370**	**569**	**325**	**519**	**512**	**743**	**539**	**601**	**680**	**612**	**823**	**694**	**816**
+ Bank overdrafts	**39**	**33**	**36**	**32**	**40**	**38**	**47**	**32**	**43**	**41**	**63**	**24**	**32**	**43**	**27**	**27**	**13**	**22**
+ Other current liabilities	**1,472**	**1,890**	**1,780**	**2,221**	**2,452**	**2,584**	**2,713**	**2,361**	**2,516**	**2,991**	**4,489**	**4,834**	**5,581**	**5,568**	**5,749**	**6,601**	**5,053**	**6,025**
= Total current liabilities (C)	**1,770**	**2,273**	**2,089**	**2,615**	**2,878**	**2,992**	**3,329**	**2,718**	**3,078**	**3,544**	**5,295**	**5,397**	**6,214**	**6,291**	**6,388**	**7,451**	**5,760**	**6,863**
Total assets less current liabilities (A+B-C)	**24,376**	**27,764**	**29,082**	**32,710**	**36,348**	**39,974**	**44,890**	**37,257**	**42,682**	**47,212**	**52,444**	**60,272**	**62,729**	**68,025**	**73,881**	**79,090**	**87,261**	**93,915**
Long-term creditors and provisions																		
Long-term loans	**15,169**	**18,067**	**19,806**	**21,706**	**24,186**	**26,537**	**28,924**	**24,773**	**27,806**	**30,375**	**34,156**	**39,468**	**42,216**	**44,373**	**47,869**	**51,215**	**50,706**	**50,858**
+ Other long-term creditors	**297**	**371**	**651**	**994**	**885**	**1,063**	**1,623**	**961**	**1,563**	**2,353**	**3,033**	**3,106**	**3,249**	**3,551**	**3,562**	**3,659**	**7,885**	**11,680**
+ Provisions	**37**	**99**	**91**	**152**	**462**	**544**	**787**	**538**	**781**	**911**	**849**	**1,227**	**898**	**1,306**	**1,103**	**897**	**1,232**	**951**
= Total long-term creditors and provisions (D)	**15,503**	**18,537**	**20,548**	**22,852**	**25,533**	**28,144**	**31,334**	**26,272**	**30,150**	**33,639**	**38,038**	**43,801**	**46,363**	**49,230**	**52,534**	**55,771**	**59,824**	**63,489**
Reserves																		
Accumulated surplus	**2,963**	**3,215**	**2,964**	**3,264**	**3,578**	**4,154**	**4,164**	**3,691**	**3,590**	**4,012**	**4,575**	**5,420**	**5,523**	**7,526**	–	–	–	–
+ Designated and restricted reserves	**1,888**	**1,961**	**1,457**	**1,448**	**1,525**	**1,362**	**1,425**	**1,131**	**1,182**	**1,313**	**1,304**	**1,184**	**1,546**	**1,591**	–	–	–	–
+ Revaluation reserves	**4,022**	**4,051**	**4,113**	**5,146**	**5,712**	**6,299**	**7,731**	**6,148**	**7,521**	**8,129**	**8,434**	**9,444**	**8,302**	**9,214**	–	–	–	–
+ Pension reserves						**15**	**236**	**15**	**239**	**119**	**92**	**58**	**113**	**28**	–	–	–	–
= Total reserves (E)	**8,873**	**9,227**	**8,534**	**9,858**	**10,815**	**11,830**	**13,556**	**10,985**	**12,532**	**13,573**	**14,406**	**16,106**	**15,484**	**18,359**	**20,659**	**23,318**	**27,437**	**30,425**
Total loans, provisions and reserves (D+E)	**24,376**	**27,764**	**29,082**	**32,710**	**36,348**	**39,974**	**44,890**	**37,257**	**42,682**	**47,212**	**52,444**	**59,907**	**61,847**	**67,589**	**73,193**	**79,090**	**87,261**	**93,915**

Sources: 2015 Global Accounts of Housing Providers, Homes and Communities Agency, 2016. Also 2001-2013 editions (Housing Corporation, TSA and HCA).

Notes: 1. From 2007 the Global Accounts were limited to associations with more than 1,000 properties, previously these related to those with more than 250 properties.

2. 'Total assets less current liabilities' does not include pension deficits.

3. Accounts for 2011/12 and later do not indicate different types of reserves nor different types of grant.

4. The adoption of new reporting standards has materially changed the presentation of the Global Accounts from 2016/17 onwards. This includes different accounting treatments for government grant, the valuation of housing properties and the measurement of financial instruments. More items are also counted as capital. The net impact is that it is no longer possible to produce directly comparable figures for 2015/16 onwards.
Tables 71c and 71d therefore report income and expenditure of housing associations using the new accounting conventions.

Table 71b **Global housing association accounts in England: income and expenditure account**

£ million

	Associations with more than 250 properties							Associations with more than 1,000 properties										
	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Income from social housing lettings																		
+ Rents receivable, net of voids	**3,742**	**4,272**	**4,513**	**5,050**	**5,569**	**6,028**	**6,588**	**5,726**	**6,289**	**6,774**	**7,403**	**8,234**	**8,922**	**9,249**	**10,100**	**11,030**	**11,645**	**12,181**
+ Service charges	**452**	**509**	**554**	**678**	**489**	**503**	**561**	**443**	**495**	**563**	**615**	**709**	**801**	**870**	**941**	**1,063**	**1,116**	**1,133**
+ Charges for support services	**0**	**0**	**0**	**53**	**234**	**235**	**220**	**194**	**181**	**166**	**214**	**208**	**202**	**209**	**192**	**–**	**–**	**–**
+ Other income																**380**	**193**	**222**
+ Grants from local authorities and others (i)	**265**	**280**	**237**	**302**	**382**	**341**	**388**	**249**	**290**	**295**	**282**	**303**	**304**	**347**	**–**	**–**	**–**	**–**
+ HC/HCA revenue grants (ii)	**117**	**130**	**123**	**142**	**31**	**16**	**12**	**13**	**12**	**21**	**14**	**16**	**15**	**9**	**–**	**–**	**–**	**–**
+ HC/HCA major repairs grants (iii)	**9**	**13**	**19**	**15**	**15**	**15**	**16**	**12**	**14**	**19**	**21**	**14**	**6**	**13**	**–**	**–**	**–**	**–**
Total grants (i+ii+iii)	***391***	***423***	***379***	***459***	***428***	***372***	***416***	***274***	***316***	***335***	***317***	***333***	***325***	***369***	***321***	***–***	***165***	***129***
= Total income from social housing lettings	**4,585**	**5,204**	**5,446**	**6,240**	**6,720**	**7,138**	**7,785**	**6,637**	**7,281**	**7,839**	**8,548**	**9,484**	**10,250**	**10,697**	**11,553**	**12,473**	**13,119**	**13,665**
+ Net income from other activities	**- 38**	**- 41**	**- 11**	**8**	**32**	**6**	**21**	**1**	**12**	**17**	**30**	**- 1**	**- 18**	**99**	**55**	**39**	**115**	**186**
+ Surplus on disposal of fixed assets	**109**	**120**	**196**	**301**	**398**	**460**	**536**	**419**	**499**	**542**	**577**	**336**	**347**	**321**	**109**	**181**	**117**	**117**
= Total income	**4,656**	**5,283**	**5,631**	**6,549**	**7,150**	**7,604**	**8,342**	**7,057**	**7,792**	**8,397**	**9,155**	**9,819**	**10,579**	**11,117**	**11,717**	**12,693**	**13,351**	**13,968**
Operating expenditure																		
+ Management costs	**916**	**1,116**	**1,121**	**1,318**	**1,372**	**1,451**	**1,601**	**1,321**	**1,470**	**1,658**	**1,913**	**2,087**	**2,149**	**2,206**	**2,317**	**2,488**	**2,612**	**2,737**
+ Maintenance costs	**849**	**1,049**	**1,256**	**1,466**	**1,675**	**1,686**	**1,806**	**1,610**	**1,738**	**1,868**	**2,042**	**2,308**	**2,458**	**2,551**	**2,497**	**2,593**	**2,678**	**2,692**
+ Major repairs expenditure	**449**	**451**	**429**	**527**	**676**	**860**	**1,041**	**832**	**1,024**	**1,044**	**1,146**	**1,218**	**1,133**	**1,011**	**593**	**572**	**576**	**591**
+ Service costs	**751**	**824**	**771**	**817**	**743**	**781**	**914**	**707**	**825**	**857**	**877**	**983**	**1,073**	**1,129**	**1,175**	**1,302**	**1,365**	**1,360**
+ Care/support services	**14**	**19**	**96**	**165**	**287**	**291**	**264**	**209**	**191**	**203**	**203**	**223**	**193**	**198**	**242**	**–**	**–**	**–**
+ Other costs	**376**	**509**	**504**	**668**	**698**	**749**	**824**	**710**	**771**	**813**	**821**	**1,021**	**1,002**	**998**	**1,672**	**1,889**	**1,981**	**2,047**
= Total operating expenditure (A)	**3,355**	**3,968**	**4,177**	**4,961**	**5,451**	**5,818**	**6,450**	**5,389**	**6,018**	**6,442**	**7,002**	**7,840**	**8,008**	**8,093**	**8,497**	**8,844**	**9,212**	**9,427**
Interest and other income and expenditure																		
Interest payable and other similar charges	**1,150**	**1,315**	**1,356**	**1,394**	**1,439**	**1,589**	**1,671**	**1,515**	**1,610**	**1,727**	**1,957**	**2,083**	**2,021**	**2,094**	**2,355**	**2,522**	**2,638**	**2,812**
– Interest receivable and other income	**175**	**201**	**123**	**102**	**115**	**147**	**147**	**115**	**134**	**131**	**192**	**192**	**126**	**135**	**171**	**182**	**217**	**231**
= Net interest payable (B)	**975**	**1,114**	**1,233**	**1,292**	**1,324**	**1,442**	**1,524**	**1,400**	**1,476**	**1,596**	**1,765**	**1,891**	**1,895**	**1,959**	**2,184**	**2,340**	**2,421**	**2,581**
Other charges (C)	**53**	**67**	**13**	**46**	**99**	**- 100**	**48**	**- 96**	**49**	**88**	**60**	**- 118**	**54**	**- 426**	**- 739**	**- 437**	**- 644**	**- 995**
Total expenditure including net interest charges (A+B+C)	**4,383**	**5,149**	**5,423**	**6,299**	**6,874**	**7,160**	**8,022**	**6,693**	**7,543**	**8,126**	**8,827**	**9,613**	**9,957**	**9,626**	**9,942**	**10,747**	**10,989**	**11,013**
Surplus for year before tax	**273**	**134**	**208**	**250**	**276**	**444**	**320**	**364**	**249**	**271**	**328**	**206**	**622**	**1,491**	**1,775**	**1,946**	**2,362**	**3,010**
– Tax payable (net of grants)	**13**	**10**	**29**	**10**	**31**	**10**	**10**	**9**	**8**	**13**	**9**	**3**	**13**	**1**	**- 3**	**15**	**12**	**2**
= Surplus for year after tax	**260**	**124**	**179**	**240**	**245**	**434**	**310**	**364**	**241**	**257**	**319**	**203**	**609**	**1,490**	**1,778**	**1,930**	**2,350**	**3,011**

Sources and notes: As Table 71a.

Table 71c **Global housing association accounts in England: consolidated statement of financial position**

£ million

	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Fixed assets							
Housing properties at cost	132,834	137,475	142,356	148,737	157,967	164,381	171,391
+ Housing properties at valuation	1,998	2,047	2,666	2,033	2,337	1,740	1,888
+ Other fixed assets	2,858	2,883	3,095	3,173	3,047	3,020	2,986
+ Investment properties	3,962	4,698	5,564	6,199	6,711	6,870	7,426
+ Other investments	1,573	1,707	1,737	1,852	1,860	1,774	1,860
= Total fixed assets (A)	143,224	148,810	155,418	161,993	171,921	177,785	185,550
Current assets							
Properties held for sale	3,541	4,779	5,568	7,097	7,415	7,051	6,359
+ Trade and other debtors	1,828	1,962	2,067	2,041	2,112	2,101	2,205
+ Cash and cash equivalents	6,825	6,883	7,053	7,300	7,401	8,562	7,875
+ Other current assets	2,085	1,973	1,575	1,524	1,894	1,993	2,063
= Total current assets (B)	14,279	15,597	16,263	17,963	18,822	19,708	18,502
Creditors: amounts falling due within one year							
Short term loans	1,871	1,509	1,700	1,854	2,622	3,634	1,888
+ Deferred capital grant	306	373	385	441	457	504	535
+ Other current liabilities	4,645	5,017	5,472	5,752	6,242	6,465	6,916
= Total creditors: due within one year (C)	6,822	6,899	7,556	8,047	9,322	10,603	9,339
Net current assets/ liabilities (B-C)	7,458	8,698	8,707	9,916	9,500	9,105	9,163
Total assets less current liabilities (A+B-C)	150,682	157,508	164,125	171,909	181,421	186,890	194,712
Long-term creditors and provisions							
Long term loans	64,443	67,643	70,228	74,469	79,485	81,695	86,232
+ Amounts owed to group undertakings	4	3	9	5	367	342	462
+ Finance lease obligations	378	398	586	581	659	627	622
+ Deferred capital grant	35,117	34,907	35,656	36,623	37,652	38,481	38,531
+ Other long term creditors	5,341	5,913	5,071	4,371	4,647	4,057	3,295
= Total creditors: due more than one year (D)	105,282	108,864	111,549	116,048	122,811	125,202	129,143
Provisions for liabilities							
Pension provision	1,888	2,173	1,877	3,136	2,059	3,353	1,926
+ Other provisions	1,676	1,239	1,150	834	828	889	883
= Total provisions (E)	3,564	3,412	3,027	3,970	2,887	4,242	2,809
Total net assets (A+B+C-D-E)	41,836	45,232	49,549	51,891	55,723	57,446	62,760
Reserves							
Income and expenditure reserve	29,800	33,741	38,017	40,638	44,490	46,224	51,076
+ Revaluation reserves	12,584	12,313	12,156	11,926	12,110	11,941	11,699
+ Other reserves	- 549	- 821	- 625	- 673	- 876	- 719	- 15
= Total reserves	41,836	45,232	49,549	51,891	55,723	57,446	62,760

Sources: Regulator of Social Housing 2022 Global Accounts of Private Registered Providers and previous editions.

Notes: 1. The Global Accounts for 2016 onwards have been materially revised to allow for the Housing Statement of Recommended Practice (SORP 2014) and Financial Reporting Standard 102 (FRS102).

2. Figures in the table are based on consolidated financial statements (e.g. group structure level), which provide a clearer view of activity, such as open market sales by unregistered subsidiaries.

3. In response to government policy to reduce social rents by 1% per annum from 2016/17 to 2019/20, housing associations revised business plans included a reduction in spend on major repairs.

4. Figures in table derived from RSH/HCA tabular data.

Table 71d **Global housing association accounts in England: consolidated income and expenditure and statement of comprehensive income**

£ million

	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Income from social housing lettings (SHL)							
+ Rents receivable, net of voids	13,042	13,115	13,315	13,342	13,507	13,951	14,246
+ Service charges	1,232	1,289	1,383	1,422	1,455	1,494	1,522
= Net rental income	14,274	14,405	14,698	14,764	14,962	15,445	15,767
+ Capital grant released to income	435	457	456	477	479	486	504
+ Other & revenue grant	255	259	210	212	230	219	261
= Turnover from SHL (A)	14,965	15,120	15,364	15,453	15,672	16,149	16,532
Expenditure							
Management	2,845	2,603	2,755	2,857	2,956	3,001	3,125
+ Service charge costs	1,452	1,522	1,624	1,712	1,834	1,892	1,972
+ Routine maintenance	1,932	1,905	1,942	2,060	2,218	2,276	2,559
+ Planned maintenance	808	831	846	957	998	985	1,098
+ Major repairs expenditure	527	466	486	491	514	546	640
+ Bad debts	97	99	102	105	135	94	85
+ Depreciation of housing properties	2,015	2,104	2,178	2,218	2,315	141	2,504
+ Impairment of housing properties	56	35	49	17	30	41	29
+ Other costs	433	395	343	328	308	292	343
Expenditure on SHL (B)	10,164	9,960	10,325	10,745	11,308	11,562	12,357
Operating surplus / (deficit) on SHL (A-B)	4,801	5,161	5,039	4,707	4,364	4,587	4,175
Statement of comprehensive income							
Turnover	19,980	19,997	20,459	20,860	21,233	22,092	22,830
+ Cost of sales	- 1,934	- 1,937	- 2,205	- 2,481	- 2,656	- 3,020	- 3,369
+ Operating expenditure	- 12,526	- 12,143	- 12,610	- 13,162	- 13,874	- 14,135	- 15,013
Operating surplus/(deficit)	5,520	5,916	5,644	5,216	4,703	5,798	4,448
+ Gain/(loss) on disposal of property, plant and equipment (fixed assets)	720	783	932	872	1,050	861	1,160
+ Gift aid and other items	226	542	94	241	915	180	1,252
+ Interest receivable	107	101	104	123	172	102	98
+ Interest payable and financing costs	- 3,039	- 3,465	- 3,175	- 3,238	- 3,263	- 3,404	- 3,280
+ Movements in fair value	- 55	262	130	244	- 82	249	363
+ Movement in valuation of housing properties	- 120	–	–	–	–	–	–
Surplus / (deficit) before tax	3,359	4,139	3,728	3,457	3,495	2,925	4,040
+ Taxation	- 18	- 52	- 25	- 1	8	0	- 60
Surplus / (deficit) for the period	3,341	4,087	3,703	3,456	3,503	2,925	3,980
+ Unrealised surplus /(deficit) on revaluation of housing properties	- 388	26	33	92	83	95	92
+ Actuarial (loss) / gain in respect of pension schemes	443	- 520	323	- 379	1,101	- 1,423	1,489
+ Initial measurement of defined benefit pension liability				- 444	5	- 10	–
+ Change in fair value of hedged instruments	- 31	106	374	- 54	- 280	362	451
+ Other remeasurements	–	1	- 22	2	5	–	- 39
Total comprehensive income for the period	3,365	3,701	4,411	2,673	4,417	1,949	5,973

Sources and notes: As Table 71c.

Table 72 **Rents and earnings in England**

£ per week

	1980	1990	2000	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	20017/18	2018/19	2019/20	2020/21	2021/22
Local authorities:																				
Subsidy guideline	8.47	23.05	39.28	50.89	56.02	60.16	63.79	66.97	71.30	–	–	–	–	–	–	–	–	–	–	–
Average rent	7.70	23.74	45.62	55.27	57.94	61.63	64.21	66.05	67.83	73.58	78.55	82.44	85.89	88.16	87.29	86.71	85.85	85.68	88.27	89.53
Housing associations:																				
Fair rents	12.52	29.94	62.73	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Assured rents		28.97	56.52	64.32	66.67	69.96	73.51	77.91	78.28	83.20	88.40	92.30	95.88	97.84	96.61	96.33	95.12	94.25	96.60	98.05
Affordable Rents			–	–	–	–	–	–	–	110.36	113.68	118.59	124.34	128.60	127.95	127.80	128.05	128.62	133.31	136.72
Private tenants:																				
Fair rents	11.18	29.21	66.52	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Market rents		46.67	76.58	111.47	115.55	–	–	–	–	162.69	167.07	166.15	177.23	189.23	196.62	191.31	198.00	195.00	199.38	213.69
All lettings				126.85	135.12	133.27	149.89	145.59	152.14	154.64	161.05	165.15	137.00	138.00	138.00	141.00	146.00	150.00	155.00	–
Average earnings	110.70	266.70	426.20	527.40	545.60	561.70	587.90	598.20	610.10	613.90	617.90	629.40	630.50	635.80	653.80	670.80	696.10	714.10	720.10	737.70
Rents as a % earnings:																				
Local authority rents	7.0	8.9	10.7	10.5	10.6	11.0	10.9	11.0	11.1	12.0	12.7	13.1	13.6	13.9	13.4	12.9	12.3	12.0	12.3	12.1
HA fair rents	11.3	11.2	14.7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
HA assured rents		10.9	13.3	12.2	12.2	12.5	12.5	13.0	12.8	13.6	14.3	14.7	15.2	15.4	14.8	14.4	13.7	13.2	13.4	13.3
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
Private fair rents	10.1	11.0	15.6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Market rents		17.5	18.0	21.1	21.1	–	–	–	–	26.5	27.0	26.4	28.1	29.8	30.1	28.5	28.4	27.3	27.7	29.0
All private rents				24.0	24.7	23.8	25.6	24.3	24.9	25.2	26.1	26.2	21.7	21.7	21.1	21.0	21.0	21.0	21.5	–

Sources: The Regulator of Social Housing (and predecessors), DLUHC Live tables 702 and 704, Family Resources Survey, Valuation Office Agency, Annual Survey of Hours and Earnings, Regional Trends, CORE data, .Cm 1908, Cms 288-II, Determination of Reckonable Income 1988/89, Rent Officer Statistics, Answer to Parliamentary Question 26/7/93. Housing and Construction Statistics.

Notes: 1. Local authority average rents relate to all properties in management as at April in each year and come from DLUHC Live Table 702, other than 2021/22 which are sourced from the Regulator of Social Housing. Guideline rents refer to the financial year.

2. Housing association rents from 2004 are for financial years and are net of service charges. These Regulator of Social Housing figures are based on returns from larger housing associations and differ from CORE figures reported in previous editions of this table.

3. Private market rents for years prior to 2002/03 are those determined by the Rent Officer when referred for housing benefit purposes. Those from 2011 are from the Valuation Office Agency.

4. Private rent figures from 2001 onwards are for financial years. The all lettings figures prior to 2014/15 include rents for regulated and assured tenancies; but exclude rent-free lettings. From 2014/15 are derived from the FRS but include rent-free, this has created a major discontinuity, such that these statistics are only indicative of the whole private rental sector when making comparisons over time.

5. Earnings figures are average earnings for England for all adults in full-time work.

6. Data for 2021/22 are provisional.

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	Increase 1988/89-2020/21 %	Increase 2000/01-2020/21 %
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**	**72.87**	**75.30**	**312.6**	**95.4**
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**	**74.71**	**76.68**	**323.9**	**81.5**
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**	**74.39**	**329.8**	**101.3**
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**	**74.06**	**76.72**	**330.5**	**93.4**
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**	**78.06**	**80.28**	**331.4**	**94.3**
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**	**89.29**	**92.19**	**407.9**	**93.0**
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**	**105.35**	**108.20**	**390.5**	**79.8**
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**	**91.79**	**94.80**	**371.4**	**82.4**
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**	**79.19**	**81.44**	**338.1**	**81.0**
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**	**85.68**	**88.27**	**364.4**	**93.5**

Source: Ministry of Housing, Communities and Local Government (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 has 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.

Table 73b **Average weekly local authority rents by region in England in real terms**

£ per week – 2021/22 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	Increase 1988/89-2020/21 %	Increase 2000/01-2020/21 %
North East	**42.38**	**41.74**	**54.86**	**60.57**	**63.16**	**64.40**	**66.91**	**67.56**	**68.42**	**69.03**	**72.08**	**81.78**	**80.70**	**84.58**	**86.40**	**83.80**	**81.76**	**79.56**	**76.81**	**75.13**	**77.3**	**24.0**
North West	**42.01**	**43.64**	**58.99**	**66.39**	**67.89**	**68.40**	**70.23**	**70.79**	**71.66**	**72.41**	**76.03**	**81.74**	**83.38**	**85.43**	**86.47**	**84.18**	**82.11**	**80.35**	**78.75**	**76.50**	**82.1**	**15.2**
Yorkshire & The Humber	**40.20**	**39.39**	**50.46**	**58.07**	**63.81**	**65.02**	**67.79**	**68.55**	**69.70**	**70.04**	**73.50**	**77.69**	**80.61**	**84.24**	**85.69**	**82.34**	**80.41**	**78.26**	**76.06**	**74.22**	**84.6**	**27.8**
East Midlands	**41.38**	**41.93**	**55.40**	**62.33**	**66.92**	**67.85**	**70.29**	**71.26**	**71.99**	**72.77**	**76.40**	**82.56**	**84.76**	**86.65**	**87.17**	**84.63**	**82.46**	**79.94**	**78.07**	**76.54**	**85.0**	**22.8**
West Midlands	**43.22**	**47.22**	**59.71**	**64.92**	**71.52**	**72.87**	**75.10**	**75.76**	**77.02**	**77.90**	**81.82**	**85.79**	**88.94**	**92.79**	**92.76**	**89.64**	**87.34**	**85.20**	**82.28**	**80.09**	**85.3**	**23.4**
East of England	**42.15**	**47.41**	**68.38**	**75.09**	**79.88**	**81.01**	**84.83**	**85.04**	**85.36**	**86.60**	**91.36**	**94.68**	**100.94**	**102.52**	**104.58**	**101.77**	**99.16**	**96.50**	**94.12**	**91.98**	**118.2**	**22.5**
London	**51.23**	**57.78**	**86.19**	**94.57**	**96.46**	**98.00**	**100.61**	**101.44**	**103.28**	**102.89**	**108.24**	**115.67**	**118.43**	**120.86**	**123.36**	**120.81**	**116.75**	**113.99**	**111.05**	**107.95**	**110.7**	**14.2**
South East	**46.70**	**53.97**	**75.62**	**81.68**	**85.41**	**86.17**	**88.97**	**90.13**	**91.45**	**91.42**	**95.53**	**100.59**	**102.23**	**106.11**	**107.61**	**104.82**	**102.26**	**99.23**	**96.76**	**94.57**	**102.5**	**15.8**
South West	**43.17**	**48.07**	**67.32**	**70.71**	**71.56**	**72.20**	**74.41**	**75.31**	**76.98**	**77.58**	**81.40**	**86.77**	**88.61**	**91.00**	**93.35**	**90.50**	**88.11**	**86.44**	**83.47**	**81.25**	**88.2**	**14.9**
England	**44.15**	**47.49**	**65.13**	**71.70**	**76.62**	**78.02**	**80.73**	**81.71**	**82.76**	**83.58**	**89.32**	**93.53**	**96.11**	**99.24**	**100.76**	**97.68**	**95.28**	**92.57**	**90.32**	**88.07**	**99.5**	**22.8**

Source: See Table 73a. Real-terms figures are adjusted using GDP deflators for 2021/22 prices.

Table 73c **Average weekly housing association social rents by region in England**

£ per week – cash prices

Region	1996/97	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	Increase 2000/01-2020/21 %
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**	**73.9**
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**	**80.6**
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**	**74.9**
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**	**80.4**
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**	**89.0**
East of England	**46.81**	**55.73**	**66.16**	**68.78**	**72.24**	**76.22**	**81.20**	**81.87**	**87.63**	**92.49**	**96.00**	**100.22**	**101.91**	**100.75**	**100.24**	**98.99**	**98.35**	**100.52**	**80.4**
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**	**96.8**
South East	**51.64**	**61.23**	**74.69**	**77.40**	**80.67**	**84.61**	**89.54**	**89.94**	**94.74**	**100.84**	**104.48**	**108.64**	**111.05**	**109.39**	**108.77**	**107.72**	**106.88**	**109.68**	**79.1**
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**	**76.2**
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**	**79.2**

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 – 2021/22 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	Increase 2000/01-2020/21 %
North East	**64.94**	**71.62**	**75.51**	**75.31**	**76.32**	**78.42**	**81.64**	**81.06**	**86.28**	**88.67**	**91.37**	**92.53**	**91.91**	**88.60**	**86.41**	**83.98**	**81.35**	**79.06**	**10.4**
North West	**63.38**	**72.72**	**78.41**	**79.51**	**80.94**	**82.27**	**85.77**	**84.60**	**88.46**	**91.50**	**93.58**	**95.61**	**96.68**	**93.53**	**91.24**	**88.57**	**85.88**	**83.38**	**14.7**
Yorkshire & The Humber	**68.44**	**74.64**	**74.72**	**73.82**	**76.02**	**78.89**	**81.80**	**81.57**	**85.58**	**89.59**	**91.41**	**94.07**	**96.17**	**92.42**	**90.35**	**87.97**	**85.26**	**82.85**	**11.0**
East Midlands	**74.57**	**77.54**	**81.66**	**82.64**	**84.04**	**85.47**	**89.75**	**88.82**	**92.55**	**96.43**	**98.38**	**101.10**	**102.50**	**99.38**	**96.89**	**94.24**	**91.30**	**88.80**	**14.5**
West Midlands	**71.52**	**74.84**	**80.63**	**81.72**	**84.15**	**86.25**	**90.34**	**89.30**	**93.56**	**97.49**	**99.97**	**102.67**	**103.69**	**100.53**	**97.95**	**95.52**	**92.37**	**89.80**	**20.0**
East of England	**76.84**	**87.59**	**91.72**	**92.63**	**94.65**	**96.99**	**101.74**	**100.89**	**106.37**	**110.04**	**111.65**	**115.26**	**116.48**	**112.64**	**110.15**	**106.73**	**103.67**	**100.28**	**14.5**
London	**87.20**	**98.38**	**108.23**	**109.88**	**112.20**	**115.02**	**120.34**	**120.09**	**125.78**	**131.87**	**135.01**	**139.59**	**143.41**	**138.71**	**137.57**	**131.38**	**127.23**	**122.91**	**24.9**
South East	**84.77**	**96.23**	**103.55**	**104.24**	**105.69**	**107.66**	**112.19**	**110.82**	**115.00**	**119.97**	**121.51**	**124.95**	**126.93**	**122.30**	**119.53**	**116.15**	**112.67**	**109.42**	**13.7**
South West	**79.65**	**83.75**	**89.54**	**89.92**	**91.86**	**93.37**	**94.92**	**93.69**	**97.17**	**101.60**	**103.26**	**106.61**	**108.19**	**104.69**	**102.21**	**99.66**	**96.15**	**93.69**	**11.9**
England	**76.84**	**84.71**	**89.17**	**89.79**	**91.66**	**93.54**	**97.61**	**96.46**	**101.01**	**105.19**	**107.35**	**110.28**	**111.83**	**108.01**	**105.04**	**102.56**	**99.36**	**96.37**	**13.8**

Source: See Table 73c. Real-terms figures are adjusted using GDP deflators.

