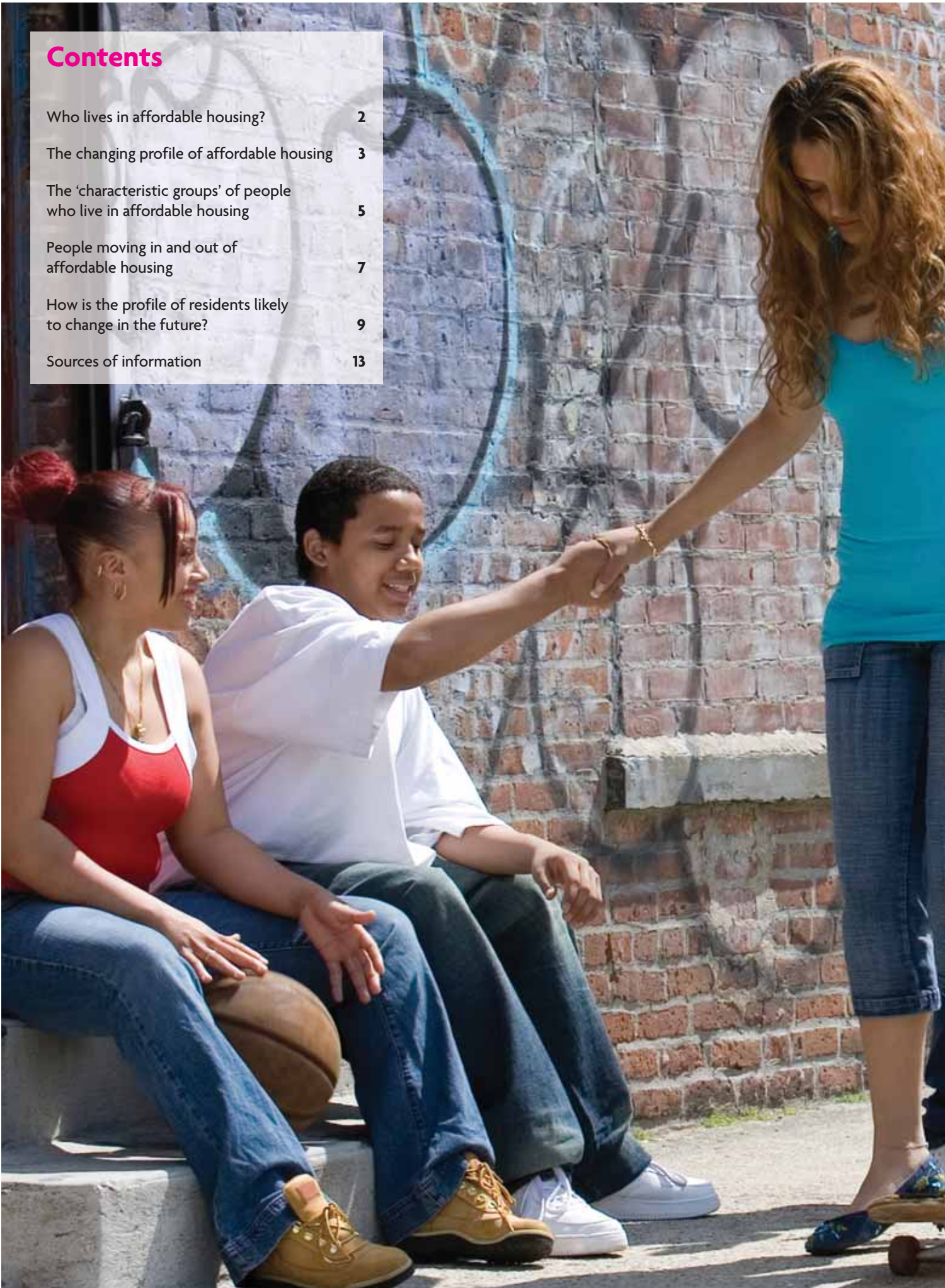


PLANNING FOR THE FUTURE

Part one of an eight part series
looking at demographic, spatial
and economic impacts on future
affordable housing demand

WHO LIVES IN AFFORDABLE HOUSING?





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WHO LIVES IN AFFORDABLE HOUSING?

Following the July 2007 Housing Green Paper and decisions to create a new housing regulator, OFTENANT, and new housing and regeneration agency, Homes and Communities, it is clear that housing in England is going through a period of far-reaching change.

With three million new homes in the pipeline, many of them affordable, it is also clear that the English housing landscape will look quite different in 10 years time. But for all the new building, regeneration programmes and fundamental institutional change, our key challenge remains ensuring that affordable housing, both available now and planned for the future, meets the needs and aspirations of residents.

The Housing Corporation's Centre for Research and Market Intelligence (CRMI) and CIH are both committed to supporting the housing sector to improve the services offered to people who live in affordable housing. With a growing commitment to expanding choice for residents, as well as plans for greater recourse and redress when services fall short of expectations, this is clearly a challenge to which housing organisations must rise.

