Overcoming the Stigma of Social Housing

Can Social Housing rebuild its reputation?

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Summary

Using census data and the latest English Housing Survey data, this report summarises the general composition of social housing, who lives in it, their social and economic backgrounds and examines the trend towards greater residualisation over time. This will build on the work of John Hills’ review of social housing which covered much of the evidence up to 2007 – “End and Means”\(^1\).

This report sets out the growth of social housing in England as a major tenure designed to meet the needs of a wide range of lower income households. It grew rapidly in response to the extreme housing needs post 1945 due to war damage and continuing slum conditions in many cities. The image and popularity of the tenure changed from the late 1960s, due to increasing and alarming evidence of poor construction and management, as well as crime and poverty concentrated in social housing estates.

Subsequent changes in housing homelessness and race relations legislation led to more frequent lettings to households in higher housing need with more vulnerabilities. From 1980, Right to Buy sales and the “rolling back of the state” both reduced the amount of more desirable properties that were available and increased the stigma attached to being a social housing tenant.

Today, changes in housing management, with more specialist and community oriented housing associations, and major upgrading through programmes like the Decent Homes programme and energy efficiency improvements have considerably improved conditions. A majority of current and longstanding tenants remain proud to live in what is now a modern, well run and maintained sector which performs a key role in meeting housing need.

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1. Social Housing Through History

By 1939 just over a million council homes had been built, following the 1919 Addison Act which empowered local authorities to fund and expand council housing post WW1.

In the course of WW2, around a million of Britain’s 12.5 million homes were seriously damaged, with 200k destroyed and a further 250k becoming uninhabitable. Local authorities were seen as key players in the delivery of up to four million new homes for sale and rent². A building peak of 230,000 council houses a year was reached in 1953³. Industrial building (often high rise) was introduced, and new space standards had been introduced, updated to “Parker Morris” standards in 1963.

Figure 1: The post war boom in housing for new households included many council homes

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Post war, slum clearance was also prominent, targeting the demolition of 2 million homes; then from 1972 more emphasis was given to renovation of poor inner city housing. From 1974 previously charitable Housing Associations were regulated and given state subsidy. They were encouraged to grow as a third arm of housing provision which quickly became another form of social housing provider, initially in renovation areas. During the 1980s they took over as the major providers of new social housing.

*Figure 2:* Council house building peaked in 1953, then declined to 2004. From 1974 Housing Associations took up some of the slack.
The election of a Conservative government under Thatcher in 1979 led to major changes in housing tenure and social housing. This included the introduction of the Right to Buy for council tenants and the introduction of large scale transfers of council housing to Housing Association ownership and management.

At the same time the Housing Homelessness Act 1977 and the Race Relations Act 1976 both had an impact on who had access to social renting. Following the ending of rent controls in the late 1980s, private renting began to grow again.

*Figure 3: Social renting peaked in 1981 at 32%. Private renting’s market share revived from 1994 and overtook social renting in 2012*
The overall growth of households continued in England during the 2000s due to an increasing population, and smaller household sizes. This resulted from young people leaving home earlier in their lives, and households separating due to divorce; also, an ageing population leaving more single elderly people. Despite continuing promotion from governments of all political parties, the number and proportion of owner occupiers started to decline after 2006. The number of private renters continued to increase in the same period, at a faster rate than the number of social housing tenants, due to a range of government incentives and increasing difficulty in accessing mortgages - in spite of the government’s Help to Buy scheme.

Figure 4: Growth in Households (000s), 1980-2016
The new council homes constructed by the mass building programme were initially let to the households from slum clearance areas. The aim of the 1949 Housing Minister, Bevin, was that the new estates should be places where “the doctor, the grocer, the butcher and the...labourer all lived in the same street”\(^4\). In fact prior to moving in, households would often be inspected by a Housing Visitor who would vet them for cleanliness and general “respectability”. Even if in severe housing need, many households were denied housing. The Ken Loach 1966 film “Cathy Come Home”, highlighted this problem, and as a result many new housing associations sprang up to address these unmet needs. In 1977, the new statutory Homelessness duty placed on local authorities increased the demand on council housing, and shifted the emphasis on housing need as a primary route for access rather than slum clearance, which was ended in 1974. Similarly demand from new groups was opened up by the Race Relations Act 1968 making it illegal (including for local authorities) to refuse housing, employment, or public services to households on the grounds of colour, race, ethnic or national origins.

