

Section

4

Tenure and Housing Costs

Introduction

This section contains information on tenure and housing costs. The FRS primarily collects data on income, but housing costs is one area of household expenditure where detailed data are collected.

Total housing costs include all payments for Rates, structural insurance and other charges on owner occupiers relating to their property (for example, ground rent and compulsory service charges). Figures for rent paid by respondents in rented accommodation are defined in terms of eligible rent, that is excluding charges which are not included in the calculation of Housing Benefit. For

those buying their property with a mortgage, interest payments are included net of tax relief.

The information on tenure and housing costs are a key issue in the analysis of living standards. Housing costs vary across households. In part this reflects variations in the quality of housing, but there are also significant cost variations that do not reflect quality changes or differences. Further information on the use of housing costs in living standard analyses will be available in "Households Below Average Income, An analysis of the income distribution 2003/2004", published later this year.

Contents and points to note when interpreting tables

Tables 4.1 to 4.3 and Table 4.5 provide information on tenure and type of accommodation. This information is split by household composition, age of head, length of residency of head and Government Office Region. The base used for these tables is all households. So, for example, Table 4.1 shows that 16 per cent of all households in NI are rented from the Council. Accommodation type figures are split between rented and owner occupier households. Therefore, 3 per cent of all households are renters living in a purpose built flat or maisonette (Table 4.1). Overall, 4 per cent (3 per cent renters plus 1 per cent owner occupiers) of households live in this type of accommodation.

Table 4.5 considers length of residency of head for different tenure types and therefore provides information on mobility of households.

Tables 4.6, 4.7 and 4.9 provide information on weekly housing costs. Housing cost information is

split by tenure and type of accommodation, age of head and household composition. Rent figures include any Housing Benefit in payment. Output categories are consistent with harmonisation, however, unlike harmonised inputs for mortgage interest, figures do not include any building insurance or other payments paid together with the mortgage repayment. More detailed information is given in the Glossary.

Table 4.11 looks at weekly rent amounts by region. Rent figures include any Housing Benefit in payment.

It should be noted that housing costs in NI are not directly comparable with those in GB. Households in NI are not charged separately for water and sewerage and Council Tax. Instead households are charged through their Rates, so no comparison is made with figures in the UK Report.

Key definitions used

(For a full explanation of all definitions please refer to the Glossary)

- Adult
- Age
- Child
- Ethnic group
- Government Office Region
- Head of household
- Household
- Household composition
- Household rent
- Housing costs
- Length of residency
- Pension Age
- Sick or disabled adults
- Tenure
- Type of accommodation

Changes to tables between 2002-03 and 2003-04

In harmonisation with other government surveys, Tables 4.1 to 4.3 and Tables 4.5 and 4.6 have had privately rented partly furnished accommodation re-classified as 'unfurnished' instead of 'furnished' (see introduction for further details).

Section 4 Summary

NI has a slightly higher proportion of privately rented households (11%) compared to the UK (10%), whilst there is a lower proportion of households renting from the social sector in NI (18%) compared to the UK (20%).

63% of households where there is a single adult with children, are renting.

Households where there is one or more sick or disabled adult are less likely to own their own home.

The longer the length of residency of the head of household the more likely they are to own their own home.

Persons renting from privately owned accommodation are less likely to stay as long as those rented in the social sector.

The over 55's have lower housing costs than the under 55's.

Households with children have higher housing costs than households without children.

Households with one or more sick or disabled adults under pension age have higher housing costs than households with one or more adults over pension age.

Table 4.1: Households by tenure, type of accommodation and region

Tenure and type of accommodation	Percentage of households						
	North East	North West and Merseyside	Yorkshire and the Humber	East Midlands	West Midlands	Eastern	London
Rented accommodation							
Rented from:							
NIHE	19	12	16	13	11	9	15
Housing Association	7	8	6	5	8	6	9
All social rented sector tenants	27	20	21	19	18	15	24
Rented privately							
Unfurnished	4	5	7	7	7	9	8
Furnished	2	2	2	2	2	2	10
All rented privately	6	7	9	9	9	10	18
Accommodation							
House or bungalow							
Detached	1	1	1	1	1	2	1
Semi-detached	10	7	9	9	7	6	3
Terraced	13	12	11	10	10	8	8
All houses and bungalows	24	19	21	20	18	16	12
Flat or maisonette							
Purpose built	9	6	8	6	7	7	21
Non-purpose built	-	1	1	1	2	1	7
All flats or maisonettes	9	7	9	7	9	8	28
Other accommodation	0	-	-	-	-	-	2
Owner occupiers							
Tenure							
Owned outright	27	32	28	32	33	32	23
Buying with mortgage	40	41	41	41	40	42	35
All owners	67	73	70	73	73	75	58
Accommodation							
House or bungalow							
Detached	11	17	18	29	24	30	5
Semi-detached	31	30	29	29	29	24	15
Terraced	23	24	21	14	16	17	21
All houses and bungalows	65	71	68	71	70	71	41
Flat or maisonette							
Purpose built	2	2	1	1	2	3	12
Non-purpose built	1	-	-	-	1	-	5
All flats or maisonettes	3	2	1	1	3	3	17
Other accommodation	0	-	-	-	1	1	-
Sample size (=100%)	1,215	2,936	2,200	1,903	2,208	2,248	2,670