Table 74a **Social rents for general needs dwellings by number of bedrooms in England, 2020/21**

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	**64.77**	**66.50**	**65.66**	**66.54**	**69.89**	**78.12**	**94.43**	**81.00**	**71.06**	**77.12**
Two bedrooms	**73.71**	**75.03**	**74.23**	**76.21**	**77.88**	**89.98**	**106.46**	**92.73**	**79.49**	**87.06**
Three bedrooms	**80.63**	**82.39**	**80.92**	**82.76**	**88.63**	**101.83**	**121.81**	**106.13**	**89.43**	**95.98**
Four bedrooms	**86.28**	**90.84**	**86.92**	**90.18**	**98.15**	**113.16**	**139.83**	**114.24**	**98.56**	**114.30**
Five bedrooms	**92.25**	**97.11**	**95.69**	**101.42**	**113.45**	**121.97**	**153.74**	**125.36**	**107.19**	**134.13**
Six or more bedrooms	**107.16**	**103.19**	**101.99**	**106.82**	**111.63**	**128.95**	**166.92**	**147.36**	**113.70**	**147.64**
All Self-Contained	**74.92**	**75.77**	**74.11**	**76.54**	**80.11**	**92.23**	**107.83**	**94.50**	**81.32**	**88.15**
Average LA rent as % of market rent	**56.4**	**48.6**	**48.7**	**48.8**	**47.9**	**42.2**	**28.8**	**39.3**	**39.4**	**41.4**
Housing association net rent										
One bedroom	**69.65**	**71.55**	**71.65**	**75.36**	**77.21**	**85.20**	**107.48**	**91.88**	**79.06**	**83.13**
Two bedrooms	**78.17**	**81.85**	**82.85**	**87.96**	**88.74**	**98.22**	**121.33**	**107.23**	**92.03**	**94.93**
Three bedrooms	**86.31**	**91.13**	**90.85**	**96.14**	**98.27**	**110.34**	**135.40**	**121.45**	**103.16**	**104.86**
Four bedrooms	**94.94**	**99.19**	**101.91**	**109.06**	**112.89**	**123.55**	**149.90**	**135.72**	**117.75**	**122.66**
Five bedrooms	**104.25**	**106.66**	**113.99**	**115.40**	**120.93**	**129.71**	**160.57**	**148.92**	**126.75**	**136.57**
Six or more bedrooms	**119.48**	**115.61**	**121.59**	**128.94**	**132.30**	**132.38**	**170.17**	**156.43**	**135.06**	**145.61**
All Self-Contained	**79.25**	**83.58**	**83.06**	**89.01**	**90.02**	**100.52**	**123.29**	**109.69**	**93.92**	**96.61**
Average HA net rent as % of market rent	**59.7**	**53.6**	**54.6**	**56.8**	**53.9**	**46.0**	**32.9**	**45.6**	**45.4**	**45.3**
Housing association gross rent										
One bedroom	**73.67**	**76.99**	**77.40**	**82.91**	**85.02**	**91.71**	**117.82**	**99.02**	**85.50**	**90.11**
Two bedrooms	**80.05**	**85.14**	**85.92**	**91.37**	**93.60**	**101.85**	**132.17**	**112.23**	**95.83**	**99.76**
Three bedrooms	**86.95**	**92.06**	**91.89**	**97.30**	**99.54**	**111.32**	**143.15**	**122.86**	**104.39**	**106.79**
Four bedrooms	**95.53**	**100.13**	**103.04**	**110.50**	**114.37**	**125.02**	**157.54**	**137.55**	**119.22**	**125.68**
Five bedrooms	**104.55**	**107.66**	**115.06**	**116.21**	**122.57**	**131.05**	**168.21**	**150.51**	**127.64**	**140.42**
Six or more bedrooms	**120.88**	**117.16**	**123.13**	**130.14**	**133.46**	**132.97**	**175.53**	**158.26**	**136.06**	**148.63**
All Self-Contained	**81.22**	**86.42**	**86.15**	**92.40**	**94.28**	**103.78**	**132.90**	**113.79**	**97.33**	**100.91**
Average HA gross rent as % of market rent	**61.2**	**55.5**	**56.6**	**59.0**	**56.4**	**47.5**	**35.5**	**47.3**	**47.1**	**47.4**

Source: Regulator for Social Housing Local Authority Data Return (LADR) and Statistical Data Return (SDR) plus ONS Private Rental Market Statistics.

Notes: 1. Local authority rents are based on returns from all local authority landlords whilst housing association rents are based on those of large PRPs that own at least 1,000 social housing units.

2. Net rents are for self-contained units and exclude general service charges, personal service charges and support charges.

3. Gross rents include service charges eligible for universal credit or housing benefit. Service charge and gross rent figures for local authority social rented stock are not available.

Table 74b **Affordable Rents for general needs dwellings by number of bedrooms in England, 2020/21**

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 gross rent										
One bedroom	**98.46**	**93.34**	**79.90**	**89.90**	**84.46**	**104.29**	**154.60**	**131.45**	**98.56**	**112.18**
Two bedrooms	**94.49**	**106.20**	**94.21**	**106.79**	**100.23**	**133.83**	**184.62**	**155.98**	**119.35**	**124.62**
Three bedrooms	**101.78**	**112.14**	**105.09**	**121.54**	**109.77**	**148.04**	**199.21**	**179.66**	**143.07**	**139.41**
Four bedrooms	**123.81**	**139.46**	**128.71**	**134.60**	**128.48**	**192.36**	**215.63**	**198.66**	**171.13**	**165.97**
Five bedrooms	**133.34**	**140.08**	**134.05**	**151.01**	**141.78**	**227.89**	**227.13**	**222.13**	**–**	**172.57**
Six or more bedrooms	**138.46**	**–**	**–**	**135.59**	**157.93**	**137.07**	**255.54**	**222.39**	**235.90**	**198.97**
All Self-Contained	**97.84**	**105.64**	**96.75**	**109.26**	**105.01**	**129.35**	**184.81**	**157.44**	**124.96**	**128.54**
Average LA Affordable Rent as % of market rent	**73.7**	**67.8**	**63.6**	**69.7**	**62.8**	**59.2**	**49.3**	**65.4**	**60.5**	**60.3**
Housing association (PRP) gross rent										
One bedroom	**81.41**	**89.66**	**87.44**	**90.32**	**93.72**	**115.49**	**174.15**	**129.25**	**101.62**	**122.62**
Two bedrooms	**95.38**	**103.42**	**99.95**	**107.62**	**111.25**	**139.63**	**202.87**	**157.98**	**122.80**	**130.71**
Three bedrooms	**104.80**	**111.91**	**108.13**	**120.33**	**122.00**	**158.53**	**219.97**	**182.06**	**143.56**	**140.05**
Four bedrooms	**119.70**	**128.25**	**121.11**	**147.01**	**144.31**	**191.88**	**236.44**	**223.89**	**173.64**	**177.20**
Five bedrooms	**126.60**	**134.42**	**125.57**	**139.66**	**154.04**	**181.09**	**240.84**	**207.26**	**180.34**	**172.34**
Six or more bedrooms	**95.57**	**197.90**	**132.87**	**134.36**	**181.89**	**134.33**	**271.32**	**312.00**	**198.23**	**202.58**
All Self-Contained	**97.97**	**105.87**	**101.99**	**109.02**	**113.32**	**139.17**	**197.19**	**159.17**	**125.60**	**133.31**
Average HA Affordable Rent as % of market rent	**73.8**	**68.0**	**67.0**	**69.6**	**67.8**	**63.7**	**52.6**	**66.1**	**60.8**	**62.6**

Source: See Table 74a.

Notes 1. Affordable Rent homes are those made available at a rent level up to 80% (inclusive of service charges) of local market rents. Figures include the London Affordable Rent, which are units let at or below weekly rent benchmarks set by the Greater London Authority.

2. Affordable Rent general needs gross rents are based on data for all local authorities and all housing associations with Affordable Rent stock.

Table 75 **Welsh housing capital expenditure**

£ million

	1981/82	1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Gross investment																						
Local authorities:																						
HRA acquisitions and new build	44.5	26.2	20.4	11.1	7.3	9.6	9.8	5.4	10.0	7.4	8.3	8.4	7.9	8.8	11.1	26.9	22.0	37.2	56.7	78.0	97.9	108.6
+ HRA renovation	24.3	49.7	105.8	89.8	77.0	140.4	157.0	144.9	129.5	123.8	119.6	138.1	134.8	149.6	172.1	196.6	234.3	225.4	227.6	245.0	167.3	208.6
+ Enveloping and environmental works	0.3	4.8	26.2	18.3	11.6	31.1	25.2	25.3	29.3	26.1	19.5	17.7	16.3	12.6	18.2	17.1	11.8	4.2	2.9	3.4	3.0	2.3
+ Slum clearance	2.0	0.6	0.7	0.7	0.3	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
+ Low cost homeownership	0.6	0.4	3.4	7.3	0.9	0.3	0.1	0.3	4.7	3.4	0.5	1.8	0.6	1.4	1.2	1.6	5.0	3.9	1.6	4.1	3.9	1.1
+ Improvement grants etc.	18.5	55.3	93.5	177.3	97.6	76.0	74.9	71.3	64.6	56.6	62.3	63.6	55.0	50.3	56.9	71.8	54.7	45.8	46.5	48.5	33.6	51.7
+ Private housing loans	5.7	2.4	5.1	0.2	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.6	1.8	1.0	0.8	2.5	2.7	1.8	1.5	3.6	5.2	1.5
= Total local authorities	95.9	139.4	255.1	304.7	194.7	257.5	267.0	247.1	238.2	217.4	210.1	230.1	216.4	223.6	260.3	316.5	330.5	318.3	336.7	382.5	311.0	373.8
+ Housing associations	32.3	40.6	116.0	106.4	54.9	77.7	91.5	98.0	135.2	170.8	102.8	96.9	101.0	83.0	79.7	74.0	98.0	89.0	198.6	208.2	300.0	310.0
= Total gross investment (A)	128.2	180.0	371.1	411.1	249.6	335.2	358.5	345.1	373.4	388.2	312.9	327.0	317.4	306.6	340.0	390.5	428.5	407.3	535.3	590.7	611.0	683.8
Capital receipts:																						
Local authorities	65.5	72.0	87.2	50.6	70.1	88.2	75.1	54.9	15.9	12.1	22.8	7.3	7.7	12.3	15.4	17.0	17.8	15.9	16.0	21.1	9.3	7.6
+ Housing associations	1.0	3.8	9.5	6.5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	-
= Total receipts (B)	66.5	75.8	96.7	57.1	70.1	88.2	75.2	54.9	15.9	21.1	22.8	7.3	7.7	12.3	15.4	17.0	17.8	15.9	16.0	21.1	9.3	7.6
Total net investment (A–B)	61.7	104.2	274.4	354.0	179.5	247.0	283.3	290.2	357.5	367.1	290.1	319.7	309.7	294.3	324.59	373.5	410.7	391.4	519.3	569.6	601.7	676.1

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 etc.' includes other non-HRA.
3. Since 1998/99 housing associations have retained sales receipts.
4. On housing association expenditure, see notes to Table 76.

Table 76 **Welsh housing capital plans and investment including private finance**

£ million

	1986/87	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23 provisional
Local authorities:																						
Capital provision	**141.9**	**183.9**	**261.5**	**194.2**	**211.2**	**208.4**	**207.2**	**191.0**	**180.3**	**173.7**	–	–	–	–	–	–	–	–	–	–	–	–
+ Net local financial resources	**45.4**	**71.2**	**43.2**	**0.5**	**46.3**	**58.2**	**39.9**	**46.7**	**37.1**	**36.4**	–	–	–	–	–	–	–	–	–	–	–	–
= Gross investment (A)	**187.3**	**255.1**	**304.7**	**194.7**	**257.5**	**267.0**	**247.1**	**238.2**	**217.4**	**210.1**	**230.1**	**216.4**	**223.6**	**260.3**	**316.5**	**330.5**	**318.3**	**336.7**	**382.5**	**311.0**	**373.8**	**373.8**
+ Dowry funding for RSLs (B)	–	–	–	–	**4.0**	**4.0**	**4.0**	**19.7**	**37.3**	**37.3**	**47.6**	**43.8**	**43.8**	**43.8**	**43.8**	**43.8**	**43.8**	**43.8**	**43.8**	**43.8**	**43.8**	**43.8**
RSL (housing associations):																						
Net provision	**46.4**	**92.2**	**93.7**	**54.9**	**77.7**	**91.5**	**98.5**	**135.2**	**170.8**	**102.8**	**96.9**	**101.0**	**79.4**	**79.7**	**105.7**	**149.7**	**156.2**	**198.6**	**218.2**	**290.2**	**310.0**	**318.0**
+ Local authority transfers	**0.0**	**14.3**	**6.2**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Capital receipts	**5.1**	**9.5**	**6.5**	–	–	–	–	–	–	–	–	**18.0**	**31.0**	**33.0**	**37.0**	**44.0**	**42.0**	**46.0**	**42.0**	**0.0**	–	–
= Gross provision	**51.5**	**116.0**	**106.4**	**54.9**	**77.7**	**91.5**	**98.5**	**135.2**	**170.8**	**102.8**	**96.9**	**119.0**	**110.4**	**112.7**	**142.7**	**193.7**	**198.2**	**244.6**	**260.2**	**290.2**	**310.0**	**318.0**
+ Private finance	**0.0**	**33.0**	**76.2**	**39.8**	**56.3**	**66.2**	**71.3**	**97.9**	**123.7**	**74.4**	**70.2**	**73.1**	**57.5**	**57.7**	**76.6**	**108.4**	**113.1**	**143.8**	**158.0**	**210.1**	**224.4**	**230.2**
= Gross investment (C)	**51.5**	**149.0**	**182.6**	**94.7**	**134.0**	**157.7**	**169.8**	**233.1**	**294.5**	**177.2**	**167.1**	**192.1**	**167.9**	**170.3**	**219.3**	**302.1**	**311.4**	**388.4**	**418.2**	**500.4**	**534.4**	**548.2**
Other provision (D)	–	–	–	–	–	–	–	–	–	–	–	–	**11.6**	**16.6**	**1.6**	**14.8**	**14.9**	**38.9**	**38.8**	**48.6**	**45.7**	**70.5**
Total gross investment (A+B+C+D)	**238.8**	**404.1**	**487.3**	**289.4**	**395.5**	**428.8**	**420.9**	**491.0**	**549.2**	**424.6**	**444.8**	**452.3**	**446.9**	**491.1**	**581.2**	**691.2**	**688.4**	**807.8**	**883.3**	**903.8**	**997.7**	**1165.5**

Sources: Welsh Government Main Expenditure Group (MEG) Allocations, Local Government Finance Statistics, Financial Statements of Welsh Housing Associations (Global Accounts), Housing Statistics and Welsh Office Departmental Reports, Cms 1916, 2215, 2515, 2815, 3215, 3615, 3915 & 4216.

Notes: 1. Local authority provision and investment figures for years to 1998/99 do not include credit approvals vired to Housing for Wales.

2. Net local financial resources include the use of capital receipts and revenue contributions to capital outlay. They are also net of councils' decisions to use 'housing' credit approvals to finance other investment. For the years to 2007/08 net local financial resources are balancing figures between capital provision and outturn housing investment. For 2009/10 they are a rounded estimate based on trends in available receipts and 'unsupported' prudential borrowing.

3. For the years to 2003/04 capital provision includes capital grants and credit approvals. From 2004/05 capital provision includes capital grants, major repairs allowance (MRA) and indicative levels of supported prudential borrowing. Unsupported' prudential borrowing is included in net local financial resources.

4. Local authority gross investment includes capital grants, major repairs allowance (MRA) and investment on leasehold for elderly and other LCHO schemes built on land owned by local authorities as well as indicative levels of supported prudential borrowing.

5. Gross local authority investment for 2015/16 does not include the £919 million raised in additional borrowing to enable the 11 local authorities with council housing stock to exit the HRA subsidy system and become self-financing.

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 MRA allocated to local authorities, it supports delivery of the Welsh Housing Quality Standard (WHQS). In recent years, the total MRA and funding budget has been around £108 million per annum.

7. HA net provision figures are outturn for years to 2012/13; and budget estimates from 2013/14; typically supplementary budget allocations are made during the financial year. Figures include Land for Housing loan funding.

8. Capital receipts refer to receipts received in the year as reported in annual global accounts. Other provision includes the Integrated Housing and Care Fund and other small schemes but currently excludes funding for building safety and decarbonisation.

Table 77 **Welsh local authority Housing Revenue Accounts 1990-2015**

£ million

	1990/91	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Income:																					
Net rents from dwellings	**115.3**	**129.6**	**128.2**	**130.3**	**132.8**	**134.4**	**131.8**	**130.3**	**124.3**	**127.3**	–	–	–	–	–	–	–	–	–	–	–
+ Rent rebates	**165.0**	**256.4**	**270.1**	**263.1**	**260.8**	**260.8**	**271.4**	**273.5**	**249.9**	**261.5**	–	–	–	–	–	–	–	–	–	–	–
= Total rent from dwellings	**280.3**	**386.0**	**398.3**	**393.4**	**393.6**	**395.3**	**403.2**	**403.8**	**374.2**	**388.7**	**391.3**	**387.2**	**412.1**	**420.2**	**387.3**	**312.5**	**278.1**	**300.4**	**314.2**	**328.1**	**310.3**
+ Rents from land, etc.	**2.9**	**3.9**	**3.6**	**4.4**	**4.9**	**4.5**	**4.3**	**5.5**	**4.9**	**5.3**	**5.4**	**5.1**	**5.3**	**4.7**	**4.7**	**3.3**	**2.9**	**3.3**	**3.4**	**3.6**	**3.5**
+ Government subsidy	**164.9**	**192.4**	**191.8**	**183.2**	**168.8**	**168.0**	**180.2**	**180.1**	**180.5**	**184.9**	**- 81.9**	**- 85.7**	**- 99.1**	**- 100.2**	**- 94.2**	**- 85.8**	**- 77.3**	**- 73.5**	**- 72.7**	**- 72.8**	**- 73.3**
+ Supporting People services	–	–	–	–	–	–	–	–	–	–	**6.0**	**5.4**	**5.9**	**6.2**	**4.3**	**4.0**	**3.4**	**2.3**	**3.1**	**1.3**	**1.6**
+ Sums transferred into the HRA	**5.9**	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
+ Credit to the HRA	**14.9**	**5.5**	**4.6**	**2.7**	**3.2**	**3.1**	**2.8**	**2.3**	**2.0**	**2.0**	**1.7**	**1.6**	**1.5**	**1.6**	**2.2**	**1.3**	**0.6**	**0.4**	**0.3**	**0.3**	**0.1**
+ Other transfers	**7.5**	**0.3**	**0.3**	**0.5**	**0.4**	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**	**0.5**	**0.6**	**0.5**	**- 0.2**	**1.4**	**- 0.2**	**0.0**	**0.6**	**0.0**	**0.0**	**0.0**
+ Other income	**5.7**	**8.4**	**8.2**	**13.8**	**17.1**	**18.6**	**16.0**	**15.8**	**14.1**	**16.6**	**16.1**	**16.1**	**16.8**	**19.0**	**17.4**	**14.9**	**13.8**	**14.4**	**16.5**	**18.0**	**18.3**
+ Credit balance from previous year	**24.6**	**38.6**	**29.5**	**36.0**	**30.5**	**25.8**	**28.3**	**34.9**	**38.6**	**50.2**	**46.4**	**49.5**	**49.0**	**54.8**	**64.3**	**54.9**	**63.3**	**65.7**	**67.3**	**76.5**	**66.0**
= Total income	**506.7**	**635.0**	**636.4**	**634.2**	**618.6**	**615.5**	**634.9**	**642.6**	**614.5**	**647.8**	**385.5**	**379.9**	**391.9**	**405.9**	**387.3**	**304.8**	**284.8**	**313.6**	**332.1**	**355.0**	**326.7**
Expenditure:																					
Supervision & management	**60.0**	**81.2**	**84.8**	**86.7**	**86.5**	**89.7**	**99.9**	**99.7**	**98.9**	**101.0**	**104.3**	**107.4**	**117.5**	**121.4**	**109.1**	**95.8**	**87.7**	**79.4**	**82.4**	**83.6**	**82.5**
+ Repairs & maintenance	**114.2**	**126.3**	**124.5**	**123.2**	**121.3**	**113.0**	**121.9**	**124.2**	**125.1**	**133.8**	**133.5**	**137.7**	**131.3**	**142.1**	**134.1**	**121.0**	**79.7**	**96.3**	**79.7**	**70.4**	**77.7**
+ Supporting People services	–	–	–	–	–	–	–	–	–	–	**6.2**	**5.6**	**5.1**	**4.7**	**4.7**	**4.4**	**3.8**	**2.1**	**3.5**	**1.3**	**1.6**
+ Expenditure for capital purposes	**46.7**	**25.3**	**25.1**	**28.3**	**33.4**	**32.7**	**32.9**	**23.5**	**13.2**	**5.4**	**4.1**	**6.8**	**9.5**	**11.7**	**19.1**	**16.1**	**16.3**	**38.4**	**59.5**	**82.8**	**91.1**
+ Capital financing charges	**96.5**	**109.0**	**101.4**	**98.8**	**87.6**	**80.6**	**80.9**	**84.3**	**83.5**	**93.0**	**80.3**	**68.9**	**62.4**	**57.6**	**46.3**	**36.2**	**32.3**	**30.7**	**32.3**	**33.4**	**35.6**
+ Other expenditure/transfers	**2.8**	**3.1**	**3.1**	**4.5**	**3.9**	**6.4**	**4.1**	**5.3**	**6.1**	**7.4**	**7.3**	**7.7**	**10.9**	**11.5**	**10.6**	**7.9**	**35.4**	**6.3**	**20.0**	**22.5**	**21.6**
+ Rent rebates	**165.0**	**256.4**	**270.1**	**263.1**	**260.8**	**260.8**	**271.4**	**273.5**	**249.9**	**261.5**	–	–	–	–	–	–	–	–	–	–	–
+ Debit balance from previous year	–	**4.4**	**2.9**	**1.3**	–	**0.6**	**0.3**	**0.7**	**0.5**	–	–	–	**0.4**	–	°	**0.0**	**0.0**	**0.0**	**0.0**	**4.2**	**0.0**
+ Balance at year end	**21.4**	**29.5**	**24.5**	**28.8**	**25.6**	**31.7**	**28.9**	**32.4**	**38.0**	**44.4**	**46.6**	**45.6**	**48.6**	**59.1**	**65.6**	**61.7**	**67.1**	**60.3**	**54.9**	**42.3**	**34.0**
= Total expenditure	**506.7**	**635.0**	**636.4**	**634.5**	**618.9**	**615.6**	**638.2**	**643.6**	**615.1**	**646.6**	**382.2**	**379.8**	**385.4**	**408.0**	**389.5**	**343.2**	**322.4**	**313.5**	**332.3**	**337.2**	**344.2**

Source: Welsh Housing Statistics and Welsh Government.

Note: The 'notional' rent surpluses historically applied towards the cost of rent rebates are now transferred to the Welsh Government. In turn, the WG budget is reduced each year to compensate HM Treasury for the contribution no longer made (since 2003/04) from rents toward the costs of rent rebates. Figures from 2004/05 onwards are estimates from 2nd Advance HRAS forms. Annual transfers to HM Treasury have now ended, on the basis of a one off capital payment to HM Treasury of £919 million.

Table 78 **Rents and earnings in Wales**

£ per week

	1981	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Local authorities:																							
Subsidy guideline			22.98	33.58	38.94	47.59	49.77	52.57	55.82	58.67	60.78	64.18	66.96	70.23	73.18	75.16	76.21	78.12	81.63	83.59	85.85	87.14	89.84
Average rent	11.43	16.53	23.49	35.35	42.01	50.06	52.80	55.44	58.09	60.78	62.64	66.95	69.96	72.71	75.32	78.57	81.28	84.78	89.48	92.37	95.08	96.45	99.19
Housing associations:																							
Fair rents	13.53	18.67	30.08	40.08	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Assured rents			30.73	42.16	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
All rents	–	–	–	–	45.17	52.99	55.21	58.23	62.06	64.90	66.97	69.56	73.60	76.34	79.35	82.24	84.14	87.24	91.26	93.94	96.62	98.39	101.20
Private renting:																							
Unfurnished fair rents	10	14	24	36	–	–	–	–	84	92	100	98	110	104	100	110	100	105	109	104	–	–	–
Market rents	–	–	35	59	60	84	–	–	–	–	109	113	114	111	114	114	115	118	121	126	127	–	–
All private rents	–	–	–	–	–	–	–	84	92	100	98	110	104	100	110	100	105	109	104	109	121	–	–
Average earnings	119.40	160.30	232.10	301.30	368.40	460.80	476.10	484.10	506.70	515.80	526.40	525.20	530.50	546.60	547.20	560.70	575.80	585.80	597.60	623.70	616.80	638.60	673.60
Rent as a % earnings:																							
Local authority rents	9.6	10.3	10.1	11.7	11.4	10.9	11.1	11.5	11.5	11.8	11.9	12.7	13.2	13.3	13.8	14.0	14.1	14.5	15.0	14.8	15.4	15.1	14.7
HA fair rents	11.3	11.6	13.0	13.3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
HA assured rents			13.2	14.0	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
HA all rents	–	–	–	–	12.3	11.5	11.6	12.0	12.2	12.6	12.7	13.2	13.9	14.0	14.5	14.7	14.6	14.9	15.3	15.1	15.7	15.4	15.0
Private fair rents	8.5	8.8	10.3	11.8	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Private market rents	–	–	15.2	19.5	16.2	18.2	23.0	–	–	–	20.7	21.5	21.5	20.4	20.9	20.4	20.0	20.1	20.3	20.2	20.6	–	–
All private rents	–	–	–	–	–	–	–	17.4	18.2	19.4	18.6	20.9	19.6	18.3	20.1	17.8	18.2	18.6	17.4	17.5	19.6	–	–

Sources: Welsh Government, Welsh Housing Statistics, Housing and Construction Statistics, Regional Trends, Rent Officer Statistics, New Earnings Surveys, Annual Survey of Hours and Earnings, Community Housing Cymru and Table 55.

Notes: 1. Earnings figures are average earnings for Wales for all adults in full-time work.
2. LA and HA rent figures are for financial years. The HA figure for 2020 is estimated.
3. The subsidy (target) rents are currently suspended and their future is not currently known.
4. Market rents to 2000 are for unfurnished lets and are for financial years. From 2010 and 2020 figures are for calendar years and are derived from the Rent Officers Wales - Lettings Information Database. Figures from 2012 are from ONS analysis of this database. Figures for 2021 and 2022 were not available at time of compilation.
5. The 'all private rents' figures from 2002 are derived from the FRS and are for all lettings, other than rent-free. These figures, especially for 2020/21, should be treated with caution and viewed as illustrative only due to the small sample achieved.

Table 79 **Scottish gross housing investment excluding private finance**

£ million

	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 provisional
Cash	**477**	**867**	**640**	**894**	**1,062**	**1,045**	**995**	**1,118**	**1,002**	**951**	**903**	**921**	**1,003**	**1,017**	**1,163**	**1,251**	**1,474**	**1,694**	**1,319**	**1,555**
2021/22 prices	**1,902**	**1,760**	**1,008**	**1,244**	**1,434**	**1,379**	**1,267**	**1,404**	**1,238**	**1,154**	**1,078**	**1,077**	**1,159**	**1,167**	**1,308**	**1,384**	**1,602**	**1,794**	**1,313**	**1,555**
GDP deflator	**4.0**	**2.0**	**1.6**	**1.4**	**1.4**	**1.3**	**1.3**	**1.3**	**1.2**	**1.2**	**1.2**	**1.2**	**1.2**	**1.1**	**1.1**	**1.1**	**1.1**	**1.1**	**1.0**	**1.0**

Sources: See Table 80.

Notes: 1. Gross outturn capital expenditure by local authorities, new towns and the Scottish Government (historically, Communities Scotland and its predecessors). Includes estimates for the use of own resources for local authority capital investment.

2. Excludes transfer payments for new town stock sold to local authorities, NLF repayments, corporation tax and housing association use of private finance. Also excludes current expenditure.

Table 80 **Scottish housing investment by 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 provisional
Gross investment:																				
Local authorities[1,2]	453	621	414	508	572	508	559	549	595	650	664	692	730	705	743	741	854	1044	769	1105
+ New towns	28	43	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Scottish Government[3]	168	203	208	386	490	537	437	569	406	301	239	229	273	312	420	510	620	650	550	450
+ Other programmes[4]			18	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total gross investment (A)	649	867	640	894	1,062	1,045	995	1,118	1,002	951	903	921	1,003	1,017	1,163	1,251	1,474	1,694	1,319	1,555
Capital receipts:																				
Local authorities[5]	–	297	225	200	243	190	124	65	66	46	42	54	71	83	142	72	19	5	25	21
+ New towns	–	47	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Scottish Government[6]	–	68	–	–	–	–	29	26	20	10	8	14	26	28	8	18	15	5	5	0
= Total capital receipts (B)	204	344	225	200	243	190	153	91	86	57	50	68	97	111	150	90	34	10	30	21
Loan repayments (C)	–	10	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Net investment (A-B-C)	445	513	413	694	819	855	843	1,026	916	894	852	854	906	906	1,013	1,161	1,440	1,684	1,289	1,535

Sources: Scottish Government Affordable Housing Supply Programme (AHSP) outturn statistics, local authority HRA and General Fund income and expenditure tables, and Scottish Consolidated Fund Accounts.

Notes:
1. Gross local authority investment includes HRA and non-HRA components (see Table 81). The 1995/96 and 1996/97 figures exclude £107 million and £83 million respectively, linked to purchase of new town stock. These expenditures are also excluded from the 'New towns' capital receipt figures.
2. From 2008/09 and the Transfer of the Management of Development Funding (TMDF) to Edinburgh and Glasgow Councils, TMDF out-turn expenditure has been removed from local authority gross investment.
3. This refers to Scottish Government (and its predecessors) grant, bond and loan aid to housing associations and private developers for affordable housing. It excludes grant aid for affordable homes delivered by local authorities, which began in 2009 and is included in gross local authority investment. The 2021/22 figure is an estimate derived from the SCFA as the AHSP outturn figures were unavailable at the time this table was updated.
4. This includes Community Ownership capital payments.
5. Local authority capital receipts are gross figures and include RTB sales and other stock and land disposals.
6. Scottish Government capital receipts from 2008/09 onwards relate to receipts from the Affordable Housing Supply Programme. From 2016/17 they exclude receipts from shared equity programmes.
7. Housing association Mid-Market Rent (MMR), Local Affordable Rent Housing Trust (LAR) and, from 2014/15, Open Market Shared Equity (OMSE) expenditure are all classified as 'private development' activity. This discontinuity is indicated by the double lines.
8. 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.

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 provisional
HRA investment	**291**	**492**	**351**	**418**	**490**	**453**	**501**	**495**	**546**	**600**	**607**	**619**	**665**	**643**	**677**	**684**	**742**	**889**	**684**	**988**
Comprising:																				
Enhancements to existing buildings	–	–	–	–	–	–	–	**381**	**395**	**401**	**444**	**445**	**435**	**409**	**401**	**398**	**390**	**465**	**270**	**422**
New construction and conversion	–	–	–	–	–	–	–	**79**	**115**	**165**	**130**	**115**	**193**	**204**	**227**	**218**	**282**	**339**	**329**	**501**
Other capital expenditure	–	–	–	–	–	–	–	**36**	**37**	**33**	**34**	**59**	**37**	**29**	**48**	**68**	**71**	**84**	**85**	**64**
Financed by:																				
Borrowing	**169**	**200**	**168**	**130**	**131**	**150**	**240**	**312**	**306**	**343**	**313**	**317**	**311**	**273**	**225**	**255**	**314**	**460**	**256**	**586**
Capital receipts	**122**	**290**	**67**	**200**	**243**	**190**	**124**	**54**	**58**	**44**	**40**	**48**	**66**	**78**	**128**	**72**	**19**	**7**	**28**	**19**
Revenue	–	**2**	**126**	**88**	**87**	**95**	**123**	**120**	**158**	**155**	**188**	**186**	**191**	**195**	**209**	**241**	**155**	**231**	**203**	**215**
Capital grants/ other					**30**	**19**	**14**	**9**	**24**	**58**	**66**	**68**	**97**	**97**	**115**	**116**	**255**	**191**	**197**	**167**
Non–HRA investment	**117**	**129**	**63**	**90**	**82**	**55**	**180**	**183**	**174**	**149**	**136**	**157**	**166**	**166**	**163**	**153**	**203**	**216**	**177**	**209**
of which TMDF spend							**122**	**130**	**125**	**98**	**80**	**84**	**101**	**105**	**97**	**96**	**92**	**112**	**92**	**92**
Financed by:																				
Borrowing	**88**	**122**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Capital receipts	**29**	**7**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total Investment	**408**	**621**	**414**	**508**	**572**	**508**	**559**	**549**	**596**	**650**	**664**	**692**	**730**	**705**	**743**	**741**	**853**	**993**	**769**	**1,105**

Sources: Scottish Government Scottish Local Government Financial Statistics (SLGFS), HRA statistics and Scottish Office, Cms 2814, 3214, 3614, 3914 & 4215.

