

Article

# Household characteristics by tenure, England and Wales: Census 2021

Variations in tenure by household size, household family composition, multi-generational households, and household level information on the age, ethnic group, religion, employment status and occupation of household members. Usual resident households, England and Wales, Census 2021.



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# 1 . Main points

- Households with fewer people (one or two person households) were more likely to own their accommodation outright, compared with larger household sizes.
- Lone parent households had the highest percentages in the social rented sector (37.8% in England and 35.6% in Wales), compared with other family compositions, and those with dependent children had higher levels than those without.
- Households where all residents identified within the "Black, Black British, Black Welsh, Caribbean or African" high-level ethnic group category were the least likely to own their accommodation (27.7% in England and 20.5% in Wales), compared with other household ethnic group combinations.
- Households where all residents who answered the religion question identified as "Muslim" had the highest percentages that rented their accommodation (58.5% in England and 62.4% in Wales) and in the social rented sector (27.8% in England and 24.0% in Wales), compared with other household religion combinations.
- Households with some residents aged 65 years and over were 4.4 times more likely to own outright in England (69.4%), and 3.7 times more likely in Wales (72.3%), compared with households where all residents were aged 64 years and under (15.6% in England and 19.7% in Wales).
- Households where all residents (aged 16 years and over) were employed had the highest percentage that owned their accommodation with a mortgage, loan or shared ownership (47.3% in England and 48.8% in Wales), compared with other household employment combinations.

## 2 . Tenure

Tenure is whether a household rents or owns the accommodation that they occupy. Households that rented their accommodation were asked what type of landlord owned or managed it.

### **Figure 1: Owned outright was the most common tenure across all English regions and Wales, except in London**

**Percentage of households by tenure, England, Wales and English regions, 21 March 2021**

Source: Census 2021 from the Office for National Statistics

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Further tenure analysis is available in our [Housing, England and Wales: Census 2021 bulletin](#).

The next section will explore the differences in the distribution of tenure across household characteristics.

### 3 . Tenure by household size

Households with fewer people were more likely to own their accommodation outright compared with larger household sizes. The largest percentage was among two person households (44.0% in England and 49.6% in Wales), followed by one person households (38.2% in England and 43.2% in Wales).

Households with three or more people were most likely to own their accommodation with a mortgage, loan or shared ownership. The largest percentage was found among four person households (53.6% in England and 54.5% in Wales).

Higher levels of rented accommodation were found among one person households and households with five or more people, compared with other household sizes. Households with six or more people had the largest percentages of social renting (26.0% in England and 26.9% in Wales) and private renting or living rent free (27.5% in England and 24.8% in Wales).

#### **Figure 2: Households with three or more people were more likely to own their accommodation with a mortgage, loan or shared ownership**

**Percentage of households by tenure and household size, England and Wales, 21 March 2021**

Source: Census 2021 from the Office for National Statistics

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At a regional level in England:

- one and two person households were most likely to own their accommodation outright in all regions except London, where one person households had higher percentages of social rented accommodation (28.8%), and two person households had more that rented their accommodation privately or lived rent free (33.0%)
- the most common tenure of households with three or more people was owned with a mortgage, loan or shared ownership in all regions except London, where the most common tenure of three person households and households with six or more people was privately renting or living rent free
- the lowest percentages of households that owned their accommodation with a mortgage, loan or shared ownership were found among one person households across all English regions, with the lowest levels in the North East (15.9%)

### 4 . Tenure by age

We can compare tenure across age bands at the household level in two ways. First by analysing the household combination of resident age bands, and second by using the age of the household reference person (HRP), see [Section 11: Glossary](#) for a definition of HRP.

## Household combination of resident age

Households with some residents aged 16 to 64 years were the most likely to own their accommodation with a mortgage, loan or shared ownership, compared with other household age combinations. Households where residents aged 16 to 64 years lived with residents aged 15 years and under had the highest percentages (47.8% in England and 48.1% in Wales).

In England, social rented accommodation was most common among households where residents aged 15 years and under lived with residents aged 65 years and over (25.8%). However, this category only made up 0.03% of all households in England. In Wales, social rented accommodation was most common among households where residents aged 15 years and under lived with residents aged 16 to 64 years (21.4%).