The 1977 Homelessness Act (now the 1996 Act, as amended) gives Local Authorities the statutory duty to housing people who are unintentionally homeless, in “priority need”, and have a “local connection”. This includes the immediate provision of temporary accommodation. From 1996 councils have been able to use private rented accommodation to discharge this duty. Faced with continuing high numbers of acceptances, the Housing Act 2002 introduced a new more proactive and preventative “Housing Options” approach.

Figure 6: Statutory homelessness as a major source of lettings to new and vulnerable tenants since 1980. Mid 80s to 2003: Statutory Homelessness acceptances in England ran at about 120k a year.

In 1979-84, 330k acceptances, or around 66k a year, were made.
Currently fewer than one in five people who move to social housing do so because they are people in “priority need”. The next figure shows that just over half are households with dependent children, some have mental or physical health needs, are escaping domestic violence, or are elderly. Amongst “other” are included former members of the armed forces; former prisoners; those homeless due to disaster such as fire or flood. Other lettings by councils and housing associations now prioritise those in work and those with a local connection. Acute housing need now is a lower priority, although local authorities still have a duty to help but increasingly discharge this responsibility through a private letting or temporary accommodation. Meanwhile the actual number of lettings has more than halved.

*Figure 7: New tenants accepted as “homeless and in priority need” must have specific needs or vulnerabilities*
The Right to Buy

The policy giving council tenants the Right to Buy their own property was introduced by the Housing Act 1980. This policy offers tenants of at least 3 years a significant discount on the value of their existing home which increases for each year of occupation. The current maximum is £104k in London, £78k elsewhere in England. It was abolished in Scotland from 2016. Some of the sales are by housing associations of former council property. Around 40% of the homes sold are now used for private renting, including flats on estates. This increases management problems and undermines the stability of social housing as social landlords have little control over who lives there or their behaviour. Tenants can sell without restriction after 5 years, fuelling private re-renting.

Figure 8: The scale of Right to Buy sales showing the changing the nature of social housing

Right to buy sales, 1980-2017

Total sales: 1,936,433

5 https://www.insidehousing.co.uk/insight/revealed-the-scale-of-ex-rtb-home-conversions-to-private-rent
The level of sales has fallen from an average of 100,000 p.a. in the first 10 years to an average of less than 20,000 p.a. in the last 5 years. Overall the high level of sales of more popular houses in more sought after areas has greatly increased the residualisation of council built, homes, whether owned now by council or housing associations.

Most of the homes sold under Right to Buy in the early years were houses, often in populous areas, until the government increased the maximum discount for flats to 70%. The chart here shows that between 1996-2000 around 85% of sales were houses. In the last three years to 2017, flats account for nearly 30% of sales. Rapidly rising prices has made buying increasingly unaffordable in high value areas, even with a discount.

*Figure 9: Chart showing average proportion of Right to Buy Sales that were flats, for England 1996-97 to 2016-17. Most Right to Buy sales were of high demand houses*

Source: DCLG live table 681
The post war ambition to build far more council housing led to serious problems, making large council estates increasingly unpopular. Construction techniques included new and faster factory built components for large estates such as Large Panel System (LPS) techniques, which used pre-fabricated concrete sections bolted in place on site. Large and dense estates were constructed, often with high rise blocks, encouraged by generous subsidies. The 1968 partial collapse of one LPS high rise-tower – Ronan Point in East London, led to a re-think including revised Building Regulations, a halt to high rise construction subsidies and centrally funded strengthening of poorly built complex estates. The growing unpopularity of these estates meant they became difficult to let and from the mid-1970s were increasingly let to previously excluded households, such as homeless, workless and often vulnerable groups. This caused a rapid increase in stigma.

Management problems also emerged. Councils proved unprepared for the social, financial, and repair challenges of the large new dense estates. This intensified the alienation of communities which in extreme cases led to rioting. In general, the image and popularity of many new council estates was undermined by these different factors.
The sale of council housing was part of a wider programme to “roll back the state” which was initiated by the 1979 Conservative government under Prime Minister Margaret Thatcher. Introducing the Bill which became the Housing Act 1980, the then Secretary of State for the Environment, Michael Heseltine claimed that “This bill lays the foundations for one of the most important social revolutions of this century”\(^6\), extending home ownership to ever increasing parts of the working population and rolling back the state’s role in housing, increasing self-reliance.