Notes:
1. In 1996/97 Scottish authorities were required to set aside 25 per cent of gross capital receipts against HRA debt. In 1997/98 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. Local authority capital receipts figures in this table refer to capital receipts used to fund the capital programme during the year, whereas those in Table 80 refer to the total capital receipts received during the year.
5. Capital grans and other sources of income includes use of council tax discounts on second homes/long-term empty properties.
6. 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.
7. 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.
8. From 2008/09 non-HRA investment includes grant payments for HA developments in Edinburgh and Glasgow, following the Transfer of the Management of Develop Funding (TMDF) for the local AHSP to both councils. A proportion of TMDF spend relates to council new build in Edinburgh (which is recorded under HRA investment) but not Glasgow, where all stock has been transferred.
9. The TMDF figure for 2021/22 is the budget and not outturn expenditure, which was unavailable when this table was compiled. TMDF spend is excluded from "Total investment" as it is included in total HA investment reported in Table 82.
10. HRA borrowing figures for 1995/96 and 1996/97 include £107 and £83 million respectively for the purchase of new town stock.
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.

Table 82 **Scottish Government capital funding and private finance for affordable housing development by housing associations and private developers**
£ million

	Programme	1989/90	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
	Housing associations development																				
	Capital programme (A)	**202.6**	**194.8**	**278.5**	**181.1**	**359.5**	**454.3**	**500.4**	**415.6**	**547.8**	**382.5**	**262.6**	**169.4**	**192.7**	**206.6**	**227.3**	**305.0**	**363.6**	**467.7**	**512.9**	**425.6**
+	Private finance (B)	**5.4**	**42.9**	**118.0**	**116.2**	**223.8**	**296.7**	**296.8**	**319.4**	**356.1**	**233.2**	**203.5**	**144.9**	**251.5**	**163.2**	**170.3**	**307.7**	**301.1**	**335.9**	**413.1**	**227.4**
=	Total housing associations (Y)	**208.0**	**237.7**	**396.5**	**297.3**	**583.3**	**751.0**	**797.2**	**735.0**	**903.9**	**615.7**	**466.1**	**314.3**	**444.2**	**369.8**	**397.5**	**612.7**	**664.7**	**803.5**	**926.0**	**653.0**
	Private sector delivery																				
	Capital programme (C)	**2.0**	**8.1**	**29.2**	**18.7**	**9.2**	**6.3**	**5.0**	**3.3**	**4.5**	**8.3**	**24.7**	**64.7**	**31.2**	**62.6**	**83.7**	**105.2**	**138.1**	**145.1**	**132.7**	**107.0**
+	Private finance (D)	**4.5**	**37.0**	**90.0**	**50.7**	**22.9**	**12.0**	**11.1**	**14.2**	**18.7**	**15.5**	**121.8**	**48.0**	**60.8**	**126.5**	**177.1**	**228.2**	**228.2**	**294.7**	**245.1**	**162.3**
=	Total private development (Z)	**6.5**	**45.1**	**119.2**	**69.4**	**32.1**	**18.3**	**16.1**	**17.5**	**23.2**	**23.8**	**146.5**	**112.7**	**92.0**	**189.1**	**260.8**	**333.4**	**366.3**	**439.7**	**377.8**	**269.3**
	Other capital programme (E)	**–**	**–**	**8.6**	**7.7**	**17.7**	**29.0**	**32.0**	**17.8**	**16.6**	**15.4**	**13.2**	**4.8**	**5.5**	**3.4**	**1.1**	**3.2**	**6.6**	**7.7**	**6.6**	**17.1**
	Total capital programme (A,C,E)	**204.6**	**202.9**	**316.3**	**207.5**	**386.4**	**489.6**	**537.4**	**436.7**	**568.9**	**406.2**	**300.5**	**238.9**	**229.4**	**272.6**	**312.0**	**413.4**	**508.3**	**620.4**	**652.2**	**549.7**
	Total private finance (B+D)	**9.9**	**79.9**	**208.0**	**166.9**	**246.7**	**308.7**	**307.9**	**333.6**	**374.8**	**248.7**	**325.3**	**192.9**	**312.3**	**289.6**	**347.4**	**535.9**	**529.3**	**630.5**	**658.2**	**389.8**
	Total capital investment (Y+Z+E)	**214.5**	**282.8**	**524.3**	**374.4**	**633.1**	**798.3**	**845.3**	**770.3**	**943.7**	**654.9**	**625.8**	**431.8**	**541.7**	**562.3**	**659.4**	**949.2**	**1,037.6**	**1,251.0**	**1,310.3**	**939.5**

Sources: Scottish Government Affordable Housing Supply Programme Outturn Report, Scottish Homes Investment Bulletin and supplementary figures provided by Scottish Government, Communities Scotland and Scottish Homes.

Notes:
1. Scottish Government capital spending is recorded for the year in which it was incurred. Private finance spending reflects approval stage estimates as outturn expenditure is not recorded. As approval estimates include spending to be paid in subsequent years, figures for any given year should be treated with caution. However, approvals data provide a reasonable indication of long-term trends.
2. The capital programme excludes other public finance such as finance provided by local authorities that is generated from second homes council tax income and commuted developer payments.
3. Private finance can include council borrowing from the Public Works Loan Board, sales proceeds from shared equity and borrowing from a bank or building society by organisations and individuals.
4. Scottish Government capital grant funding for local authority development is reported in Table 81 and not reported here. However housing association development funded through TMDF is included. See Table 81 for further details.
5. Prior to 1992/93, separate figures for expenditure for 'private development' and 'other' programmes are not available. Thus both are included in the 'private development' figures.
6. Scottish Government funds for housing association and private development are for social rent and sale schemes. From 2014/15 housing association funds include charitable bond loans.
7. Housing association Mid-Market Rent (MMR), Local Affordable Rent Housing Trust (LAR) and from 2014/15, Open Market Shared Equity (OMSE) expenditure are all classified as 'private development' activity. This discontinuity is indicated by the double lines.
8. Private finance (D) for private developers in 2011/12 was unusually high due to large numbers of MMR schemes delivered and a large 300-unit private developers' (GRO Grant) scheme.
9. 'Other' expenditure mainly includes Scottish Government administered programmes such as the Rural and Islands Housing Fund and the Infrastructure Fund. Any private finance that supports these programmes is typically not reported.

Table 83 **Scottish local authorities consolidated Housing Revenue Accounts**

£ million

Item	1987/88 outturn	1990/91 outturn	1995/96 outturn	2000/01 outturn	2005/06 outturn	2006/07 outturn	2007/08 outturn	2008/09 outturn	2009/10 outturn	2010/11 outturn	2011/12 outturn	2012/13 outturn	2013/14 outturn	2014/15 outturn	2015/16 outturn	2016/17 outturn	2017/18 outturn	2018/19 outturn	2019/20 outturn	2020/21 outturn	2021/22 outturn	2022/23 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	321
+ Supervision & management	78	114	147	202	200	212	206	233	239	231	233	232	236	253	251	251	252	259	281	287	297	326
+ Repairs & maintenance	212	255	345	409	352	348	348	349	357	339	339	342	350	364	366	368	373	397	399	373	436	433
+ 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	210
+ Other expenditure	23	44	45	29	40	45	45	39	36	39	43	43	40	46	45	38	41	46	45	57	49	60
= 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	1,327	1,349
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	1,273
+ 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
+ General Fund contribution	41	8	- 3	- 5	- 7	- 22	- 3	- 1	- 1	0	0	0	0	0	- 1	- 1	0	1	0	- 1	0	1
+ Other income	31	60	78	64	68	80	67	77	59	77	83	78	71	64	82	66	74	76	73	66	75	69
= 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	1,343

Source: Scottish Government (and predecessors) Housing Revenue Account (HRA) statistics, local authority housing income and expenditure bulletin and related tables.

Notes: 1. Excludes balances brought and carried forward, and transfers to and from repair and renewals funds. General Fund contributions are shown net of HRA transfers to General Funds.
2. Rental income relates to dwellings only. Rents from garages etc. are included within other income.
3. Other income includes 'other' charges to tenants (e.g. for heating, cleaning etc.) and payments from owner-occupiers.
4. 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.
5. Expenditure on repairs and maintenance plus supervision and management expenditure includes hostel expenditure.
6. Other expenditure includes spend on maintenance of garages, lock-up and other units held on the HRA, council tax on voids and rebates for 'protected tenants' in receipt of housing support.
7. Recent figures, particularly for 2020/21, may have been affected by the Covid-19 crisis, and this should be borne in mind when making comparisons with other years.

Table 84 **Average costs, rents and subsidies in Scottish local authority housing revenue accounts**

	1980/81	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23 estimate
Average annual cost per house (£)[1]	688	1,251	1,703	2,173	2,553	2,660	2,756	2,901	2,955	3,079	3,146	3,266	3,371	3,599	3,584	3,621	3,771	3,971	4,007	3,841	4,198	4,232
Percentage of costs met by:																						
Rents and other income	50	94	97	99	98	100	100	99	99	99	99	99	100	100	100	100	100	100	100	100	100	100
Housing support grant	37	6	3	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
General fund contributions	13	–	–	0	- 1	- 2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Sources: Scottish Government Housing Revenue Account (HRA) Statistics from 1997 and Convention of Scottish Local Authorities prior to 1997.

Notes: 1. Total HRA expenditure (see table 83) divided by total dwelling stock at end of financial year.

2. Local authorities can transfer HRA surpluses to the General Fund. However, they are not permitted to budget for a transfer of funds from the General Fund to the HRA, such that any such transfers typically occur only if there is a need to cover a HRA deficit at the end of the financial year.

Table 85 **Rents and earnings in Scotland**

£ per week

	1981	1990	2000	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	20017/18	2018/19	2019/20	2020/21	2021/22
Local authorities:																				
Subsidy assumption rent		21.30	42.61	49.41	50.65	51.91	54.93	56.30	57.71	59.15	–	–	–	–	–	–	–	–	–	–
Average rent	7.67	20.91	38.05	44.79	46.23	48.35	50.36	52.83	54.31	56.74	59.02	63.25	65.98	67.45	70.21	70.36	74.30	75.44	78.10	79.70
Housing associations:																				
Fair rents	9.38	26.37	43.00	–	–	–	50.88	54.19	56.00	58.21	61.72	–	–	–	–	–	–	–	–	–
Assured/SST rents		25.72	46.27	50.27	51.76	54.74	57.36	59.83	61.38	64.29	67.68	73.35	79.17	80.99	82.85	84.27	86.93	87.98	89.96	91.53
Private rents:																				
Fair rents		23.53	41.35	53.85	55.38	60.63	61.54	65.58	70.77	–	–	–	–	–	–	–	–	–	–	–
Market rents			63.46	70.00	75.00	80.00	82.76	135.44	140.50	141.50	145.81	150.03	153.12	151.75	154.43	158.68	162.77	166.72	166.04	176.47
All private rents				96.52	96.46	108.77	104.35	108.41	107.00	110.99	111.78	108.00	106.00	106.33	107.67	111.33	114.00	115.00	112.67	–
Average weekly earnings	122.00	244.00	383.00	479.40	498.50	512.30	538.70	554.40	568.80	571.90	585.60	600.60	598.90	607.60	625.10	638.00	657.70	675.10	687.40	701.50
Rent as a % earnings:																				
Local authority rents	6.3	8.6	9.9	9.3	9.2	9.4	9.4	9.5	9.8	10.0	10.3	10.8	11.0	11.3	11.6	11.3	11.6	11.5	11.6	11.6
HA fair rents	7.7	10.8	11.2	–	–	–	9.5	9.8	10.1	10.2	10.8	–	–	–	–	–	–	–	–	–
HA assured/SST rents		10.5	12.1	10.5	10.3	10.7	10.7	10.8	11.1	11.3	11.8	12.5	13.2	13.5	13.6	13.5	13.6	13.4	13.3	13.3
Private fair rents	6.6	9.6	10.8	11.2	11.0	11.8	11.4	11.8	12.8	–	–	–	–	–	–	–	–	–	–	–
Private benefit rents			16.6	14.6	14.9	15.6	15.4	15.2	24.4	24.7	24.7	24.9	25.0	25.6	25.0	24.7	24.9	24.7	24.7	24.2
All private rents				20.1	19.2	21.2	19.4	19.5	19.3	19.5	19.5	18.4	17.6	17.8	17.7	17.8	17.9	17.5	16.7	–

Sources: Scottish Government HRA and Private Sector Rent Statistics Bulletins, Regional Trends, SCORE, Scottish Housing Regulator (ARC), Rent Service Scotland, ONS Family Resources Survey, New Earnings Survey and Annual Survey of Hours and Earnings.

Notes: 1. Unless stated otherwise, all rent figures are for financial years. Earnings figures are for calendar years and refer to average earnings (including overtime) for all adults in Scotland 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 are estimates derived from the Rent Service Scotland market evidence database and are for the year to the end of September.

6. The all private rents figures from 2002 are derived from the FRS and are for all lettings, other than rent-free. These figures, especially for 2020/21, should be treated with caution and viewed as illustrative only due to small sample achieved.

Table 86 **Financial provision for housing in Northern Ireland**

£ million (outturn)

		1985/86	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22 (p)
	Northern Ireland Housing Executive Grant	**131**	**127**	**123**	**154**	**160**	**143**	**159**	**165**	**157**	**147**	**119**	**98**	**51**	**80**	**82**	**66**	**64**	**58**	**59**	**97**	**80**
+	Supporting People Programme					**55**	**56**	**61**	**63**	**64**	**63**	**65**	**66**	**70**	**72**	**73**	**78**	**74**	**72**	**73**	**85**	**76**
+	Net lending	**118**	**60**	**40**	**- 85**	**- 57**	**- 124**	**- 97**	**- 93**	**- 88**	**- 20**	**- 24**	**- 33**	**- 39**	**- 30**	**- 93**	**- 73**	**- 54**	**- 45**	**52**	**- 4**	**- 24**
=	Total	**249**	**186**	**163**	**69**	**158**	**75**	**123**	**135**	**131**	**190**	**160**	**131**	**82**	**123**	**63**	**71**	**84**	**85**	**184**	**178**	**132**
+	Voluntary housing	**35**	**25**	**36**	**57**	**127**	**122**	**154**	**122**	**152**	**163**	**143**	**85**	**80**	**96**	**99**	**105**	**109**	**121**	**115**	**136**	**172**
+	Co-ownership housing					**7**	**4**	**19**	**15**	**15**	**18**	**28**	**38**	**52**	**50**	**30**	**28**	**31**	**39**	**41**	**34**	**40**
+	Home improvement grant etc	**60**	**32**	**44**	**42**	**46**	**44**	**45**	**41**	**39**	**23**	**20**	**16**	**14**	**14**	**16**	**16**	**16**	**15**	**16**	**12**	**11**
+	Energy efficiency									**6**	**10**	**11**	**15**	**20**	**16**	**15**	**24**	**19**	**16**	**14**	**9**	**15**
+	Miscellaneous	**2**	**2**	**2**	**2**	**4**	**4**	**4**	**5**	**5**	**4**	**5**	**–**	**–**	**2**	**2**	**2**	**2**	**2**	**2**	**2**	**1**
=	Total provision	**346**	**245**	**245**	**170**	**342**	**249**	**345**	**318**	**348**	**408**	**367**	**285**	**247**	**301**	**224**	**246**	**261**	**278**	**372**	**371**	**371**

Sources: Northern Ireland Executive Expenditure Plans, Northern Ireland Executive Budget 2011-15 & 2015/16. NI Department for Communities Housing Statistics and NIHE supplied figures.

Notes:
1. The reduction in grant to the Northern Ireland Housing Executive (NIHE) in 1989/90 follows some £366 million of NIHE debt being written off. This had a neutral impact on the NIHE programmes.
2. Budget provision for voluntary housing is net of any capital receipts or grant repayments and is adjusted to outturn.
3. NIHE net lending figures from 1997/98 onwards are presented as negative, if receipts and debt repayments exceed capital investment in NIHE stock.
4. Home improvement grants etc figures include grants for housing adaptations, repairs, renovation and replacement but do not include provision for warm homes grants.
5. Energy efficiency figures include warm homes scheme expenditure to 2014/15, the affordable warmth scheme expenditure from 2014/15 and the boiler replacement scheme expenditure from 2012/13.
6. Figures for co-ownership are only available back to 2004/05; in previous years they are included in the voluntary housing figures.
7. NIHE also received Covid-19 related funding that equated to £24 million in 2020/21 and £15 million in 2021/22.

Table 87 **Gross and net public housing investment in Northern Ireland (outturn)**

£ million

	1985/86	1990/91	1995/96	2000/01	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Northern Ireland Housing Executive:																						
New house building	82	39	48	3	1	0	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Land etc. purchase	9	7	11	23	7	6	8	6	15	22	24	–	–	–	–	–	–	–	–	–	–	–
+ Capital investment in stock improvement	79	71	73	60	92	106	101	95	75	27	11	–	–	–	–	13	26	36	34	22	20	36
+ Other capital investment	3	4	2	4	12	2	2	2	2	8	4	–	–	–	–	3	2	1	1.7	2	2	2
= Total	173	121	134	90	112	114	112	103	92	57	39	9	12	11	9	16	28	37	36	24	22	38
+ Voluntary housing	40	37	50	67	86	127	122	154	122	152	163	143	85	80	96	99	105	109	121	115	136	172
+ Co-ownership housing					13	7	4	19	15	15	18	28	38	52	50	30	28	31	39	41	34	40
+ Home improvement grant	60	32	44	42	45	46	44	45	41	39	23	20	16	14	14	16	16	16	15	16	12	11
+ Energy efficiency										6	10	11	15	20	16	15	24	19	16	14	9	15
= Gross public investment (A)	273	190	228	199	256	294	282	321	270	269	253	211	166	177	185	176	200	212	227	210	213	276
Capital receipts:																						
Northern Ireland Housing Executive	42	43	56	108	88	93	161	78	8	18	19	10	10	16	15	14	18	19	21	22	14	25
+ Voluntary housing	5	12	15	10	11	11	15	8	7	4	5	–	–	–	–	–	3	1	<1	<1	<1	<1
= Total (B)	47	55	71	118	99	104	176	86	15	22	24	–	–	–	–	–	20	19	21	22	14	25
Net public investment (A–B)	226	135	158	81	169	190	106	235	255	247	229	–	–	–	–	–	180	192	206	188	198	251

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. Home improvement grant and Energy efficiency expenditure include both revenue and capital expenditures.

4. For further details about home improvement grants etc and energy efficiency see Table 28 notes.

Table 88 **Rents and earnings in Northern Ireland**

	1981/82	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
Average rent per week (£)																				
Northern Ireland Housing Executive	**10.06**	**21.13**	**39.18**	**45.73**	**47.04**	**48.82**	**50.81**	**51.84**	**52.76**	**54.73**	**58.76**	**60.88**	**63.46**	**66.60**	**66.61**	**66.60**	**66.59**	**66.59**	**68.39**	**69.41**
Housing associations:																				
Net of service charges	–	–	–	–	–	–	–	–	**63.06**	**66.69**	**70.47**	**73.81**	**76.73**	**80.46**	–	–	–	–	–	–
Gross of service charges	–	–	**44.12**	**61.87**	**64.82**	**68.76**	**73.44**	**76.96**	**82.26**	**86.25**	**90.96**	**94.13**	**97.99**	**101.71**	–	–	**91.62**	**94.74**	**96.2**	–
All social rent	–	–	–	–	–	–	–	–	–	–	–	–	**73.00**	**74.00**	**75.00**	**77.00**	**78.33**	**79.67**	**80.00**	**80.50**
Private rent	–	–	–	**82.71**	**79.38**	**86.01**	**84.16**	**80.63**	**92.74**	**94.74**	**95.54**	**93.88**	**92.00**	**93.00**	**94.33**	**95.67**	**96.67**	**98.00**	**103.00**	**106.00**
Average earnings (£)	**114.30**	**225.60**	**360.40**	**450.70**	**469.40**	**472.20**	**487.40**	**508.80**	**510.10**	**526.30**	**535.70**	**540.90**	**537.60**	**553.90**	**574.70**	**586.50**	**597.50**	**617.00**	**608.20**	**650.00**
Rent as a % earnings																				
Northern Ireland Housing Executive	**8.8**	**9.4**	**10.9**	**10.1**	**10.0**	**10.3**	**10.4**	**10.2**	**10.3**	**10.4**	**11.0**	**11.3**	**11.8**	**12.0**	**11.6**	**11.4**	**11.1**	**10.8**	**11.2**	**10.7**
Housing associations:																				
Net of service charges	–	–	–	–	–	–	–	–	**12.4**	**12.7**	**13.2**	**13.6**	**14.3**	**14.5**	–	–	–	–	–	–
Gross of service charges	–	–	**12.2**	**13.7**	**13.8**	**14.6**	**15.1**	**15.1**	**16.1**	**16.4**	**17.0**	**17.4**	**18.2**	**18.4**	–	–	**15.3**	**15.4**	**15.8**	–
All social rent	–	–	–	–	–	–	–	–	–	–	–	–	**13.6**	**13.4**	**13.1**	**13.1**	**13.1**	**12.9**	**13.2**	–
Private rents	–	–	–	**18.4**	**16.9**	**18.2**	**17.3**	**15.8**	**18.2**	**18.0**	**17.8**	**17.4**	**17.1**	**16.8**	**16.4**	**16.3**	**16.2**	**15.9**	**16.9**	–

Sources: Northern Ireland Executive NI Housing Statistics, DWP Family Resources Survey, ONS Northern Ireland New Earnings Surveys and ONS Annual Survey of Hours and Earnings.

Notes: 1. Earnings figures are average Northern Ireland full-time earnings. Figures up to 1997/98 come from the New Earnings Survey, subsequent figures come from the Annual Survey of Hours and Earnings The figures include overtime from 2002 onwards.

2. NIHE rents are net rents (i.e. exclude service charges and rates), are for December of the year and are based on occupied and short-term vacant dwellings.

3. Housing association gross rent figures prior to 2016/17 include rates as well as service charges; from 2010/11 to 2015/16 rents are also shown net of rates and service charges. Rents data for 2016/17 and 2017/18 are not available. Rents data from 2018/19 onwards are for general needs stock only and are inclusive of service charges but exclude rates.

4. Social rent refers to the median rent for both NIHE and housing association dwellings and data come from the Family Resources Survey.

5. Private rents exclude rent-free and come from the Family Resources Survey. Prior to 2014/15, the figures refer to the average rent. From 2014/15 they refer to the median rent. Due to the small sample size the private rent figures for Northern Ireland should be treated with caution.`

Homelessness, housing needs and lettings

Table 89a **Local authority homeless acceptances**

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
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**	**42,120**
+ 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**	**28,804**	**30,495**	**27,601**	**28,513**
+ 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**
= 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**	**61,935**	**73,895**	**70,966**	**74,719**
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**	**2,930**
+ 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**	**1,470**	**1,117**	**441**	**369**
+ Wales	**674**	**737**	**510**	**915**	**895**	**740**	**625**	**555**	**590**	**615**	**580**	**605**	**515**	**273**	**126**	**159**	**201**	**129**	**93**	**72**
= 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**	**5,941**	**5,876**	**3,964**	**3,371**
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**	**45,050**
+ 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**	**30,274**	**31,612**	**28,042**	**28,882**
+ 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**
= 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**	**67,876**	**79,771**	**74,930**	**78,090**

Sources: Department for Levelling Up, Housing and Communities, Live Homeless Tables, 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. These 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 **Homelessness by region in England: homeless acceptances**

Number of households

Region	1991	1995	2000	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
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**
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**
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**
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**
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**
East	**8,560**	**8,730**	**9,420**	**8,250**	**4,220**	**5,270**	**5,650**	**5,740**	**5,800**	**6,310**	**6,570**	**6,140**	**3,840**	**4,750**	**4,420**	**4,750**
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**
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**
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**
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**

Source: See Table 89a.

Notes: 1. Homeless acceptances figures are for priority need and households accepted as unintentionally homeless only.

2. From 2005/06 data are for the financial year beginning in April of that year.

3. From 2018/19 the figures are based on local authority decisions on applications made at the point the main duty takes effect, resulting in a major break in continuity.

4. Regional figures are rounded and grossed up by DLUHC to allow for missing local authority returns and may not sum precisely to the national annual total. Figures for calendar years to 2011 can be found in earlier editions of the *Review*.

Table 89c **Households owed a homeless prevention or relief duty, England**

Number of households

	2018/19			2020/21			2021/22		
	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**	**14,790**	**7,180**	**7,600**	**16,150**	**9,070**	**7,080**
North West	**37,690**	**19,290**	**18,400**	**38,100**	**15,710**	**22,400**	**41,080**	**18,910**	**22,170**
Yorkshire & The Humber	**25,940**	**14,350**	**11,590**	**26,910**	**13,490**	**13,420**	**28,330**	**14,800**	**13,530**
East Midlands	**22,010**	**12,230**	**9,780**	**20,290**	**9,330**	**10,960**	**21,760**	**10,990**	**10,770**
West Midlands	**24,190**	**11,410**	**12,780**	**25,620**	**8,850**	**16,770**	**27,060**	**10,220**	**16,840**
East	**28,170**	**15,620**	**12,550**	**27,020**	**11,920**	**15,100**	**27,480**	**14,010**	**13,480**
London	**53,200**	**30,670**	**22,530**	**52,210**	**24,000**	**28,200**	**51,930**	**23,500**	**28,440**
South East	**37,630**	**21,190**	**16,450**	**38,090**	**17,470**	**20,620**	**36,430**	**18,370**	**18,050**
South West	**25,840**	**14,860**	**10,980**	**27,530**	**11,930**	**15,600**	**27,900**	**13,590**	**14,320**
England	**269,500**	**147,880**	**121,630**	**270,560**	**119,890**	**150,670**	**278,110**	**133,450**	**144,670**

Source: See Table 89a.

Notes: 1. The regional figures refer to the homeless prevention and relief duties introduced by the Housing (Homelessness) Reduction Act 2017 and do not correspond to homeless figures reported in Tables 89a or 89b.
2. The homeless relief figures exclude households owed a relief duty because they were homeless at the end of a prevention duty .
3. Regional figures may not sum exactly to the national total due to DLUHC rounding and weighting for non-response. Also, annual figures are subject to revision, so may differ from figures previously reported.

Table 90a **Homeless households in temporary accommodation in England**

Number of households

	1980	1990	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
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
+ 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
+ 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
+ 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
+ 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
= 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
Main duty accepted	-	-	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

Sources: Department of Levelling Up, Housing & Communities, Live Tables on Homelessness 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 accepted 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: by region in England**

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
North East	430	1,320	780	450	360	300	190	220	210	170	170	150	150	150	140	200	370	560	650
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
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
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
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
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
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
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
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
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

Source: Department Levelling Up, Housing & Communities, Live Tables (LT) on Homelessness - LT776 to 2011/12, LT784 from 2012/13 to 2017/18 and TA1 (Jan- March LA level detailed tables) from 2018/19.

Notes: 1. Households in accommodation arranged by local authorities pending enquiries or after being accepted as homeless under the Homelessness Reduction Act 2017 and its predecessors.

2. Figures up to and including 2000 relate to placements at the end of each calendar year.

3. Figures from 2005/06 onwards are for placements in the last quarter of the financial year, are rounded to the nearest 10, and are grossed up for missing local authority returns on same basis as for Table 90a.

4. Totals may not equal the sum of components because of rounding by DLUHC.

5. Figures from 2018/19 are based on the P1E plus the new H-CLIC returns, which are subject to some misreporting. Caution should therefore be applied when comparing figures 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
Social housing	211	340	598	626	459	400	365	380	350	365	425	455	411	432	414	492	471	573	720
Local authority dwelling	175	306	549	562	354	279	232	225	120	130	195	235	186	210	183	234	258	390	495
Housing association	36	34	49	64	105	121	133	155	230	235	230	220	225	222	231	258	213	183	225
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
Private sector landlord	37	40	39	40	65	67	73	75	75	165	75	110	90	18	33	111	156	165	234
Private sector leasing	135	160	410	612	725	890	983	1,015	970	890	810	765	711	768	747	714	678	906	903
Hostel	102	86	360	325	314	340	292	300	390	395	420	420	429	486	495	501	390	489	546
Women's refuges	28	38	65	69	66	88	81	85	70	65	95	95	69	60	48	42	39	51	96
Bed and breakfast	78	62	604	376	240	266	231	235	245	210	260	215	108	189	243	294	366	1,464	1,689
Other	27	15	264	242	182	139	–	–	5	15	–	–	–	3	6	21	21	30	117
Homeless at home	74	170	1,140	814	536	496	314	470	425	300	230	80	60	54	69	54	45	51	159
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

Source: Welsh Government Homeless Statistics.

Notes: 1. All figures are for those in temporary accommodation in Q4 of the calendar year prior to 2015/16 and for Q4 of financial year 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 for 2015/16 are not classified as national statistics and should be treated with caution.

5. Disclosure control rules applied by Welsh Government mean figures for ‘other’ have been supressed 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
Social rented sector	–	–	–	–	**4,747**	**5,164**	**6,114**	**6,341**	**6,775**	**7,215**	**7,093**	**7,061**	**6,405**	**6,482**	**6,679**	**6,635**	**6,480**	**6,740**	**7,125**	**8,120**	**8,140**
of which:																					
Local authority dwelling	**1,174**	**1,851**	**1,826**	**4,136**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	**6,015**	**5,995**
Housing association	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	**2,105**	**2,145**
Hostel	**1,363**	**1,648**	**1,608**	**1,490**	**1,328**	**1,242**	**1,099**	**1,008**	**1,217**	**1,371**	**1,333**	**1,290**	**1,813**	**1,742**	**1,733**	**1,740**	**1,735**	**1,595**	**1,450**	**1,320**	**1,235**
Bed and breakfast	**458**	**449**	**500**	**1,516**	**1,494**	**1,528**	**1,609**	**1,748**	**1,765**	**1,544**	**1,281**	**1,170**	**1,125**	**1,085**	**1,052**	**1,115**	**1,215**	**1,135**	**790**	**1,130**	**1,270**
Women refuge	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	**110**	**110**
Other	**160**	**80**	**61**	**159**	**416**	**643**	**713**	**956**	**972**	**1,124**	**1,043**	**950**	**938**	**1,179**	**1,091**	**1,385**	**1,500**	**1,515**	**2,305**	**2,415**	**3,190**
Total	**3,155**	**4,028**	**3,995**	**7,301**	**7,985**	**8,577**	**9,535**	**10,053**	**10,729**	**11,254**	**10,750**	**10,471**	**10,281**	**10,488**	**10,555**	**10,875**	**10,935**	**10,990**	**11,670**	**13,359**	**13,945**

*In previous editions of the *Review*, this was Table 90c.

Source: Scottish Government Homelessness in Scotland Statistical Bulletin.

Notes: 1. All figures are for homeless households in temporary accommodation as at 31 March each year.

2. Local authority dwellings include Glasgow Housing Association from 2003 to 2005 inclusive. Thereafter combined local authority and housing association figures were issued until 2020/21.

3. Figures do not always sum due to rounding by Scottish Government. Also annual total for 2020/21 was updated but not the sub–divisions.

4. Households accommodated in a women's refuge were published for the first time in 2020/21. Prior to this they were included in 'other'.