A key element in this must not only be understanding the customer base of today, but planning for the future needs of these and new residents.

This is why the Housing Corporation and CIH have collaborated to produce a series of eight briefing papers – **Planning for the Future** - setting out some of the key drivers of housing demand.

Drawn from a detailed body of academic research commissioned by the Housing Corporation and carried out by the Cambridge Centre for Housing and Planning Research, the papers have been written with a particular emphasis on their accessibility for housing professionals. Their value lies in presenting the latest research findings in a way that can help inform and shape both strategic planning and housing practice within organisations providing affordable housing.

The series of eight briefing papers explores the following areas:

- Who lives in affordable housing?;
- Life in affordable housing;
- Mobility of households;
- Moving into affordable housing;
- Aspirations and shared ownership;
- Affordable housing in London;
- Housing and black, minority and ethnic groups; and
- Affordable housing in the regions.

We hope you will find these valuable in informing your understanding of change in the sector. More importantly, we hope that they will support your commitment to delivering excellent services for both current and future residents.

Peter Dixon
Chairman - Housing Corporation

Who lives in affordable housing?

Terminology: This paper uses the term **rented social housing** to refer to tenanted properties only; the term **affordable housing** is used to refer to both LCHO and social rented housing.

This first paper in the **Planning for the Future** series provides important insight into the changing profile of affordable housing residents. While recognising the considerable diversity across and within housing markets, it identifies some key characteristics of residents and explores how their profile looks set to change over the next few years.

To help understand the profile of affordable housing residents, and how it is changing, the research draws data from a specially commissioned survey and from this divides affordable housing residents into four broad characteristic profiles:

1. Young urbanites
2. Working families
3. Non-working poor
4. Older settled households

By using these profiles it is possible to identify how the needs, aspirations and expectations of these groups differ and consider how they may develop in future. It also provides scope to examine whether the current trends observed in the sector, which are shaping business planning and service provision today, are still likely to continue in future.

In addition to looking at who lives in affordable housing now, the paper also looks at who moves into and out of the sector, and some of the key factors that influence this – including recent and possible future changes in government policy. (Papers three and four in the series look in more detail at what causes people to make such moves.)

The affordable housing sector: the key headlines.

- Most people coming into the affordable housing sector are under 45, and come either as newly forming households or from private rented housing.
- Those leaving the sector are mostly aged 25-45, and over 70 percent of those leaving have jobs.
- Purchasing under the right to buy has been the main route from social housing into home ownership.
- Moves to private renting are also common for younger people.
- The chance of a household having at least one full-time worker has continued to go down.
- In the last 10 years the incomes of social housing tenants have increased more quickly than those of owner-occupiers (even though tenants' average incomes are of course still lower).
- Tenants are concentrated at either end of the age range. The group 'in the middle' (aged 45-74) is smaller.
- There are more single people and single parents in social housing than in other sectors.
- Incomes are much lower than in other tenures.
- Less than half of working age households have jobs.
- Social housing tenants are more likely to have an illness or a disability.
- Sickness is the major reason for not having a job, especially for single people.
- BME communities are more likely to live in social housing with black households, Bangladeshi households and households of mixed ethnic groups particularly significant. Indian and Chinese households are less likely to do so.



The changing profile of affordable housing: current and future trends

What do the trends identified in this paper mean for housing providers? Here are some of the key lessons about how the changing profile of residents might affect the role of providers, the use of their current stock and their decisions about future investment.

- While the Housing Green Paper: **Homes for the Future: More affordable, more sustainable**, has signalled significant change, some key fundamentals remain in place. Movement in and out of affordable housing is slow, and any changes in who lives in the sector are also likely to be gradual rather than dramatic.
- The current policy environment is very fertile, with housing reform clearly on the cards as government responds to John Hills' review of the future of social housing. If a more radical reform of the sector were to happen, this could significantly affect the pace of change within the sector, for example by changing who is eligible for social sector tenancies and on what terms.
- Affordable housing includes both social rented housing and shared ownership properties – with social renting making up 97.5 percent of the total. This is changing. Recent governments have all strongly promoted home ownership, and (in the last few years) ways for tenants to become part owners. The Housing Green Paper set a target of building 70,000 new affordable homes each year, of which 25,000 would be for shared ownership. The Housing Corporation's 2008-11 investment programme is already making clear progress towards this ambitious target with the £8.4 billion programme delivering at least 155,000 homes, of which more than 50,000 will be shared ownership through the 'HomeBuy' scheme. Broadening the affordable housing sector so as to include more shared ownership and other newer tenures (such as intermediate rented housing aimed at key workers), will inevitably alter the profile of residents and will also undoubtedly change the way in which affordable housing as a whole is viewed.
- The rates and types of new build are also crucial. In 2005-6, 16 percent of new lettings in the social rented sector were newly built houses or flats (this was as high as 31 percent in London). The size, tenure, type and location of new building affect the profile of tenants in the sector. Changes will take place gradually as the new profile of the housing stock in turn affects who lives in it.
- The social housing sector has already changed considerably in the last 30 years, particularly as a result of the right to buy. Looking to the future, there are mixed signals as to whether the tendency for the sector to house more of the 'non-working poor' will continue or not:
 - o On the one hand, as the sector gets smaller as a proportion of all housing in the country, there will be pressure on social landlords to concentrate even more on housing the poorest and most in need. New entrants to the sector at present have generally low incomes and recent trends still show a slow decline in the proportion of households with jobs. These trends may continue.
 - o On the other hand, moving into home ownership has become a lot more difficult in recent years for a greater percentage of the population. While it is likely to remain very difficult for households with relatively higher incomes to get tenancies in the social sector, when they do (or when existing tenants increase their incomes) they may find it more and more difficult to move out.