**Table 4.1: Households by tenure, type of accommodation and region
(continued)**

	Percentage of households						
Tenure and type of accommodation	South East	South West	England	Wales	Scotland	Northern Ireland	United Kingdom
Rented accommodation							
Rented from:							
NIHE	7	8	12	15	20	15	13
Housing Association	6	8	7	5	8	2	7
All social rented sector tenants	13	16	19	20	28	18	20
Rented privately							
Unfurnished	9	8	7	7	4	7	7
Furnished	3	3	3	2	3	4	3
All rented privately	12	11	11	8	7	11	10
Accommodation							
House or bungalow							
Detached	2	2	1	2	1	3	1
Semi-detached	6	7	7	8	6	7	7
Terraced	7	7	9	11	8	14	9
All houses and bungalows	15	16	17	20	14	24	17
Flat or maisonette							
Purpose built	8	7	9	6	20	3	10
Non-purpose built	2	3	2	1	-	1	2
All flats or maisonettes	9	10	12	7	20	4	12
Other accommodation	1	1	1	1	-	-	1
Owner occupiers							
Tenure							
Owned outright	32	35	30	37	26	30	30
Buying with mortgage	43	39	40	35	40	41	40
All owners	75	73	71	72	66	72	70
Accommodation							
House or bungalow							
Detached	28	29	21	23	18	35	21
Semi-detached	24	22	25	23	17	21	24
Terraced	17	18	19	24	14	15	19
All houses and bungalows	68	68	65	70	50	71	64
Flat or maisonette							
Purpose built	5	2	4	1	14	1	5
Non-purpose built	1	2	1	-	2	-	1
All flats or maisonettes	6	4	5	2	16	1	6
Other accommodation	1	1	-	-	-	-	-
Sample size (=100%)	3,370	2,120	20,870	1,278	4,795	1,917	28,860

Table 4.2: Households by tenure, type of accommodation and composition

Tenure and type of accommodation	Percentage of households					
	Households without children			Households with children		
	One male adult	One female adult	Two adults	Three or more adults	One adult	Two or more adults
Rented accommodation						
Rented from:						
NIHE	27	22	11	9	40	7
Housing Association	4	5	2	0	2	-
All social rented sector tenants	31	27	13	9	43	7
Rented privately						
Unfurnished	11	10	5	5	12	6
Furnished	7	6	3	4	8	2
All rented privately	18	16	8	9	20	7
Accommodation						
House or bungalow						
Detached	2	4	2	3	5	1
Semi-detached	9	11	6	2	16	4
Terraced	20	18	11	13	39	7
All houses and bungalows	31	33	19	17	60	13
Flat or maisonette						
Purpose built	13	7	2	0	2	1
Non-purpose built	5	2	-	1	1	-
All flats or maisonettes	17	9	2	1	2	1
Other accommodation	1	1	0	0	0	0
Owner occupiers						
Tenure						
Owned outright	27	41	45	38	5	12
Buying with mortgage	24	16	34	44	32	74
All owners	51	57	79	82	37	86
Accommodation						
House or bungalow						
Detached	17	20	40	47	9	48
Semi-detached	16	18	25	11	13	24
Terraced	14	16	13	24	15	13
All houses and bungalows	47	54	77	82	37	85
Flat or maisonette						
Purpose built	3	3	1	0	0	-
Non-purpose built	-	-	0	0	0	0
All flats or maisonettes	4	3	1	0	0	-
Other accommodation	-	0	-	0	0	-
Sample size (=100%)	258	323	531	123	167	434