Table 91a **Reasons for homelessness in England to 2018**

Percentages

	1987	1990	1995	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Parents, relatives or friends no longer willing or able to accommodate	**41**	**43**	**29**	**30**	**33**	**34**	**37**	**38**	**38**	**37**	**36**	**36**	**36**	**33**	**34**	**32**	**30**	**27**	**27**	**27**	**26**	**26**
Breakdown of relationship with partner	**18**	**17**	**22**	**23**	**22**	**21**	**20**	**20**	**20**	**20**	**19**	**18**	**20**	**20**	**18**	**18**	**17**	**17**	**17**	**16**	**18**	**17**
Loss of private dwelling, including tied accommodation	**15**	**14**	**20**	**23**	**22**	**20**	**18**	**18**	**19**	**19**	**20**	**19**	**16**	**20**	**24**	**27**	**32**	**35**	**36**	**38**	**34**	**23**
Mortgage arrears	**9**	**9**	**8**	**3**	**2**	**1**	**1**	**2**	**2**	**3**	**4**	**4**	**3**	**2**	**3**	**3**	**2**	**2**	**1**	**1**	**1**	**–**
Rent arrears	**4**	**4**	**2**	**3**	**3**	**3**	**2**	**2**	**2**	**2**	**2**	**2**	**3**	**3**	**3**	**3**	**3**	**3**	**3**	**3**	**3**	**4**
Other	**13**	**13**	**17**	**18**	**18**	**22**	**22**	**20**	**19**	**19**	**18**	**20**	**22**	**22**	**19**	**18**	**17**	**17**	**16**	**16**	**18**	**30**

Source: Department for Levelling Up, Housing & Communities, (and predecessors) Homelessness Statistics Live Table 774 and Table A2.

Notes: 1. Figures for 2018 are based on those owed a relief duty according to the Homeless Reduction Act 2017 and are not directly comparable with those prior to 2018.
2. Rent arrears figures for 2018 are not comparable to earlier years, due to a change in the way private sector rent arrears were recorded.
3. Figures may not total to 100, because of rounding and grossing up by the DLUHC.
4. In 2018 the 'other' category includes mortgage arrears and repossession.

Table 91b **Reasons for homelessness in England from 2018/19 onwards**

Number of households and percentages

	2018/19 No.	2019/20 No.	2020/21 No.	2021/22 No.	2018/19 %	2019/20 %	2020/21 %	2021/22 %
Households owed a prevention duty	**147,880**	**149,240**	**119,880**	**133,460**	**100.0**	**100.0**	**100.0**	**100**
of which:								
Family or friends no longer willing or able to accommodate	**34,430**	**35,620**	**39,080**	**34,080**	**23.3**	**23.9**	**32.6**	**25.5**
End of private tenancy	**48,850**	**47,090**	**27,790**	**49,020**	**33.0**	**31.6**	**23.2**	**36.7**
End of social tenancy	**8,530**	**10,120**	**4,670**	**7,540**	**5.8**	**6.8**	**3.9**	**5.6**
End of supported accommodation/institutional discharge	**5,540**	**7,380**	**6,180**	**8,330**	**3.7**	**4.9**	**5.2**	**6.2**
Relationship breakdown	**9,410**	**9,320**	**9,080**	**7,790**	**6.4**	**6.2**	**7.6**	**5.8**
Domestic abuse etc	**11,000**	**11,240**	**13,400**	**12,980**	**7.4**	**7.5**	**11.2**	**9.7**
Other/ not known	**30,160**	**28,480**	**19,680**	**13,720**	**20.4**	**19.1**	**16.4**	**10.3**
Households owed a relief duty	**121,630**	**140,570**	**150,670**	**144,670**	**100.0**	**100.0**	**100.0**	**100.0**
of which:								
Family or friends no longer willing or able to accommodate	**31,820**	**38,870**	**48,990**	**44,190**	**26.2**	**27.7**	**32.5**	**30.5**
End of private tenancy	**15,720**	**17,280**	**12,820**	**18,450**	**12.9**	**12.3**	**8.5**	**12.8**
End of social tenancy	**4,560**	**5,290**	**3,150**	**3,390**	**3.7**	**3.8**	**2.1**	**2.3**
End of supported accommodation/institutional discharge	**10,710**	**14,870**	**14,790**	**18,060**	**8.8**	**10.6**	**9.8**	**12.5**
Relationship breakdown	**11,990**	**13,420**	**15,320**	**12,620**	**9.9**	**9.5**	**10.2**	**8.7**
Domestic abuse etc	**17,490**	**21,710**	**26,730**	**30,550**	**14.4**	**15.4**	**17.7**	**21.1**
Other/ not known	**29,350**	**29,170**	**28,870**	**17,410**	**24.1**	**20.8**	**19.2**	**12.0**
Households owed a prevention and/or relief duty	**269,510**	**289,810**	**270,550**	**278,130**	**100.0**	**100.0**	**100.0**	**100.0**
of which:								
Family or friends no longer willing or able to accommodate	**66,250**	**74,490**	**88,070**	**78,270**	**24.6**	**25.7**	**32.6**	**28.1**
End of private tenancy	**64,570**	**64,370**	**40,610**	**67,470**	**24.0**	**22.2**	**15.0**	**24.3**
End of social tenancy	**13,090**	**15,410**	**7,820**	**10,930**	**4.9**	**5.3**	**2.9**	**3.9**
End of supported accommodation/institutional discharge	**16,250**	**22,250**	**20,970**	**26,390**	**6.0**	**7.7**	**7.8**	**9.5**
Relationship breakdown	**21,400**	**22,740**	**24,400**	**20,410**	**7.9**	**7.8**	**9.0**	**7.3**
Domestic abuse etc	**28,490**	**32,950**	**40,130**	**43,530**	**10.6**	**11.4**	**14.8**	**15.7**
Other/ not known	**59,510**	**57,650**	**48,550**	**31,130**	**22.1**	**19.9**	**17.9**	**11.2**

Source: Department for Levelling Up, Housing & Communities (and predecessors), Statutory homelessness Live Tables AP2 and AR2.

Notes: 1. Figures refer to homeless applicants owed prevention or relief duties and are subject to revision by DLUHC, especially those for 2021/22.

2. The homeless relief figures exclude households owed a relief duty because they were homeless at the end of a prevention duty.

3. Category figures may not sum exactly to the respective totals due to DLUHC rounding and weighting for non-response.

Table 91c **Homelessness: categories of need in England**

Number of households and percentages

	Number of households																			Percentages		
	1998/99	2001/02	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2000/01	2010/11	2021/22
Household includes dependent children[2]	61,540	66,190	49,880	40,600	37,000	31,430	22,950	26,670	31,790	34,480	33,950	36,480	39,120	40,140	37,230	19,210	24,490	21,070	21,890	56.7	60.4	52.0
Household includes a pregnant woman	10,500	11,360	11,360	8,480	7,350	6,080	4,580	4,480	4,990	5,000	4,150	3,940	3,910	3,780	3,750	1,520	1,880	1,980	1,590	9.7	10.1	3.8
Total vulnerable households	31,400	38,000	32,230	23,860	18,400	15,570	12,290	12,760	13,290	14,090	13,980	13,800	14,440	14,970	15,250	9,080	12,480	14,710	15,830	32.6	28.9	37.6
Of which:																						
Old age	3,750	4,230	2,210	1,390	1,110	820	590	730	750	800	810	860	870	860	840	390	430	410	400	3.6	1.7	0.9
Physical disability / ill health	4,980	6,240	4,610	3,590	3,090	2,650	2,480	2,960	3,310	3,540	3,700	3,660	4,020	4,370	4,360	2,750	4,200	4,590	4,750	5.3	6.7	11.3
Mental health problems	7,250	9,960	7,340	5,410	4,140	3,750	3,200	3,560	3,960	4,370	4,470	4,410	4,990	5,460	5,870	3,450	4,470	5,070	4,840	8.5	8.1	11.5
Young applicant[3]	3,470	5,800	8,350	6,380	4,870	4,080	2,680	2,210	1,980	1,760	1,480	1,300	1,120	1,030	870	460	630	740	720	5.0	5.0	1.7
Domestic abuse	6,190	6,290	4,010	2,880	2,140	1,760	1,530	1,410	1,470	1,560	1,490	1,520	1,390	1,350	1,330	700	1,020	1,590	2,530	5.4	3.2	6.0
Other reasons[4]	5,760	5,480	5,710	4,210	3,050	2,510	1,810	1,890	1,820	2,060	2,030	2,050	2,050	1,900	1,980	1,370	1,720	2,300	2,580	4.7	4.3	6.1
Homeless because of emergency	840	1,110	510	410	430	350	200	240	230	210	210	220	260	220	380	120	130	150	160	1.0	0.5	0.0
Total households owed a main duty	104,270	116,660	93,980	73,360	63,170	53,430	40,020	44,160	50,290	53,770	52,290	54,430	57,730	59,110	56,600	30,500	40,340	39,570	42,120	100.0	100.0	100.0

Source: Department for Levelling Up, Housing & Communities (and predecessors), Statutory homelessness Live Tables MD3.

Notes: 1. Figures are for financial years. Figures for calendar years, including the needs categories for non-priority households from 1991 to 2019 can be found in earlier editions of the *Review*.

2. DLUHC caution that the ‘household includes dependent children’ is under-reported due to some miscoding of households with children as vulnerable.

3. 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 seeker 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	2018/19	2019/20	2020/21	2021/22
Number of households with known support needs	**144,790**	**144,970**	**125,550**	**123,640**	**100**	**100**	**100**	**100**
Of which:								
One identified support need	**59,550**	**66,670**	**64,530**	**66,400**	**41**	**46**	**51**	**54**
Two identified support needs	**26,550**	**31,090**	**32,160**	**34,240**	**18**	**21**	**26**	**28**
Three or more identified support needs	**32,720**	**37,280**	**41,050**	**43,270**	**23**	**26**	**33**	**35**
Range of support needs								
Young person aged 16-25 years	**13,830**	**14,680**	**14,070**	**13,790**	**10**	**10**	**11**	**11**
Care leaver	**5,720**	**7,010**	**7,200**	**7,410**	**4**	**5**	**6**	**6**
Physical ill health and disability	**35,860**	**42,090**	**40,390**	**46,910**	**25**	**29**	**32**	**38**
History of mental health problems	**56,980**	**65,900**	**67,500**	**72,960**	**39**	**45**	**54**	**59**
Learning disability	**11,030**	**12,550**	**12,500**	**15,060**	**8**	**9**	**10**	**12**
At risk of / has experienced domestic abuse	**5,290**	**6,040**	**5,870**	**6,470**	**4**	**4**	**5**	**5**
At risk of / has experienced abuse (non-domestic abuse)	**23,920**	**26,890**	**29,690**	**32,600**	**17**	**19**	**24**	**26**
At risk of / has experienced sexual abuse / exploitation	**6,910**	**7,210**	**7,740**	**8,390**	**5**	**5**	**6**	**7**
Drug dependency needs	**14,230**	**16,830**	**19,980**	**17,640**	**10**	**12**	**16**	**14**
Alcohol dependency needs	**11,030**	**12,530**	**13,110**	**12,900**	**8**	**9**	**10**	**10**
Offending history	**19,180**	**22,180**	**28,030**	**25,410**	**13**	**15**	**22**	**21**
History of repeat homelessness	**16,460**	**18,390**	**20,840**	**19,880**	**11**	**13**	**17**	**16**
History of rough sleeping	**13,390**	**14,880**	**17,550**	**14,980**	**9**	**10**	**14**	**12**
Access to education, employment or training	**8,770**	**7,750**	**7,440**	**9,420**	**6**	**5**	**6**	**8**
Other	**7,820**	**8,890**	**6,870**	**9,050**	**5**	**6**	**5**	**7**

Source: Department for Levelling Up, Housing & Communities (and predecessors), Statutory homelessness Live Tables A3.

Notes: 1. Households with multiple support needs are counted in more than one ‘support needs’ category. Thus the sum of support needs categories exceeds the number of households with support needs.
2. Figures are rounded by DLUHC and include imputations for missing values.
3. Support needs are not the same as ‘priority need’, such that not every households with support needs will have been defined as being in priority need.

Table 92a **Rough sleepers in England**

Number of persons or street count

	2004/05	2005/06	2006/07	2007/08	2010[1]	2010[2]	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
North East	63	53	38	38	35	49	32	62	25	35	38	45	51	66	67	72	48	61
North West	131	106	78	89	90	100	149	147	152	189	220	313	434	428	349	226	200	247
Yorkshire & The Humber	71	85	83	59	72	115	150	157	129	126	160	172	207	246	242	181	166	170
East Midlands	116	161	90	80	108	121	188	137	206	193	208	255	313	358	305	187	175	213
West Midlands	109	81	71	73	105	182	207	230	223	186	249	289	295	420	319	214	194	250
East	96	85	67	72	169	206	242	276	296	302	418	604	615	484	458	266	241	285
London	285	327	302	249	317	415	446	557	543	742	940	964	1,137	1,283	1,136	714	640	858
South East	203	178	172	157	213	310	430	442	532	609	827	956	1,119	934	900	474	445	572
South West	161	173	137	131	138	270	337	301	308	362	509	536	580	458	490	354	334	413
England	1,235	1,249	1,038	948	1,247	1,768	2,181	2,309	2,414	2,744	3,569	4,134	4,751	4,677	4,266	2,688	2,443	3,069
of which																		
London (%)	23	26	29	26	25	23	20	24	22	27	26	23	24	27	27	27	26	28
Rest of England (%)	77	74	71	74	75	77	80	76	78	73	74	77	76	73	73	73	74	72

Sources: Audit Commission collated local authority counts to 2007/08 and Department of Levelling Up, Housing and Communities (and its predecessors) from 2010 onwards.

Notes: 1. Summer 2010 count using 'old' methodology.
2. Autumn 2010 count and onwards using revised methodology; see: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/6009/1713784.pdf.
3. The figures from 2010 onwards derived from street night counts by local authorities on a 'typical night' between 1 October and 30 November together with intelligence-driven estimates.
4. There were no Covid-19 related measures in place during the 2022 snapshot unlike 2021 and 2020.

Table 92b **Rough sleepers in England by area**

Number of people

Authority	1998	2000	2005	2006	2007	2008	2009	2010[1]	2010[2]	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Westminster	237	227	133	173	112	111	110	147	128	106	131	140	265	265	260	217	306	333	242	187	250
Brighton and Hove	44	26	9	12	12	10	6	12	14	37	43	50	41	78	144	178	64	88	27	37	41
Exeter	27	19	8	6	10	15	5	6	21	29	30	23	34	27	41	35	17	31	37	14	22
Kensington and Chelsea	23	14	12	10	13	12	13	13	32	19	27	23	34	24	14	20	20	19	21	11	9
City of London	41	40	12	25	45	48	38	29	20	18	21	35	50	48	50	36	67	41	23	20	43
Lambeth	20	47	7	9	15	11	13	9	13	18	21	21	18	27	17	34	50	43	20	29	33
Bournemouth[3]	44	21	7	8	5	11	6	6	21	26	35	24	40	65	60	66	45	72	25	29	64
Cambridge	30	21	7	2	6	0	1	6	6	12	20	9	10	18	40	26	27	33	16	14	23
Southwark	31	7	7	6	11	5	15	3	29	10	25	24	22	32	32	44	47	44	24	10	14
Tower Hamlets	31	6	-	3	12	7	17	7	11	9	7	4	6	12	11	21	10	17	40	28	21
Birmingham	56	23	7	8	5	6	4	6	9	7	8	14	20	36	55	57	91	52	17	31	39
Liverpool	17	19	8	9	12	13	9	3	3	9	6	6	8	15	21	33	15	17	10	20	36
Oxford	39	31	5	11	11	10	5	16	11	8	12	19	26	39	33	61	45	43	19	24	27
Camden	59	54	17	10	6	4	6	5	11	7	5	4	5	15	17	127	141	65	42	97	90

Source: Department of Levelling Up, Housing and Communities (and its predecessors).

Notes 1. See notes for Table 92a. A full list of LA returns and how they were collected is available at: https://www.gov.uk/government/statistics/rough-sleeping-snapshot-in-england-autumn-2020.

2. Authorities shown are those with the highest counts in 1998-2010. In 2020 Liverpool, Cambridge and Birmingham were no longer amongst the 30 local authorities with the highest counts.

3. Figures for Bournemouth from 2010 onwards are for Bournemouth, Christchurch and Poole.

Table 92c **Rough sleepers in Wales**

Numbers

	2015/16	2016/17	2017/18	2018/19	2019/20
Wales					
Snapshot count of rough sleepers	**82**	**141**	**188**	**158**	**176**
Estimated two-week count of rough sleepers	**240**	**313**	**345**	**347**	**405**
Cardiff					
Snapshot count of rough sleepers	**30**	**53**	**53**	**64**	**57**
Estimated two-week count of rough sleepers	**64**	**85**	**92**	**100**	**92**
Rest of Wales					
Snapshot count of rough sleepers	**52**	**88**	**135**	**94**	**119**
Estimated two-week count of rough sleepers	**176**	**228**	**253**	**247**	**313**

Sources: Welsh Government National Rough Sleeper Count.

Notes: 1. The one night snapshot count is carried out in one day in early November by local authorities.

2. The estimated two-week count is based on data gathered from health organisations and other local and community service groups in contact with rough sleepers.

3. The Welsh rough-sleeper count has been suspended during the pandemic but management statistics indicate that around 132 people were sleeping rough in Wales in October 2021.

Table 93 **Deaths of homeless people, Great Britain**

	2013	2014	2015	2016	2017	2018	2019	2020	2021
Estimated deaths (numbers)									
England and Wales	**482**	**475**	**508**	**565**	**597**	**726**	**778**	**688**	**741**
England	**460**	**469**	**485**	**539**	**584**	**692**	**745**	**664**	**701**
North East	**18**	**32**	**14**	**24**	**32**	**36**	**28**	**34**	**37**
North West	**55**	**66**	**69**	**87**	**119**	**103**	**126**	**126**	**114**
Yorkshire and The Humber	**31**	**26**	**42**	**41**	**49**	**70**	**72**	**67**	**77**
East Midlands	**25**	**20**	**38**	**35**	**34**	**48**	**51**	**52**	**46**
West Midlands	**41**	**54**	**48**	**35**	**45**	**64**	**64**	**45**	**66**
East	**28**	**45**	**26**	**34**	**33**	**56**	**62**	**53**	**43**
London	**134**	**103**	**141**	**132**	**136**	**148**	**144**	**143**	**154**
South East	**79**	**72**	**59**	**97**	**84**	**79**	**88**	**69**	**90**
South West	**49**	**50**	**48**	**55**	**52**	**87**	**111**	**74**	**73**
Wales	**22**	**6**	**23**	**26**	**13**	**34**	**33**	**22**	**40**
Scotland					**164**	**195**	**216**	**256**	**250**
Estimated deaths per million total population									
England and Wales	**11.4**	**11.2**	**11.9**	**13.1**	**13.8**	**16.7**	**17.8**	**15.7**	**16.8**
England	**11.5**	**11.6**	**12.0**	**13.2**	**14.2**	**16.8**	**18.0**	**16.0**	**16.8**
North East	**9.4**	**16.3**	**7.3**	**12.2**	**16.0**	**18.3**	**13.9**	**17.1**	**18.6**
North West	**10.5**	**12.5**	**13.0**	**16.3**	**22.2**	**19.2**	**23.3**	**23.3**	**21.0**
Yorkshire and The Humber	**7.8**	**6.6**	**10.5**	**10.1**	**12.1**	**17.3**	**17.8**	**16.5**	**18.9**
East Midlands	**7.2**	**5.8**	**11.0**	**9.9**	**9.6**	**13.6**	**14.3**	**14.5**	**12.7**
West Midlands	**9.7**	**13.0**	**11.3**	**8.2**	**10.5**	**15.0**	**14.7**	**10.4**	**15.1**
East	**6.5**	**10.2**	**5.9**	**7.5**	**7.3**	**12.5**	**13.8**	**11.7**	**9.4**
London	**21.1**	**16.0**	**21.6**	**20.0**	**20.5**	**22.1**	**21.4**	**21.2**	**22.5**
South East	**12.2**	**11.1**	**8.9**	**14.6**	**12.6**	**11.9**	**13.3**	**10.3**	**13.4**
South West	**12.4**	**12.4**	**11.8**	**13.5**	**12.8**	**21.2**	**26.9**	**17.9**	**17.5**
Wales	**9.7**	**2.6**	**9.9**	**11.4**	**5.8**	**14.5**	**14.3**	**9.4**	**17.2**
Scotland					**39.9**	**47.4**	**52.5**	**61.6**	**60.4**

Source: ONS: Deaths of homeless people by country and region, England and Wales, and NRS Homeless Deaths in Scotland.

Notes: 1. Figures are experimental and are derived from when deaths are registered and not when deaths occurred. Figures also reflect place of death and not area of usual residence.
2. Figures refer to homeless people aged 15-74 years and rates per million people for all areas are based on total population aged 15 to 74 years.
3. Regional figures may not sum to the English total due to ONS rounding. Figures for Scotland are only available from 2017.
4. The methods used by NRS and ONS are similar but not to the extent it is possible to produce a GB-wide figure.
5. ONS caution that all estimates across GB are conservative. They also stress that ONS lists of known homeless (including temporary) accommodations is much less comprehensive than NRS lists.

Table 94 **Landlord possession claims in England and Wales**

Number of cases

	1999	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Claims																			
Private	17,287	19,665	18,287	19,002	19,347	21,004	21,459	23,147	22,740	23,079	23,195	23,113	20,712	20,328	21,438	23,422	24,092	12,512	16,130
Accelerated	13,891	16,473	21,069	23,006	24,496	23,048	17,025	21,597	25,712	31,177	34,077	36,019	38,402	34,253	29,600	23,309	19,038	9,069	8,402
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	67,771	18,097	13,473
Total	185,282	192,334	165,689	158,160	147,057	148,217	136,592	134,961	142,083	150,998	170,447	164,777	153,691	137,369	132,641	121,711	110,901	39,678	38,005
Orders Made																			
Private	10,771	11,523	11,873	11,773	14,257	14,930	14,803	15,522	15,777	15,810	15,993	16,382	15,031	14,842	15,787	16,904	18,178	4,729	9,391
Accelerated	11,408	13,264	15,894	17,321	18,966	18,018	12,807	15,392	20,168	23,655	27,252	29,648	31,652	29,491	24,365	19,115	15,772	4,870	6,336
Social	101,181	101,548	85,105	78,273	84,572	91,572	83,758	69,321	68,542	69,565	78,995	81,240	71,778	63,578	60,871	57,693	53,745	12,512	7,565
Total	123,360	126,335	112,872	107,367	117,795	124,520	111,368	100,235	104,487	109,030	122,240	127,270	118,461	107,911	101,023	93,712	87,695	22,111	23,292
Warrants																			
Private	–	5,817	6,604	6,737	7,155	7,255	7,504	8,313	8,680	8,943	8,927	9,079	8,323	8,393	8,884	9,499	10,152	3,074	4,670
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
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
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	70,701	67,094	62,154	56,625	15,131	15,109
Repossessions by county court bailiffs																			
Private	–	3,355	3,979	4,101	4,342	4,435	4,618	5,279	5,852	6,097	6,049	6,321	6,061	6,011	6,260	6,913	7,316	1,991	3,414
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
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
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

Sources: Ministry of Justice, Mortgage and Landlord Possession Statistics for England and Wales.

Notes: 1. 'Accelerated claims' occur because landlords can seek accelerated possession if the tenant's lease is nearing its end and the landlord is not claiming for rent arrears. No tenure split is available for 'accelerated' actions, but it is understood that the majority relate to private tenancies.

2. 'Claims' are for the recovery of possession of properties; 'orders made' are from a judge, requiring that possession be taken on a certain date; 'warrants' are issued if the defendant fails to comply and enable the court bailiff to take possession; and 'repossessions by county court bailiffs' may then occur. However, possession can be obtained through less formal procedures. Such cases are not recorded in this table.

3. Figures for 2001 to 2004 can be found in previous editions of the *Review*.

Table 95 **Local authority dwelling stock, new dwellings and lettings in England**

Thousands

	1985/86	1990/91	2000/01	2005/06	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
Stock of dwellings[1]	4,439	3,899	2,812	2,087	1,987	1,870	1,820	1,786	1,726	1,693	1,682	1,669	1,643	1,612	1,602	1,592	1,587	1,583	1,582	1,576
Vacant dwellings	113.0	83.1	80.3	42.9	41.0	36.9	34.6	30.4	27.9	25.9	27.7	27.3	27.4	23.9	23.1	23.2	24.0	25.6	31.5	33.3
Vacant dwellings as % of stock	2.5	2.1	2.9	2.1	2.1	2.0	1.9	1.7	1.6	1.5	1.6	1.6	1.7	1.5	1.4	1.5	1.5	1.6	2.0	2.1
Completions	23.3	13.0	0.2	0.3	0.3	0.2	0.5	0.4	1.1	2.0	1.4	0.9	1.4	1.9	1.8	2.0	2.6	1.85	1.61	1.3
All lettings[2,3,4]	437.0	401.0	326.6	188.8	174.9	157.8	151.7	151.4	144.1	140.9	134.7	142.9	127.3	120.5	112.6	108.1	104.8	99.9	80.2	88.6
Of which:																				
Lettings within general needs housing								125.6	124.4	124.2	117.6	128.3	113.9	107.5	99.3	95.3	90.8	86.3	68.5	76.1
Lettings within supported housing								16.2	15.7	16.1	14.8	14.7	13.4	13.0	13.2	12.1	11.2	11.8	10.7	11.9
Lettings to existing social tenants[5]	190.0	161.4	104.3	55.5	50.5	46.4	44.7	50.4	50.0	51.7	50.6	59.5	50.1	45.7	43.4	41.2	40.1	37.4	30.5	35.8
own tenant internal transfer or exchange								46.7	45.7	46.9	45.4	53.9	45.4	41.9	39.7	37.7	36.6	33.9	27.8	33.0
tenant transferred from another social landlord[6] (A)								3.7	4.3	4.8	5.2	5.6	4.7	3.9	3.7	3.4	3.6	3.5	2.7	2.7
Lettings to new social tenants[7] (B)								98.9	94.1	89.1	83.9	83.3	76.8	74.8	69.2	66.9	64.4	59.9	47.6	51.9
Tenants new to a particular local authority landlord[8] (A+B)	247.0	239.6	221.8	133.3	124.3	111.4	106.9	102.6	98.5	94.0	89.1	88.9	81.5	78.7	72.9	70.4	68.0	63.3	50.3	54.6
Homeless households as a % of new social lettings[8,9,10]										19	19	23	23	23	23	26	26	30	32	–
Homeless households as a % of tenants new to landlord[8,9,10]	26	40	29	31	28	28	25	20	20	18	17	21	21	21	21	24	25	28	31	–
Homeless households as a % of all general needs lettings[8,9,10]															18	19	20	22	–	–

Sources: DLUHC (and its predecessors) Local Authority Housing Statistics (LAHS); LAHS open source data 2004/5 to 2021/22; Housing Strategy Statistical Appendix, Live Tables 116, 213, 602 and 612; Social Housing Lettings (CORE).

Notes:
1. The dwelling count to 1990 is for December and thereafter the end of the financial year. It includes a small number of dwellings awaiting demolition, sitting outside the HRA or defined as shared ownership. From 1986/87 it also includes dwellings owned by local authorities outside their own area.
2. The all-lettings count includes general and supported lets, dwellings let on a social and Affordable Rent basis, secure, introductory or flexible tenancies and lettings to households displaced by slum clearance.
3. Changes to the HSSA mean there is some discontinuity between 2008/09 and 2009/10. The reported increase in the number of lettings may not represent a true increase.
4. Existing and new social lettings do not always sum to total lettings as the lettings category is not always recorded.
5. Lettings to existing tenants are lettings to households whose previous home was rented from the current local authority or any other social landlord. It includes mutual exchanges but excludes tenancy successions and assignations.
6. Data changes mean that housing association tenants transferring to a local authority landlord within the same local authority area can no longer be identified. Estimates for tenants transferring from another social landlord are therefore based on existing social tenants that moved from another local authority area (transfer or mutual exchange).
7. Lettings to new social tenants refers to lettings to households who immediately prior to this move did not hold a general tenancy from any social landlord.
8. Prior to 2009/10 lettings data did not differentiate between a new social tenant and a tenant transferring from another social landlord. 'Tenants new to a particular landlord' therefore combines these two categories for continuity purposes.
9. From 2011/12, CORE data for general needs lettings to statutory homeless are used to calculate the share of lettings to homeless but this is known to be an underestimate due to variable CORE completion rates and the inclusion of supported lets in the LAHS denominator.
10. From 2019/20 'statutory homeless' is defined in accord with the Homelessness Reduction Act 2018 and includes all households assessed as homeless (or threatened with homelessness within the next 56 days) by a local authority and owed a prevention, relief or main homeless duty. For 2018/19 and earlier 'statutory homeless' is defined as those found 'statutory homeless' by a local housing authority.
11. Figures for the proportion of lets to homeless households for 2021/22 were unavailable at the time of compilation.

Table 96a **Local authority lettings to tenants new to a particular local authority, England**

Thousands

Region	1980/81	1990/91	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
North East		**21.3**	**24.6**	**13.0**	**11**	**11.5**	**9.2**	**7.3**	**7.7**	**7.1**	**7.5**	**7.1**	**5.2**	**5.2**	**4.9**	**5.5**	**5.5**	**3.2**	**2.6**	**3.3**
Northern	***26.2***	***23.0***																		
North West		**41.9**	**41.4**	**20.0**	**18.5**	**14.4**	**13.6**	**12.2**	**11.2**	**7.5**	**6.2**	**6.4**	**6.4**	**5.5**	**5.3**	**4.9**	**5.0**	**4.7**	**4.1**	**4.1**
North West	***42.5***	***40.2***																		
Yorkshire & The Humber	**37.7**	**31.4**	**37.1**	**17.2**	**17.3**	**14.9**	**15.7**	**15.4**	**15.5**	**16.3**	**16.2**	**16.3**	**14.5**	**14.6**	**13.0**	**13.2**	**12.1**	**11.2**	**7.2**	**9.2**
East Midlands	**23.1**	**19.0**	**22.8**	**15.7**	**15.6**	**14.6**	**13.4**	**12.6**	**12.3**	**11.9**	**11.3**	**11.3**	**10.4**	**10.4**	**9.8**	**9.3**	**9.0**	**8.2**	**7.3**	**7.4**
West Midlands	**34.0**	**29.1**	**27.8**	**15.7**	**14.4**	**13.4**	**13.6**	**14.1**	**13.2**	**14.3**	**12.7**	**13.2**	**12.1**	**12.2**	**10.3**	**9.6**	**8.7**	**8.7**	**7.1**	**6.5**
East		**17.8**	**16.9**	**12.3**	**10.5**	**9.6**	**8.5**	**8.3**	**7.9**	**7.6**	**7.9**	**7.6**	**6.9**	**6.5**	**6.9**	**6.8**	**6.0**	**6.4**	**4.9**	**5.5**
East Anglia	***9.6***	***7.4***																		
London	**50.1**	**43.9**	**26.6**	**19.7**	**19.0**	**16.6**	**17.1**	**16.9**	**16.8**	**14.8**	**13.7**	**13.3**	**12.7**	**12.5**	**10.8**	**10.6**	**10.2**	**10.0**	**8.1**	**9.1**
South East		**21.1**	**14.6**	**12.1**	**10.4**	**9.9**	**9.2**	**9.3**	**8.2**	**9.2**	**8.5**	**8.4**	**8.5**	**7.1**	**7.2**	**6.9**	**7.1**	**6.8**	**5.7**	**6.9**
South East	***36.4***	***31.4***																		
South West	**15.5**	**14.1**	**10.3**	**7.7**	**7.7**	**6.6**	**6.6**	**6.5**	**5.6**	**5.4**	**5.0**	**5.4**	**4.8**	**4.6**	**4.7**	**3.7**	**4.3**	**4.1**	**3.3**	**2.6**
England	**275.1**	**239.6**	**222.1**	**133.3**	**124.4**	**111.4**	**106.9**	**102.6**	**98.5**	**94.0**	**89.1**	**88.9**	**81.5**	**78.7**	**72.9**	**70.4**	**68.0**	**63.3**	**50.3**	**54.6**

Sources: DLUHC (and its predecessors) Housing Strategy Statistical Annex (HSSA) and Local Authority Housing Statistics (LAHS) open data.

