

Article

Subnational estimates of dwellings and households by tenure, England: 2021

Annual estimates which provide the breakdown of dwellings and households by tenure for local authority districts in England.

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Table of contents

1. [Main points](#)
2. [Tenure across local authorities in England over time](#)
3. [Tenure by local authority area](#)
4. [Owner-occupied dwellings](#)
5. [Privately-rented dwellings](#)
6. [Social rented dwellings](#)
7. [Subnational estimates of tenure data](#)
8. [Glossary](#)
9. [Data sources and quality](#)
10. [Related links](#)
11. [Cite this article](#)

1 . Main points

- There was an increase of 2 million dwellings owned outright between 2012 and 2021 across local authority areas in England, but a decrease of 0.9 million dwellings owned with a mortgage.
- All local authorities (LA) contained more dwellings owned outright, more private-rented dwellings, and three-quarters (77%) more social-rented dwellings in 2021 than in 2012.
- We estimate that in 2021, Castle Point, in the East of England, had the highest percentage of dwellings that were owner-occupied (81%) and Hackney, in Inner London, had the lowest (28%).
- Westminster had the highest proportion of private-rented dwellings at 41% in 2021, and North East Derbyshire had the lowest (10%).
- Hackney had the highest percentage of social-rented dwellings at 40% in 2021, while Castle Point had the lowest proportion at 5.4%.

2 . Tenure across local authorities in England over time

This analysis uses a model-based method that brings together housing data from multiple sources, building on their individual strengths, to produce estimates for LA areas in England. This series is primarily a source of LA-level data. Therefore, it is not directly comparable with Department for Levelling Up, Housing and Communities (DLUHC) country and regional-level [Tables of tenure by households or dwellings \(tables 100 and 104\)](#).

This year, Census 2021 data will release sub-national estimates for households and dwellings, which will be used in the model for future releases. Census data on tenure at the dwelling level will be published in late March or early April 2023, after which, we will undertake a full comparison with these figures to see how well our model has performed. Household data is available in this [Official census and labour market statistics dataset](#).

Because of the coronavirus (COVID-19) pandemic, data collection for the Annual Population Survey (APS), which we use to model the split in tenures, shifted entirely to telephone interviewing from March 2020. This had an impact on who responded to the survey. There was a notable decrease in the proportion of respondents living in private-rented dwellings and an increase in those living in dwellings owned outright. The APS added housing tenure to the weighting process to mitigate the impact of potential non-response bias caused from this operational change. As such, there is expected to be some unmeasured uncertainty for our 2020 and 2021 tenure estimates, and so year-on-year changes should be treated with additional caution. More information about the impact of changes made to data collection in response to the coronavirus pandemic and the methods used to adjust the data can be found in our [Coronavirus and its impact on the Labour Force Survey methodology](#).

This model estimates that there were 23.3 million households living in 24.9 million dwellings in 2021 across all LAs in England.

Just under two-thirds (64%) of those 24.9 million dwellings were estimated to be owner-occupied in 2021. The analysis breaks this down further, giving the following four tenures:

- 9.3 million (37%) were owned outright
- 6.5 million (26%) were owned with a mortgage or a loan
- 4.9 million (20%) were private-rented
- 4.2 million (17%) were in social rent, mainly rented from housing associations and LAs

This commentary analyses dwellings by tenure, but data about households by tenure can be found in our [Subnational estimates of households by tenure, England dataset](#). Differences and changes described are those that are considered significant, where the 95% confidence intervals do not overlap.