- Importantly, social housing tenants have increased their incomes at a faster rate than home owners in the past 10 years, and especially in the last five years - a time when owner-occupation was moving out of reach. So in the future we may start to see higher numbers of the 'working families' group staying in social housing, especially those with large households living in London and the southern half of England who will find it particularly hard to afford home ownership.
- At the same time, the development of a broader range of tenure options within the affordable housing sector, could alter the profile of new entrants and, over time, the composition of the sector overall. It will also raise the numbers of working households on higher incomes.
- One feature that is likely to change is the large numbers of 'older settled households' – especially those aged 75 and higher. These older households now prominent in the sector will simply not be replaced by as many younger ones (in the 45-65 age groups). As they move into care or die, the age profile of the sector will continue to change.
- Regional differences in the sector may well grow. Better-off tenants are currently concentrated in London and the south and areas where their 'exit routes' into owner-occupation or via the right to buy are most limited (especially after restrictions in cash discounts in 1999 and 2003). There is also most emphasis on intermediate renting and key worker housing. London has always had a different tenant profile from the rest of the country, with a younger population and higher rates of employment, and these differences are likely to grow.
- In less pressured parts of the country, home ownership through the right to buy may continue to be an option for working households. This may result in increasing proportions of the 'non-working poor' living in the sector. Shared ownership is not being built on the same scale in these less pressured areas, so social rented tenants will still make up the vast majority of the affordable housing sector.
- There is always a tension in policy making between allocating social housing to those in most need, and at the same time trying to make it a 'tenure of choice' that will attract and retain households who could move out. Retaining higher income households within the sector can be seen as a success in making the sector more attractive to them and can play an important role in supporting the longer term sustainability of neighbourhoods and communities. The development of policies to keep better-off tenants was one of the arguments put forward in the Hills report with residualisation highlighted as an important factor in the decline of some areas. However, on the other hand, in a climate of restricted public spending, there is pressure to ensure that scarce resources go to those most in need.
- Policy decisions that favour one aim over another eventually affect the profile of who lives in the sector. Crucially, shared owners are very different from social renters - the vast majority are working households, often couples with no children. If investment priorities were to shift more and more to shared ownership and similar initiatives, concentrated in the south of England, this would have a significant impact on who lives in affordable housing in future years.

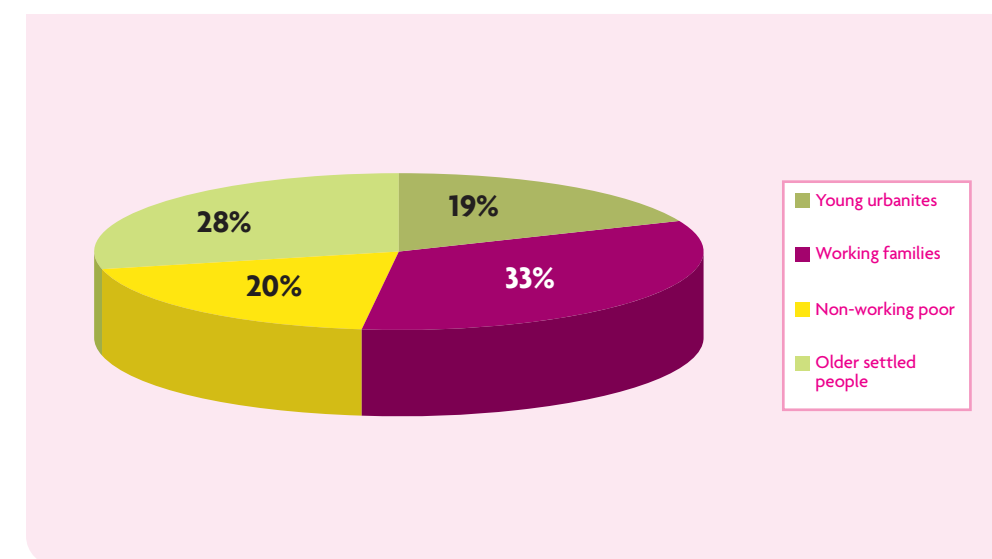
The changes affecting who lives in affordable housing now, and who will want to live in it in future, are complex and cannot often be forecast with any certainty. But we can see **some** clear trends which can guide decisions about investment and about use of the stock. This paper looks mainly at national trends, with some broad indications of differences between regions on some issues¹. Although housing providers need to be aware of these national trends, even more importantly they need to understand how they vary in the regions and areas where they operate. This paper will support housing organisations to make more considered judgements about how changing demand will affect demand for their existing housing stock, and how it should influence their investment in new or remodelled housing in future.