Notes:
1. Figures are for lettings to tenants new to a particular local authority, including lettings to households that previously rented from another social landlord.
2. Data for standard statistical regions are shown from 1980/81 to 1997/98 and for government office regions from 1988/89 onwards.
3. Lettings figures from 2003/04 do not include non-secure lettings to homeless households.
4. Regional totals may not sum to 'England' or figures in Table 95 due to rounding. Figures in Table 95 should be used if quoting England-wide figures.

Table 96b **Local authority lettings to tenants new to social housing in England**

Thousands

Region	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
North East	**7.1**	**7.5**	**6.9**	**7.2**	**6.9**	**5.1**	**5.1**	**4.7**	**5.4**	**5.3**	**3.1**	**2.5**	**3.1**
North West	**12.1**	**11.0**	**7.2**	**6.0**	**6.3**	**6.3**	**5.4**	**5.2**	**4.8**	**4.9**	**4.6**	**4.0**	**4.1**
Yorkshire & The Humber	**15.0**	**15.1**	**16.0**	**15.9**	**15.9**	**14.1**	**14.3**	**12.7**	**13.0**	**11.9**	**10.9**	**7.0**	**9.0**
East Midlands	**12.3**	**12.0**	**11.4**	**10.7**	**10.5**	**9.7**	**9.8**	**9.3**	**8.7**	**8.5**	**7.8**	**6.9**	**7.0**
West Midlands	**13.9**	**12.9**	**13.9**	**12.3**	**12.8**	**11.9**	**11.9**	**10.1**	**9.4**	**8.3**	**8.4**	**6.8**	**6.2**
East of England	**7.7**	**7.2**	**6.9**	**7.0**	**6.7**	**6.0**	**5.9**	**6.3**	**6.2**	**5.5**	**5.7**	**4.5**	**5.0**
London	**16.0**	**15.9**	**13.7**	**12.7**	**12.0**	**11.6**	**11.6**	**10.1**	**10.0**	**9.6**	**9.5**	**7.7**	**8.5**
South East	**8.8**	**7.4**	**8.4**	**7.6**	**7.5**	**7.8**	**6.5**	**6.6**	**6.3**	**6.5**	**6.0**	**5.2**	**6.5**
South West	**6.1**	**5.2**	**4.8**	**4.5**	**4.8**	**4.3**	**4.2**	**4.3**	**3.2**	**4.0**	**3.8**	**3.1**	**2.4**
England	**98.9**	**94.1**	**89.1**	**83.9**	**83.3**	**76.8**	**74.8**	**69.2**	**66.9**	**64.4**	**59.9**	**47.6**	**51.9**

Source: See Table 96a.

Notes: 1. Figures are for lets to tenants new to the social rented sector and exclude lettings to households that rented their previous home from a social landlord.

2. Letting figures include secure introductionary, fixed-term and Affordable Rent lettings but exclude non-secure lettings to homeless households.

Table 97 **Housing association general needs lettings in England**

Thousands

	1980/81	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
Stock	**401**	**567**	**1,273**	**1,802**	**1,865**	**1,951**	**2,056**	**2,128**	**2,180**	**2,255**	**2,304**	**2,331**	**2,343**	**2,387**	**2,430**	**2,444**	**2,452**	**2,479**	**2,505**	**2,288**
Total general needs lettings[3]	**51**	**77**	**150**	**128**	**130**	**127**	**143**	**138**	**151**	**158**	**153**	**170**	**170**	**164**	**147**	**142**	**145**	**144**	**115**	**–**
of which:																				
Social rent lettings	**51**	**77**	**150**	**128**	**130**	**127**	**143**	**138**	**151**	**153**	**126**	**134**	**131**	**124**	**110**	**109**	**112**	**109**	**88**	**–**
Affordable Rent lettings	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**5**	**27**	**36**	**38**	**40**	**36**	**34**	**33**	**35**	**27**	**–**
Lettings to new social tenants[4]	**42**	**62**	**88**	**83**	**84**	**85**	**92**	**91**	**115**	**103**	**111**	**119**	**125**	**124**	**113**	**109**	**110**	**105**	**95**	**–**
Lettings to existing social tenants[5]	**0**	**0**	**62**	**45**	**43**	**42**	**51**	**47**	**36**	**60**	**69**	**87**	**82**	**80**	**70**	**67**	**69**	**74**	**47**	**–**
Lettings to statutory homeless[6]	**–**	**9**	**14**	**21**	**23**	**22**	**21**	**17**	**17**	**21**	**25**	**24**	**24**	**26**	**24**	**26**	**26**	**26**	**25**	**–**
Lettings to homeless as a % of lettings to new social tenants	**–**	**–**	**16**	**25**	**27**	**26**	**23**	**19**	**15**	**21**	**22**	**21**	**19**	**21**	**22**	**24**	**24**	**25**	**26**	**–**

Sources: Answers to Parliamentary Questions 16/7/91 and 2/2/94, Housing Statistics, Cm 2507, Cm 280, Cm 3207 & Cm 3607, CORE website and from 2011 DLUHC (and predecessors) Social Lettings (CORE) statistical tables.

Notes:
1. Pre-1989/90 lettings figures are Department of the Environment estimates.
2. Stock figures are for December for years up to 1989/90 and subsequently for the start of the financial year (consistent with UKHR Table 17a).
3. Lettings figures are for general needs (social rent or Affordable Rent) only. The definition of supported housing changed in 2004/05, reducing the number of lettings defined as general needs.
4. Lettings to new social tenants refers to households whose tenure prior to this letting was not social housing. Prior to 2011/12 new housing association tenants included households transferring from the council to a housing association. Figures for 2000/01 to 2010/11 have been adjusted to exclude such tenants as far as possible. Figures for all years include those who will have previously been in supported housing.
5. Existing social tenants are households whose tenure immediately before this letting was social housing, but it generally excludes those previously in supported, temporary or other housing.
6. For 2019/20 ‘statutory homeless’ is defined as those 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, in line with the Homelessness Reduction Act 2018. For 2018/19 and earlier ‘statutory homeless’ is defined as those found ‘statutory homeless’ by a housing authority and either owed a main homelessness duty or not. Some of those rehoused as statutory homeless may have previously held a social tenancy.
7. Figures for the detailed breakdown of lettings were unavailable for 2021/22 at the time of compilation.

Table 98 **Social and Affordable Rent lettings by housing associations in England to new social tenants**

Number of lettings

Region	1996/97	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
North East	**4,701**	**4,700**	**6,091**	**6,367**	**6,033**	**6,916**	**7,268**	**7,598**	**8,331**	**8,151**	**9,142**	**9,172**	**9,566**	**9,578**	**9,824**	**8,920**	**8,252**	**7,732**
North West	**13,742**	**18,449**	**18,197**	**19,450**	**19,158**	**21,397**	**21,731**	**23,270**	**25,126**	**24,508**	**25,155**	**26,169**	**26,151**	**23,733**	**21,752**	**22,183**	**20,729**	**16,965**
Yorkshire & The Humber	**7,545**	**7,658**	**9,408**	**9,184**	**9,989**	**10,527**	**8,985**	**11,103**	**11,955**	**10,478**	**11,863**	**11,320**	**11,099**	**9,970**	**10,011**	**9,562**	**8,737**	**8,312**
East Midlands	**6,579**	**7,907**	**5,764**	**5,893**	**5,667**	**6,540**	**6,658**	**7,289**	**7,342**	**6,586**	**6,961**	**7,821**	**7,230**	**7,043**	**6,645**	**6,591**	**6,085**	**5,513**
West Midlands	**8,773**	**13,280**	**11,599**	**11,118**	**11,077**	**12,583**	**11,358**	**12,929**	**11,910**	**11,950**	**12,958**	**13,170**	**12,171**	**11,864**	**11,418**	**11,785**	**11,070**	**9,492**
East	**8,414**	**8,141**	**7,546**	**8,619**	**8,672**	**10,012**	**9,712**	**10,118**	**10,515**	**9,370**	**9,740**	**10,085**	**9,273**	**8,206**	**8,252**	**8,773**	**8,654**	**7,427**
London	**9,297**	**7,773**	**6,902**	**7,065**	**6,890**	**7,661**	**7,372**	**7,968**	**9,300**	**9,148**	**7,490**	**8,404**	**8,572**	**6,017**	**6,026**	**6,083**	**6,231**	**4,679**
South East	**14,139**	**12,195**	**10,825**	**11,058**	**10,765**	**12,016**	**11,449**	**12,640**	**12,424**	**12,006**	**11,719**	**12,402**	**12,394**	**11,062**	**10,838**	**11,697**	**11,411**	**10,139**
South West	**6,839**	**8,677**	**6,667**	**6,932**	**7,197**	**8,293**	**7,606**	**8,743**	**9,155**	**8,555**	**9,381**	**9,795**	**9,475**	**8,817**	**8,661**	**8,938**	**8,671**	**6,984**
England	**80,029**	**88,780**	**82,999**	**85,686**	**85,448**	**95,945**	**92,139**	**101,658**	**106,058**	**100,752**	**104,409**	**108,338**	**105,931**	**96,290**	**93,427**	**94,532**	**89,840**	**77,243**

Sources: DCLG Housing Statistics to 2003/04. DLUHC (and predecessors) CORE local authority level tables from 2004/5 and CORE sub-national data dashboard.

Notes: 1. Lettings figures are for general needs lettings to tenants new to the social rented sector. From 2011/12 the figures include both social and Affordable Rented lettings.
2. Figures include lettings to those who previously lived in supported housing.
3. The figures do not precisely match figures in table 97 as they are based on local level data, which is not subject to the weighting and imputation processes applied to the national data to address bias and non-response.
4. The relatively large drop in lettings in 2020/21 was largely due to the COVID-!9 pandemic.

Table 99a **Social housing lettings to new tenants in England**

Thousands

	1980/81	1990/91	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Lettings to tenants new to landlord	**317**	**352**	**334**	**229**	**220**	**208**	**212**	**207**	**227**	**215**	**207**	**212**	**207**	**200**	**182**	**176**	**178**	**167**	**150**
of which:																			
Local authorities	**275**	**240**	**222**	**133**	**124**	**111**	**107**	**103**	**98**	**94**	**89**	**89**	**82**	**79**	**73**	**70**	**68**	**63**	**50**
Housing associations	**42**	**112**	**112**	**96**	**96**	**97**	**105**	**104**	**129**	**121**	**118**	**123**	**125**	**121**	**109**	**106**	**110**	**104**	**100**
Lettings to tenants new to social housing								**190**	**209**	**192**	**195**	**202**	**202**	**199**	**182**	**176**	**174**	**164**	**143**
of which:																			
Local authorities								**99**	**94**	**89**	**84**	**83**	**77**	**75**	**69**	**67**	**64**	**60**	**48**
Housing associations			**88**	**83**	**84**	**85**	**92**	**91**	**115**	**103**	**111**	**119**	**125**	**124**	**113**	**109**	**110**	**105**	**95**
Lettings to statutory homeless	**–**	**106**	**76**	**62**	**58**	**53**	**47**	**38**	**36**	**39**	**41**	**44**	**42**	**43**	**40**	**43**	**43**	**44**	**40**
Homeless households as a % of tenants new to landlord		**30**	**23**	**27**	**26**	**26**	**22**	**18**	**16**	**18**	**20**	**21**	**20**	**21**	**22**	**24**	**24**	**26**	**27**
Homeless households as a % of new social lettings	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**20**	**17**	**21**	**21**	**22**	**21**	**21**	**22**	**24**	**25**	**27**	**28**

Sources: See Tables 95 and 97 plus DLUHC (and predecessors) former Live Table 601.

Notes:
1. For the definition of 'tenants new to social housing' and 'tenants new to landlord' see Table 95.
2. Housing association lettings are for general needs housing only and exclude lettings of supported housing. Whereas local authority letting figures include supported housing.
3. The definition of supported housing changed from 2004/05 resulting in a reduction in recorded housing association general needs lettings (see Table 97).
4. With the introduction of the Homelessness Reduction Act, the statutory homeless estimates from 2019/20 fonwards include households granted prevention or relief dutie (see note 7 of Table 97 for further details).
5. Some of those rehoused as statutory homeless will have previously held a social tenancy.

Table 99b **General lettings by social landlords to homeless households by region in England**

Percentage of all lettings to new tenants

Region	1980/81	1990/91	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19
North East		24	18	13	16	17	26	26	21	21	18	18	13	12	10	13	10	11	10	11	10	13
Northern	10																					
North West		21	20	14	16	19	19	27	28	26	22	16	10	8	13	11	10	9	10	11	16	20
North West	10																					
Yorkshire & The Humber	10	26	22	19	26	26	33	33	30	26	36	24	17	14	16	18	15	13	14	16	16	16
East Midlands	10	34	31	21	23	24	24	27	23	21	20	16	12	12	15	21	20	20	19	21	26	26
West Midlands	16	42	31	26	32	36	42	39	33	32	33	29	22	21	11	27	28	26	28	32	28	24
East		40	38	37	43	48	30	32	27	27	24	21	17	17	25	33	34	33	37	38	41	38
East Anglia	18																					
London	27	75	60	64	68	68	52	51	48	41	42	42	37	37	36	44	51	47	49	53	53	49
South East		45	49	52	55	51	29	32	27	26	27	25	18	20	15	23	27	27	30	31	32	30
South East	18																					
South West	23	42	40	45	47	52	42	36	38	30	21	20	12	12	16	22	22	23	21	22	23	22
England	16	40	34	29	32	34	32	34	31	28	28	25	19	20	18	23	23	22	23	24	25	25

Sources: DLUHC (and its predecessors) Housing Strategy Statistical Annex (HSSA), Social housing lettings in England, and CORE data from 2011/12.

Notes: 1. Percentages to 1987/88 are for secure lettings to homeless households only. From 1988/89 they are based on secure and non-secure lettings to reflect the increasing numbers of non-secure lettings made. In 2003/4 some 61 percent of all lettings to new tenants were non-secure in spite of the exclusion of non-secure lettings to homeless households in that year.

2. Figures refer to both social rent and Affordable Rent general needs lettings to households that did not previously held a local authority or housing association general needs tenancy and exclude supported housing lettings. The definition of supported housing changed for 2004/05, reducing the number of lettings defined as general needs.

3. With the introduction of the Homelessness Reduction Act from April 2018, those granted prevention or relief duties have been included in the statutory homeless category. Some of those rehoused as statutory homeless will have previously held a social tenancy.

4. From 2011/12 the percentage figures are based on lettings to new social tenants identifiable in CORE. Consequently these percentages differ from those in table 95, which use LAHS lettings data as the denominator.

5. CORE lettings data for local authorities are less comprehensive than HSSA and the more recent LAHS. DLUHC weight national but not local authority level data to allow for this. The figures in Table 99a should be quoted if referring to England.

Table 100 **Welsh social landlord lettings**

	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
Local authority stock (000s)	**293**	**224**	**178**	**155**	**153**	**130**	**113**	**111**	**89**	**88**	**88**	**88**	**88**	**87**	**87**	**87**	**87**	**87**	**88**	**88**
self- contained			**176**	**154**	**153**	**130**	**113**	**110**	**89**	**88**	**88**	**88**	**88**	**87**	**87**	**87**	**87**	**87**	**87**	**88**
other			**2**	**<1**	**<1**	**<1**	**<1**	**<1**	**<1**	**<1**	**<1**	**<1**	**<1**	**<1**	**<1**	**<1**	**<1**	**<1**	**<1**	**<1**
Housing association stock (000s)	**–**	**–**	**57**	**68**	**75**	**99**	**110**	**114**	**137**	**137**	**137**	**138**	**139**	**140**	**141**	**143**	**144**	**–**	**148**	**149**
self- contained			**55**	**64**	**70**	**92**	**105**	**109**	**132**	**133**	**134**	**134**	**135**	**136**	**137**	**139**	**140**	**–**	**144**	**145**
other			**2**	**4**	**5**	**7**	**5**	**5**	**5**	**4**	**4**	**4**	**4**	**4**	**4**	**4**	**4**	**–**	**4**	**4**
All social housing stock (000s)	**–**	**–**	**235**	**223**	**228**	**229**	**223**	**224**	**226**	**226**	**226**	**226**	**227**	**227**	**229**	**230**	**231**	**–**	**235**	**237**
self- contained			**231**	**219**	**223**	**222**	**218**	**219**	**221**	**222**	**222**	**222**	**223**	**223**	**224**	**226**	**227**	**–**	**231**	**233**
other			**4**	**5**	**6**	**7**	**5**	**5**	**5**	**4**	**4**	**4**	**4**	**4**	**4**	**4**	**4**	**–**	**4**	**5**
Local authority lettings	**–**	**–**	**20,165**	**13,263**	**13,495**	**12,105**	**11,094**	**10,153**	**8,841**	**8,205**	**8,049**	**8,777**	**7,784**	**8,230**	**8,181**	**7,138**	**7,171**	**–**	**5,734**	**–**
Transfers and exchanges	**–**	**–**	**5,676**	**3,173**	**3,295**	**3,335**	**2,892**	**2,831**	**2,416**	**2,375**	**2,362**	**2,427**	**2,202**	**2,294**	**2,292**	**1,814**	**1,872**	**–**	**1,553**	**–**
New lettings (I.e. tenants new to LA)	**14,009**	**11,530**	**14,489**	**10,090**	**10,200**	**8,770**	**8,202**	**7,322**	**6,425**	**5,830**	**5,687**	**6,350**	**5,582**	**5,936**	**5,889**	**5,324**	**5,299**	**–**	**4,181**	**–**
of which, lettings to homeless	**1,531**	**2,473**	**1,762**	**3,211**	**3,507**	**2,999**	**2,777**	**2,254**	**2,087**	**2,204**	**1,978**	**1,605**	**1,565**	**1,549**	**1,761**	**1,500**	**1,635**	**–**	**1,553**	**–**
Housing association lettings	**–**	**–**	**–**	**8,805**	**9,054**	**8,959**	**10,149**	**12,496**	**13,486**	**13,241**	**13,443**	**15,694**	**14,277**	**14,016**	**14,408**	**13,236**	**13,964**	**–**	**12,118**	**–**
Transfers and exchanges	**–**	**–**	**–**	**1,573**	**1,574**	**1,566**	**2,033**	**2,469**	**2,825**	**2,932**	**3,519**	**4,492**	**3,292**	**3,075**	**2851**	**2743**	**2678**	**–**	**2147**	**–**
New lettings (i.e. tenants new to LA)	**–**	**–**	**–**	**7,232**	**7,480**	**7,393**	**8,116**	**10,027**	**10,661**	**10,309**	**9,924**	**11,202**	**10,985**	**10,941**	**11,557**	**10,493**	**11,286**	**–**	**9,971**	**–**
of which, lettings to homeless	**–**	**–**	**–**	**1,132**	**1,043**	**1,132**	**1,540**	**2,226**	**2,010**	**1,992**	**1,685**	**1,526**	**1,486**	**1,611**	**1,615**	**1,725**	**2,087**	**–**	**2,745**	**–**
All social landlord lettings	**–**	**–**	**–**	**22,068**	**22,549**	**21,064**	**21,243**	**22,649**	**22,327**	**21,446**	**21,492**	**24,471**	**22,061**	**22,246**	**22,589**	**20,374**	**21,135**	**–**	**17,852**	**–**
Transfers and exchanges				**4,746**	**4,869**	**4,901**	**4,925**	**5,300**	**5,241**	**5,307**	**5,881**	**6,919**	**5,494**	**5,369**	**5,143**	**4,557**	**4,550**	**–**	**3,700**	**–**
New lettings (I.e. tenants new to LA)				**17,322**	**17,680**	**16,163**	**16,318**	**17,349**	**17,086**	**16,139**	**15,611**	**17,552**	**16,567**	**16,877**	**17,446**	**15,817**	**16,585**	**–**	**14,152**	**–**
of which, lettings to homeless				**4,343**	**4,550**	**4,131**	**4,317**	**4,480**	**4,097**	**4,196**	**3,663**	**3,131**	**3,051**	**3,160**	**3,376**	**3,225**	**3,722**	**–**	**4,298**	**–**
Homeless lettings as % of all new lettings (exclude transfers and exchanges)																				
Local authority lets	**10.9**	**21.4**	**11.7**	**31.8**	**34.4**	**34.2**	**33.9**	**30.8**	**32.5**	**37.8**	**34.8**	**25.3**	**28.0**	**26.1**	**29.9**	**28.2**	**30.9**	**–**	**37.1**	**–**
Housing association lets	**–**	**–**	**–**	**15.7**	**13.9**	**15.3**	**19.0**	**22.2**	**18.9**	**19.3**	**17.0**	**13.6**	**13.5**	**14.7**	**14.0**	**16.4**	**18.5**	**–**	**27.5**	**–**
All social landlord lets	**–**	**–**	**–**	**25.1**	**25.7**	**25.6**	**26.5**	**25.8**	**24.0**	**26.0**	**23.5**	**17.8**	**18.4**	**18.7**	**19.4**	**20.4**	**22.4**	**–**	**30.4**	**–**

Sources: Welsh Government, StatsWales - Social housing stock and rents.

Notes: 1. Dwelling stock estimates are for 31 March each year and include permanent and temporary social rented dwellings but not property leased to another agency. See Table 17a for housing association stock estimates prior to 2000/1.

2. Data for English registered housing associations 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, hostels and shared housing. Local authority non self-contained stock figures have fluctuated between 150 and 500 in the past 10 years.

4. Homeless lettings refer to lettings to households assessed by the local authority to be homeless or threatened with homelessness and in priority need. Lettings to non-priority homeless are included in the count of tenants new to social landlord.

5. The numbers of priority homeless that are rehoused can differ from the numbers assessed as being in priority need in the same year, due to the timing of processes or households initially being placed in temporary accommodation.

6. It is not possible to directly compare statutory homelessness statistics before and after 1 April 2015 due to legislative changes. Welsh Government allocation statistics are known to under-report lettings to households at risk of homeless that are prevented from doing so and letting to households that are assessed to be homeless following implementation of the Housing (Wales) Act 2014. This particularly affects housing association lettings.

Table 101 **Scottish social landlord lettings**

	1985/86	1990/91	1995/96	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Local authorities																								
Lettings to new tenants	**45,039**	**47,480**	**41,379**	**37,781**	**38,095**	**29,149**	**25,917**	**24,697**	**24,078**	**21,679**	**20,369**	**22,942**	**21,062**	**21,529**	**21,919**	**22,136**	**21,495**	**20,743**	**20,386**	**20,182**	**20,821**	**19,976**	**15,252**	**18,795**
Lettings to homeless	–	–	–	**9,138**	**10,750**	**8,470**	**9,449**	**10,224**	**10,334**	**10,537**	**11,029**	**12,232**	**11,790**	**11,445**	**11,299**	**10,656**	**10,390**	**9,913**	**10,436**	**10,805**	**10,952**	**10,901**	**9,488**	**11,387**
Percentage of new lets to homeless	**16.3**	**20.0**	**20.5**	**24.2**	**28.2**	**29.1**	**36.5**	**41.4**	**42.9**	**48.6**	**54.1**	**53.3**	**56.0**	**53.2**	**51.5**	**48.1**	**48.3**	**47.8**	**51.2**	**53.5**	**52.6**	**54.6**	**62.2**	**60.6**
Housing associations																								
Lettings to new tenants	–	–	–	–	–	–	**23,825**	**23,944**	**23,607**	**24,038**	**24,636**	**24,793**	**23,013**	**23,808**	**22,069**	**24,285**	**23,617**	**22,428**	**22,348**	**22,545**	**23,012**	**23,891**	**18,760**	**22,959**
Lettings to homeless	–	–	–	–	–	–	–	–	–	–	**6,511**	**7,675**	**7,820**	**7,660**	**6,882**	**6,803**	**5,885**	**5,743**	**5,397**	**5,831**	**6,042**	**8,327**	**8,678**	**9,369**
Percentage of new lets to homeless	–	–	–	–	–	–	**15.5**	**16.3**	**23.6**	**25.4**	**26.4**	**31.0**	**33.9**	**32.1**	**31.0**	**28.0**	**24.9**	**25.6**	**24.1**	**25.9**	**26.3**	**34.9**	**46.3**	**40.8**
All social landlords																								
Lettings to new tenants	–	–	–	–	–	–	**49,742**	**48,641**	**47,685**	**45,717**	**45,005**	**47,735**	**44,075**	**45,337**	**43,988**	**46,421**	**45,112**	**43,171**	**42,734**	**42,727**	**43,833**	**43,867**	**34,012**	**41,754**
Lettings to homeless	–	–	–	–	–	–	–	–	–	–	**17,540**	**19,907**	**19,610**	**19,105**	**18,181**	**17,459**	**16,275**	**15,656**	**15,833**	**16,636**	**16,994**	**19,228**	**18,166**	**20,756**
Percentage of new lets to homeless	–	–	–	–	–	–	**26.8**	**28.7**	**33.4**	**36.0**	**39.0**	**41.7**	**44.5**	**42.1**	**41.3**	**37.6**	**36.1**	**36.3**	**37.1**	**38.9**	**38.8**	**43.8**	**53.4**	**49.7**

Sources: Scottish Government Housing Statistics for Scotland (lettings) and Scottish Housing Regulator Annual Scottish Social Housing Charter.

Notes: 1. Lettings to new tenants include waiting list, homeless, National Mobility Scheme and other lettings, but exclude internal transfers and mutual exchanges.
2. Local authority lettings may include 'general needs' lettings of dwellings owned by other agencies for which a local authority has nomination rights.
3. Housing association data were not collected for 2000/01.
4. Local authority figures for 2021/22 are based on Charter data pending publication of official statistics by the Scottish Government and should be treated as provisional.

Table 102 **Northern Ireland lettings and homelessness**

	1980/81	1990/91	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
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
of which:																				
Allocations to new applicants	9,966	11,637	9,671	7,978	7,772	7,289	8,132	9,192	8,074	7,691	8,144	8,809	8,129	7,805	7,672	7,373	7,696	6,654	5,844	6,010
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	–	–	–	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
Homelessness:																				
presenting		9,187	12,694	20,121	20,013	19,030	18,076	18,664	20,158	19,737	19,354	18,862	19,621	18,628	18,573	18,180	18,202	16,802	15,991	15,758
accepted as full duty applicant		4,404	6,457	9,749	9,744	9,234	8,934	9,914	10,443	9,021	9,878	9,649	11,016	11,202	11,889	11,877	12,512	11,323	9,889	10,135
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

Sources: Northern Ireland Department for Communities Annual Housing Statistics, Homeless Statistics Bulletin and Northern Ireland Housing Executive.

Notes: 1. Allocations figures are for both NIHE and housing association allocations excluding transfers.
2. Homeless legislation was only extended to Northern Ireland in April 1989.
3. From 2011/12, the table reports on homeless applicants 'accepted as full–duty applicants'. Previously, it reported on applicants 'awarded priority status'. The two terms are essentially the same, but accompanying changes in management procedures, the NIHE computer system and the range of possible outcome decisions, mean that figures from 2011/12 are not comparable with previous figures.
4. From 2018/19, households placed in temporary accommodation refers to snapshot numbers at January. Prior to this it the figures were said to be based on placements during the course of the financial year.
5. Figures for the number of new lettings allocated to homeless from 2018/19 appear to be an undercount stemming from changes in reporting systems and arrangements. We are endeavouring to investigate this matter but in the meantime these figures should be treated with extreme caution.

Help with housing costs

Table 103 **Stamp duty on residential dwellings**

£ million

Country/region	1988/89	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
North East				25	70	100	100	45	40	45	40	50	65	70	55	95	105	100	105	65	130
North	*15*	*20*	*15*																		
North West				110	275	350	370	150	145	175	165	185	250	290	245	395	455	435	450	295	555
North West	*50*	*65*	*35*																		
Yorkshire & The Humber	40	45	25	65	195	265	260	110	110	130	125	145	180	205	180	275	310	295	310	185	350
East Midlands	55	40	20	70	195	250	265	105	110	135	125	135	175	230	195	300	330	330	330	190	370
West Midlands	60	55	30	100	245	325	315	135	140	175	165	175	230	275	240	370	400	400	400	230	450
East				205	495	665	680	290	350	430	405	455	605	760	745	945	1,025	935	920	590	1,085
East Anglia	*45*	*30*	*15*																		
London	250	145	115	710	1,275	1,840	1,950	895	1,035	1,345	1,640	2,020	2,720	3,030	3,370	3,410	3,635	3,255	3,285	2,610	3,920
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
South East	*360*	*220*	*130*																		
South West	125	75	40	180	450	635	655	295	340	400	380	405	520	605	575	745	815	760	760	515	955
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
Wales	25	20	10	30	95	130	135	60	55	65	65	70	90	105	80	140	160	146	156	150	279
Scotland	–	–	–	–	195	265	350	190	135	165	155	170	215	270	202	290	351	354	405	366	563
Northern Ireland	–	–	–	–	55	130	155	35	20	20	15	15	20	25	20	40	45	50	50	30	65
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	8,871	8,980	6,525	11,012

Sources: HM Revenue and Customs Stamp Tax Land Tax (SDLT) Statistics, Revenue Scotland Land & Buildings Transaction Tax (LBTT) Statistics, Welsh Government Land Transaction Tax (LLT) Statistics and Inland Revenue Statistics 2004 and earlier editions.

Notes:
1. Figures to 1996/97 are for standard statistical regions; from 1996/97 onwards figures are for government office regions. Where the boundaries differ, the former standard statistical regions are shown in italics below.
2. From 2004/05 onwards the data are derived from the Stamp Duty Land Tax database. Regional figures may not sum to the ‘England’ figure due to rounding.
3. From 2015/16 the Scotland figure is for Land and Buildings Transaction Tax (LBTT) and from 2018/19 the Welsh figure is for the Land Transaction Tax (LTT), both of which have replaced stamp duty.
4. The 2018/19 LLT figures for Wales include £5 million that was collected by HM Revenues and Customs.
5. Tax revenue figures for 2020/21 and 2021/22 are provisional as it takes up to two years to finalise them. The 2020/21 figures were also affected by changes to taxation of property sales during the COVID-19 pandemic.