Households who rented their accommodation privately or lived rent free were most likely to include younger residents. The highest percentages were in households where residents were all aged 16 to 64 years (27.8% in England and 22.7% in Wales) and households where residents aged 16 to 64 years lived with residents aged 15 years and under (25.0% in England and 22.4% in Wales).

### Figure 3: Households with younger residents were more likely to rent their accommodation privately or live rent free

Percentage of households by tenure and household combination of resident age, England and Wales, 21 March 2021

Source: Census 2021 from the Office for National Statistics

#### Notes:

1. This chart does not include data for households where all residents were aged 15 years and under. See information on child only households in [Section 12: Data sources and quality](#).

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Households with some residents aged 65 years and over were 4.4 times more likely to own their accommodation outright in England (69.4%), and 3.7 times more likely in Wales (72.3%), compared with households where all residents were aged under 64 years (15.6% in England and 19.7% in Wales).

### Figure 4: Households with some residents aged 65 years and over were more likely to own their accommodation outright

Percentage of households with and without residents aged 65 years and over, by tenure, England and Wales, 21 March 2021

Source: Census 2021 from the Office for National Statistics

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## Age of the household reference person

When looking at the age of the HRP, households with a HRP aged:

- 65 years and over, were the most likely to own their accommodation outright (71.0% in England and 73.3% in Wales)
- 35 to 49 years, were the most likely to own their accommodation with a mortgage, loan or shared ownership (47.8% in England and 49.6% in Wales)
- 16 to 34 years, had the highest percentages in the social rented sector (18.4% in England and 20.8% in Wales) and that rented their accommodation privately or lived rent free (46.4% in England and 40.9% in Wales)

**Figure 5: Households with a HRP aged 35 to 49 years were the most likely to own their accommodation with a mortgage, loan or shared ownership**

Percentage of households by tenure and age of the household reference person, England and Wales, 21 March 2021

Source: Census 2021 from the Office for National Statistics

**Notes:**

1. This chart does not include data for households where all residents were aged 15 years and under. See information on child only households in [Section 12: Data sources and quality](#).

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## 5 . Tenure by household family composition

Single family households where all residents were aged 66 years and over had the highest percentages that owned their accommodation outright (84.2% in England and 84.7% in Wales), compared with other household family compositions.

Single family couple households:

- were the most likely to own their accommodation with a mortgage, loan or shared ownership (47.4% in England and 46.6% in Wales), compared with other family compositions
- with dependent children, had a higher percentage that owned their accommodation with a mortgage, loan or shared ownership (58.8% in England and 60.4% in Wales), compared with those without
- with all non-dependent children, had a higher percentage that owned their accommodation outright (43.7% in England and 48.7% in Wales), compared with those with dependent or no children

"Other household types", such as those in full-time education (93.4% in England and 94.2% in Wales), were the most likely to rent their accommodation privately, compared with other family compositions.

**Figure 6: Single family households where all residents were aged 66 years and over had the highest percentage of owned outright accommodation**

Percentage of households by tenure and household family composition, England and Wales, 21 March 2021

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Single family lone parent households had the highest percentages in the social rented sector (37.8% in England and 35.6% in Wales), compared with other household compositions. Those with dependent children had a higher percentage (42.0% in England and 40.5% in Wales), compared with those with all non-dependent children.

**Figure 7: Single family lone parent households with dependent children were most likely to be social rented**

**Percentage of single family lone parent households, by tenure and household composition, England and Wales, 21 March 2021**

Source: Census 2021 from the Office for National Statistics

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## 6 . Tenure of multi-generational households

Multi-generational households made up 2.1% of households in England (500,410) and 2.0% of households in Wales (27,530).