More detail from this research is available on the Housing Corporation website www.housingcorp.gov.uk

The 'characteristic groups' of people who live in affordable housing

People who live in affordable housing are a very varied range of people with widely different backgrounds. To help understand the diversity of residents interviews were carried out with over 600 social tenants and shared owners². A cluster analysis method was used to help identify the main groups of residents living in affordable housing. This pointed to four identifiable clusters of residents: 'young urbanites', 'working families', 'non-working poor', and 'older settled households'.

Affordable housing residents divided into four characteristic groups



Group one - Young urbanites

The characteristics that link this group together are:

- **Age:** most are young (under 35).
- **Ethnicity:** the vast majority of black and Asian residents are in this group.
- **Accommodation type:** more than three-quarters live in flats or maisonettes.
- **Location:** most live in London and a majority of the rest in the south or east.
- **Household size:** around half this group are single people and a relatively low proportion have children (just under half); most live in one or two bedroom properties.
- **Mobility:** they are significantly more mobile than the other groups - over a third had moved within the last year and the great majority had moved within the last five years.

In some respects, they are quite a diverse group. Incomes are wider ranging. This is the group most likely to be unhappy with their current accommodation. Around one in five people state that their home does not meet their needs very well or not at all well. BME residents are particularly likely to express dissatisfaction.

Interestingly, this group are less likely than any other to have heard of shared ownership. This may be related to the ethnic composition of the group; papers six and seven of this series examine these issues in more detail.

Group two - Working families

The characteristics that link this group together are:

- **Jobs:** this group is more likely than any other to be in work.
- **Income:** most have household incomes between £10,000-£25,000, with small numbers between £25,000 and £50,000.
- **Social class:** there are more households classed as 'A', 'B' or 'C1' and 'C2' in this group, so nearly half are professional or 'white collar' workers.
- **Education:** more in this group than in the others have studied to the age of 21 and others are still studying, however, the great majority left school by the age of 18.
- **Age and household type:** most are between 25-45 and are more likely to be married, with most households having children; household sizes are large with around a quarter having five or more people.
- **Routes into affordable housing:** they are more likely to have been established households before they moved into the sector, most often coming from private rented housing, or (sometimes) owner-occupation.
- **Mobility:** not as mobile as group one, but more so than the other two groups, with around 40 percent having moved within the last three years.
- **Accommodation type:** most occupy three-bedroom properties, most commonly semi-detached houses
- **Location:** most live in London or in the three southern regions of England.
- **Internet access:** 85 percent of households have internet access.

² The interviews were carried out by BMRB using their omnibus survey to ensure only eligible households were able to partake.

¹ Regional differences and the specific situation in London will be the focus of papers seven and eight of this series.

Where they live, and their typically large household sizes, suggest that these residents may not be able to afford sufficiently big accommodation in the private sector despite having incomes that are above average for the social housing sector.

Most of the shared owners within the survey were in this group, making up seven percent of the group overall. Three-quarters of the group say that they have heard of HomeBuy or shared ownership, although this is no higher than two of the other groups, despite there being many more households in this group who might be able to afford it.

When asked what would most improve their home, this group was particularly likely to wish for additional rooms or more space, or dedicated parking. This may in part be because these are large households, and most likely to be overcrowded and to need extra room. However, it may also be because they are rather better-off and aspire to better housing.

Group three - Non-working poor

This group is similar to the 'working families' group in terms of age, housing type and whether they have children. But they differ markedly in terms of income and jobs.

The characteristics that link this group together are:

- **Jobs:** mainly working age households – but not in work.
- **Income:** more than two-thirds have incomes of less than £10,000 and for more than half this is less than £6,000.
- **Education:** the vast majority of this group left school aged 16 or under.
- **Marital status:** less likely than the second group to be married and more likely to be divorced, widowed or separated.
- **Location:** they are disproportionately located in the north of England.
- **Ethnicity:** there are very few BME households in this group.
- **Accommodation type:** most live in three-bedroom properties which are either terraced or semi-detached.
- **Routes into affordable housing:** more likely than other groups to have moved to their current home directly from living with parents; reasons for entering affordable housing are often related to having children and needing a bigger home.
- **Mobility:** less likely than group two to have moved within the last three years, though around a quarter of both groups have been in their current home over 10 years; two-thirds of this group have lived in at least one other home within the affordable sector before their current one.
- **Internet access:** only 25 percent of four households have internet access.