Table 104 **First-time buyers' relief from stamp duty - transactions by country and region, 2019/20**

Country/region	Estimated total amount relieved from first-time buyers' relief claims	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
	£ million	Total	Under £300,000	£300,000 – £500,000	£	%
North East	**7**	**6,300**	**6,000**	**200**	**1,200**	**14**
North West	**37**	**25,300**	**23,700**	**1,600**	**1,500**	**19**
Yorkshire and The Humber	**23**	**17,500**	**16,600**	**900**	**1,300**	**18**
East Midlands	**30**	**19,600**	**18,400**	**1,100**	**1,500**	**21**
West Midlands	**38**	**23,700**	**21,900**	**1,700**	**1,600**	**23**
East of England	**84**	**29,100**	**21,500**	**7,500**	**2,900**	**25**
London	**126**	**29,400**	**9,000**	**20,500**	**4,300**	**25**
South East	**136**	**42,000**	**27,900**	**14,100**	**3,200**	**25**
South West	**55**	**24,700**	**21,600**	**3,100**	**2,200**	**22**
England	**537**	**217,500**	**166,700**	**50,800**	**2,500**	**22**
Wales	**–**	**–**	**–**	**–**	**–**	**-**
Scotland	**7**	**13,220**	**–**	**–**	**–**	**13**
Northern Ireland	**5**	**5,300**	**5,200**	**100**	**900**	**19**
England and Northern Ireland	**541**	**222,700**	**171,900**	**50,900**	**2,400**	**22**

Source: HM Revenue and Customs Stamp Duties Statistics and Revenue Scotland Monitoring FRB Report for the Scottish Government.

Notes: 1. Figures are based on residential transactions of £40,000 or above claiming first-time buyers relief where applicable.

2. The Scottish Government has not issued first time buyers figures because the temporary increase of the lowest band to £250,00 effectively removed the benefit of FTB relief. Figures for Wales are not available.

3. On 31 January 2023 HMRC confirmed there was an analytical error affecting published stamp duty statistics for first-time buyers for 2020/21 and 2021/22. The published figures for 2020/21 have been withdrawn as a result, and thus removed from this table. Revised estimates will be included in a future version of the 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
England									
Completions	**19,604**	**27,728**	**33,730**	**39,806**	**48,176**	**52,437**	**51,375**	**55,664**	**32,566**
Value of equity loans (£m)	**801**	**1,207**	**1,585**	**2,269**	**3,067**	**3,530**	**3,591**	**4,060**	**2,376**
Total value of all properties purchased (£m)	**4,022**	**6,065**	**7,979**	**10,464**	**13,678**	**15,426**	**15,645**	**17,807**	**9,672**
Average HtB stake (£)	**40,877**	**43,523**	**46,990**	**57,010**	**63,659**	**67,321**	**69,905**	**72,939**	**72,967**
Average value of property purchased (£)	**211,771**	**220,171**	**243,648**	**271,166**	**288,405**	**300,302**	**315,228**	**329,243**	**320,097**
First time buyers as proportion of all buyers (%)	**87**	**79**	**80**	**82**	**83**	**84**	**82**	**83**	**99**
Average gross household income of HtB buyer	**47,010**	**47,958**	**50,683**	**52,808**	**55,131**	**56,639**	**59,809**	**63,160**	**58,234**
Wales									
Completions	**72**	**1,305**	**1,708**	**1,867**	**1,936**	**1,843**	**1,747**	**1,487**	**1,207**
Value of equity loans (£m)	**2**	**46**	**61**	**69**	**74**	**74**	**72**	**65**	**54**
Total value of all properties purchased (£m)	**12**	**233**	**313**	**350**	**371**	**370**	**365**	**330**	**275**
Average HtB stake (£)	**33,000**	**35,000**	**36,000**	**37,000**	**38,000**	**40,000**	**41,000**	**44,000**	**45,000**
Average value of property purchased (£)	**169,800**	**178,728**	**182,993**	**187,617**	**191,545**	**200,888**	**209,111**	**221,658**	**227,627**
First time buyers as proportion of all buyers (%)	**88**	**73**	**76**	**75**	**76**	**77**	**74**	**74**	**79**
Average gross household income of HtB buyer	–	–	–	–	–	–	–	–	–
Scotland									
Completions	**750**	**3,690**	**3,560**	**2,370**	**2,290**	**2,370**	**2,060**	**1,030**	–
Value of equity loans (£m)	**28.0**	**149.3**	**130.7**	**64.1**	**58.0**	**60.6**	**53.6**	**27.4**	–
Total value of all properties purchased (£m)	**141.0**	**748.3**	**662.3**	**428.5**	**397.4**	**415.1**	**360.5**	**185.5**	–
Average HtB stake (£)	**37,000**	**40,000**	**36,680**	**27,000**	**25,400**	**25,500**	**26,000**	**26,500**	–
Average value of property purchased (£)	**188,000**	**203,000**	**185,940**	**180,800**	**173,800**	**174,900**	**175,200**	**179,400**	–
First time buyers as proportion of all buyers (%)	**66 (average for three years)**			**73**	**81**	**82**	**83**	**79**	–
Average gross household income of HtB buyer	**45,000**	**50,000**	**42,000**	**41,000**	**41,000**	**41,000**	**42,000**	**43,000**	–

Source: DLUHC, Welsh Government and Scottish Government Help to Buy (HtB) monitoring data.

Notes: 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.
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. As the voluntary Scottish buyer return is not always fully completed, reported incomes should be treated with caution.
6. 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.
7. The Scottish Government decided not to reopen HtB or the FHF in 2021/22 and 2022/23.
8. There is no Help to Buy equity loan scheme currently operating in Northern Ireland; HtB ended in Scotland in 2020/21.

Table 105b **Help to Buy ISA bonuses to June 2022**
Cumulative numbers to date

Region	Bonuses paid out		Average bonus paid out	Property acquisitions completed	Total value of properties purchased	Average purchase price
	Volume	(£m)	(£)	Volume	(£m)	(£)
England	495,613	578.82	1,168	372,352	68,945	185,161
North East	31,146	34.26	1,100	23,754	3,332	140,283
North West	91,292	104.64	1,146	68,719	10,618	154,506
Yorkshire and The Humber	67,650	76.90	1,137	50,565	7,678	151,853
East Midlands	57,220	65.52	1,145	42,444	6,978	164,400
West Midlands	61,003	70.84	1,161	45,186	7,607	168,345
East	38,238	44.39	1,161	28,658	5,386	187,938
London	55,663	74.26	1,334	42,655	14,128	331,207
South East	41,606	48.54	1,167	31,695	6,106	192,662
South West	51,795	59.47	1,148	38,676	7,112	183,895
Wales	34,102	38.17	1,119	25,755	3,905	151,622
Scotland	62,619	69.05	1,103	49,343	7,184	145,586
Northern Ireland	21,797	25.21	1,157	15,706	2,223	141,520
Unknown	59,817	74.95	1,253	51,712	8,595	166,211
United Kingdom	673,948	786.21	1,167	514,868	90,852	176,456

Source: HM Treasury Help to Buy ISA Scheme Quarterly Statistics.
Notes: 1. National Savings and Investments (NS&I), who administer the scheme on behalf of HM Treasury, collate the underlying data.
2. The scheme offers first-time buyers a savings bonus of up to £3,000 towards the purchase of a property of £250,000 or less (£450,000 in London).
3. The scheme opened in December 2015 and closed to new accounts in late 2019, but existing ISA account holders can continue saving into their account until November 2029.
4. The mean value of a property purchased through the scheme to June 2022 was £176,456 compared to an average first-time buyer house price of £246,776 and a national average house price of £295,903. This relfects the concentration of sales outside London.

Table 106a **Mortgage interest taken into account for income support, jobseeker's allowance and pension credit**

	1980	1990	1995	2000	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18
Average mortgage interest:																					
£ per week	**10.18**	**33.41**	**39.16**	**33.65**	**35.81**	**25.50**	**25.47**	**26.94**	**29.92**	**31.85**	**37.05**	**38.31**	**43.62**	**39.09**	**30.51**	**32.13**	**31.00**	**30.99**	**29.24**	**29.96**	**25.81**
£ per annum (A)	**529**	**1,737**	**2,036**	**1,750**	**1,862**	**1,326**	**1,324**	**1,401**	**1,556**	**1,656**	**1,927**	**1,992**	**2,268**	**2,033**	**1,586**	**1,671**	**1,612**	**1,611**	**1,520**	**1,558**	**1,342**
Weekly interest payment liabilities (%)																					
£0 - £20		**42**	**32**	**35**	**32**	**47**	**47**	**49**	**41**	**41**	**36**	**35**	**35**	**30**	**53**	**51**	**51**	**52**	**50**	**56**	**56**
£20 - £40		**29**	**30**	**33**	**32**	**33**	**33**	**32**	**32**	**32**	**32**	**31**	**28**	**25**	**22**	**24**	**23**	**23**	**23**	**21**	**20**
£40 - £60		**13**	**17**	**18**	**19**	**13**	**13**	**12**	**15**	**15**	**16**	**16**	**15**	**14**	**10**	**11**	**10**	**10**	**11**	**16**	**18**
£60 - £80		**7**	**9**	**9**	**10**	**4**	**5**	**4**	**6**	**6**	**8**	**8**	**8**	**8**	**9**	**10**	**10**	**10**	**11**	**4**	**3**
£80 - £100		**3**	**6**	**4**	**5**	**1**	**1**	**1**	**3**	**3**	**3**	**4**	**4**	**6**	**3**	**2**	**2**	**2**	**2**	**2**	**2**
£100 +		**6**	**6**	**3**	**4**	**1**	**1**	**1**	**3**	**4**	**6**	**8**	**10**	**17**	**4**	**3**	**3**	**3**	**3**	**2**	**2**
Number of claimants (000s) (B)	**134**	**310**	**499**	**279**	**260**	**242**	**232**	**237**	**233**	**225**	**214**	**207**	**235**	**241**	**223**	**203**	**178**	**159**	**144**	**117**	**111**
Annual expenditure (£ millions)																					
Total mortgage interest (AxB)	**71**	**538**	**1,016**	**488**	**484**	**321**	**307**	**332**	**363**	**373**	**412**	**412**	**533**	**490**	**354**	**339**	**287**	**256**	**219**	**182**	**149**
Support for Mortgage Interest (nominal)	–	–	–	**521**	**453**	**337**	**313**	**332**	**363**	**373**	**412**	**412**	**533**	**490**	**354**	**339**	**287**	**256**	**219**	**182**	**149**
Support for Mortgage Interest (real)	–	–	–	**740**	**637**	**462**	**421**	**435**	**463**	**462**	**499**	**485**	**619**	**558**	**398**	**374**	**311**	**274**	**232**	**189**	**152**

Sources: DWP Benefits Expenditure and Caseload tables, DWP Outturn and forecast tables Spring 2018, Annual Statistical Enquiries, and Parliamentary Question 9/7/91.

Notes:
1. Annual expenditure figures are for the financial year. All other figures are for May of each year, except 2011 which is an estimate for 2011/12.
2. Figures prior to 1990 show mortgage interest liabilities taken into account in calculating income support claims not subject to restrictions applied in the initial period of an income support claim and (before that) supplementary benefit.
3. From 1990 onwards the average mortgage amount is based on actual cash received, net of non-dependant deductions etc.
4. From 1988 to 1995 the average weekly mortgage interest was somewhat depressed by regulations restricting new claims to 50 per cent of eligible mortgage costs during the first 16 weeks of a claim.
5. Figures from 1996 reflect further restrictions on initial help with mortgage costs introduced in October 1995.
6. From 1998 onwards the figures also reflect jobseeker's allowance. Figures from 2004 include provision via pension credit.
7. On 6 April 2018, support for mortgage interest stopped being paid as a benefit and became an interest-bearing loan (see Table 107).

Table 106b **Support for mortgage interest payments - expenditure and caseload data for Great Britain**

	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18
Caseload (thousands)																		
Pension credit & equivalents	–	–	–	–	116	122	121	120	118	121	119	111	99	88	79	71	49	45
Below Pension Credit age	–	–	–	–	121	111	104	94	89	114	122	112	104	90	80	73	68	66
of which:																		
ESA / Income support sick & disabled	–	–	–	–	70	66	61	57	53	58	65	61	60	57	55	52	51	50
Income support for lone parents	–	–	–	–	28	25	23	19	17	17	16	15	11	8	8	7	6	6
Jobseeker's allowance / income support for unemployed	–	–	–	–	12	10	10	8	9	29	33	28	24	16	9	6	3	2
Others in receipt of income support	–	–	–	–	11	10	10	10	10	10	8	8	9	9	8	8	8	8
Total	279	260	242	232	237	233	225	214	207	235	241	223	203	178	159	144	117	111
Cash terms (£ millions)																		
Pension credit & equivalents	125	120	100	101	113	134	143	168	172	169	139	100	93	85	74	58	44	37
Below pension credit age	396	333	236	212	219	228	230	244	240	364	351	254	247	202	182	161	139	112
of which:																		
ESA / income support sick & disabled	169	154	119	112	117	124	123	134	130	148	146	118	130	111	112	107	101	84
Income support for lone parents	138	115	75	63	62	64	63	63	61	68	64	46	34	28	27	23	18	14
Jobseeker's allowance / income support for unemployed	66	44	29	26	22	21	23	23	25	124	121	75	65	43	26	15	6	4
Others in receipt of income support	22	20	13	10	18	20	20	24	24	25	18	15	18	20	17	17	14	11
Total	521	453	337	313	332	363	373	412	412	533	490	354	339	287	256	219	182	149
Real terms (£ millions, 2018/19 prices)																		
Pension credit & equivalents	178	169	138	136	148	171	177	204	203	196	159	112	102	91	80	61	46	37
Below pension credit age	562	468	325	285	286	291	285	295	283	423	399	286	272	219	194	171	144	115
of which:																		
ESA / income support sick & disabled	241	217	164	151	153	158	153	163	154	171	167	132	144	120	120	113	105	86
Income support for lone parents	197	161	103	85	81	81	79	76	72	79	73	52	37	30	29	24	18	14
Jobseeker's allowance / income support for unemployed	93	62	40	35	29	27	28	27	29	144	138	85	71	47	27	16	7	4
Others in receipt of income support	31	27	18	14	23	25	25	29	28	29	21	17	20	22	18	18	14	11
Total	740	637	462	421	435	463	462	499	485	619	558	398	374	311	274	232	189	152

Source: DWP Benefits Expenditure and Caseload (tables 3a,3b,3c).

Notes: 1. Due to changes to data methods the figures for the years to 2003/4 are not strictly comparable with those for subsequent years.

2. Caseloads stated in these tables are rounded to the nearest 1,000, for this reason totals may not appear to sum.

3. On 6 April 2018, support for mortgage interest stopped being paid as a benefit and became an interest-bearing loan (see Table 107).

Table 106c **Number of cases where mortgage interest taken into account for income support, jobseeker's allowance and pension credit in Great Britain**

Thousands

Government office region	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
North East	–	–	–	**23**	**23**	**23**	**21**	**18**	**16**	**15**	**14**	**13**	**12**	**12**	**12**	**11**	**11**	**11**	**11**	**11**	**12**	**11**	**10**	**8**	**6**	**4**	**4**	**4**	**3**
North West	–	–	–	**73**	**70**	**69**	**64**	**55**	**49**	**46**	**42**	**40**	**36**	**34**	**33**	**32**	**31**	**30**	**29**	**29**	**31**	**28**	**24**	**20**	**15**	**12**	**10**	**8**	**7**
Yorkshire & The Humber	–	–	–	**45**	**44**	**42**	**38**	**32**	**29**	**27**	**25**	**23**	**22**	**20**	**20**	**20**	**20**	**20**	**18**	**20**	**21**	**18**	**16**	**12**	**9**	**8**	**6**	**5**	**5**
East Midlands	–	–	–	**35**	**34**	**32**	**28**	**25**	**22**	**21**	**19**	**17**	**16**	**15**	**14**	**14**	**14**	**14**	**13**	**14**	**16**	**14**	**13**	**10**	**7**	**6**	**6**	**4**	**3**
West Midlands	–	–	–	**55**	**50**	**48**	**44**	**38**	**33**	**30**	**27**	**27**	**25**	**25**	**24**	**23**	**22**	**22**	**19**	**22**	**23**	**22**	**18**	**14**	**11**	**9**	**6**	**6**	**5**
East	–	–	–	**55**	**50**	**46**	**41**	**33**	**29**	**26**	**24**	**21**	**19**	**18**	**18**	**18**	**18**	**17**	**16**	**19**	**21**	**18**	**15**	**12**	**10**	**8**	**7**	**5**	**4**
London	–	–	–	**81**	**79**	**74**	**67**	**56**	**49**	**44**	**39**	**35**	**32**	**31**	**29**	**27**	**26**	**25**	**24**	**25**	**26**	**23**	**20**	**17**	**13**	**9**	**7**	**7**	**6**
South East	–	–	–	**79**	**72**	**66**	**58**	**46**	**39**	**35**	**30**	**27**	**24**	**23**	**23**	**23**	**23**	**21**	**21**	**22**	**24**	**22**	**19**	**15**	**12**	**9**	**8**	**6**	**5**
South West	–	–	–	**53**	**48**	**43**	**40**	**32**	**26**	**24**	**21**	**20**	**18**	**16**	**17**	**17**	**17**	**16**	**15**	**16**	**17**	**15**	**14**	**11**	**9**	**8**	**5**	**5**	**4**
England	**270**	**366**	**447**	**499**	**471**	**443**	**400**	**334**	**292**	**267**	**241**	**222**	**204**	**195**	**191**	**188**	**183**	**174**	**165**	**178**	**192**	**174**	**147**	**119**	**91**	**73**	**60**	**49**	**4**
Wales	**26**	**27**	**34**	**34**	**33**	**31**	**29**	**25**	**22**	**21**	**19**	**18**	**17**	**17**	**18**	**17**	**16**	**15**	**14**	**15**	**15**	**13**	**11**	**9**	**7**	**6**	**5**	**4**	**6**
Scotland	**14**	**18**	**19**	**22**	**24**	**24**	**23**	**20**	**20**	**19**	**19**	**20**	**20**	**20**	**24**	**25**	**25**	**24**	**23**	**23**	**23**	**22**	**19**	**15**	**11**	**10**	**8**	**7**	**43**
Great Britain	**310**	**411**	**499**	**556**	**528**	**499**	**451**	**379**	**334**	**307**	**279**	**260**	**242**	**232**	**232**	**229**	**223**	**215**	**202**	**215**	**230**	**209**	**176**	**143**	**109**	**89**	**72**	**60**	**52**

Sources: DWP Benefits Expenditure and Caseload and Support for Mortgage Interest Statisitics.

Notes: 1. Figures represent a combined total of income support, income-based jobseeker's allowance and from 2004 pension credit claimants with mortgage interest payments included in their benefit.

2. Average weekly amounts are housing requirements paid to claimants with mortgage interest payments, and include the amount of allowed mortgage interest together with any other allowable housing costs (such as ground rent).

3. Figures up to and including 1992 are based on a 1% sample. From 1993 figures are based on 5% sample data.

Table 106d **Average mortgage interest taken into account for income support, jobseeker's allowance and pension credit by region**

£ per week

Government office region	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
North East	–	–	–	**23.52**	**23.20**	**25.42**	**24.51**	**22.51**	**24.89**	**22.24**	**24.36**	**25.87**	**18.66**	**18.17**	**18.13**	**21.28**	**22.10**	**24.86**	**28.77**	**31.40**	**34.82**	**20.83**	**22.07**	**22.51**	**22.48**	**21.25**	**18.37**	**18.18**	**15.00**
North West	–	–	–	**27.00**	**25.52**	**27.66**	**26.77**	**24.42**	**27.83**	**24.89**	**25.99**	**28.39**	**20.38**	**20.46**	**20.68**	**25.14**	**25.54**	**29.94**	**30.75**	**34.15**	**37.76**	**23.73**	**23.20**	**23.93**	**22.67**	**23.08**	**21.07**	**19.70**	**16.35**
Yorkshire & The Humber	–	–	–	**27.18**	**25.93**	**27.41**	**26.76**	**24.33**	**27.32**	**25.19**	**26.09**	**28.40**	**20.00**	**19.53**	**19.34**	**23.42**	**24.58**	**28.61**	**31.14**	**33.25**	**38.49**	**23.38**	**24.86**	**23.72**	**23.16**	**26.82**	**22.40**	**22.96**	**19.45**
East Midlands	–	–	–	**33.59**	**30.68**	**33.25**	**31.40**	**29.07**	**32.92**	**29.29**	**29.81**	**32.45**	**22.60**	**22.05**	**21.97**	**27.40**	**28.19**	**33.99**	**34.78**	**38.27**	**46.03**	**27.09**	**28.20**	**28.05**	**26.20**	**25.68**	**22.67**	**21.22**	**19.16**
West Midlands	–	–	–	**31.91**	**28.63**	**30.73**	**29.16**	**26.88**	**30.79**	**27.87**	**28.67**	**30.25**	**22.02**	**22.11**	**22.94**	**27.84**	**28.67**	**33.83**	**35.48**	**38.21**	**43.81**	**26.72**	**26.70**	**26.92**	**25.46**	**24.83**	**21.01**	**20.49**	**16.99**
East	–	–	–	**52.17**	**46.46**	**48.15**	**45.37**	**40.98**	**44.84**	**40.22**	**40.68**	**42.87**	**31.22**	**31.29**	**29.73**	**36.37**	**38.66**	**44.24**	**45.88**	**52.99**	**59.79**	**35.44**	**35.70**	**37.17**	**38.50**	**36.23**	**31.80**	**29.31**	**24.92**
London	–	–	–	**63.16**	**56.45**	**57.20**	**54.10**	**49.21**	**54.38**	**47.86**	**48.87**	**52.38**	**37.59**	**37.44**	**37.36**	**45.84**	**46.17**	**53.31**	**54.89**	**60.50**	**68.61**	**44.99**	**43.39**	**46.02**	**43.91**	**43.83**	**37.90**	**39.12**	**34.72**
South East	–	–	–	**58.07**	**52.47**	**53.41**	**49.77**	**45.33**	**49.70**	**43.65**	**44.14**	**46.29**	**32.46**	**32.78**	**32.54**	**39.91**	**39.21**	**46.04**	**48.61**	**51.70**	**61.56**	**39.13**	**40.64**	**37.93**	**37.10**	**37.79**	**34.84**	**31.63**	**27.74**
South West	–	–	–	**45.42**	**40.33**	**41.61**	**39.48**	**36.20**	**39.62**	**34.89**	**35.40**	**38.16**	**27.46**	**27.52**	**27.82**	**33.42**	**35.26**	**41.69**	**44.62**	**49.47**	**52.75**	**33.10**	**33.45**	**31.66**	**32.36**	**33.13**	**29.10**	**29.90**	**26.35**
England	**34.54**	**44.43**	**45.25**	**43.40**	**39.21**	**40.52**	**38.30**	**34.73**	**38.46**	**34.05**	**34.76**	**37.01**	**26.38**	**26.32**	**26.28**	**28.81**	**28.87**	**33.79**	**33.57**	**37.82**	**49.93**	**31.20**	**25.60**	**27.46**	**30.84**	**30.83**	**27.24**	**26.51**	**17.43**
Wales	**23.20**	**33.50**	**33.46**	**29.41**	**26.93**	**28.36**	**26.55**	**24.53**	**28.55**	**25.39**	**26.26**	**28.97**	**21.06**	**21.07**	**20.62**	**29.94**	**30.31**	**35.20**	**32.16**	**34.21**	**38.44**	**22.58**	**23.87**	**23.62**	**23.69**	**24.24**	**21.12**	**19.76**	**13.40**
Scotland	**30.47**	**34.36**	**32.96**	**27.74**	**25.51**	**28.15**	**26.70**	**24.09**	**28.20**	**25.08**	**26.97**	**28.44**	**20.27**	**20.82**	**19.80**	**22.94**	**23.27**	**26.21**	**30.25**	**31.03**	**30.43**	**19.20**	**23.38**	**20.87**	**17.88**	**19.98**	**16.08**	**16.01**	**22.57**
Great Britain	**33.41**	**43.27**	**43.98**	**41.92**	**37.81**	**39.16**	**36.97**	**33.50**	**37.17**	**32.91**	**33.65**	**35.81**	**25.50**	**25.47**	**25.17**	**30.55**	**31.12**	**36.24**	**37.91**	**41.57**	**47.20**	**29.38**	**29.45**	**29.61**	**29.02**	**29.38**	**25.64**	**24.88**	**21.21**

Sources and Notes: As Table 106c.

Table 107 **Loan support for mortgage interest payments: caseload**

Numbers in caseload

	2018	2019	2020	2021	2022
Region					
North East	**254**	**728**	**707**	**666**	**578**
North West	**922**	**2,358**	**2,226**	**2,071**	**1,880**
Yorkshire and The Humber	**572**	**1,307**	**1,224**	**1,191**	**1,015**
East Midlands	**533**	**1,162**	**1,109**	**1,065**	**929**
West Midlands	**623**	**1,508**	**1,405**	**1,340**	**1,208**
East of England	**571**	**1,438**	**1,343**	**1,256**	**1,080**
London	**663**	**1,745**	**1,656**	**1,576**	**1,423**
South East	**884**	**1,986**	**1,816**	**1,714**	**1,517**
South West	**621**	**1,542**	**1,490**	**1,410**	**1,221**
Country					
England	**5,637**	**13,768**	**12,972**	**12,294**	**10,861**
Wales	**495**	**1,187**	**1,111**	**1,062**	**924**
Scotland	**770**	**1,516**	**1,353**	**1,218**	**1,063**
Great Britain	**6,897**	**16,470**	**15,438**	**14,578**	**12,845**
Qualifying Benefit					
Employment and support allowance	**3,261**	**8,656**	**8,098**	**7,333**	**6,276**
Income support	**640**	**1,739**	**1,458**	**1,187**	**905**
Jobseekers allowance	**117**	**546**	**385**	**282**	**180**
Pension credit	**2,663**	**4,289**	**3,659**	**3,199**	**2,660**
Universal credit	**57**	**651**	**1,460**	**2,179**	**2,467**
Unknown/missing	**165**	**589**	**377**	**402**	**360**

Source: DWP Stat-Xplore SMI Loans in payment.

Notes: 1. The figures refer to households (benefit units) that were in receipt of a SMI loan in the month of May each year.
2. Figures do not always sum due to DWP measures to minimise the risk of disclosure.
3. The data on qualifying benefit for 2022 are provisional for all benefits except universal credit.

Table 108 **Housing benefit – numbers of claimants and average claim in Great Britain**

	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022 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
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
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
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
of which:																							
Regulated tenancies	–	–	–	257	124	76	71	69	56	54	50	45	41	36	33	29	26	23	21	19	17	15	14
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
Other or unknown	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	3	3	3	3	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
Universal credit claimants in receipt of housing payment (000's)																							
Social rented																15	49	121	257	606	1,098	1,367	1,522
Private rented sector																14	49	107	211	509	1,203	1,505	1,435
Other or unknown																–	0	1	5	11	35	48	62
Total																29	98	229	472	1,126	2,335	2,920	3,018
Total claimants in receipt of housing allowance (000's)																							
Social rented																3,298	3,260	3,224	3,199	3,229	3,435	3,527	3,525
Private rented sector																1,574	1,517	1,471	1,446	1,487	1,978	2,179	2,015
Other or unknown																–	0	1	8	14	38	51	62
Total																4,872	4,777	4,697	4,653	4,730	5,451	5,757	5,603
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
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
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
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
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
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

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.

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 109 **Housing benefits expenditure and plans for Great Britain**

£ million in nominal terms

	1986/87	1990/91	2000/01	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	outturn				outturn										provisional	forecast				
Rent rebates																				
England	1,950	2,711	4,287	4,509	4,683	4,959	5,047	5,091	5,059	4,894	4,601	4,324	4,008	3,858	3,774	3,640	3,537	3,418	3,045	2,751
+ Wales	263	404	701	233	221	229	230	230	236	239	240	237	222	212	207	197	189	178	151	127
+ Scotland	134	168	270	664	674	690	672	675	677	669	644	617	571	557	535	501	474	444	399	335
+ New towns	72	86	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total rent rebates (A)	2,419	3,368	5,258	5,405	5,578	5,878	5,949	5,997	5,972	5,801	5,485	5,178	4,801	4,627	4,516	4,338	4,200	4,040	3,595	3,213
Rent allowances																				
Housing association	–	–	3,053	7,350	8,026	8,750	8,945	9,222	9,489	9,349	9,107	8,681	7,975	7,726	7,444	6,986	6,591	5,970	4,799	3,666
Private tenants	–	–	2,851	8,672	9,216	9,272	9,275	9,098	8,783	8,291	7,709	6,871	5,604	4,981	4,517	3,884	3,301	2,642	1,982	1,505
England		2,167	5,286	14,365	15,454	16,161	16,349	16,438	16,389	15,805	15,037	13,874	12,087	11,326	10,650	9,668	8,796	7,654	6,001	4,587
+ Wales		110	245	660	735	762	773	781	789	770	751	708	627	582	554	510	470	414	326	248
+ Scotland		136	373	997	1,054	1,099	1,098	1,101	1,095	1,064	1,028	971	864	800	757	692	626	544	454	336
= Total rent allowances (B)	996	2,413	5,904	16,022	17,243	18,022	18,220	18,320	18,272	17,639	16,816	15,552	13,578	12,707	11,961	10,870	9,892	8,612	6,781	5,171
Total housing benefit (A+B)	3,415	5,781	11,162	21,427	22,820	23,900	24,170	24,317	24,244	23,441	22,301	20,730	18,379	17,334	16,477	15,209	14,092	12,652	10,377	8,384
+ Council tax benefit (and predecessors)	1,635	2,123	2,575	4,925	4,918	4,912	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Income support: mortgage costs	351	539	521	517	374	357	319	291	280	278	266	6	7	0	0	0	1	1	1	1
+ Discretionary housing payments	–	–	–	21	22	57	176	200	161	184	164	154	132	171	140	100	100	100	100	100
= Total housing benefit & related benefits (C)	5,401	8,443	14,258	26,890	28,135	29,226	24,666	24,807	24,684	23,903	22,731	20,890	18,518	17,506	16,618	15,309	14,192	12,753	10,477	8,485
+ DWP social security expenditure	44,918	56,479	101,374	153,362	158,960	166,553	164,132	168,287	171,800	173,827	178,043	183,727	192,438	213,238	216,132	223,337	244,068	259,357	272,713	284,736
+ Personal tax credits	161	494	4,230	27,878	28,782	28,832	28,654	28,669	27,519	26,433	24,978	22,005	17,243	14,581	10,300	7,547	5,942	3,948	1,729	314
= Total all social security benefits and personal tax credits (D)	45,079	56,973	105,604	181,240	187,743	195,384	192,786	196,956	199,319	200,260	203,021	205,732	209,681	227,819	226,432	230,884	250,010	263,305	274,442	285,051
All housing and related benefits as a percentage of total benefits and tax credits (C/D)	12.0	14.8	13.5	14.8	15.0	15.0	12.8	12.6	12.4	11.9	11.2	10.2	8.8	7.7	7.3	6.6	5.7	4.8	3.8	3.0

Sources: DWP Expenditure and Caseload forecasts and prior to this, DWP Departmental Report 2002, Cm 5424, and earlier equivalent volumes, and HMRC Annual Reports for Personal Tax Credits.