Compared with households not classified as multi-generational (also referred to as "other households" in this section), multi-generational households had:

- slightly higher levels that owned their accommodation outright (1.3 percentage points higher in England and 4.4 higher in Wales)
- slightly higher levels that owned their accommodation with a mortgage, loan or shared ownership in England (0.5 percentage points higher)
- slightly lower levels that owned their accommodation with a mortgage, loan or shared ownership in Wales (0.7 percentage points lower)
- higher levels in the social rented sector (4.6 percentage points higher in England and 3.4 higher in Wales)
- lower levels of privately rented accommodation or living rent free (6.4 percentage points lower in England and 7.2 lower in Wales)

**Figure 8: Multi-generational households were more likely to be in the social rented sector**

**Percentage of households by tenure of multi-generational and other households, England and Wales, 21 March 2021**

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The largest differences between multi-generational and other households across English regions were in London. Compared with other households in London, multi-generational households had:

- higher levels of owned outright accommodation (4.2 percentage points)
- higher levels in social rented accommodation (8.0 percentage points)
- lower levels in privately rented accommodation or that lived rent free (12.0 percentage points)

## 7 . Tenure by ethnic group

Households were classified by the ethnic groups household members identified with. For information about the two-stage process of the ethnic group question in Census 2021, see our [Ethnic group by age and sex, England and Wales: Census 2021 article](#).

Households where all residents identified within the "White" high-level category were most likely to own their accommodation outright (35.9% in England and 39.3% in Wales).

Owned with a mortgage, loan or shared ownership was most common in households with three or more ethnic groups (47.5% in England and 46.3% in Wales) and households where all members identified within the "Asian, Asian British or Asian Welsh" high-level category (36.8% in England and 36.4% in Wales).

Privately rented accommodation or living rent free was most common among households where all members identified within the "Other" high-level category (41.7% in England and 51.9% in Wales).

Compared with other ethnic group combinations, households where all residents identified within the "Black, Black British, Black Welsh, Caribbean or African" high-level category had the:

- lowest percentages that owned their accommodation outright, being 3.7 times lower in England (8.9%) and 4.9 times lower in Wales (7.7%), compared with households in England (32.5%) and Wales (38.0%) overall
- lowest percentages that owned their accommodation with a mortgage, loan or shared ownership, being 1.6 times lower in England (18.8%) and 2.2 times lower in Wales (12.9%), compared with households in England (29.8%) and Wales (28.4%) overall
- highest percentages in the social rented sector, being 2.7 times higher in England (45.8%) and 2.6 times higher in Wales (42.2%), compared with households in England (17.1%) and Wales (16.5%) overall

### **Figure 9: Households where all residents identified within the "White" high-level category were the most likely to own their accommodation outright**

**Percentage of households by tenure and household combination of resident ethnic group, England and Wales, 21 March 2021**

Source: Census 2021 from the Office for National Statistics

#### Notes:

1. "Asian Welsh" and "Black Welsh" ethnic groups were included on the census questionnaire in Wales only.

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At a regional level in England:

- households where all residents identified within the "White" high-level category were most likely to own their accommodation outright in every region except London, where it was more common for their accommodation to be rented privately
- the lowest percentages of owned outright accommodation were among households where all members identified within the "Black, Black British, Black Welsh, Caribbean or African" high-level category in the North East (3.9%) and North West (6.7%)
- the highest percentages of social rented accommodation were in households where all residents identified within the "Black, Black British, Black Welsh, Caribbean or African" high-level category in every region, except for East of England and South East, where privately rented accommodation or living rent free was more common

## 8 . Tenure by religion

Households were classified by the religious affiliation of household members who chose to answer the religion question.

In England, the percentage of households that owned their accommodation was highest among households where all residents who answered the religion question identified as "Sikh" (76.2%). When looking at owner-occupied categories, "Sikh only" households had the highest percentage that owned their accommodation with a mortgage, loan or shared ownership (45.2%). Households where all members who answered the religion question identified as "Christian" (44.3%) or "Jewish" (41.9%) had the highest percentages that owned their accommodation outright.

### Figure 10: "Sikh only" households were the most likely to own their accommodation in England

Percentage of households by owner-occupied tenure categories and household combination of resident religion, England, 21 March 2021

Source: Census 2021 from the Office for National Statistics

#### Notes:

1. Household combination of resident religion classifies households by the religious affiliation of household members who chose to answer the religion question. Households may include people who did not answer the religion question.