Housing was only one of many areas where the post-war consensus around the state’s role in planning and managing the economy and public services was changing. The Government’s new free market principles drew on economic theories like those of influential American economist Milton Friedman (Monetarism). They involved de-nationalisation and privatisation of major industries like gas, water, telecommunications, British Airways and British Rail, and encouraged popular shareholding in these industries. It involved lower taxation to stimulate investment and productivity, including cutting the highest tax rates from 83% to 40%. In 1988, a new Housing Act stimulated private renting by removing most rent controls, and introducing new, less secure, Assured Tenancies. From 1985, council housing was increasingly transferred to new landlords, mainly housing associations.

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\(^6\) Introducing the Bill on 20 May 1979
2. What is Social Housing Like Now?

Section 1 explained how social housing moved from being a popular and well regarded solution to a crisis in housing shortage, providing accommodation for a large section of the working class population, to becoming a residualised tenure, perceived as a stigmatised safety net for more vulnerable households. The main factors causing this decline were:

- Poor quality, design, construction, and management of the rapidly built, over-sized new council housing estates;
- Highly visible events like the collapse of Ronan Point and the Broadwater Farm riots which had a large public impact on how social housing was viewed;
- The change in the post war consensus about the role of government, leading to “rolling back” the state which represented social housing tenants as dependent;
- The impact of Right to Buy in reducing the proportion of high quality homes available for rent;
- The impact of Homelessness legislation on the proportion of vulnerable households who became tenants

In fact, many social housing tenants are independent and in work; most social housing is in good condition and well managed. Since the 1990s, social landlords have retained a reputation for providing high-quality, well managed accommodation for a wide cross-section of society. This is driven by:

- Better local management and more resident involvement in Housing Associations
- The Decent Homes programme which upgraded most council-owned property;

However, disproportionately social housing tenants have low incomes, experience poor health and have higher rates of worklessness and benefit dependency than the population at large (see below).
Decent Homes programme: new kitchens in Birmingham

Renovated Park Hill estate, Sheffield. Apartments will be mixed tenure: one third social renting; one third private; one third for sale
The Age of Social Housing Stock

The chart below shows that the majority of the current stock of social housing was built in the period 1945-1964. The stock of private renting is older than either social housing or owner occupation, reflecting the origins of that tenure and its decline from a high share at the start of the twentieth century.

In contrast owner occupation grew fairly steadily throughout the whole of the twentieth century.

One in four social housing tenants currently live in flats, compared to four percent of owner occupiers. This reflects the fact that in England as a whole most inter-war estates were houses not flats, and even in the boom building period of the 1960s, half of the many new properties were houses, more so outside cities.

*Figure 11: Age and type of social housing homes*

Source: English Housing Survey 2015-16
Social Housing Demographics

Compared to other tenures, today’s social housing tenants have lower incomes.

The Figure 12 shows the household incomes of households in different tenures. “Outright Owners” are likely to be elderly. The bars from left to right show the percentages of households in five bands of income in England. The left most band shows the poorest – the bottom 20% of incomes; then four more household income bands, up to the wealthiest band. Seven in ten social housing tenants are in the bottom 40% of incomes; seven in ten owners with a mortgage are in the top 40%.

*Figure 12: Weekly gross household income by tenure 2015-16 (quintiles)*
Compared to other tenures, social housing tenants are less likely to be in work

The figure below shows economic activity – classed as being in full or part time work, retired or “economically inactive”. This can be due to disability, caring for someone or other reasons. Pensioners make up 28% of social housing tenants; and a similar proportion are “economically inactive” (unable to work). The remaining tenants are much less likely to be in full or part time work (about 2/3 the rate) – and private tenants are most likely to be in full time work.