Notes:
1. Eligible support for mortgage interest costs are based on May figures for years to 2007/08 and financial year estimates from 2008/09 onwards. In April 2018 support for mortgage Interest became a loan and as a result expenditure figures relate only to the estimated write-offs of loans.
2. Personal tax credits comprise of working families and disabled tax credits up to 2002/03 and working and child tax credits from 2003/4. The DWP budget excludes tax credits, unlike the benefits they replaced. From 2006/7 figures allow for the reclassification of some tax credits from 'negative tax' to payments within AME in 2011.
3. Council tax benefit includes community charge benefit and rate rebate. From April 2013, funding and policy responsibility for council tax benefit has been transferred to DLUHC, Scottish Government and Welsh Government.
4. Outturn figures do not separately identity universal credit (UC) housing cost element. Forecasts from 2020 are based on projecting actual expenditure rather than the former 'counterfactual' method.
5. Discretionary housing payments (DHPs) outturn figures to 2018/19 include all payments made by local authorities, whatever the funding source. Figures and estimates from 2019/20 are for England and Wales only, as funding for Scotland is now devolved and paid through the block grant.
6. Scottish Government Budget figures indicate that DHP expenditure stood at £66m in 2019/20, £71.8m in 2020/21, £83.1m in 2021/22 and is forecast to be £80.2m in 2022/23. These figures exclude DHP expenditure local authorities funded from other sources.
7. From April 2003, a significant element of housing benefit expenditure was transferred to local authorities under the Supporting People programme.
8. The cost of the temporary Covid-19 measure of the £20 per week uplift to universal credit and tax credits is greatest in 2020/21-21/22 but falls to zero from 2022/23 onwards.

Table 110a **Numbers of recipients and average housing benefit in Great Britain: all cases**

Numbers of recipients (000s)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
England:													
Local authority housing	**1,228**	**1,191**	**1,185**	**1,177**	**1,150**	**1,102**	**1,073**	**1,026**	**964**	**861**	**768**	**706**	**656**
Housing association	**1,521**	**1,585**	**1,644**	**1,660**	**1,646**	**1,649**	**1,619**	**1,571**	**1,496**	**1,332**	**1,185**	**1,097**	**1,017**
Private rented sector	**1,297**	**1,381**	**1,464**	**1,493**	**1,462**	**1,381**	**1,299**	**1,207**	**1,092**	**865**	**686**	**595**	**515**
Scotland:													
Local authority housing	**207**	**207**	**207**	**203**	**200**	**195**	**189**	**182**	**169**	**149**	**134**	**125**	**115**
Housing association	**176**	**178**	**180**	**179**	**178**	**175**	**171**	**166**	**161**	**145**	**128**	**119**	**110**
Private rented sector	**85**	**91**	**97**	**100**	**98**	**95**	**89**	**82**	**73**	**57**	**45**	**40**	**35**
Wales:													
Local authority housing	**76**	**65**	**65**	**64**	**63**	**62**	**61**	**60**	**57**	**51**	**46**	**43**	**40**
Housing association	**86**	**99**	**101**	**101**	**101**	**100**	**100**	**99**	**95**	**85**	**76**	**71**	**66**
Private rented sector	**74**	**79**	**85**	**87**	**86**	**84**	**80**	**75**	**67**	**52**	**41**	**36**	**31**
Great Britain:													
Local authority housing	**1,511**	**1,462**	**1,457**	**1,445**	**1,413**	**1,359**	**1,322**	**1,268**	**1,191**	**1,061**	**947**	**874**	**811**
Housing association	**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**
Private rented sector	**1,455**	**1,552**	**1,646**	**1,680**	**1,646**	**1,560**	**1,468**	**1,364**	**1,232**	**974**	**772**	**671**	**580**

Average housing benefit per recipient (£ per week)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
England:													
Local authority housing	**69.48**	**73.39**	**78.26**	**79.43**	**83.11**	**85.96**	**86.11**	**85.03**	**85.17**	**87.55**	**94.13**	**97.16**	**103.19**
Housing association	**79.45**	**82.23**	**87.29**	**88.51**	**92.73**	**95.50**	**96.71**	**96.78**	**97.87**	**100.34**	**106.98**	**111.62**	**118.59**
Private rented sector	**112.35**	**114.33**	**109.72**	**108.33**	**109.55**	**111.75**	**113.36**	**113.91**	**117.00**	**121.95**	**133.93**	**136.40**	**139.19**
Scotland:													
Local authority housing	**59.31**	**60.40**	**62.39**	**61.17**	**63.81**	**65.15**	**66.63**	**67.20**	**69.55**	**73.93**	**80.20**	**83.55**	**86.63**
Housing association	**61.94**	**64.64**	**67.72**	**67.00**	**69.66**	**71.57**	**73.08**	**74.79**	**77.43**	**81.12**	**85.05**	**86.94**	**90.08**
Private rented sector	**93.96**	**94.27**	**89.88**	**89.23**	**89.32**	**90.75**	**91.62**	**91.74**	**93.08**	**96.60**	**104.05**	**106.02**	**109.88**
Wales:													
Local authority housing	**60.93**	**64.93**	**67.62**	**67.52**	**69.93**	**72.84**	**75.20**	**77.17**	**81.51**	**84.64**	**89.22**	**91.90**	**96.38**
Housing association	**70.66**	**71.95**	**75.96**	**76.29**	**80.06**	**82.96**	**85.03**	**87.12**	**91.28**	**95.93**	**101.04**	**103.84**	**108.72**
Private rented sector	**82.81**	**84.15**	**80.68**	**79.68**	**79.73**	**80.74**	**80.87**	**80.23**	**80.51**	**81.20**	**87.24**	**88.22**	**88.92**
Great Britain:													
Local authority housing	**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**
Housing association	**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**
Private rented sector	**109.79**	**111.62**	**107.06**	**105.73**	**106.80**	**108.82**	**110.29**	**110.73**	**113.61**	**118.30**	**129.70**	**132.03**	**134.79**

Sources: DWP Stat-Xplore.

Notes: 1. Figures are for May each year and exclude cases where tenure is unknown or missing (see Table 108 for further details).

2. Data for previous years, showing figures for rent rebates (LA) and rent allowances (other tenants), are available in previous editions of the *Review*.

3. In August 2022 the DWP amended how HB statistics from 2018 are categorised and corrected an error in the recording of people in receipt of both HB and universal credit. This has resulted in a discontinuity in the data from 2018.

Table 110b **Numbers of recipients and average housing benefit in Great Britain: cases also in receipt of passported benefit**

	Numbers of recipients (000s)												
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
England:													
Local authority housing	**879**	**830**	**809**	**788**	**757**	**715**	**690**	**659**	**625**	**572**	**527**	**493**	**455**
Housing association	**1,077**	**1,094**	**1,114**	**1,106**	**1,083**	**1,070**	**1,048**	**1,013**	**979**	**895**	**829**	**779**	**717**
Private rented sector	**790**	**801**	**835**	**824**	**775**	**700**	**644**	**590**	**538**	**438**	**373**	**340**	**300**
Scotland:													
Local authority housing	**151**	**149**	**147**	**144**	**142**	**138**	**135**	**129**	**121**	**108**	**100**	**92**	**84**
Housing association	**131**	**130**	**130**	**129**	**128**	**125**	**122**	**119**	**115**	**107**	**98**	**91**	**84**
Private rented sector	**55**	**58**	**62**	**62**	**61**	**57**	**53**	**49**	**43**	**35**	**30**	**27**	**24**
Wales:													
Local authority housing	**58**	**48**	**48**	**47**	**46**	**45**	**44**	**43**	**41**	**37**	**34**	**32**	**29**
Housing association	**65**	**74**	**74**	**74**	**74**	**73**	**73**	**72**	**69**	**64**	**59**	**55**	**51**
Private rented sector	**50**	**52**	**55**	**56**	**55**	**52**	**49**	**46**	**42**	**34**	**29**	**26**	**22**
Great Britain:													
Local authority housing	**1,088**	**1,027**	**1,004**	**979**	**946**	**898**	**869**	**831**	**787**	**717**	**661**	**617**	**568**
Housing association	**1,273**	**1,298**	**1,319**	**1,309**	**1,285**	**1,268**	**1,242**	**1,204**	**1,163**	**1,066**	**986**	**925**	**851**
Private rented sector	**895**	**911**	**951**	**942**	**890**	**809**	**746**	**685**	**623**	**507**	**432**	**392**	**346**

	Average housing benefit per recipient (£ per week)												
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
England:													
Local authority housing	**72.74**	**76.99**	**82.50**	**83.68**	**87.12**	**89.95**	**90.03**	**88.70**	**88.73**	**90.79**	**96.82**	**100.02**	**105.92**
Housing association	**84.00**	**87.29**	**93.14**	**94.77**	**99.25**	**102.62**	**104.13**	**103.95**	**105.55**	**107.83**	**113.85**	**118.46**	**125.09**
Private rented sector	**117.37**	**119.19**	**113.87**	**111.40**	**111.12**	**112.65**	**113.99**	**113.54**	**116.63**	**120.34**	**128.81**	**132.71**	**136.63**
Scotland:													
Local authority housing	**62.59**	**64.04**	**66.47**	**65.40**	**67.98**	**69.40**	**71.01**	**71.24**	**73.43**	**77.21**	**83.44**	**86.34**	**88.28**
Housing association	**65.28**	**68.28**	**71.83**	**71.29**	**74.17**	**76.36**	**78.06**	**79.72**	**82.53**	**85.88**	**88.88**	**90.32**	**93.20**
Private rented sector	**100.62**	**101.27**	**96.97**	**96.29**	**96.47**	**98.38**	**99.76**	**99.95**	**102.08**	**105.60**	**111.26**	**112.73**	**116.61**
Wales:													
Local authority housing	**63.84**	**68.34**	**71.46**	**71.65**	**74.23**	**77.42**	**80.00**	**82.21**	**86.59**	**89.43**	**93.37**	**95.91**	**100.26**
Housing association	**74.49**	**76.14**	**80.70**	**81.45**	**85.35**	**88.54**	**90.83**	**92.89**	**97.21**	**101.54**	**105.93**	**108.34**	**112.74**
Private rented sector	**87.33**	**88.78**	**85.45**	**84.59**	**84.47**	**85.33**	**85.79**	**85.29**	**85.89**	**86.33**	**90.65**	**91.82**	**92.65**
Great Britain:													
Local authority housing	**70.86**	**74.72**	**79.63**	**80.42**	**83.62**	**86.17**	**86.58**	**85.65**	**86.27**	**88.67**	**94.63**	**97.78**	**103.03**
Housing association	**81.59**	**84.75**	**90.33**	**91.70**	**95.95**	**99.22**	**100.80**	**100.90**	**102.78**	**105.25**	**110.90**	**115.08**	**121.22**
Private rented sector	**114.68**	**116.33**	**111.15**	**108.83**	**108.50**	**109.89**	**111.12**	**110.66**	**113.54**	**117.02**	**125.06**	**128.66**	**132.45**

Sources and notes: See Table 110a.

Table 110c **Numbers of recipients and average housing benefit in Great Britain: cases not also in receipt of passported benefit**

	Numbers of recipients (000s)													Average housing benefit per recipient (£ per week)												
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
England:																										
Local authority housing	**879**	**830**	**809**	**788**	**757**	**715**	**690**	**659**	**339**	**289**	**240**	**213**	**201**	**72.74**	**76.99**	**82.50**	**83.68**	**87.12**	**89.95**	**90.03**	**88.70**	**78.54**	**81.08**	**88.15**	**90.46**	**96.86**
Housing association	**1,077**	**1,094**	**1,114**	**1,106**	**1,083**	**1,070**	**1,048**	**1,013**	**517**	**436**	**355**	**318**	**300**	**84.00**	**87.29**	**93.14**	**94.77**	**99.25**	**102.62**	**104.13**	**103.95**	**83.22**	**84.87**	**90.86**	**94.82**	**102.99**
Private rented sector	**790**	**801**	**835**	**824**	**775**	**700**	**644**	**590**	**553**	**427**	**312**	**255**	**215**	**117.37**	**119.19**	**113.87**	**111.40**	**111.12**	**112.65**	**113.99**	**113.54**	**117.26**	**123.47**	**139.98**	**141.22**	**142.67**
Scotland:																										
Local authority housing	**151**	**149**	**147**	**144**	**142**	**138**	**135**	**129**	**48**	**41**	**34**	**33**	**32**	**62.59**	**64.04**	**66.47**	**65.40**	**67.98**	**69.40**	**71.01**	**71.24**	**59.59**	**65.01**	**70.58**	**75.69**	**82.21**
Housing association	**131**	**130**	**130**	**129**	**128**	**125**	**122**	**119**	**46**	**38**	**30**	**28**	**26**	**65.28**	**68.28**	**71.83**	**71.29**	**74.17**	**76.36**	**78.06**	**79.72**	**64.38**	**67.57**	**72.58**	**75.75**	**80.06**
Private rented sector	**55**	**58**	**62**	**62**	**61**	**57**	**53**	**49**	**29**	**21**	**15**	**13**	**11**	**100.62**	**101.27**	**96.97**	**96.29**	**96.47**	**98.38**	**99.76**	**99.95**	**79.32**	**81.35**	**89.31**	**91.73**	**94.95**
Wales:																										
Local authority housing	**58**	**48**	**48**	**47**	**46**	**45**	**44**	**43**	**16**	**14**	**12**	**11**	**11**	**63.84**	**68.34**	**71.46**	**71.65**	**74.23**	**77.42**	**80.00**	**82.21**	**68.34**	**71.76**	**76.91**	**79.93**	**85.49**
Housing association	**65**	**74**	**74**	**74**	**74**	**73**	**73**	**72**	**26**	**21**	**17**	**16**	**15**	**74.49**	**76.14**	**80.70**	**81.45**	**85.35**	**88.54**	**90.83**	**92.89**	**74.93**	**78.77**	**84.26**	**87.85**	**94.92**
Private rented sector	**50**	**52**	**55**	**56**	**55**	**52**	**49**	**46**	**25**	**18**	**12**	**10**	**9**	**87.33**	**88.78**	**85.45**	**84.59**	**84.47**	**85.33**	**85.79**	**85.29**	**71.05**	**71.16**	**79.18**	**78.96**	**79.22**
Great Britain:																										
Local authority housing	**1,088**	**1,027**	**1,004**	**979**	**946**	**898**	**869**	**831**	**403**	**344**	**286**	**257**	**243**	**70.86**	**74.72**	**79.63**	**80.42**	**83.62**	**86.17**	**86.58**	**85.65**	**75.90**	**78.83**	**85.61**	**88.13**	**94.46**
Housing association	**1,273**	**1,298**	**1,319**	**1,309**	**1,285**	**1,268**	**1,242**	**1,204**	**588**	**496**	**403**	**362**	**341**	**81.59**	**84.75**	**90.33**	**91.70**	**95.95**	**99.22**	**100.80**	**100.90**	**81.40**	**83.29**	**89.21**	**93.06**	**100.88**
Private rented sector	**895**	**911**	**951**	**942**	**890**	**809**	**746**	**685**	**608**	**466**	**339**	**278**	**234**	**114.68**	**116.33**	**111.15**	**108.83**	**108.50**	**109.89**	**111.12**	**110.66**	**113.55**	**119.54**	**135.52**	**136.68**	**138.13**

Sources and notes: See Table 110a.

Table 111a **Households in Great Britain in receipt of universal credit housing costs element, by country and region**

Number of recipient households

Country/region	2016 revised				2018 revised				2020 revised				2021 revised				2022 provisional			
	Social tenants	Private tenants	Other or unknown	All tenures	Social tenants	Private tenants	Other or unknown	All tenures	Social tenants	Private tenants	Other or unknown	All tenures	Social tenants	Private tenants	Other or unknown	All tenures	Social tenants	Private tenants	Other or unknown	All tenures
North East	1,883	2,063	–	3,948	14,986	12,565	176	27,730	62,332	58,911	1,061	122,308	76,777	69,143	1,489	147,405	84,984	67,231	2,315	154,531
North West	19,025	18,740	–	37,761	48,342	43,857	540	92,738	139,254	159,514	3,732	302,507	169,934	191,408	5,131	366,473	187,768	187,553	7,316	382,634
Yorkshire & The Humber	2,353	3,526	–	5,874	18,996	21,121	264	40,380	91,788	106,708	2,312	200,799	115,193	129,536	3,478	248,204	128,977	125,721	5,498	260,202
East Midlands	1,662	1,979	–	3,642	10,170	8,948	173	19,295	69,010	77,993	2,673	149,676	88,111	97,703	3,669	189,480	100,053	95,515	4,517	200,081
West Midlands	3,777	3,226	–	7,000	22,129	14,667	384	37,180	109,612	99,428	2,898	211,934	137,298	123,517	4,166	264,980	154,392	121,971	5,519	281,878
East	1,797	2,334	–	4,137	17,145	16,204	451	33,800	89,263	97,814	3,460	190,541	111,539	121,179	4,779	237,500	125,665	116,058	5,773	247,491
London	5,853	4,925	88	10,867	42,252	28,178	1,004	71,431	155,237	230,299	6,314	391,852	193,558	322,792	9,013	525,365	208,369	302,763	10,918	522,052
South East	1,886	3,310	5	5,197	16,866	20,960	541	38,365	109,186	147,644	5,889	262,719	139,003	183,191	8,210	330,405	157,757	173,069	9,457	340,280
South West	1,880	3,510	–	5,395	20,965	21,962	627	43,551	78,086	104,189	3,866	186,138	95,688	121,850	4,985	222,522	106,495	111,611	5,994	224,103
England	40,115	43,612	95	83,828	211,857	188,463	4,157	404,481	903,765	1,082,504	32,202	2,018,472	1,127,095	1,360,317	44,913	2,532,328	1,254,455	1,301,493	57,304	2,613,248
Wales	1,501	2,093	–	3,593	9,974	8,492	131	18,595	53,858	52,422	959	107,233	67,668	62,841	1,330	131,834	77,593	61,310	1,857	140,757
Scotland	7,420	3,464	–	10,890	35,114	13,790	321	49,222	140,434	65,822	1,384	207,639	171,651	78,853	1,865	252,371	189,264	70,203	2,683	262,147
Great Britain	49,038	49,168	97	98,300	256,938	210,749	4,610	472,296	1,098,059	1,200,741	34,552	2,333,346	1,366,417	1,502,013	48,106	2,916,534	1,521,308	1,433,009	61,839	3,016,157

Source: DWP Stat-Xplore.

Notes: 1. Universal credit statistics are classed as experimental and are subject to revision. All figures are for May of each year.

2. Figures are based on households in receipt of universal credit where entitlement to a housing element has been recorded. The average values of the UC housing element award have not yet been published.

3. The sharp rise in universal credit claimants in 2020 reflects the Covid pandemic and associated operational and policy changes. Caution should therefore be exercised in making comparisons with trends before the pandemic and during it.

Table 111b **Private rental households in receipt of universal credit where rent exceeds applicable LHA by country and region**

Percentage of households in private rented sector claiming universal credit

Country/region	2019	2020	2021	2022
North East	**69**	**65**	**67**	**69**
North West	**68**	**59**	**62**	**64**
Yorkshire & The Humber	**70**	**61**	**64**	**65**
East Midlands	**74**	**57**	**61**	**63**
West Midlands	**68**	**56**	**59**	**62**
East	**68**	**53**	**56**	**58**
London	**51**	**36**	**41**	**41**
South East	**64**	**49**	**52**	**53**
South West	**67**	**55**	**58**	**60**
England	**65**	**52**	**55**	**56**
Wales	**75**	**65**	**68**	**70**
Scotland	**63**	**64**	**66**	**67**
Great Britain	**66**	**53**	**56**	**58**

Source: DWP Stat-Xplore.

Notes: 1. Universal credit statistics are classed as experimental and are subject to revision. All figures are for May of each year.

2. Percentages are based on households that rent from a private landlord and are in receipt of the housing element of universal credit. The percentages indicate the proportion of such claimants where the LHA does not fully cover the household's rent.

3. The drop in percentage points in 2020 reflects the rebasing of the LHA to the 30th percentile of local rents as at September 2019 from April 2020. Since then, LHAs have remained frozen.

4. Reliable figures prior to 2019 are not available. Award, entitlement and payment information is missing for a small number of claimants.

5. DWP statistical disclosure control procedures mean underlying counts may not sum precisely.

Table 112a **Take-up rates for housing benefit by tenure in Great Britain**

	2009/10	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19
Social rented sector								
Caseload (thousands)	**3,000**	**3,350**	**3,320**	**3,280**	**3,260**	**3,170**	**3,050**	**2,840**
Take-up individual claimant (%)	**85**	**87**	**88**	**88**	**85**	**87**	**89**	**88**
Central estimate of entitled non-recipients (thousands)	**530**	**510**	**450**	**450**	**580**	**470**	**400**	**380**
Average weekly amount claimed (£)	**72**	**81**	**82**	**86**	**89**	**90**	**90**	**92**
Average weekly amount unclaimed (£)	**41**	**44**	**49**	**47**	**46**	**51**	**48**	**56**
Total expenditure: amount claimed (£ millions)	**11,280**	**14,100**	**14,120**	**14,660**	**15,100**	**14,800**	**14,270**	**13,540**
Central estimated amount unclaimed (£ millions)	**1,130**	**1,150**	**1,170**	**1,120**	**1,400**	**1,250**	**980**	**1,110**
Estimated take-up (%)	**91**	**92**	**92**	**93**	**92**	**92**	**94**	**92**
Private rented sector								
Caseload (thousands)	**1,240**	**1,650**	**1,650**	**1,610**	**1,520**	**1,420**	**1,310**	**1,140**
Take-up individual claimant (%)	**68**	**78**	**73**	**70**	**68**	**70**	**72**	**69**
Central estimate of entitled non-recipients (thousands)	**590**	**480**	**620**	**680**	**710**	**610**	**500**	**510**
Average weekly amount claimed (£)	**107**	**107**	**107**	**108**	**109**	**110**	**111**	**115**
Average weekly amount unclaimed (£)	**56**	**59**	**65**	**65**	**60**	**62**	**62**	**63**
Total expenditure: amount claimed (£ millions)	**6,870**	**9,200**	**9,210**	**9,050**	**8,650**	**8,170**	**7,630**	**6,820**
Central estimated amount unclaimed (£ millions)	**1,720**	**1,470**	**2,090**	**2,300**	**2,240**	**1,960**	**1,640**	**1,680**
Estimated take-up (%)	**80**	**86**	**81**	**80**	**79**	**81**	**82**	**80**
All								
Caseload (thousands)	**4,230**	**5,000**	**4,970**	**4,890**	**4,780**	**4,590**	**4,360**	**3,980**
Take-up individual claimant (%)	**79**	**83**	**82**	**81**	**78**	**81**	**83**	**81**
Central estimate of entitled non-recipients (thousands)	**1,140**	**1,010**	**1,110**	**1,160**	**1,320**	**1,100**	**920**	**900**
Average weekly amount claimed (£)	**82**	**89**	**90**	**93**	**95**	**96**	**96**	**98**
Average weekly amount unclaimed (£)	**49**	**52**	**58**	**58**	**53**	**57**	**56**	**60**
Total expenditure: amount claimed (£ millions)	**18,160**	**23,300**	**23,330**	**23,720**	**23,750**	**22,970**	**21,900**	**20,350**
Central estimated amount unclaimed (£ millions)	**2,920**	**2,730**	**3,350**	**3,530**	**3,670**	**3,270**	**2,680**	**2,810**
Estimated take-up (%)	**86**	**90**	**87**	**87**	**87**	**88**	**89**	**88**

Source: DWP Income-related benefits: estimates of take-up, financial year 2017 to 2018 and earlier editions.

Notes: 1. Figures may not sum due to rounding. Figures refer to the median estimates of unclaimed amounts at the mid-point of ranges published by DWP.
2. Council tax benefit figures are no longer available since this benefit was made a local authority responsibility.
3. From 2020/21 DWP no longer publish take-up rates for housing benefit for working-age households.

Table 112b **Take-up rates for housing benefit by household type in Great Britain in 2018/19**

Household type	Caseload		Average weekly amounts		Expenditure		
	Numbers	Take-up ranges	Claimed	Unclaimed	Total amount claimed	Take-up ranges	Total unclaimed amounts
	000s	%	£	£	£m	%	£m
All non-pensioners	**2,730**	**79**	**103**	**59**	**14,620**	**87**	**2,170**
of which:							
Couples with children	**420**	**64**	**117**	**62**	**2,570**	**77**	**780**
Lone parents	**910**	**88**	**104**	**56**	**4,910**	**93**	**350**
Other non-pensioners	**1,410**	**80**	**97**	**57**	**57**	**87**	**1,030**
Pensioners	**1,240**	**86**	**88**	**62**	**5,730**	**90**	**650**
All	**3,980**	**81**	**98**	**60**	**20,350**	**88**	**2,810**
Non-pensioners in work	**810**	**57**	**102**	**55**	**4,280**	**71**	**1,780**

Source and Notes: As Table 112a.

Table 113 **Housing benefit caseload and payments by tenure and region at May 2022**

Country/region	Number of recipients: All social sector tenants	Local authority tenants	Housing association tenants	Private tenants	All tenures	Status: Passported	Non-passported	Average weekly housing benefit: All social sector tenants £	Local authority tenants £	Housing association tenants £	Private tenants £	All tenures £
North East	105,470	31,654	73,816	27,136	132,609	94,985	37,623	90.00	76.40	95.90	95.80	91.20
North West	237,292	35,098	202,194	74,229	311,527	229,573	81,951	99.20	89.00	101.00	100.70	99.50
Yorkshire & The Humber	167,435	85,718	81,717	48,515	215,955	152,776	63,178	89.90	74.30	106.30	97.70	91.70
East Midlands	125,202	66,709	58,493	35,642	160,846	112,156	48,690	96.30	77.10	118.10	99.80	97.00
West Midlands	192,687	74,698	117,989	44,433	237,117	163,774	73,348	110.90	85.90	126.70	109.00	110.50
East	153,925	59,814	94,111	43,784	197,706	127,559	70,148	107.90	96.90	114.90	129.50	112.70
London	349,911	189,389	160,522	111,911	461,826	284,506	177,319	148.50	142.70	155.40	233.30	169.10
South East	207,545	73,603	133,942	73,760	281,299	178,682	102,621	115.60	101.70	123.20	140.00	122.00
South West	132,386	38,800	93,586	55,042	187,424	126,998	60,422	106.00	98.70	109.00	113.80	108.30
England	1,671,854	655,478	1,016,376	514,460	2,186,308	1,471,016	715,291	112.50	103.20	118.60	139.20	118.80
Wales	105,673	39,956	65,717	30,640	136,308	102,110	34,199	104.20	96.50	108.90	89.10	100.80
Scotland	224,764	115,031	109,733	34,777	259,545	190,989	68,559	88.20	86.40	90.20	109.80	91.10
Great Britain	2,002,292	810,465	1,191,827	579,871	2,582,164	1,764,112	818,050	109.40	100.50	115.40	134.80	115.10

Source: DWP Stat-Xplore.
Notes: 1. Components may not sum to totals due to rounding and the exclusion of missing and unknown cases.
2. Figures do not include universal credit cases and are rounded to the nearest 10 pence.

Table 114a **Escaping the poverty trap: gross weekly earnings levels at which universal credit entitlement ceases in 2022/23**

£ 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	**77.08**	–	***253***	***280***	***306***	**333**	**360**	**387**	**413**	**440**	**467**	**494**	**520**	**547**	**574**	**600**	**627**
Couple over 25	**120.99**	–	**370**	**397**	**424**	**451**	**477**	**504**	**531**	**557**	**584**	**611**	**638**	**664**	**691**	**718**	**745**
Lone parent + 1 child under 19	**143.81**	**79.17**	**548**	**575**	**601**	**628**	**655**	**681**	**708**	**735**	**762**	**788**	**815**	**842**	**869**	**895**	**922**
Lone parent + 2 children under 19	**200.10**	**79.17**	**698**	**725**	**752**	**778**	**805**	**832**	**859**	**885**	**912**	**939**	**966**	**998**	**1,029**	**1,060**	**1,092**
Couple + 1 child under 19	**187.73**	**79.17**	**665**	**692**	**719**	**745**	**772**	**799**	**826**	**852**	**879**	**906**	**933**	**959**	**990**	**1,022**	**1,053**
Couple + 2 children under 19	**244.01**	**79.17**	**816**	**842**	**869**	**896**	**923**	**949**	**979**	**1,010**	**1,041**	**1,073**	**1,104**	**1,135**	**1,167**	**1,198**	**1,229**
Couple + 3 children under 19(4)	**300.30**	**79.17**	**967**	**998**	**1,030**	**1,061**	**1,092**	**1,124**	**1,155**	**1,186**	**1,218**	**1,249**	**1,281**	**1,312**	**1,343**	**1,375**	**1,406**
Couple + 4 children under 19(4)	**356.59**	**79.17**	**1,143**	**1,175**	**1,206**	**1,238**	**1,269**	**1,300**	**1,332**	**1,363**	**1,394**	**1,426**	**1,457**	**1,488**	**1,520**	**1,551**	**1,582**

Sources: HMRC 2022/23 tax and national insurance allowances and rates (excluding Scotland); DWP 2022/23 universal credit allowances and rates.

Notes:
1. All cases are indicative and are based on standard universal credit allowances for households where one adult aged 25+ is in work. They exclude any eligible child-care costs and assume the rent is below the applicable LHA cap.
2. Gross earnings below the equivalent of 35 hours at the National Living Wage 2022/23 (£9.50 per hour) that result in cessation of universal credit payments are italicised.
3. All applicable cases assume children were born before April 2017; so the higher 1st child allowance applies and the two-child cap does not apply.
4. Where the two-child cap applies, universal credit for larger families will typically cease at the same level for lone parents or couples with two children.
5. The Scottish taxation structure would result in slightly different outcomes. The model also excludes the £25 Scottish Child Payment for each child under 16 paid by Social Security Scotland to those in receipt of universal credit.
6. The model is based on basic National Insurance (NI) of 12% and excludes the 1.25% addition to NI that applied from 6 April 2022 to 5 November 2022.

Table 114b **Escaping the housing benefit poverty trap: gross weekly earnings levels at which housing benefit entitlement ceases in 2022/23**

£ per week

Household type	Housing benefit allowances	Earnings disregards	Child benefit disregards	Rent levels														
				£60	£70	£80	£90	£100	£110	£120	£130	£140	£150	£160	£170	£180	£190	£200
Single person over 25	**77.00**	**22.10**	–	***139***	***166***	***192***	***218***	***245***	***281***	***304***	***326***	**349**	**372**	**394**	**417**	**440**	**462**	**485**
Couple over 25	**121.05**	**27.10**	–	***154***	***180***	***206***	***232***	***276***	**333**	**376**	**399**	**421**	**444**	**466**	**489**	**512**	**534**	**557**
Lone parent + 1 child under 19	**165.65**	**42.10**	**21.80**	***141***	***167***	***194***	***220***	***250***	***307***	**424**	**481**	**509**	**531**	**554**	**577**	**599**	**622**	**645**
Lone parent + 2 children under 19	**236.45**	**42.10**	**34.40**	***166***	***192***	***218***	***246***	***303***	**421**	**478**	**535**	**592**	**636**	**658**	**681**	**703**	**726**	**749**
Couple + 1 child under 19	**209.70**	**27.10**	**21.80**	***191***	***217***	***243***	***300***	**418**	**475**	**506**	**529**	**552**	**574**	**597**	**619**	**642**	**665**	**687**
Couple + 2 children under 19	**280.50**	**27.10**	**36.25**	***215***	***241***	***297***	**415**	**472**	**529**	**586**	**633**	**656**	**678**	**701**	**724**	**746**	**769**	**791**
Couple + 3 children under 19	**351.30**	**27.10**	**50.70**	***240***	***294***	**412**	**469**	**526**	**583**	**640**	**697**	**754**	**782**	**805**	**828**	**850**	**873**	**896**
Couple + 4 children under 19	**422.10**	**27.10**	**65.15**	***290***	**408**	**465**	**522**	**579**	**636**	**693**	**750**	**807**	**864**	**909**	**932**	**954**	**979**	**1,005**

Source: See Table 114a.