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In Wales, when classifying households by residents who answered the religion question, households with a mix of residents who identified as "Christian" and "No religion" had the highest percentages that owned the accommodation they lived in (75.2%). The next highest levels were among "Christian only" households (74.9%). When looking at owner-occupied categories, "Christian only" (53.5%) and "Jewish only" (41.2%) households had the highest percentages that owned outright. The highest percentages of owning accommodation with a mortgage, loan or shared ownership were among "Sikh only" households (42.9%) and "Christian and No religion" households (40.7%).



## Figure 11: “No religion and Christian” and “Christian only” households were the most likely to own their accommodation in Wales

Percentage of households by owner-occupied tenure categories and household combination of resident religion, Wales, 21 March 2021

Source: Census 2021 from the Office for National Statistics

### Notes:

1. Household combination of resident religion classifies households by the religious affiliation of household members who chose to answer the religion question. Households may include people who did not answer the religion question.

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Households where all residents who answered the religion question identified as "Muslim" had the:

- lowest percentages that owned their accommodation (41.5% in England and 37.6% in Wales)
- lowest percentages that owned their accommodation outright (15.3% in England and 12.6% in Wales)
- highest percentages that rented their accommodation (58.5% in England and 62.4% in Wales) and in the social rented sector (27.8% in England and 24.0% in Wales)
- highest percentages that rented their accommodation privately, or lived rent free in Wales (38.4%)

## Figure 12: "Muslim only" households had the highest levels of overall rented accommodation and social rented accommodation

Percentage of households by rented tenure categories and household combination of resident religion, England and Wales, 21 March 2021

Source: Census 2021 from the Office for National Statistics

### Notes:

1. Household combination of resident religion classifies households by the religious affiliation of household members who chose to answer the religion question. Households may include people who did not answer the religion question.

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## 9 . Tenure by employment status

Households were classified by the employment status of household members aged 16 years and over.

The highest percentage of households that owned their accommodation was found in households with a mix of employed and economically inactive residents (66.6% in England and 72.6% in Wales), compared with other household employment status combinations. When looking at owner-occupied categories, households with some economically inactive residents had a higher percentage that owned their accommodation outright, and the highest levels were among households with all economically inactive residents (56.9% in England and 57.9% in Wales). In contrast, households with some employed residents had higher levels that owned their accommodation with a mortgage, loan or shared ownership, and the highest levels were among households with all employed residents (47.3% in England and 48.8% in Wales).

Households where all residents were unemployed had the highest percentages in the social rented sector (40.8% in England and 38.1% in Wales) and privately rented accommodation or living rent free (37.1% in England and 37.9% in Wales), compared with other household employment status combinations.

### **Figure 13: Owned outright accommodation was most common among households with some economically inactive residents**

**Percentage of households by owner-occupied tenure categories and household combination of resident employment status, England and Wales, 21 March 2021**

Source: Census 2021 from the Office for National Statistics

#### **Notes:**

1. Employment status is only included for persons aged 16 years and over in households.

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Among households with some residents aged 66 years and over:

- owned outright accommodation was the most common compared with other tenures, regardless of the employment status of those aged 66 years and over in the household
- households with a mix of working and not working residents aged 66 years and over had the highest levels of owned outright accommodation (77.4% in England and 79.3% in Wales)
- households where all residents aged 66 years and over were working had the highest percentage that owned their accommodation with a mortgage, loan or shared ownership (18.6% in England and 16.2% in Wales) and privately rented accommodation or lived rent free (11.4% in England and 9.4% in Wales)
- households where all residents aged 66 years and over were not working had the highest percentage in the social rented sector (16.1% in England and 14.2% in Wales)

### **Figure 14: Households where all residents aged 66 years and over were working were the most likely to own their accommodation with a mortgage, loan or shared ownership**

**Percentage of households with residents aged 66 years and over, by tenure and household combination of resident employment status of those aged 66 years and over, England and Wales, 21 March 2021**

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## Occupation of the household reference person

When looking at households with an employed household reference person (HRP), households in England and Wales with a HRP in:

- administrative or secretarial occupations (such as office managers and receptionists), skilled trade occupations (such as electricians and chefs) and professional occupations (such as doctors and teachers) were the most likely to own their accommodation outright (45.7%, 34.2% and 33.6%, respectively)
- manager, director or senior official occupations (such as elected representatives and senior police officers), professional occupations and associate professional and technical occupations (such as police officers and counsellors) were the most likely to own their accommodation with a mortgage, loan or shared ownership (44.8%, 42.7% and 40.5%, respectively)
- elementary occupations (such as postal workers and waiters), caring, leisure or other service occupations (such as teaching assistants and home carers) and sales and customer service occupations (such as cashiers and shopkeepers) were the most likely to socially rent (32.6%, 29.0% and 24.2%, respectively) and privately rent or live rent free (26.4%, 25.1% and 23.8%, respectively)

### Figure 15: Social renting was least common among households with a HRP in a professional occupation or manager, director or senior official occupation

Percentage of households by tenure and occupation of employed household reference persons, England and Wales, 21 March 2021

Source: Census 2021 from the Office for National Statistics

**Notes:**

1. This chart only includes data for households with HRPs who were aged 16 years and over and employed.

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## 10 . Household characteristics by tenure, England and Wales: Census 2021 data

[Household characteristics by tenure, England and Wales](#)

Dataset | Released 19 May 2023

Tenure by household characteristics, for households with usual residents, England and Wales, Census 2021. Data are available at a national, country, region, local authority district, Middle layer Super Output Area and Lower layer Super Output Area level, where possible.

# 11 . Glossary

## Household

A household is defined as one person living alone, or a group of people (not necessarily related) living at the same address who share cooking facilities and a living room, sitting room or dining area.

This includes all sheltered accommodation units in an establishment (irrespective of whether there are other communal facilities) and all people living in caravans on any type of site that is their usual residence; this will include anyone who has no other usual residence elsewhere in the UK.

A household must contain at least one person whose place of usual residence is at the address. A group of short-term residents living together is not classified as a household, and neither is a group of people at an address where only visitors are staying.

## Usual resident

For Census 2021, a usual resident of the UK is anyone who, on Census Day, was in the UK and had stayed or intended to stay in the UK for a period of 12 months or more, or had a permanent UK address and was outside the UK and intended to be outside the UK for less than 12 months.

## Household reference person (HRP)

A person who serves as a reference point, mainly based on economic activity and age, to characterise a whole household. The person is not necessarily the member of the household in whose name the accommodation is owned or rented.

## Tenure

Whether a household owns or rents the accommodation that it occupies.

Owner-occupied accommodation can be:

- owned outright, which is where the household owns all of the accommodation
- owned with a mortgage or loan
- part owned on a shared ownership scheme

Rented accommodation can be:

- private rented, for example, rented through a private landlord or letting agent
- social rented through a local council or housing association
- lived in rent free, which is where the household does not own the accommodation and does not pay rent to live there, for example living in a relative or friend's property or live-in carers or nannies

This information is not available for household spaces with no usual residents.

## Household size

The number of usual residents in the household.

## Household combination of resident age

Classifies households by the ages of household members on 21 March 2021. Households could be made up of:

- residents aged under 15 years
- residents aged 16 to 64 years
- residents aged 65 years and over
- a combination of the three

## Household family composition

Households according to the relationships between members.

Single-family households are classified by the number of dependent children and family type (married, civil partnership or cohabiting couple family, or lone parent family).

Other households are classified by the number of people, the number of dependent children and whether the household consists only of students or only of people aged 66 years and over.

## Multi-generational households

Households where people from across more than two generations of the same family live together. This includes households with grandparents and grandchildren whether or not the intervening generation also live in the household.

## Ethnic group

The ethnic group that the person completing the census feels they belong to. This could be based on their culture, family background, identity or physical appearance. Respondents could choose 1 out of 19 tick-box response categories, including write-in response options. For more information, see our [Ethnic group, England and Wales: Census 2021 bulletin](#).

## Household combination of resident ethnic group

Classifies households by the ethnic groups household members identified with.

## Religion

The religion people connect or identify with (their religious affiliation), whether or not they practice or have belief in it. This question was voluntary and includes people who identified with one of eight tick-box response options, including "No religion", alongside those who chose not to answer this question. For more information, see our [Religion, England and Wales: Census 2021 bulletin](#).

## Household combination of resident religion

Classifies households by the religious affiliation of household members who chose to answer the religion question, which was voluntary. The classifications may include residents who did not answer the religion question.

