

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 2004/2005", 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 15 per cent of all households in NI are rented from the NIHE. Accommodation type figures are split between rented and owner occupier households. Therefore, 4 per cent of all households are renters living in a purpose built flat or maisonette (Table 4.1). Overall, 5 per cent (4 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 2003-04 and 2004-05

There are no changes to tables.

Section 4 Summary

- NI has a slightly higher proportion of owner occupied households (73%) compared to the UK (71%).
- 64% 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:							
Council/NIHE	16	10	14	11	10	9	14
Housing Association	7	11	7	4	10	6	9
All social rented sector tenants	23	20	20	15	20	15	23
Rented privately							
Unfurnished	5	7	8	8	6	10	8
Furnished	2	2	2	2	2	2	10
All rented privately	7	9	10	10	8	11	18
Accommodation							
House or bungalow							
Detached	1	1	1	2	1	2	1
Semi-detached	10	6	8	9	7	7	2
Terraced	11	13	13	9	10	9	8
All houses and bungalows	22	20	22	20	18	18	11
Flat or maisonette							
Purpose built	7	7	7	4	7	6	21
Non-purpose built	1	2	1	1	1	2	6
All flats or maisonettes	8	9	8	6	9	8	27
Other accommodation	-	-	-	-	-	1	3
Owner occupiers							
Tenure							
Owned outright	30	32	30	35	33	31	26
Buying with mortgage	40	38	40	39	39	42	33
All owners	70	71	69	74	73	74	59
Accommodation							
House or bungalow							
Detached	13	15	18	30	21	31	5
Semi-detached	35	28	30	28	31	22	17
Terraced	19	24	19	14	17	17	21
All houses and bungalows	67	67	67	72	69	69	43
Flat or maisonette							
Purpose built	2	2	1	1	2	3	11
Non-purpose built	1	1	-	-	-	-	5
All flats or maisonettes	3	3	2	2	3	4	15
Other accommodation	-	1	-	-	1	-	-
Sample size (=100%)	1,104	2,992	2,015	1,843	2,170	2,215	2,553

**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:							
Council/NIHE	5	6	10	13	16	15	11
Housing Association	8	8	8	3	9	1	8
All social rented sector tenants	13	14	18	16	25	17	19
Rented privately							
Unfurnished	8	9	8	7	5	7	8
Furnished	2	2	3	2	3	3	3
All rented privately	11	12	11	8	8	10	11
Accommodation							
House or bungalow							
Detached	1	2	1	2	2	3	1
Semi-detached	5	6	6	8	5	6	6
Terraced	6	8	9	9	7	13	9
All houses and bungalows	13	17	17	18	14	22	17
Flat or maisonette							
Purpose built	8	6	9	4	18	4	9
Non-purpose built	2	3	3	2	1	1	2
All flats or maisonettes	10	9	11	6	19	5	12
Other accommodation	1	-	1	-	-	-	1
Owner occupiers							
Tenure							
Owned outright	34	35	32	38	27	31	31
Buying with mortgage	43	39	39	38	40	42	39
All owners	76	74	71	76	67	73	71
Accommodation							
House or bungalow							
Detached	27	30	21	26	19	35	21
Semi-detached	24	22	25	25	17	22	25
Terraced	18	18	19	23	15	14	19
All houses and bungalows	69	70	65	74	51	72	64
Flat or maisonette							
Purpose built	5	2	4	1	14	1	5
Non-purpose built	2	1	1	-	1	-	1
All flats or maisonettes	7	3	5	2	15	1	6
Other accommodation	1	1	-	-	-	-	-
Sample size (=100%)	3,296	2,164	20,352	1,239	4,523	1,927	28,041