**Table 4.2: Households by tenure, type of accommodation and composition
(continued)**

Tenure and type of accommodation	Household composition			Percentage of households
	<i>Households with one or more adults over pension age</i>	<i>Households with one or more sick or disabled adults under pension age</i>	<i>Households with one or more unemployed adults under pension age</i>	<i>All households</i>
Rented accommodation				
Rented from:				
NIHE	16	27	.	15
Housing Association	4	2	.	2
All social rented sector tenants	20	29	.	18
Rented privately				
Unfurnished	8	6	.	7
Furnished	2	3	.	4
All rented privately	10	9	.	11
Accommodation				
House or bungalow				
Detached	3	3	.	3
Semi-detached	7	7	.	7
Terraced	14	23	.	14
All houses and bungalows	25	33	.	24
Flat or maisonette				
Purpose built	4	4	.	3
Non-purpose built	1	-	.	1
All flats or maisonettes	5	4	.	4
Other accommodation	1	0	.	-
Owner occupiers				
Tenure				
Owned outright	62	24	.	30
Buying with mortgage	8	38	.	41
All owners	70	62	.	72
Accommodation				
House or bungalow				
Detached	37	25	.	35
Semi-detached	19	18	.	21
Terraced	12	18	.	15
All houses and bungalows	68	61	.	71
Flat or maisonette				
Purpose built	1	1	.	1
Non-purpose built	0	0	.	-
All flats or maisonettes	1	1	.	1
Other accommodation	-	0	.	-
Sample size (=100%)	593	467	63	1,917

Table 4.3: Households by tenure, type of accommodation and age of head

Tenure and type of accommodation	Percentage of households								All households
	Age								
	16 to 24	25 to 34	35 to 44	45 to 54	55 to 59	60 to 64	65 to 74	75 or over	
Rented accommodation									
Rented from:									
NIHE	.	13	17	12	19	9	17	17	15
Housing Association	.	1	1	1	1	2	3	7	2
All social rented sector tenants	.	14	18	13	20	11	21	24	18
Rented privately									
Unfurnished	.	10	5	4	4	7	6	10	7
Furnished	.	6	3	2	-	2	2	4	4
All rented privately	.	16	8	6	4	9	8	14	11
Accommodation									
House or bungalow									
Detached	.	3	2	2	2	5	3	3	3
Semi-detached	.	9	6	3	3	4	7	10	7
Terraced	.	14	15	11	16	10	14	17	14
All houses and bungalows	.	25	23	15	21	18	24	29	24
Flat or maisonette									
Purpose built	.	3	2	2	4	2	5	5	3
Non-purpose built	.	2	1	1	0	0	0	2	1
All flats or maisonettes	.	5	3	3	4	2	5	7	4
Other accommodation	.	0	0	0	0	0	-	2	-
Owner occupiers									
Tenure									
Owned outright	.	4	11	25	47	62	65	60	30
Buying with mortgage	.	66	63	57	29	18	6	2	41
All owners	.	70	74	82	75	80	71	62	72
Accommodation									
House or bungalow									
Detached	.	23	37	44	43	53	38	30	35
Semi-detached	.	28	22	19	17	14	21	19	21
Terraced	.	17	14	17	15	12	11	11	15
All houses and bungalows	.	68	74	80	75	80	70	60	71
Flat or maisonette									
Purpose built	.	2	1	1	-	0	2	1	1
Non-purpose built	.	0	0	-	0	0	0	0	-
All flats or maisonettes	.	2	1	1	-	0	2	1	1
Other accommodation	.	0	-	-	0	0	0	-	-
Sample size (=100%)	74	327	416	316	158	140	266	220	1,917

The information presented in Table 4.4 has been omitted from NI Report due to small sample size of ethnic groups.

Table 4.5: Households by tenure, type of accommodation and length of residency of head

Tenure and type of accommodation	Length of residency							Sample size (=100%)
	Less than 12 months	12 months, less than 2 years	2 years, less than 3 years	3 years, less than 5 years	5 years, less than 10 years	10 years, less than 20 years	20 years or longer	
Rented accommodation								
Rented from:								
NIHE	6	8	8	9	23	20	26	321
Housing Association	.	.	.	.	.	.	.	47
All social rented sector tenants	7	9	9	10	22	19	23	368
Rented privately								
Unfurnished	24	13	17	9	14	6	17	136
Furnished	.	.	.	.	.	.	.	76
All rented privately	31	13	12	9	12	6	17	212
Accommodation								
House or bungalow								
Detached	.	.	.	.	.	.	.	54
Semi-detached	18	11	11	11	21	10	19	137
Terraced	15	9	8	8	17	19	25	289
All houses and bungalows	15	10	9	9	19	14	23	480
All flats or maisonettes	.	.	.	.	.	.	.	95
Other accommodation	.	.	.	.	.	.	.	5
Owner occupiers								
Tenure								
Owned outright	1	1	3	4	10	19	61	597
Buying with mortgage	8	9	9	12	21	27	14	740
All owners	5	6	6	9	16	24	34	1,337
Accommodation								
House or bungalow								
Detached	3	4	6	9	14	27	37	649
Semi-detached	7	9	7	10	19	20	27	387
Terraced	7	5	5	6	16	22	39	271
All houses and bungalows	5	5	6	9	16	24	34	1,307
All flats or maisonettes	.	.	.	.	.	.	.	26
Other accommodation	.	.	.	.	.	.	.	4
All households	8	7	7	9	17	21	30	1,917