When asked what would most improve their home, this group was particularly likely to want action to tackle basic problems with windows, heating, internal decoration and maintenance. This could be because they are living in poorer (or worse-maintained) housing or because they don't have the skills or money to carry out basic work themselves.

Group four - Older settled households

This group that is the most different from the others.

The characteristics that link this group together are:

- **Age:** the vast majority are aged over 55, with most over 65; most are retired or not in work.
- **Household type:** almost none of these households include children and just over half are one-person households.
- **Marital status:** around a third are currently married – nearly all of these for more than 20 years – but most people in this group are divorced, separated or widowed.
- **Mobility:** the least mobile group – most households having lived in their current home for over ten years.
- **Ethnicity:** very low numbers of BME households.
- **Income:** low to moderate, almost all under £25,000.
- **Accommodation type:** a roughly even three-way split between one-, two- and three-bedroom properties; much more likely than any other group to live in bungalows.
- **Routes into social housing:** most have moved to their current home from within the sector, but significant numbers have come from owner-occupation; more likely than other groups to have moved for health reasons.
- **Internet access:** only 12.5 percent have internet access.

This group is more likely than the others to say that their current home meets their needs very well or quite well and to say that 'nothing needs improving' about their current home. Nearly half gave this answer when asked what would most improve their house, compared to around only a quarter in the other three groups.

Different tenants, different needs

Clearly the different groups of people who live in affordable housing have quite different needs from their housing. Although this is an over-simplification, their needs might be characterised as:

Young urbanites	Some, especially those in flats in London, may see their current homes as a short-term base before moving into private housing, away from London and/or into larger social housing accommodation. This creates a more mobile population who choose to move in and out of social housing according to their needs.
Working families	This group may be able to afford more than social sector rents and might look to move out on their own. They would be the obvious target group for initiatives to increase access to intermediate housing.
Non-working poor and older settled households	Together forming almost half of all households, they are much less mobile and likely to be looking to stay in social housing in the longer term.

People moving in and out of affordable housing

Flows between tenures vary from year to year and are affected by factors such as rates of new building and house prices. Social housing is a consistently 'stable' tenure, particularly when taking into account the people who buy their house without moving from it. Private renting, in contrast, has a high level of people entering and leaving the sector and people are much less likely to stay in the same property for long periods.

Moves between tenures



In the example year (2004), 71,000 households entered the social sector from private rented housing, 32,000 from owner-occupation and 91,000 as new households. In addition, 203,000 households moved within the sector. Some 50,000 left for private rented housing, 22,000 for owner-occupation, and an additional 60,000 bought as sitting tenants (generally via the right to buy). A total of 302,000 households in all sectors 'ended' through death, merger with other households or moves into long-term care.



Moves into social housing

The number of people moving into the affordable housing sector has declined steadily over the last five years. This is not because of falling demand - waiting lists grew by nearly 50 percent between 2002 and 2005 alone, and vacant properties fell by 22 percent during this same period. It is because fewer properties are becoming available for re-let as fewer households leave the sector.

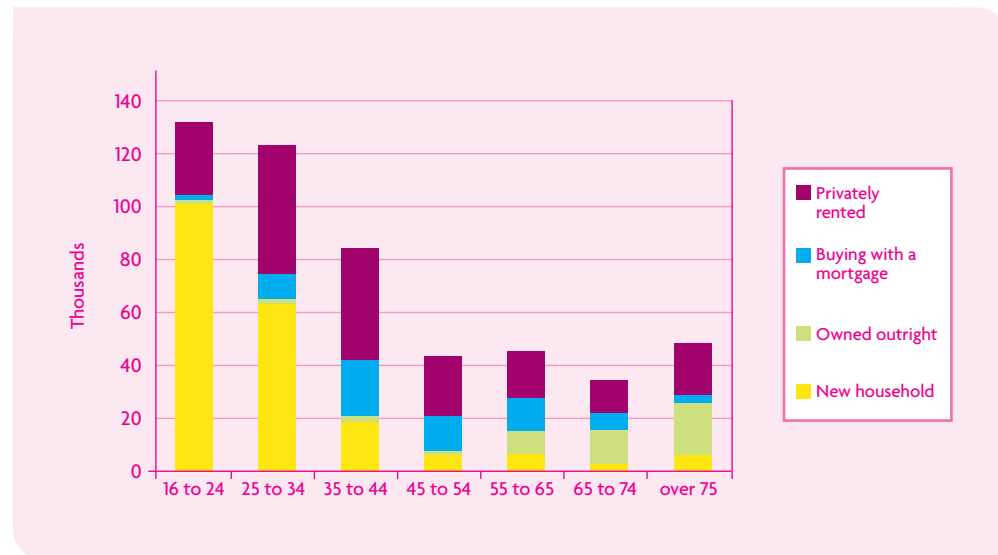
The graph below shows that most households (66 percent) enter social housing between the ages of 16 and 45, either as newly forming households (moving out of someone else's home, such as their parents') or from the private rented sector. There is also a group that enter over the age of 75 seeking more suitable or supported accommodation, or to be nearer their family. Single people form the largest group of new

entrants overall and come from all age groups, although the majority of younger entrants are single parents and couples with children.