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	25	26	8	13	37	8
Housing Association	3	3	1	-	4	1
All social rented sector tenants	28	29	9	13	41	8
Rented privately						
Unfurnished	10	10	7	4	19	3
Furnished	5	3	2	6	3	1
All rented privately	16	14	9	10	23	4
Accommodation						
House or bungalow						
Detached	3	2	3	2	4	2
Semi-detached	4	9	5	5	17	4
Terraced	18	21	8	14	39	7
All houses and bungalows	25	32	16	21	60	12
Flat or maisonette						
Purpose built	15	9	2	2	3	-
Non-purpose built	3	1	-	1	1	-
All flats or maisonettes	18	10	2	2	4	1
Other accommodation	1	1	0	0	0	0
Owner occupiers						
Tenure						
Owned outright	24	20	40	42	9	49
Buying with mortgage	17	20	21	25	17	24
All owners	56	57	82	76	36	87
Accommodation						
House or bungalow						
Detached	24	20	40	42	9	49
Semi-detached	17	20	21	25	17	24
Terraced	13	14	19	10	10	14
All houses and bungalows	54	53	81	76	36	87
Flat or maisonette						
Purpose built	3	3	1	0	1	-
Non-purpose built	0	1	0	0	0	0
All flats or maisonettes	3	4	1	0	1	-
Other accommodation	0	-	0	0	0	0
Sample size (=100%)	255	335	502	132	176	438

**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	18	27	.	15
Housing Association	2	2	.	1
All social rented sector tenants	20	29	.	17
Rented privately				
Unfurnished	7	9	.	7
Furnished	1	3	.	3
All rented privately	8	11	.	10
Accommodation				
House or bungalow				
Detached	4	3	.	3
Semi-detached	7	9	.	6
Terraced	13	22	.	13
All houses and bungalows	23	34	.	22
Flat or maisonette				
Purpose built	5	6	.	4
Non-purpose built	0	1	.	1
All flats or maisonettes	5	7	.	5
Other accommodation	-	0	.	-
Owner occupiers				
Tenure				
Owned outright	63	22	.	31
Buying with mortgage	9	37	.	42
All owners	72	60	.	73
Accommodation				
House or bungalow				
Detached	37	28	.	35
Semi-detached	18	18	.	22
Terraced	16	13	.	14
All houses and bungalows	71	59	.	72
Flat or maisonette				
Purpose built	1	-	.	1
Non-purpose built	-	0	.	-
All flats or maisonettes	1	-	.	1
Other accommodation	0	0	.	-
Sample size (=100%)	583	471	67	1,927

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	.	14	12	14	14	14	18	22	15
Housing Association	.	-	1	1	1	1	3	4	1
All social rented sector tenants	.	14	13	15	15	15	21	25	17
Rented privately									
Unfurnished	.	8	6	4	7	8	9	6	7
Furnished	.	5	3	1	3	1	1	2	3
All rented privately	.	14	9	5	9	9	10	8	10
Accommodation									
House or bungalow									
Detached	.	2	1	1	4	4	4	4	3
Semi-detached	.	6	6	3	3	6	9	7	6
Terraced	.	14	11	11	14	12	12	14	13
All houses and bungalows	.	22	18	16	21	22	25	25	22
Flat or maisonette									
Purpose built	.	4	2	4	3	2	5	8	4
Non-purpose built	.	1	2	1	0	0	0	0	1
All flats or maisonettes	.	5	4	4	3	2	5	8	5
Other accommodation	.	-	0	0	0	0	1	0	-
Owner occupiers									
Tenure									
Owned outright	.	7	10	27	48	59	63	66	31
Buying with mortgage	.	66	68	53	28	17	6	-	42
All owners	.	72	78	80	76	76	70	67	73
Accommodation									
House or bungalow									
Detached	.	24	39	42	46	47	34	33	35
Semi-detached	.	28	23	26	16	18	19	17	22
Terraced	.	19	15	12	14	11	16	15	14
All houses and bungalows	.	70	77	79	75	76	69	65	72
Flat or maisonette									
Purpose built	.	2	1	1	0	0	1	1	1
Non-purpose built	.	-	0	0	0	0	0	1	-
All flats or maisonettes	.	2	1	1	0	0	1	2	1
Other accommodation	.	0	0	0	-	0	0	0	-
Sample size (=100%)	77	315	426	349	163	157	237	203	1,927