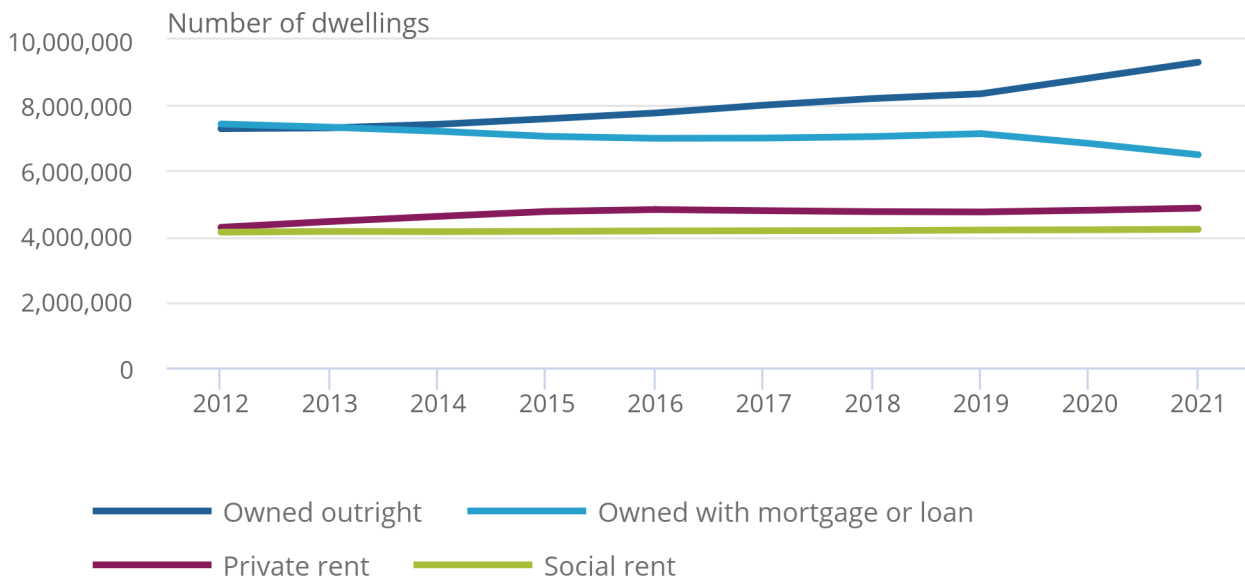
There were an additional 1.8 million dwellings in 2021 compared with 2012 (the first year in this series), according to our model. Figure 1 shows that the tenure that has changed the most over this period is dwellings owned outright, with an increase of 2 million. This contrasts with a decrease of 0.9 million in the owned with mortgage tenure. For the first time in this series, the combined totals for private and social-rented were less than the number of dwellings owned outright.

Figure 1: Dwellings owned outright are the most common, and fastest growing, tenure

Tenure of dwellings, England, 2012 to 2021

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Tenure of dwellings, England, 2012 to 2021



Source: Office for National Statistics – Annual Population Survey, 2011 Census, Department for Levelling Up, Housing and Communities – English Housing Survey, live tables on dwelling stock

At the start of this series in 2012, more homes were owned with a mortgage than were owned outright; from 2014, dwellings owned outright were the most common tenure.

There were an estimated 4.3 million private-rented dwellings across LAs in England in 2012, increasing to around 4.9 million in 2021. Findings from our [Private rental affordability bulletin](#) explore the relationship between income and rent prices.

There were changes in the number of dwellings between 2012 and 2021 across LAs in England:

- dwellings owned outright increased in all LA areas, with 49% of LAs showing a significant increase
- dwellings owned with a mortgage or loan fell in 49 (16%) LA areas
- private-rented dwellings increased in all LA areas, with 6% of LAs showing a significant increase
- social-rented dwellings increased in just over three-quarters (77%) of LA areas

This is based on the set of 308 local authorities that existed from 1 December 2022, excluding the Isles of Scilly, as set out in this [Open Geography Portal web page](#).

3 . Tenure by local authority area

In 2021, our model suggests that all but three LA districts had a higher proportion of dwellings that were owner-occupied than private-rented. The three exceptions (Hackney, Tower Hamlets and Westminster) were all in Inner London.