NB. *Economically Inactive* means people who have not been seeking work within the last 4 weeks

*Figure 13: Economic status by tenure (%), 2015*

Figures 12 and 13 show that a significant proportion of social housing tenants are amongst the least well off and least connected to the employment market amongst all households in England.
Affordability of tenure
Private renting is the least affordable tenure. The figure below shows the share of income that people spend on their housing. Council rents are slightly lower as a proportion of household incomes than housing association rents. Owners buying with a mortgage have the lowest average costs – although these include pensioners without mortgages and costs in London are much higher. Private renting takes the biggest share of people’s income. Housing Benefit is available for those tenants (in social or private rented accommodation) with lower incomes. Figure 14 shows the very high cost of this benefit.

*Figure 14: Mortgage/rent as a proportion of household income (including and excluding Housing Benefit, by tenure, 2015-16)*
Housing benefit spend peaked at 25.7 billion in 2012-13. Housing Benefit is now being cut and the total cost is falling, but still far higher than in 1996-97. This is partly explained by the steep rise in private renting.

Figure 15: Housing Benefit expenditure, 1996/7-2016/17 (millions, 2017-18 prices)
Child Poverty and Deprivation

Child poverty and deprivation are both more common in social housing, with much higher levels of child poverty and deprivation in social housing than in private renting or owner occupation. The table below (Figure 16) shows that children experiencing material deprivation and living in households below median incomes are more than twice as likely to live in social rented housing as in private renting; and this is nine times more common in social renting than in owner occupation. This might reflect the high proportion of statutory homeless acceptances of vulnerable families with children.

*Figure 16: Children experiencing material deprivation and with income below 50% of median*

<table>
<thead>
<tr>
<th></th>
<th>Children in households experiencing “material deprivation” AND with income below 50% of “middle income” (median)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social rented sector</td>
<td>28</td>
</tr>
<tr>
<td>Privately rented</td>
<td>14</td>
</tr>
<tr>
<td>Owners</td>
<td>3</td>
</tr>
</tbody>
</table>

“Material deprivation” is based on 21 questions about the level of deprivation experienced by adults and children e.g. two pairs of all-weather shoes for each adult, able to keep the house warm, have a birthday party, go on school trips
Profile of ages and length of stay by tenure

People over 65 make up about a third of owner occupiers, and three out of four owners are aged over 34. Owners move less frequently than renters. About a quarter of social housing tenants are over 65, compared with less than 10% of private renters. Over 60% of all social renters are over 45, reflecting the secure tenure and the fact that people stay in social housing (see table to right). In contrast 47% of private tenants are under 34 and move the most often.

*Figure 17: Ages of head of household by tenure, 2015-16 - private renters are younger*
Private tenants only stay in a tenancy for an average of four years, compared with 14 years for social housing.

*Figure 18: Average length of stay for different tenures*

<table>
<thead>
<tr>
<th>Private renters move often</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Own outright</td>
<td>24 years</td>
</tr>
<tr>
<td>Any owner</td>
<td>18 years</td>
</tr>
<tr>
<td>Social tenant</td>
<td>14 years</td>
</tr>
<tr>
<td>Private tenant</td>
<td>4 years</td>
</tr>
</tbody>
</table>
Black and Minority Ethnic Households

One of the myths of social housing is that BME groups occupy a disproportionate proportion of social housing tenancies. In fact they are slightly more concentrated in private renting at 18% compared with 17% in social housing. Owner occupation has fewer BME residents, with 11.5% minorities.

The English Housing Survey also shows that 92.4% of social housing tenants are British or Irish nationals (EH 2015-16, AT1.9)

*Figure 19: Household ethnicity by tenure (%) in 2015*
There are very different patterns of tenure if we compare between each of the main ethnic minority groups. Underlying the general figures, White, Indian and Pakistani groups are more likely to own; while Bangladeshi and Black African and Caribbean groups are far less likely to own their own homes.

The following chart shows the percentage of owner occupation and the one after shows percentage of social renting by ethnicity.

*Figure 20: Home ownership by ethnicity in England, 2014/15 and 2015/16 (combined)*
*Source: English Housing Survey*
There is a sharp contrast between the share on Bangladeshi, African and African Caribbean and Black (other) households that are social housing tenants, and the share of Indian, Pakistani, Chinese and other Asian who are social housing tenants. Mixed race groups are also much more likely to rent from social landlords.

*Figure 21: Renting from local authority or housing association by ethnicity, England, 2014/15 and 2015/16 (combined)*

*Source: English Housing Survey*
Overcrowding

Overcrowding remains a problem for social housing tenants, whereas few social rented homes are under-occupied.