The majority of new entrants from all tenures have incomes of under £300 a week and their incomes are broadly similar to those of existing tenants. Around 15 percent of new entrants to social housing are retired. The rest are fairly evenly split between economically active and inactive. This has changed little in recent years, and is broadly similar to the profile of existing tenants.

Around eight percent of new entrants come directly from owner-occupation, often following relationship breakdown, ill health or financial difficulties. Not surprisingly, on average these households have higher incomes than other entrants.

Age groups and previous tenure of new tenants



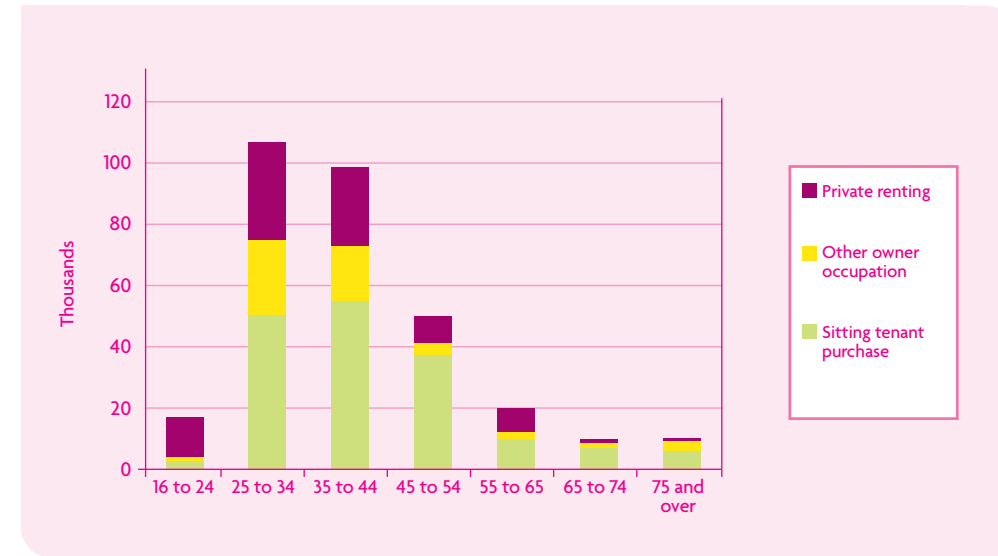
Moves out of social housing

Most tenants 'leave' social housing either through the death of a tenant or by moving in with another household or into long-term care. The numbers of households moving out of the sector to private sector housing has declined significantly over the last five years, reflecting the decreasing affordability of market housing over that period. Most households who move into owner-occupation do so through the right to buy, especially in the older age groups.

Single people and single parents are more likely to move into private rented housing. Couples are much more likely to move into owner occupation and are overall more likely than singles to move out.

Over 70 percent of households leaving social housing for a different tenure have jobs, and they also have higher incomes on average than those who stay in the sector. Unsurprisingly, those leaving to buy elsewhere (not through the right to buy) have the highest incomes. The reasons why households leave affordable housing are looked at in paper three of this series.

Age group and new tenure of departing households



How is the profile of residents likely to change in the future?

Factors affecting who lives in social housing

There are several factors that decide who lives in social housing:

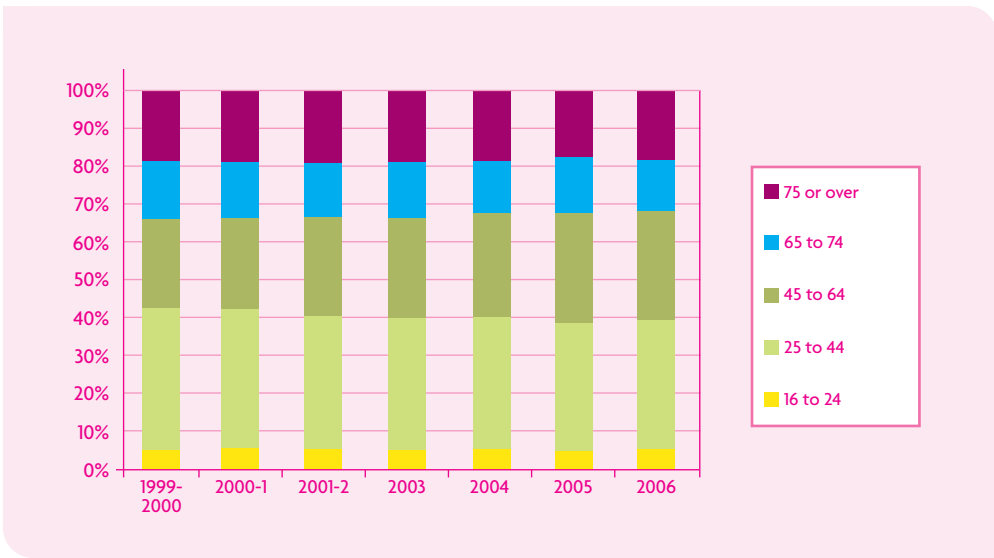
- **Who applies for it:** knowing about entitlements and the options available, and preferences between tenures, all affect which households apply for social housing. These may in turn be affected by the price of market housing, determining who can afford other tenures. Which households choose social housing and why is looked at in paper four of this series.
- **Who is given priority for housing:** in the vast majority of the country, there is excess demand for affordable housing, so allocation or lettings systems play a central role.
- **Demographic changes taking place within the sector:** the most crucial factor is ageing: the smaller numbers of middle-aged households currently in social housing will 'move up' the age range, reducing the numbers of older households in the future as previous tenants die or go into care.
- **Who moves out of the sector:** households do move out into the private sector (both rented and owned). Factors such as affordability affect the numbers and composition of households that leave, as well as the tenure aspirations and preferences of existing households.
- **Types, sizes and tenures of new housing and demolitions:** this will impact upon the numbers and types of households likely to move in, and could over the long term make significant changes to the profile of the sector.