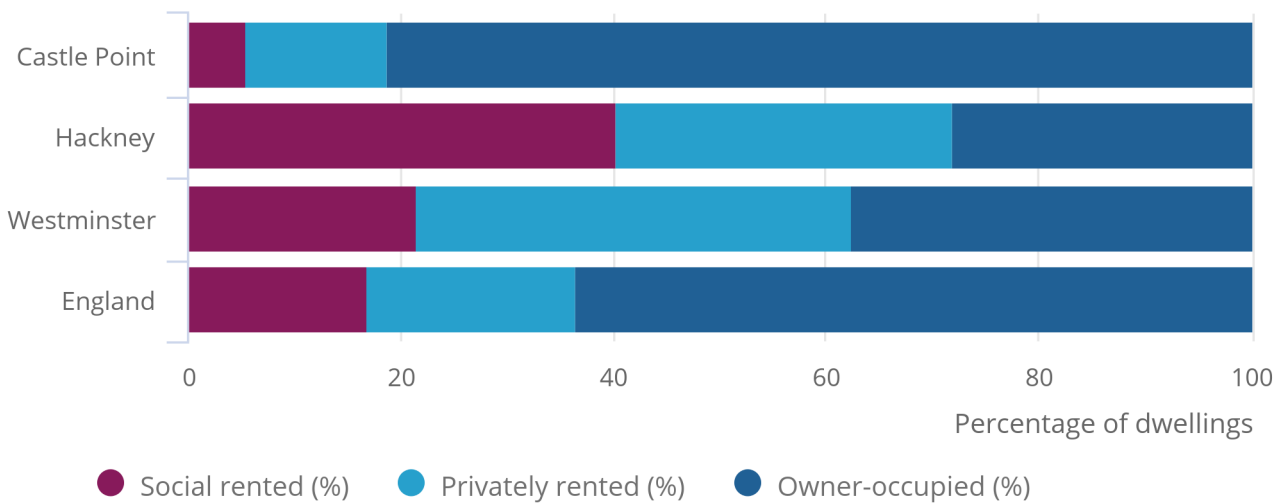
Castle Point, in Essex, was the LA with the highest proportion of owner-occupied dwellings in 2021, with an estimated 81% of its dwellings. Westminster was the LA with the highest proportion of private-rented dwellings, at 41%. Hackney had the highest proportion of social-rented dwellings, at 40%. Figure 2 shows how these proportions compare with the model's estimates for LAs across England as a whole.

Figure 2: While owner-occupied dwellings are most common nationally, there is wide variation in tenure between local authority areas

Tenure of dwellings, England and selected local authorities, 2021

Figure 2: While owner-occupied dwellings are most common nationally, there is wide variation in tenure between local authority areas

Tenure of dwellings, England and selected local authorities, 2021



Source: Office for National Statistics – Annual Population Survey, 2011 Census, Department for Levelling Up, Housing and Communities – English Housing Survey, live tables on dwelling stock

Whilst Hackney had the highest percentage of social-rented dwellings in 2021, it had the lowest proportion of owner-occupied dwellings (28%). North East Derbyshire had the lowest proportion of private-rented dwellings (10%), and Castle Point had the lowest proportion of dwellings that were social-rented (5.4%).

4 . Owner-occupied dwellings

The five local authority (LA) areas with the lowest proportion of owner-occupied dwellings were in Inner London. Our statistics allow us to further divide owner-occupied dwellings into those owned outright and those owned with a mortgage.

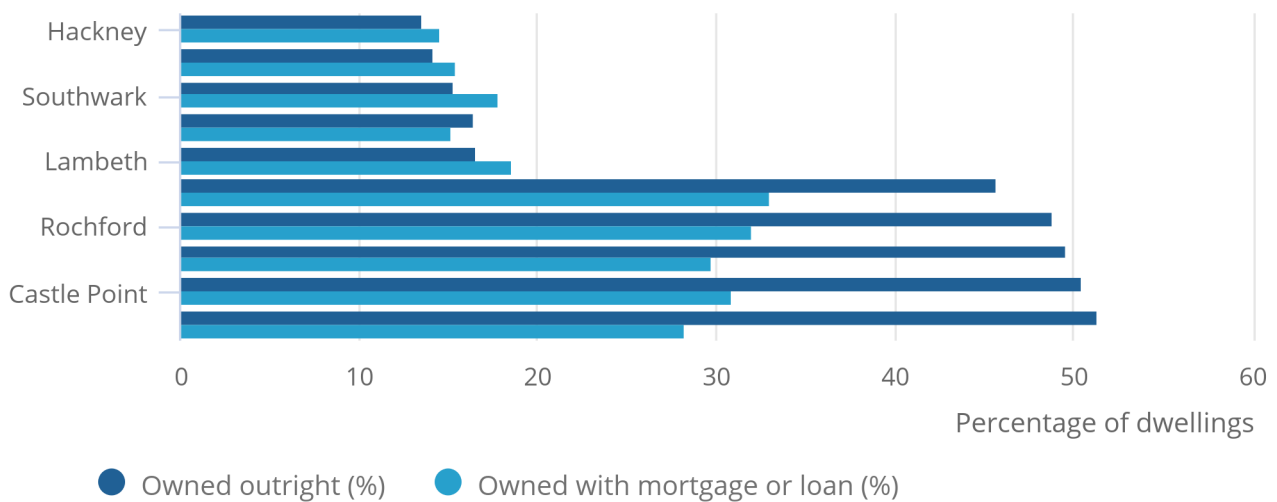
Figure 3 shows that, of the areas with the lowest proportion of owner-occupied dwellings, four have more owner-occupied dwellings owned with a mortgage than owned outright. The areas with the highest levels of owner occupation tend to have more dwellings which are owned outright.