Notes: 1. All figures based on standard income support and housing benefit rates as they apply from April 2022. Figures are for cases without child-care costs eligible for assistance under the tax credit scheme.
2. The housing benefit allowances and earnings disregards are set against net earnings (and tax credits).
3. Instances where claimant would move off housing benefit with earnings below those for an adult working for 35 hours at the national living wage at April 2022 (£9.50) are shown in *italics*.
4. It is assumed that all children were born before April 2017. The child tax credit element has therefore been applied. If two-child limit applies, the thresholds for larger families will be the same as for two-child families.

Table 115a **Housing benefit caseload and payments by tenure, Northern Ireland**

	2017/18	2018/19	2019/20	2020/21	2021/22
Numbers in receipt of housing benefit					
All social rented tenants	**94,625**	**90,485**	**81,268**	**76,294**	**71,274**
Of which:					
NIHE tenants	**64,206**	**59,494**	**53,566**	**50,044**	**46,104**
Housing association tenants	**30,419**	**29,389**	**27,702**	**26,250**	**25,170**
Private tenants	**62,241**	**52,384**	**45,551**	**39,438**	**34,325**
All households that rent their home	**158,389**	**142,869**	**126,819**	**115,732**	**107,817**
Percentage (%)					
All social rented tenants	**79**	**75**	**69**	**64**	**68**
Of which:	**76**	**71**	**64**	**60**	**55**
NIHE tenants	**77**	**71**	**66**	**61**	**56**
Housing association tenants	**83**	**80**	**75**	**71**	**56**
Private tenants	**45**	**38**	**33**	**28**	**35**
All households that rent their home	**61**	**55**	**49**	**45**	**53**

Sources: NIHE Annual Report, NI Housing Statistics, ONS Family Resources Survey.

Notes: 1. Components may not sum to totals because of rounding and the exclusion of claimants living in hostel or unknown provision.

2. Percentage figures other than for NIHE are derived from the FRS and should be treated with caution due to the relatively small sample size during the pandemic.

3. Figures exclude tenants in receipt of universal credit (UC) with housing costs included in the award. This largely explains the sharp fall in tenants in receipt of HB from 2019/20. The numbers in receipt of UC housing costs are not available. .

4. Private renter figures prior to 2019/20 included individuals in hostel provision.

5. A total of 2,218 hostel residents were in receipt of HB at the end of March 2022.

Table 115b **Help with housing costs: income support and housing benefits in Northern Ireland**

£ million

	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
NIHE tenants	**107**	**175**	**179**	**195**	**196**	**195**	**199**	**203**	**208**	**214**	**227**	**232**	**239**	**249**	**249**	**225**	**221**	**197**	**186**	**177**
+ Private and housing association tenants	**27**	**65**	**104**	**197**	**217**	**230**	**263**	**324**	**361**	**387**	**404**	**410**	**417**	**416**	**411**	**407**	**396**	**358**	**351**	**327**
= All tenants	**134**	**240**	**283**	**392**	**413**	**425**	**462**	**527**	**569**	**601**	**631**	**642**	**656**	**665**	**660**	**632**	**617**	**564**	**537**	**504**
+ Homeowners	**14**	**18**	**15**	**13**	**13**	**13**	**21**	**26**	**26**	**20**	**18**	**16**	**15**	**13**	**11**	**9**	**–**	**–**	**–**	**–**
= Total	**148**	**258**	**298**	**405**	**426**	**438**	**483**	**553**	**595**	**621**	**649**	**658**	**671**	**677**	**671**	**641**	**617**	**564**	**537**	**537**

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.
5. It is cautioned that this table no longer provides a complete picture. Universal credit-related expenditure on housing costs is not reported. Housing benefit expenditure excludes discretionary housing payments.

Table 116a **Assistance with housing costs for homeowners, council and private tenants in Great Britain**

£ million

	1980/81	1985/86	1990/91	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
General subsidies																										
Homeowners	2,188	4,750	7,700	2,700	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Council tenants	2,130	869	1,195	–486	–1,184	408	334	313	124	283	132	22	–235	–143	–495	–711	–6	–8	–13	–	–	–	–	–	–	–
+ Private tenants	0	0	105	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total	4,318	5,619	9,000	2,214	–1,184	408	334	313	124	283	132	22	–235	–143	–495	–711	–6	–8	–13	–	–	–	–	–	–	–
Means–tested assistance																										
Homeowners[1]	71	300	539	1,016	521	453	337	313	340	381	392	437	427	563	517	374	357	319	291	280	278	266	6	7	0	4
+ Council tenants	841	2,296	3,368	5,430	5,258	5,282	5,405	5,027	5,200	5,263	5,370	5,454	5,368	5,470	5,405	5,578	5,878	5,949	5,997	5,972	5,801	5,485	5,178	4,803	4,627	4,370
+ Private tenants	145	705	1,388	3,804	2,851	2,824	3,032	3,028	3,354	3,716	4,276	4,698	5,624	7,572	8,672	9,216	9,272	9,275	9,098	8,783	8,291	7,709	6,871	5,605	4,981	4,451
= Total	1,057	3,301	5,295	10,250	8,630	8,559	8,774	8,368	8,894	9,360	10,038	10,589	11,419	13,605	14,594	15,168	15,507	15,544	15,385	15,034	14,370	13,461	12,055	10,415	9,608	8,825
All forms of assistance																										
Homeowners	2,259	5,050	8,239	3,716	521	453	337	313	340	381	392	437	427	563	517	374	357	319	291	280	278	266	6	7	0	4
+ Council tenants	2,971	3,165	4,563	4,944	4,074	5,690	5,739	5,340	5,324	5,546	5,502	5,476	5,133	5,327	4,910	4,867	5,872	5,941	5,984	5,972	5,801	5,485	5,178	4,803	4,627	4,370
+ Private tenants	145	705	1,493	3,804	2,851	2,824	3,032	3,028	3,354	3,716	4,276	4,698	5,624	7,572	8,672	9,216	9,272	9,275	9,098	8,783	8,291	7,709	6,871	5,605	4,981	4,451
= Total	5,375	8,920	14,295	12,464	7,446	8,967	9,108	8,681	9,018	9,643	10,170	10,611	11,184	13,461	14,099	14,457	15,501	15,536	15,373	15,034	14,370	13,461	12,055	10,415	9,608	8,825

Sources: DWP Expenditure and Caseload Tables - Autumn Statement 2022 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. General subsidies for homeowners are based solely on mortgage tax relief. They do not include the value of right to buy discounts or the value of capital gains tax and rental value tax relief.

4. Private sector improvement grants cannot be included in this table as at different times they have been more or less extensively subjected to means-testing.

5. General subsidies for council tenants are now set to zero following reforms to the Housing Revenue Accounts in England (from 2012/13) and Wales (from 2015/16). However the ending of the previous subsidy regimes came at a cost of some £8 billion in England and £919 million in Wales in additional debt. If this cost were spread over 30 years it would be equivalent to an annual negative subsidy of some £430 million a year (based on a 30-year repayment annuity at 2.94% and based on PWLB rates for standard annuities).

Table 116b **Assistance with housing costs for homeowners, council and private tenants in Great Britain**

£ million at 2021/22 prices

	1980/81	1985/86	1990/91	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
General subsidies																										
Homeowners	2,188	4,750	15,596	4,524	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Council tenants	2,130	869	2,420	- 814	- 1,801	611	492	455	178	398	181	29	- 304	- 182	- 613	- 848	- 7	- 9	- 14	–	–	–	–	–	–	–
+ Private tenants	–	–	213	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total	4,318	5,619	18,229	3,710	–1,801	611	492	455	178	398	181	29	- 304	- 182	- 613	- 848	- 7	- 9	- 14	–	–	–	–	–	–	–
Means-tested assistance																										
Homeowners[1]	71	300	1,092	1,702	792	678	497	455	488	535	538	585	552	714	641	446	416	363	326	312	307	287	7	8	0	4
+ Council tenants	841	2,296	6,822	9,099	7,995	7,902	7,968	7,314	7,459	7,397	7,362	7,307	6,950	6,945	6,695	6,650	6,833	6,761	6,719	6,664	6,410	5,909	5,451	4,972	4,742	4,370
+ Private tenants	145	705	2,811	6,374	4,335	4,225	4,470	4,406	4,811	5,223	5,862	6,294	7,281	9,614	10,741	10,989	10,779	10,541	10,194	9,802	9,161	8,304	7,234	5,802	5,105	4,451
= Total	1,057	3,301	10,725	17,176	13,122	12,804	12,935	12,176	12,758	13,156	13,762	14,186	14,783	17,273	18,077	18,085	18,027	17,665	17,239	16,778	15,878	14,500	12,692	10,782	9,847	8,825
All forms of assistance																										
Homeowners	2,259	5,050	16,687	6,227	792	678	497	455	488	535	538	585	552	714	641	446	416	363	326	312	307	287	7	8	0	4
+ Council tenants	2,971	3,165	9,242	8,285	6,194	8,512	8,460	7,770	7,637	7,796	7,543	7,336	6,646	6,763	6,082	5,803	6,826	6,752	6,705	6,664	6,410	5,909	5,451	4,972	4,742	4,370
+ Private tenants	145	705	3,024	6,374	4,335	4,225	4,470	4,406	4,811	5,223	5,862	6,294	7,281	9,614	10,741	10,989	10,779	10,541	10,194	9,802	9,161	8,304	7,234	5,802	5,105	4,451
= Total	5,375	8,920	28,953	20,886	11,321	13,415	13,427	12,631	12,936	13,554	13,943	14,216	14,479	17,091	17,464	17,237	18,020	17,656	17,225	16,778	15,878	14,500	12,692	10,782	9,847	8,825

Source: See Table 116a.

Notes: 1 See note (1) in Table 116a.

2. Cash figures adjusted using the consumer prices index including owner-occupiers' housing costs (CPIH) which is now the ONS lead inflation index.

3. The figures differ from previous versions (e.g. Table 120b) which adjusted cash figures using the ONS 'all items' retail price index (CHAW).

Table 117 **Help with housing costs in all tenures in Great Britain**

£ million

	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22 provisional
Social housing																				
Council stock subsidy	**1,195**	**- 486**	**- 1,184**	**283**	**132**	**22**	**- 235**	**- 143**	**- 495**	**- 711**	**- 6**	**- 8**	**- 13**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
Social housing grants	**1,395**	**1,640**	**1,232**	**2,106**	**1,995**	**2,159**	**2,487**	**3,627**	**2,316**	**1,441**	**1,082**	**999**	**1,412**	**822**	**921**	**1,543**	**1,746**	**2,157**	**1,754**	**1,347**
Housing benefit (council)	**3,368**	**5,430**	**5,258**	**3,716**	**4,276**	**4,698**	**5,624**	**7,572**	**5,405**	**5,578**	**5,878**	**5,949**	**5,997**	**5,972**	**5,801**	**5,485**	**5,178**	**4,803**	**4,627**	**4,370**
Housing benefit (RSLs)	**391**	**1,640**	**3,053**	**4,950**	**5,195**	**5,580**	**6,112**	**6,947**	**7,350**	**8,026**	**8,750**	**8,945**	**9,222**	**9,489**	**9,349**	**9,107**	**8,681**	**7,978**	**7,726**	**7,305**
UC housing element (all social tenants)																		**2,644**	**4,313**	**5,314**
Total	**6,349**	**8,225**	**8,359**	**11,055**	**11,598**	**12,458**	**13,988**	**18,003**	**14,577**	**14,334**	**15,704**	**15,886**	**16,618**	**16,282**	**16,071**	**16,135**	**15,605**	**17,581**	**18,420**	**18,335**
Private renting																				
Business Expansion Scheme subsidies	**105**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Renovation grants	**26**	**28**	**17**	**17**	**19**	**16**	**16**	**15**	**11**	**5**	**4**	**4**	**4**	**4**	**5**	**4**	**5**	**7**	**6**	**8**
Housing benefit	**1,388**	**3,804**	**2,851**	**3,716**	**4,276**	**4,698**	**5,624**	**7,572**	**7,572**	**8,672**	**9,216**	**9,272**	**9,275**	**9,098**	**8,783**	**8,291**	**7,709**	**6,871**	**8,706**	**11,758**
Total	**1,519**	**3,832**	**2,868**	**3,733**	**4,295**	**4,714**	**5,640**	**7,587**	**7,584**	**8,677**	**9,220**	**9,276**	**9,279**	**9,101**	**8,788**	**8,295**	**7,714**	**6,878**	**8,712**	**11,766**
Homeowners																				
Mortgage interest tax relief	**7,600**	**2,660**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Support for mortgage interest	**539**	**1,016**	**521**	**381**	**392**	**437**	**427**	**563**	**517**	**374**	**357**	**319**	**291**	**280**	**278**	**266**	**6**	**7**	**0**	**4**
Renovation grants	**519**	**564**	**386**	**323**	**362**	**295**	**303**	**282**	**218**	**100**	**68**	**75**	**69**	**68**	**87**	**85**	**99**	**125**	**109**	**157**
Right to buy discounts	**108**	**311**	**138**	**609**	**500**	**502**	**673**	**855**	**815**	**541**	**561**	**351**	**389**	**226**	**264**	**486**	**635**	**787**	**581**	**575**
Low-cost homeownership grants	**882**	**359**	**552**	**146**	**131**	**124**	**74**	**30**	**30**	**21**	**104**	**231**	**256**	**248**	**249**	**209**	**145**	**174**	**112**	**183**
Total	**9,647**	**4,910**	**1,597**	**1,458**	**1,386**	**1,358**	**1,476**	**1,729**	**1,580**	**1,035**	**1,090**	**975**	**1,005**	**822**	**878**	**1,046**	**886**	**1,093**	**802**	**919**
Total all tenures	**17,516**	**16,967**	**12,823**	**16,246**	**17,279**	**18,530**	**21,105**	**27,319**	**23,741**	**24,046**	**26,014**	**26,137**	**26,902**	**26,205**	**25,737**	**25,476**	**24,205**	**25,551**	**27,934**	**31,020**

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 (see Contemporary Issues Chapter 1 in the 2006/07 edition of the *Review* for the full value for money of RTB).
3. Figures for development funding and renovation grants for 2021/22 are incomplete as full figures for all countries had not been published at the time this table was compiled.
4. Where data are not available the splits between grant for social housing, and grant for LCHO schemes have been estimated using approvals and starts data.
5. Help with housing costs for homeowners does not include the value of capital gains tax relief or the non-taxation of the rental value of owner-occupied dwellings. See estimates in various editions of the *Review*.
6. From 2015/16 council housing subsidies are set to zero. This is when Welsh local authorities exited the HRA subsidy system. HRA subsidies for English and Scottish local authorities ended before this.
7. Expenditure on UC (housing element) is not available prior to 2019/20 and is reported for social tenants as a whole.

International comparisons

Table 118 **Housing completions – UK and selected other countries**

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Total completions															
France	458,039	470,976	395,103	347,166	381,620	399,056	404,355	404,355	413,627	399,564	–	–	–	–	–
Germany	210,739	175,927	158,987	159,832	183,110	200,466	214,817	245,325	247,722	277,691	284,816	287,352	293,002	306,376	293,393
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
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	70,716	69,322	71,221
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
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	47,300
United Kingdom	223,590	148,010	124,970	106,720	114,020	115,590	109,450	117,820	142,480	141,880	162,470	165,490	177,880	147,890	175,390
Australia	149,538	146,537	144,254	146,896	143,104	141,705	150,591	174,166	197,253	213,644	213,181	219,533	202,989	181,475	179,833
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
Rate per 1,000 population															
France	7.2	7.4	7.9	6.9	7.5	7.9	7.9	7.9	8.0	7.7	–	–	–	–	–
Germany	2.6	2.1	2.3	2.3	2.7	3.0	3.2	3.6	3.6	4.0	4.1	4.1	4.2	4.4	4.2
Ireland	17.9	11.5	7.7	4.3	2.0	1.4	1.3	1.6	2.1	2.8	4.0	4.9	5.7	5.5	5.4
Italy	4.8	3.7	3.3	2.7	2.5	2.7	2.4	2.0	1.7	1.6	–	–	–	–	–
Netherlands	4.9	4.8	6.4	4.3	4.4	3.7	3.7	3.3	3.6	4.0	4.6	4.8	5.1	4.9	5.0
Spain	14.3	13.5	9.6	6.3	4.1	3.0	1.7	1.2	1.2	1.1	1.4	1.7	2.0	2.2	2.3
Sweden	3.4	3.5	3.1	2.6	2.7	3.4	3.8	3.8	4.5	5.4	6.1	6.9	6.9	6.2	5.8
United Kingdom	3.7	2.4	2.6	2.2	2.3	2.3	2.2	2.3	2.8	2.7	3.1	3.1	3.4	2.8	3.3
Australia	7.2	6.9	8.7	8.7	8.3	8.1	8.4	9.6	10.7	11.4	11.2	11.4	10.4	9.2	9.1
USA	5.0	3.7	3.4	2.8	2.5	2.7	3.2	3.6	3.9	4.3	4.6	4.7	4.9	5.0	5.2

Source: European Mortgage Federation and European Covered Bond Council Hypostat 2022, Tables 14, 29 accessed December 2022.

Notes: 1. There was a break in the time series in the Netherlands in 2012.

2. The EMF source the data primarily from National Statistics Offices and the US Bureau of Census. Figures for the EU as a whole are not available.

Table 119 **Tenure profile in the UK, EU and selected EU countries**

Percentages of people living in households

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Owned outright															
France	–	–	–	33	34	34	33	34	33	34	34	33	32	34[3]	34
Germany	–	–	–	25	25	25	25	26	26	26	26	26	25	19[3]	22
Ireland	45	42	41	39	36	35	34	34	37	37	38	38	37	35[3]	35
Italy	60	58	58	45	58	58	56	56	56	56	59	59	59	60	58[2]
Netherlands	8	8	9	33	8	8	7	8	8[2]	8[3]	9	8	9	8	10
Spain	49	47	47[2]	57	48	47	46	47	47	47	48	47	48	45	45
Sweden	15	14[2]	14	8	4	9	8	8	7	10	13	12	12	12	13
United Kingdom	26	27	25	26	26	28[3]	27	27	28	28	27[3]	28	–	–	–
European Union[1]	–	–	–	–	43	43	43	43	43	43	43	43	43[2]	44	44
Owned with mortgage/loan															
France	27	27	27	29	29	30	32	31	31	31	31	32	32	30[3]	31
Germany	–	–	–	28	28	28	28	27	26	26	26	26	26	31[3]	28
Ireland	33	35	33	35	35	35	36	34	33	32	32	32	31	35[3]	36
Italy	14	15	15	16	16	16	17	17	17	16	14	13	14	15	16[2]
Netherlands	58	60	59	60	60	60	60	59	60[2]	61[3]	61	61	60	61	60
Spain	32	33	33[2]	34	32	32	32	32	31	31	30	29	28	30	31
Sweden	54	52[2]	53	64	62	58	58	58	59	55	52	52	51	52	52
United Kingdom	47	46	45	44	42	38[3]	37	37	36	36	38[3]	38	0	–	–
European Union[1]	–	–	–	–	28	27	27	27	27	27	27	27	27[2]	27	26
Tenant or subtenant															
France	40	38	37	38	37	36	36	35	36	35	36	35	36	36[3]	35
Germany	–	–	–	47	47	47	47	48	48	48	49	49	49	50[3]	51
Ireland	22	23	26	27	30	30	30	32	30	31	31	30	31	31[3]	30
Italy	27	27	27	27	27	26	27	27	27	28	28	28	28	25	26[2]
Netherlands	33	33	32	33	33	33	33	33	32[2]	31[3]	31	31	31	31	30
Spain	19	20	20[2]	20	20	21	22	21	22	22	23	24	24	25	24
Sweden	31	34[2]	33	33	34	34	34	34	34	35	35	36	36	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[2]	30	30

Source: Eurostat, EU-SILC survey accessed December 2022.

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
France	**33**	**35**	**38**	**40**	**41**	**42**	**39**	**39**	**39**	**40**	**42**	**43**	**44**	**49**	**49**
Germany	**46**	**45**	**47**	**45**	**43**	**43**	**43**	**42**	**42**	**42**	**42**	**43**	**44**	**48**	**49**
Ireland	**46**	**79**	**87**	**62**	**59**	**56**	**53**	**47**	**33**	**32**	**28**	**26**	**23**	**22**	**19**
Italy	**46**	**24**	**26**	**22**	**22**	**23**	**22**	**22**	**22**	**22**	**22**	**21**	**21**	**24**	**23**
Netherlands	**46**	**97**	**104**	**106**	**106**	**106**	**104**	**102**	**101**	**99**	**97**	**94**	**91**	**94**	**92**
Spain	**46**	**55**	**57**	**104**	**95**	**85**	**76**	**69**	**61**	**55**	**50**	**46**	**39**	**43**	**40**
Sweden	**46**	**58**	**76**	**78**	**75**	**78**	**77**	**77**	**82**	**83**	**84**	**87**	**89**	**98**	**91**
United Kingdom	**46**	**62**	**77**	**74**	**75**	**71**	**70**	**69**	**66**	**63**	**65**	**64**	**67**	**69**	**69**
European Union[1]	**46**	**43**	**47**	**47**	**46**	**47**	**45**	**44**	**44**	**43**	**43**	**43**	**42**	**46**	**45**
Australia	**49**	**35**	**105**	**62**	**59**	**52**	**45**	**51**	**84**	**102**	**96**	**92**	**91**	**102**	**100**
USA	**83**	**86**	**82**	**69**	**70**	**60**	**57**	**62**	**56**	**58**	**51**	**55**	**–**	**–**	**–**

Source: European Mortgage Federation and European Covered Bond Council Hypostat 2022, Table 8.

Notes: 1. European Union refers to the EU27 for the period to 2012, the EU28 from 2013 to 2019 and the EU27 from 2020 onwards.

2. Pre-2010 figures include all housing loans but from 2010 include owner-occupied loans only.

3. EMF 2020 reported comprehensively figures for Australia from 2009 and for Italy from 2015. Hence data before these dates are not comparable.

Table 121 **House-price indices – UK, EU and selected other countries**

2015=100

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
France	**100**	**96**	**104**	**107**	**105**	**104**	**102**	**100**	**101**	**104**	**107**	**111**	**117**	**125**
Germany	**85**	**85**	**85**	**87**	**90**	**93**	**96**	**100**	**106**	**112**	**121**	**129**	**139**	**154**
Ireland	**151**	**122**	**106**	**88**	**76**	**77**	**90**	**100**	**107**	**119**	**131**	**134**	**135**	**146**
Italy	**116**	**116**	**118**	**120**	**117**	**109**	**104**	**100**	**100**	**99**	**99**	**99**	**100**	**103**
Netherlands	**120**	**116**	**113**	**110**	**103**	**96**	**97**	**100**	**105**	**113**	**123**	**132**	**142**	**163**
Spain	**140**	**130**	**125**	**118**	**108**	**101**	**99**	**100**	**102**	**104**	**108**	**111**	**110**	**112**
Sweden	**75**	**76**	**82**	**83**	**82**	**85**	**90**	**100**	**108**	**117**	**117**	**121**	**129**	**150**
United Kingdom	**89**	**81**	**86**	**85**	**85**	**87**	**94**	**100**	**107**	**112**	**115**	**117**	**120**	**131**
European Union[1]	**112**	**103**	**102**	**100**	**98**	**96**	**97**	**100**	**105**	**111**	**118**	**124**	**131**	**145**
Australia	**70**	**72**	**82**	**79**	**80**	**86**	**92**	**100**	**105**	**110**	**105**	**107**	**110**	**135**
USA	**93**	**89**	**85**	**82**	**84**	**90**	**95**	**100**	**106**	**112**	**119**	**125**	**135**	**158**

Source: European Mortgage Federation and European Covered Bond Council Hypostat 2022, Table 18.

Notes: 1. European Union refers to the EU27 for the period to 2012, the EU28 from 2013 to 2019 and the EU27 from 2020 onwards.

2. The index for France is based on a weighted average for existing houses and the price index for new housing; for Sweden it is based on houses only (not flats) and for Australia it is based on a weighted average of the seven largest cities.

3. Index year was 2007 in editions of the *Review* before 2022.

Table 122 **Proportion of population living in a household with an excessive housing cost burden – UK, EU and selected EU countries**

Percentages living in households where the housing cost burden exceeds 40 per cent of net equivalised disposable income

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
France	**6**	**4**	**4**	**5**	**5**	**5**	**5**	**5**	**6**	**5**	**5**	**5**	**5**	**6**[3]	**–**
Germany	**–**	**–**	**–**	**15**	**16**	**17**	**16**	**16**	**16**	**16**	**15**	**14**	**14**	**9**[3]	**11**
Ireland	**3**	**3**	**4**	**5**	**6**	**7**	**5**	**6**	**5**	**5**	**5**	**3**	**4**	**5**[3]	**3**
Italy	**8**	**8**	**8**	**8**	**9**	**8**	**9**	**9**	**9**	**10**	**8**	**8**	**9**	**7**	**7**[2]
Netherlands	**18**	**14**	**13**	**14**	**15**	**14**	**16**	**15**	**15**	**11**[3]	**10**	**10**	**10**	**8**	**13**
Spain	**8**	**9**[2]	**10**	**10**	**10**	**11**	**10**	**11**	**10**	**10**	**10**	**9**	**9**	**8**	**10**
Sweden	**8**	**10**[2]	**11**	**8**	**9**	**9**	**9**	**9**	**9**	**9**	**8**	**8**	**10**	**8**	**9**
United Kingdom	**16**	**16**	**16**	**17**	**16**	**7**[3]	**8**	**13**	**12**	**12**	**12**[3]	**15**	**–**	**–**	**–**
European Union[1]	**11**	**11**	**10**	**11**	**11**	**11**	**11**	**12**	**11**	**11**	**10**	**10**	**10**	**8**	**8**

Source: Eurostat (2020) EU-SILC survey, accessed December 2022.

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. Percentage represents population living in a household where total housing costs (net of housing allowances) represent more than 40% of disposable household income (net of housing allowances).

5. Housing costs include mortgage-interest payments (net of any tax relief) for owners and rent payments (gross of any housing allowance) for renters. They also include the cost of utilities, expenses related to regular maintenance, and expenditure on structural insurance.

6. The equivalised disposable income is the total income (from work, investments, state benefits) after tax and other deductions weighted according to their age, using the modified OECD equivalence scale. It excludes imputed rental income and other benefits in kind.

Table 123 **Proportion of population living in households at risk of poverty – UK, EU and selected EU countries**

Percentages

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Before housing costs															
France	**13**	**13**	**13**	**13**	**14**	**14**	**14**	**13**	**14**	**14**	**13**	**13**	**14**	**14**[3]	**14**
Germany	**15**	**15**	**16**	**16**	**16**	**16**	**16**	**17**	**17**	**17**	**16**	**16**	**15**	**16**[3]	**16**
Ireland	**17**	**16**	**15**	**15**	**15**	**16**	**16**	**17**	**16**	**17**	**16**	**15**	**13**	**14**[3]	**13**
Italy	**20**	**19**	**18**	**19**	**20**	**20**	**19**	**19**	**20**	**21**	**20**	**20**	**20**	**20**	**20**[2]
Netherlands	**10**	**11**	**11**	**10**	**11**	**10**	**10**	**12**	**12**	**13**[3]	**13**	**13**	**13**	**13**	**14**
Spain	**20**	**20**	**20**	**21**	**21**	**21**	**20**	**22**	**22**	**22**	**22**	**22**	**21**	**21**	**22**
Sweden	**11**	**14**[2]	**14**	**15**	**15**	**15**	**16**	**16**	**16**	**16**	**16**	**16**	**17**	**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**	**17**	**17**	**17**	**17**	**17**	**17**	**17**	**17**[3]	**17**
After housing costs															
France	**29**	**26**	**27**	**27**	**27**	**27**	**27**	**28**	**28**	**27**	**27**	**26**	**27**	**27**[3]	**–**
Germany	**40**	**39**	**38**	**36**	**36**	**36**	**36**	**35**	**35**	**36**	**35**	**34**	**34**	**30**[3]	**33**
Ireland	**27**	**27**	**26**	**29**	**27**	**30**	**28**	**30**	**29**	**29**	**28**	**26**	**24**	**26**[3]	**25**
Italy	**30**	**30**	**29**	**29**	**30**	**30**	**31**	**30**	**30**	**31**	**30**	**30**	**30**	**29**	**29**[2]
Netherlands	**37**	**35**	**34**	**36**	**36**	**36**	**35**	**37**	**36**	**33**[3]	**31**	**31**	**32**	**31**	**33**
Spain	**30**	**30**[2]	**30**	**30**	**31**	**32**	**32**	**33**	**32**	**32**	**31**	**31**	**30**	**30**	**31**
Sweden	**26**	**32**[2]	**31**	**30**	**31**	**31**	**31**	**30**	**31**	**32**	**31**	**31**	**32**	**31**	**31**
United Kingdom	**37**	**37**	**37**	**38**	**37**	**32**[3]	**32**	**36**	**35**	**35**	**35**[3]	**35**	**–**	**–**	**–**
European Union[1]	**–**	**33**	**32**	**32**	**32**	**32**	**32**	**33**	**33**	**32**	**32**	**31**	**31**[2]	**29**[3]	**30**[3]

Source: Eurostat At-risk-of-poverty rate by poverty threshold, age and sex - EU-SILC and ECHP surveys [ILC_L102], [ILC_LI45].

Notes: 1. European Union refers to the EU27 for the period to 2012, the EU28 from 2013 to 2019 and the EU27 from 2020 onwards.

2. Marks a break in the time series.

3. Indicates figure is a provisional estimate.

4. The at-risk-of-poverty rate is the share of people with an equivalised disposable income after social transfers (such as state pension and other state benefits) below 60% of the national median equivalised disposable income after social transfers.

List of figures and tables

The main tables included in the *Review* are located in Section 3: Compendium of tables. Table numbers 1-123 all refer to this Compendium. Other figures and tables are included in Section 1: Contemporary Issues, and Section 2: Commentary, and the reference numbers refer to the Section, Chapter and specific table or figure (e.g., Figure 1.2.2 is the second chart in the Contemporary Issues Section 1 Chapter 2).

Data in tables and figures are frequently rounded and/or updated and therefore will not always add up exactly.

The majority of the tables contain UK-based figures, but sometimes figures for Great Britain are used, depending upon the sources. All other tables will refer to the country(ies) concerned. Where English regional figures are shown, this is usually indicated in the title. Tables showing any breakdowns between England, Wales, Scotland and/or Northern Ireland are indicated with a single *, and those showing international comparisons with two **.

For this edition of the *Review* there have been various changes and improvements to the tables compared with the 2022 edition.

Housing, the economy and public expenditure

Housing and the macro-economy

Public expenditure

Dwellings, stock condition and households

Demand for and provision of dwellings

Housing conditions

Housing needs, homelessness, lettings and housing management

Help with housing costs

International comparisons

Other tables and figures

The ***UK Housing Review*** has provided a key resource for busy managers and policymakers across both public and private housing sectors for 31 years. This 2023 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:

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- *Housing stock and conditions*
- *Housing characteristics and incomes*
- *House prices and market trends*
- *Rents and revenue spending*
- *Housing investment by councils, housing associations and private investors*
- *Subsidies, tax relief and benefits*
- *Public expenditure plans*
- *UK and international economic trends*

Commentary chapters in this year's *Review* include analysis of trends in UK housing markets and in meeting housing needs, housing provision and public expenditure on housing, the government's current investment plans, homelessness and social security benefits.

Contemporary Issues covered this year include an overview of housing's role in the UK economy, a UK-wide review of developments in the private rented sector, an analysis of the changing role of private finance in affordable housing provision, and a review of quality issues in social housing and changes in the regulatory regimes.

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