Recent trends

The profile of those living in affordable housing has altered quite considerably during the last 30 years. During the 1980s, social housing increasingly housed poorer and poorer people, as working households left the sector, often through the right to buy. In the 1990s the pace of these changes slowed, although there continued to be an increase in non-working households, including single parents, sick and disabled households, students and carers. It was in this period that the age distribution of social tenants became focused on those at either end of the age range, as older households were unable to take advantage of the right to buy and over time were replaced by younger households who were too poor to make use of it, or not (yet) able to access it.

Recently, some of these trends seem to be continuing, but others do not. The number of over 75 year olds has declined, from 851,000 in 1999 to 690,000 in 2005. The 25-34 age group is also smaller. This is the age at which households commonly enter social housing and reflects the declining turnover rate during this period.

Social tenants - age of head of household

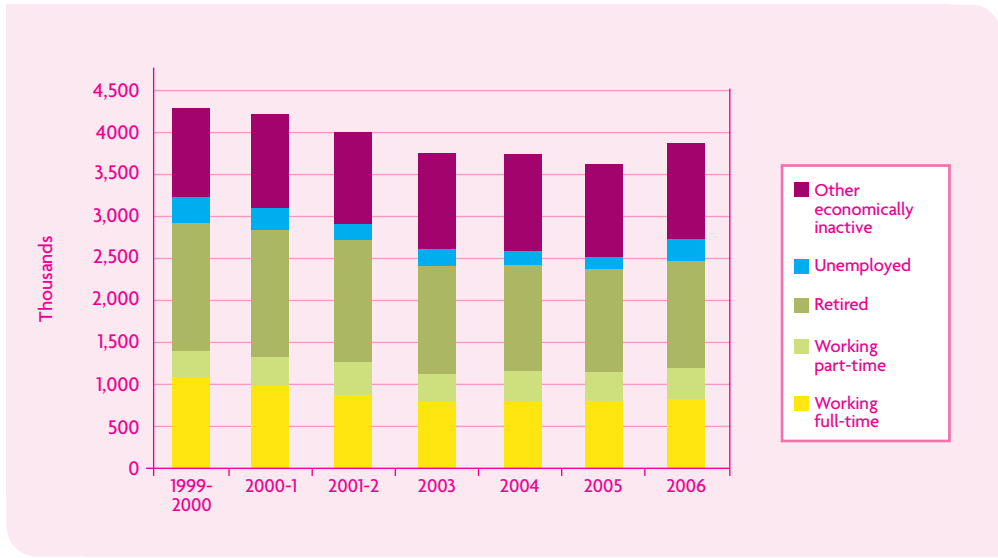


The graph opposite shows employment trends in the sector. There is a gradual decline in the proportion of households with a full-time worker, although there has been a growth in part-time work which has partially replaced it.

Looking slightly further back, the average income of social rented households rose by 61 percent between 1995 and 2005, compared with only 51 percent for owner-occupiers. Social sector incomes rose fastest in the last five years, when fewer numbers were leaving the sector. It suggests that rising house prices may be keeping better-off households within social housing, when in the past they moved out.

The social housing sector has been decreasing in numbers (of dwellings) for many years. In percentage terms it is still declining - but in 2005-6, for the first time in many years, the number of social homes increased. This was because of fewer losses through the right to buy, coupled with higher rates of new build.