Figure 3: Lower percentages of owner-occupied dwellings were found in London

Percentage of dwellings that were owner-occupied, for the five local authority districts with the highest and lowest percentages, England, 2021

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Percentage of dwellings that were owner-occupied, for the five local authority districts with the highest and lowest percentages, England, 2021



Source: Office for National Statistics – Annual Population Survey, 2011 Census, Department for Levelling Up, Housing and Communities – English Housing Survey, live tables on dwelling stock

Notes:

1. The 10 local authority (LA) districts are those estimated to have the five lowest and highest proportion of owner-occupied dwellings.

The five areas with the highest proportions of owner-occupied dwellings neighbour an LA that mainly covers one urban area. These include Southend-on-Sea (Castle Point and Rochford), Leicester (Oadby and Wigston, and Blaby) and Stoke-on-Trent (Staffordshire Moorlands). This suggests that the tenure mix within LA areas can be influenced by neighbouring authorities, including urban areas.

5 . Privately-rented dwellings

Local authority (LA) areas with a high proportion of private-rented dwellings tend to be in urban areas, particularly Inner London. Figure 4 shows the LA areas with the highest and lowest proportions of private-rented dwellings in 2021.

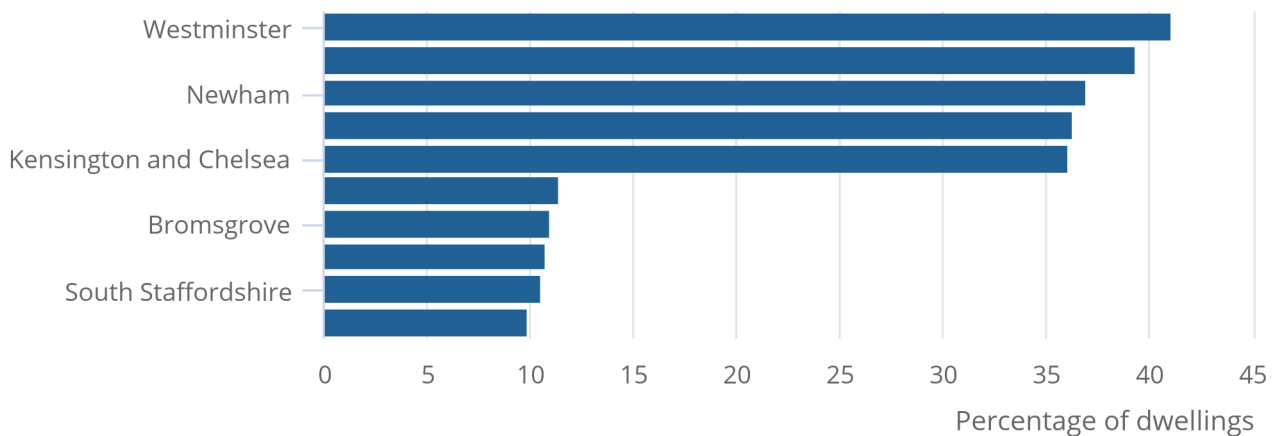
Inner London areas have the highest proportion of private-rented dwellings in 2021. Only two LA areas had more than twice the average LA proportion of 18.6%, both of which were in Inner London.