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	Percentage of households							Sample size (=100%)
	Length of residency							
	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	8	8	8	14	17	21	23	316
Housing Association	.	.	.	.	.	.	.	32
All social rented sector tenants	9	9	8	14	19	20	21	348
Rented privately								
Unfurnished	26	16	15	9	9	11	13	154
Furnished	.	.	.	.	.	.	.	56
All rented privately	36	16	13	7	8	8	11	210
Accommodation								
House or bungalow								
Detached	.	.	.	.	.	.	.	51
Semi-detached	14	14	8	17	17	15	15	121
Terraced	17	10	11	8	14	18	22	281
All houses and bungalows	18	10	10	10	15	17	20	453
All flats or maisonettes	28	17	10	16	13	9	7	102
Other accommodation	.	.	.	.	.	.	.	3
Owner occupiers								
Tenure								
Owned outright	2	1	1	4	8	17	67	605
Buying with mortgage	6	10	8	13	22	27	13	764
All owners	5	6	5	9	16	23	36	1,369
Accommodation								
House or bungalow								
Detached	4	6	6	7	17	23	38	674
Semi-detached	4	6	6	12	18	24	30	398
Terraced	6	6	3	10	10	23	42	270
All houses and bungalows	4	6	5	9	16	23	36	1,342
All flats or maisonettes	.	.	.	.	.	.	.	26
Other accommodation	.	.	.	.	.	.	.	1
All households	9	8	7	10	16	21	31	1,927

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	2	12	67	17	2	1	0	348
Rented privately	15	5	16	24	24	12	3	210
Accommodation								
Houses and bungalows	7	7	48	21	12	5	1	453
Flats or maisonettes	7	21	48	15	6	4	0	102
Other accommodation	.	.	.	.	.	.	.	3
Owner occupiers								
Tenure								
Owners	53	15	14	9	5	3	1	1,369
Accommodation								
Houses and bungalows	53	15	14	9	5	3	1	1,342
Flats or maisonettes	.	.	.	.	.	.	.	26
Other accommodation	.	.	.	.	.	.	.	1
All households	40	14	23	12	6	4	1	1,927

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	77
25 to 34	12	14	29	23	14	7	1	315	
35 to 44	20	16	30	16	10	6	2	426	
45 to 54	41	22	19	11	4	2	1	349	
55 to 59	61	11	16	6	3	3	0	163	
60 to 64	66	12	15	4	2	1	0	157	
65 to 74	71	6	17	3	3	0	0	237	
75 or over	71	6	17	3	1	2	0	203	
All households	40	14	23	12	6	4	1	1,927	

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	37	13	29	12
adult female	49	10	29	8
Two adults	55	12	15	10
Three or more adults	51	11	15	10
Households with children				
One adult	13	13	37	21
Two adults	20	19	28	16
Three or more adults	.	.	.	.
All households without children	50	12	21	10
All households with children	23	18	27	16
Households with one or more adults over pension age				
	70	7	17	3
Households with one or more sick or disabled adults under pension age				
	34	15	25	15
Households with one or more unemployed adults under pension age				

Table 4.9: Continued

Household Composition	Housing costs			Sample size (=100%)
	£80 but under £100 a week	£100 but under £150 a week	£150 a week or more	
Households without children				
One adult				
adult male	7	2	1	255
adult female	1	3	0	335
Two adults	5	2	-	502
Three or more adults	5	6	2	132
Households with children				
One adult	13	3	-	176
Two adults	9	6	2	438
Three or more adults	.	.	.	89
All households without children	5	3	-	1,224
All households with children	10	5	2	703
<i>Households with one or more adults over pension age</i>	2	1	-	583
<i>Households with one or more sick or disabled adults under pension age</i>	6	3	1	471
<i>Households with one or more unemployed adults under pension age</i>	.	.	.	67

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	5	9	61	15
North West & Merseyside	5	7	50	22
Yorkshire and the Humber	4	10	52	20
East Midlands	6	7	47	17
West Midlands	5	5	50	24
Eastern	8	5	28	26
London	5	1	11	28
South East	7	4	15	24
South West	8	5	30	25
England	6	5	34	23
Wales	10	7	51	19
Scotland	7	18	53	10
Northern Ireland	7	9	48	20
All households	6	7	37	22

Region	Rent			Sample size (=100%)
	£80 but under £100 a week	£100 but under £150 a week	£150 a week or more	
North East	6	2	2	375
North West & Merseyside	9	6	2	936
Yorkshire and the Humber	9	5	1	672
East Midlands	11	10	2	508
West Midlands	7	7	2	648
Eastern	13	15	5	632
London	17	10	28	1,067
South East	18	18	14	843
South West	12	16	3	588
England	12	10	9	6,269
Wales	6	7	1	329
Scotland	5	6	2	1,623
Northern Ireland	11	5	1	558
All households	11	9	8	8,779