## Household combination of resident employment status

Classifies households by the employment status of household members aged 16 years and over between 15 and 21 March 2021. Households could be made up of:

- employed residents (employee or self-employed)
- unemployed residents (looking for work and could start within two weeks, or waiting to start a job that had been offered and accepted)
- economically inactive residents (unemployed and had not looked for work between 22 February to 21 March 2021, or could not start work within two weeks)
- a combination of the three

## Occupation

Classifies what people aged 16 years and over do as their main job. Their job title or details of activities they do in their job and any supervisory or management responsibilities form this classification. This information is used to code responses to an occupation using the Standard Occupational Classification (SOC) 2020.

It classifies people who were in employment between 15 March and 21 March 2021, by the SOC code that represents their current occupation.

The lowest level of detail available is the four-digit SOC code that includes all codes in three, two and one-digit SOC code levels.

## 12 . Data sources and quality

The census provides the most detailed picture of the entire population, with the same core questions asked to everybody across England and Wales. Census results can be more reliable than survey results based on a sample of the population, because the whole population is included. The UK Statistics Authority has assigned National Statistics status to Census 2021 outputs, providing assurance that these statistics are of the highest quality and value to users.

Census 2021 achieved a very high overall response rate of 97%. We ensure the census results reflect the whole population by using statistical methods to estimate the number and characteristics of people who were not recorded on a census response. This means that the census statistics are estimates rather than simple counts of responses, so they have some statistical uncertainty associated with them. We take numerous steps to minimise possible sources of error.

Additionally, we apply statistical disclosure control to protect the confidentiality of census respondents. Differences in the methods used for statistical disclosure control may result in minor differences in data totals between census products. As we round all figures individually, table totals may not sum exactly.

Quality considerations along with the strengths and limitations of Census 2021 more generally can be found in our [Quality and methodology information \(QMI\) for Census 2021](#). Read more about [Housing quality information for Census 2021](#). Further information on our quality assurance processes is provided in our [Maximising the quality of Census 2021 population estimates methodology](#).

## Social rent grouping

In this analysis, we do not separate social rent into "housing association, housing co-operative, charitable trust, registered social landlord" and "council or local authority" because of respondent error in identifying the type of landlord. This is particularly clear in results for areas that have no local authority housing stock, but there are households responding as having a "council or local authority" landlord type. Estimates are likely to be accurate when the social rent category is combined.

## Labour market variables

Census 2021 was conducted during the coronavirus (COVID-19) pandemic, a period of unparalleled and rapid change, and it is possible that this affected the way some people responded to the labour market questions on the census. Estimates from the census will also differ to those collected on the [Labour Force Survey](#), because of a range of conceptual differences between the two sources. Please see our [Comparing Census 2021 and Labour Force Survey estimates of the labour market, England and Wales: 13 March 2021 article](#) for further information about interpreting census labour market data.

## Child only households

In this analysis, we have excluded households where all residents were aged 15 years and under when looking at the household combination of resident age. Data are also excluded for the age of the household reference person where the household reference person was aged 15 years and under. This is because there are some instances where the data show a higher-than-expected number of child only households. See our [Demography and migration quality information for Census 2021 methodology](#) for quality information on child only households.

## 13 . Future publications

More multivariate analyses on housing will be published in the coming months. Read more about our [Housing analysis plans](#) and our [Release plans for Census 2021](#) more generally.

## 14 . Related links

### [Housing, England and Wales: Census 2021](#)

Bulletin | Released 5 January 2023

Household level information from Census 2021 on accommodation type, tenure, central heating, rooms and bedrooms, central heating and car or van availability.

### [Housing in England and Wales: 2021 compared with 2011](#)

Article | Released 30 March 2023

Dwelling level information from Census 2021 on accommodation type, tenure, central heating and number of bedrooms.

### [Ethnic group by education, employment, health and housing, England and Wales: Census 2021](#)

Article | Released 15 March 2023

Resident level information from Census 2021 on ethnic groups by education, employment, health and housing.

### [Religion by housing, health, employment, and education, England and Wales: Census 2021](#)

Article | Released 24 March 2023

Resident level information from Census 2021 on religion by education, employment, health and housing.

## 15 . Cite this article

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