Figure 4: Inner London areas have the highest proportions of private-rented dwellings in 2021

Percentage of dwellings that were private-rented, for the five local authority districts with the highest and lowest percentages, England, 2021

Figure 4: Inner London areas have the highest proportions of private-rented dwellings in 2021

Percentage of dwellings that were private-rented, for the five local authority districts with the highest and lowest percentages, England, 2021



Source: Office for National Statistics – Annual Population Survey, 2011 Census, Department for Levelling Up, Housing and Communities – English Housing Survey, live tables on dwelling stock

6 . Social rented dwellings

Inner London LA areas have the highest proportions in social rent, as well as having a high proportion of private-rented dwellings. Hackney and Southwark both have just over 40% of social-rented dwellings, as shown in Figure 5.

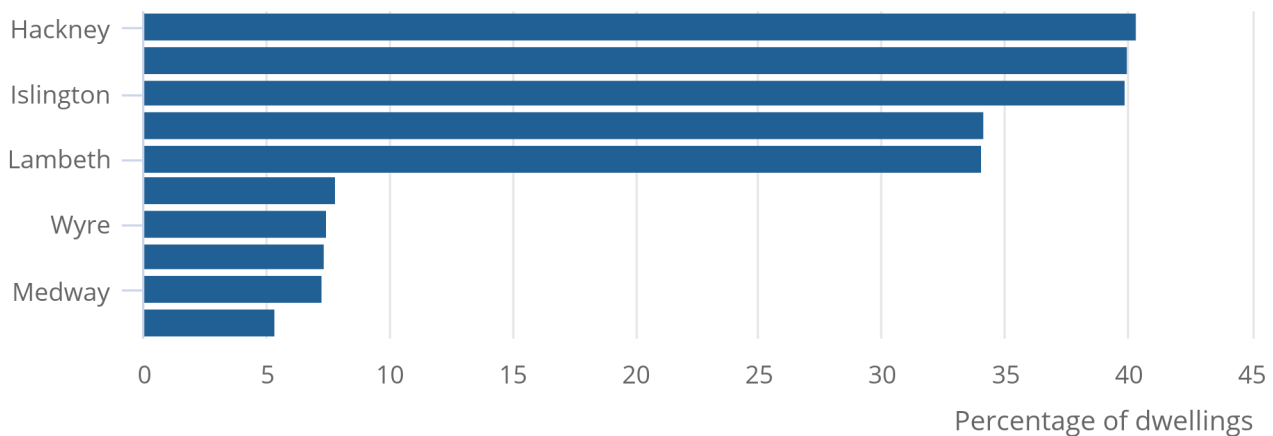
Castle Point, in Essex, had the lowest proportion of social-rented dwellings in 2021, at 5.4%, compared with the average LA proportion of 15.7%.

Figure 5: Higher percentages of social-rented dwellings were found in London

Percentage of dwellings that were in social rent, for the five local authority districts with the highest and lowest percentages, England, 2021

Figure 5: Higher percentages of social-rented dwellings were found in London

Percentage of dwellings that were in social rent, for the five local authority districts with the highest and lowest percentages, England, 2021



Source: Office for National Statistics – Annual Population Survey, 2011 Census, Department for Levelling Up, Housing and Communities – English Housing Survey, live tables on dwelling stock

7 . Subnational estimates of tenure data

[Subnational estimates of dwellings by tenure, England](#)

Dataset | Released 27 February 2023

Tenure estimates for dwellings at the local authority district level in England for 2012 to 2021. These data are produced using the Generalised Structure Preserving Estimator (GSPREE) method.

[Subnational estimates of households by tenure, England](#)

Dataset | Released 27 February 2023

Tenure estimates for households at the local authority district level in England for 2012 to 2021. These data are produced using the Generalised Structure Preserving Estimator (GSPREE) method.

8 . Glossary

Household

A household refers to a person living alone or a group of people living at the same address who share cooking facilities and living room, sitting room, or dining area.

Dwelling

A dwelling refers to the physical unit of accommodation which may have one or more household spaces.

Owner-occupied

This tenure category covers units of accommodation in which the occupier either owns the property in full (owned outright) or has taken out a mortgage or loan (owned with mortgage or loan) to help purchase their home and is still in the process of repaying the debt.

Owned outright

This tenure category covers units of accommodation in which the occupier owns the property in full and has no outstanding mortgage repayments or money owed in connection with the property in any other form.