Social tenants and employment trends



The future profile of the sector

Several factors are likely to affect the profile of the sector by 2021:

- **Smaller proportions of households within the social sector overall:** taking account of people leaving through right to buy, the proportion of all households living in the social rented sector is projected to fall from just over 20 percent in 2001 to 17.7 percent in 2011, despite a small projected increase in numbers of properties available. However, this does depend on future uptake of the right to buy (or social homebuy) and rates of new building and demolitions;
- **An increasing proportion of one person households:** this change is happening across the board, including in the social rented sector. But particularly, as people form couples, they tend to move out of social housing, and if they separate they move into it;
- **Increasing numbers of lone parents:** social housing has more lone parent households than other sectors, and fewer 'couple' households. The number of lone parents is increasing, and this will lead to more being housed in the social sector. Women are more likely than men to enter social housing following divorce, and many are lone parents;
- **Fewer people aged over 65:** this is because the very large numbers in the 70-74 and 75-79 age groups in 2001 will be gone by 2021. The younger groups are much less likely to be social housing tenants; and
- **BME households:** proportionally, more new lettings go to BME households than there are BME households in the sector at the present time. Unless they also move out at a faster rate, the ethnic diversity of the sector will grow. This would also be expected because large numbers of the vacancies that occur in the social sector come about because of older tenants dying - and the vast majority of these are white.

It is also true that the BME population in the country generally is also growing, so even if the same proportion continues to live in social housing, the ethnic diversity of the sector will grow. However, many BME groups entering social housing have relatively recently come to live in the UK, so events abroad, combined with changing immigration policies, are likely to affect future numbers. The ethnic make up of social housing tenants, and the needs and aspirations of BME communities, are looked at in paper seven of this series.

The future for the 'characteristic groups' of households

Group one - Young urbanites

These are likely to increase in numbers in line with the supply of small flats, at least in areas of high demand where flats are easy to let and are all that many people can afford. This group is much more mobile than the others, yet mobility overall has fallen within the social sector in recent years. A downturn in the housing market might ease this situation and increase mobility, especially in and out of flats, so social rented flats might then come to have more of a transitory role in the housing careers of many households.

Group two - Working families

This group might previously have left the sector for owner-occupation (mostly via the right to buy). They would be the obvious target group for schemes designed to assist moves into home ownership. The changes that took place within the social sector in the 1980s led to a fall in the proportion of working households, especially couple households. These trends continued in the 1990s, but at a slower pace, and have declined still further so far in this decade. As the previous graph showed, the proportion of working-age people in employment continued to decline until 2001 but has remained steadier since then. This has happened at a time when movement both into and out of the sector fell steeply and right to buy sales also declined. In the longer term, this may be a blip related to the boom in the housing market over this period. But past changes in the sector were highly affected by the right to buy, which is now more restricted (see below).

Recent changes affecting take up of the Right To Buy (RTB)

- Fewer tenants eligible for RTB (mainly because there are fewer local authority lettings each year).
- RTB discounts frozen or reduced.
- Rapid rises in house prices.
- Increased waiting period for eligibility for RTB.
- Extended period after selling, in which discount becomes repayable.

These developments are reflected in the downturn in sales in 2005-6. It is therefore possible that the 'working families' group could cease to decline or could start to grow in size as existing tenants manage to increase their income but are unable to become home owners.

New policy initiatives may change this, although Social HomeBuy has not yet had a significant take-up. Shared ownership schemes are offering some tenants an alternative route into owner-occupation but numbers are very small compared with right to buy sales. Little is known about routes out of shared ownership as yet.

Group three - Non-working poor

People in this group are the least likely to be able to access any other form of housing, and so this is the group most likely to remain as social tenants in the long term. Their numbers may be reduced if there are successful and widespread initiatives to reduce benefit-dependency and worklessness following the attention given to this in the Hills report on social housing, and the subsequent announcement of the Working Neighbourhoods Fund.



Group four - Older settled households

This group will reduce in size over coming years due to the demographic shift as the smaller groups of middle-aged tenant households reach retirement. Only small numbers of people enter social housing for the first time after the age of 45, so they are unlikely to be joined by substantial numbers of new entrants. However, as people continue to live longer, this may lead to small increases in the numbers of very old people (over 85s). There has been a decline in the use of residential accommodation for elderly people in recent years and a move towards keeping people in their own homes if at all possible, assisted by the increasing availability of technological adaptations and improved building standards. This may mean somewhat higher numbers of very old and/or frail elderly people remaining in their social rented home.

Sources of information

Housing Corporation (CRMI)
www.housingcorp.gov.uk/server/show/nav.3871

Cambridge Centre for Housing and Planning Research
www.cchpr.landecon.cam.ac.uk/

Most of the data in this paper are from one of the following:
Survey of English Housing
www.communities.gov.uk/housing/housingresearch/housingsurveys/surveyofenglishhousing

Census 2001
www.statistics.gov.uk/census

Housing in England 2005/2006
www.communities.gov.uk/publications/housing/Surveyenglishhousing

CORE Lettings Data
www.core.ac.uk

These are available from government websites. Many statistics are brought together in the annual UK Housing Review published jointly by CIH and the Building Societies Association.
www.cih.org

For the analysis of characteristic groups of tenants, interviews of over 600 tenants and shared owners were carried out by BMRB, using their omnibus survey to ensure only eligible households were able to take part.

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