Table 4.6: Households by tenure, type of accommodation and weekly housing costs

Tenure and type of accommodation	Housing costs							Sample size (=100%)
	Under £20 a week	£20 but under £40 a week	£40 but under £60 a week	£60 but under £80 a week	£80 but under £100 a week	£100 but under £150 a week	£150 a week or more	
Rented accommodation								
Social rented sector tenants	1	14	70	14	-	-	0	368
Rented privately	22	5	17	21	22	10	4	212
Accommodation								
Houses and bungalows	10	7	52	18	8	4	1	480
Flats or maisonettes	.	.	.	.	.	.	.	95
Other accommodation	.	.	.	.	.	.	.	5
Owner occupiers								
Tenure								
Owners	54	21	14	5	3	1	1	1,337
Accommodation								
Houses and bungalows	54	21	14	5	3	1	1	1,307
Flats or maisonettes	.	.	.	.	.	.	.	26
Other accommodation	.	.	.	.	.	.	.	4
All households	42	18	24	9	4	2	1	1,917

Table 4.7: Households by age of head and weekly housing costs

Age	Housing costs							Percentage of households	Sample size (=100%)
	Under	£20	£40	£60	£80	£100	£150		
	£20 a week	but under £40 a week	but under £60 a week	but under £80 a week	but under £100 a week	but under £150 a week	a week or more		
16 to 24	.	.	.	.	.	.	.	.	74
25 to 34	10	28	33	15	9	4	1		327
35 to 44	21	25	32	13	5	4	1		416
45 to 54	44	24	20	5	5	1	1		316
55 to 59	62	12	21	5	1	0	0		158
60 to 64	70	12	12	4	2	0	0		140
65 to 74	73	7	13	5	2	0	0		266
75 or over	73	5	18	3	1	-	1		220
All households	42	18	24	9	4	2	1		1,917

The information presented in Table 4.8 has been omitted from NI Report due to small sample size of ethnic groups.

Table 4.9: Households by composition and weekly housing costs

Household Composition	Percentage of households				
	Housing costs				
	Under	£20 a week	£20 but under £40 a week	£40 but under £60 a week	£60 but under £80 a week
Households without children					
One adult					
adult male		32	24	33	5
adult female		54	12	25	6
Two adults		54	12	25	6
Three or more adults		56	14	19	8
Households with children					
One adult		11	15	48	13
Two adults		24	27	23	12
Three or more adults	
All households without children		51	15	23	7
All households with children		25	24	27	12
<i>Households with one or more adults over pension age</i>					
		72	7	15	4
<i>Households with one or more sick or disabled adults under pension age</i>					
		35	22	29	8
<i>Households with one or more unemployed adults under pension age</i>					
	

Table 4.9: Continued

Household Composition	Percentage of households			Sample size (=100%)
	Housing costs			
	£80 but under £100 a week	£100 but under £150 a week	£150 a week or more	
Households without children				
One adult				
adult male	4	1	1	258
adult female	2	1	-	323
Two adults	3	1	-	531
Three or more adults	3	3	1	123
Households with children				
One adult	10	3	0	167
Two adults	7	5	1	434
Three or more adults	.	.	.	81
All households without children	3	1	-	1,235
All households with children	7	4	1	682
Households with one or more adults over pension age	1	-	-	593
Households with one or more sick or disabled adults under pension age	4	2	1	467
Households with one or more unemployed adults under pension age	.	.	.	63

Table 4.10 has been omitted from NI Report due to Council Tax being non-applicable.

Table 4.11: Households in rented accommodation by region and weekly rent

Region	Percentage of households			
	Rent			
	Under £20 a week	£20 but under £40 a week	£40 but under £60 a week	£60 but under £80 a week
North East	4	15	62	12
North West & Merseyside	5	9	56	16
Yorkshire and the Humber	5	18	50	13
East Midlands	5	11	50	17
West Midlands	6	8	52	19
Eastern	9	6	31	25
London	5	3	16	28
South East	9	4	19	26
South West	6	7	35	25
England	6	8	37	22
Wales	6	9	61	14
Scotland	6	30	48	8
Northern Ireland	9	11	50	17
All households	6	10	39	20

Region	Rent			Sample size (=100%)
	£80 but under £100 a week	£100 but under £150 a week	£150 a week or more	
North East	4	1	1	418
North West & Merseyside	8	5	2	826
Yorkshire and the Humber	6	4	4	714
East Midlands	7	8	2	538
West Midlands	8	7	-	646
Eastern	10	13	5	615
London	13	11	25	1,153
South East	15	15	12	910
South West	9	14	4	596
England	10	9	9	6,416
Wales	6	4	-	383
Scotland	4	3	1	1,771
Northern Ireland	8	4	1	580
All households	9	8	7	9,150