Owned with mortgage or loan

This tenure category covers units of accommodation in which the occupier has taken out a loan or mortgage to help purchase their home and are still in the process of repaying the debt, including shared ownership.

Private rent

This tenure category includes all units of accommodation that are not occupied by the owner but are occupied by a tenant or group of tenants. Private-rented accommodation is owned by a landlord who can be, but is not limited, to:

- an employer
- private company
- a private individual
- a friend or family member

This tenure category also includes occupiers who are living in properties that they do not own but do not pay rent and squatting tenants.

Social rent

This tenure category includes all units of accommodation that are owned or maintained by a local council, housing association (private registered provider), charitable trust or local housing company and are occupied by a tenant or group of tenants.

9 . Data sources and quality

Annual estimates of the tenure breakdown at a subnational level will provide evidence to monitor the distribution of tenure over time within an area and between areas. This will help users, such as planning authorities, who might use this information in setting housing policy. This allows them to monitor the distribution of tenure over time within an area and between areas.

We produce datasets that provide estimates of subnational tenure breakdown for both dwellings and households. When using this data, it is important to consider which is most suitable for the intended purpose. Households would be the most useful measure, if the user was interested in tenure estimates based on the groups of people who live in properties. Dwellings would be the most useful measure, if the user was interested in the number of physical units of accommodation (including those that are vacant) available to be taken up by each of the tenure types (total dwelling stock).

For more information on the differences between households and dwellings, please see our associated [Subnational estimates of dwellings and households by tenure quality and methodology information \(QMI\) report](#).

For definitions of households and dwellings, please see [Section 8: Glossary](#).

There are two important points for interpreting figures in this article. The first is that the commentary in this article focuses on dwellings, rather than households. The second is that the statistics presented in this release are subject to a margin of error. This is because the estimates are partly based on survey data and there is a level of variability across input data sources. In this article, differences and changes described are those that are considered significant, where the 95% confidence intervals do not overlap.

For 2020 and 2021 data, there is an additional element of unmeasured uncertainty because of the coronavirus (COVID-19) pandemic affecting the data collection method for the Annual Population Survey (APS), which underlies the estimates in this publication.

Generalised Structure Preserving Estimator method

To estimate the number of households and dwellings that fall within each tenure category at the local authority (LA) district level, we use the [Generalised Structure Preserving Estimator \(GSPREE\) \(PDF, 2.26MB\)](#) method. The GSPREE method uses small area estimation techniques to combine and draw strength from several data sources. It takes census data from 2011 and supplements it with social survey data from the Annual Population Survey (APS). This is to generate more reliable and complete estimates than it would be possible to generate from each source individually. Estimates are benchmarked against row and column margins to ensure that they are correctly scaled to represent the population. For more information on the GSPREE process, see [Section 7. Explaining the Generalised Structure Preserving Estimator of our Alternative estimates of subnational dwelling stock by tenure article](#).

For more information on the data sources we use as part of the GSPREE method, please see our [Subnational estimates of dwellings and households by tenure quality and methodology information \(QMI\) report](#).

Comparing estimates of households and dwellings

Alongside this article, we have published subnational tenure estimate datasets for both households and dwellings.

For more information on the differences between households and dwellings, please see our associated [Subnational estimates of dwellings and households by tenure quality and methodology information \(QMI\) report](#).

10 . Related links

[Housing statistics and English Housing Survey glossary](#)

Webpage | Released 15 January 2019

Glossary of terms and definitions used in Department for Levelling Up, Housing and Communities (DLUHC) housing statistical publications and English Housing Survey reports.

[Subnational estimates of dwellings and households by tenure QMI](#)

Methodology | Released 31 January 2022

QMI for subnational estimates of dwellings and households by tenure in England, detailing the strengths and limitations of the data, methods used, and data uses and users.

[DLUHC Live tables on dwelling stock \(including vacants\)](#)

Datasets | Updated regularly

Tables covering different aspects of dwelling stock in England, including tables 100, 104, and 109, which are used in this release's model.

11 . Cite this article

Office for National Statistics (ONS), released 27 February 2023, ONS website, article, [Subnational estimates of dwellings and households by tenure, England: 2021](#)