Compared to private renting, social housing has more overcrowding, at 6.6% as opposed to 5.29% - but this is not high by historical standards. Owner occupation is least overcrowded with only 1.3% overcrowded.

In contrast, few social rented homes are under-occupied, and many which are house older people. Downsizing within the social rented sector is difficult due to the lack of smaller units in the right place, as has been evident in the operation of the “Bedroom Tax” (removal of the “spare room subsidy”).

*Figure 22: Overcrowding, 1995/96 to 2015/16 (%)*
The level of under-occupation in owner occupied homes has been rising steadily for 20 years as the following figure shows, now affecting 55% of all homes. In contrast private and social renting have slightly falling levels of under occupation, to below 10% in social renting.

Figure 23: Under-occupation, 1995/6 to 2015/16

Under-occupation 1995-6 to 2015-16, still increasing in owner occupation

Source: English Housing Survey 2015-16
The Decent Homes Programme

The “Decent Homes Programme” was launched in 2000, with the aim of improving the standard of rented housing in England. By 2010 95% of all social housing met the new Decent Homes standard. This standard specified that the home must:

- be in a reasonable state of repair
- have reasonably modern facilities and services
- provide a reasonable degree of thermal comfort.

Social rented housing has the lowest share of non-decent homes. The standard was updated in 2006 to include implementation of the Housing Health and Safety Rating System (HHSRS).

A 2010 Public Accounts Committee report set out that “over a million [social] homes have been improved since 2001. The living standards of vulnerable households will have been greatly improved by the installation of, for example, 810,000 new kitchens, 610,000 new bathrooms and 1,140,000 new central heating systems. There have also been wider benefits such as more tenant involvement in housing decisions and jobs created in deprived areas.”

This programme was estimated to cost £37 billion by 2011.

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**Figure 24: Percentage of “non-decent” homes by tenure, 2006-2015**

![Graph showing the percentage of non-decent homes by tenure from 2006 to 2015.](image-url)
Figure 25: Percentage of poor quality homes by tenure, 2015

Social housing has fewer poor quality ("non-decent") homes (2015)

% poor quality

Private rent  Owner occupied  Social housing

[CATEGORY NAME], [VALUE]%  [CATEGORY NAME], [VALUE]%  [CATEGORY NAME], [VALUE]%

Social housing has fewer poor quality ("non-decent") homes (2015).
Energy Efficiency

Part of the Decent Homes standard is to improve the thermal comfort of homes which requires energy efficiency and thermal insulation of homes. Figure 26 below indicates that the performance of social housing properties is now the best compared to other tenures. Few social rented properties are now left in the worst categories (E, F and G).

Figure 26: Energy efficiency rating bands by tenure, 2015
Satisfaction Rates

Despite these improvements, social renters express more dissatisfaction about repairs than private renters, though this has improved in recent years. The contrast may reflect an unwillingness on the part of private renters to complain and risk eviction, or the shorter periods they spend in private rented homes as set out in Figure 18, above.

Satisfaction is at a similar level between social and private rented homes.

*Figure 27: Dissatisfaction with how landlord deals with repairs (%): 2008-9 to 2015-16*
Figure 28: Level of satisfaction with landlord repairs, 1999-2016
Levels of dissatisfaction with accommodation and the local area remain higher in social renting than in private renting.

Despite the higher standard of repair and concerted efforts by housing associations to improve management and tenant involvement, there are still higher levels of expressed dissatisfaction with the accommodation than in private renting.

*Figure 29: Percentage dissatisfied with accommodation (private and social renting), 2008/09 to 2015/16*

However, satisfaction is at a similar level for social and private renters.
Figure 30: Percentage satisfied with accommodation by tenure, 1999 to 2016

Satisfaction with accommodation 1999-2016

Sources: SEH to 2007-8 then EHS

- Social renters
- Private renters
- Owner occupiers
Similarly, social housing tenants are more likely to be dissatisfied with the local area than private tenants. This may reflect the lower level of commitment to private renting homes shown by the frequent moves that private renters make. It may also reflect the lifestyle of younger single people who more often are private than social tenants. However, the level of dissatisfaction with the local area expressed by social housing tenants fell continually over the 2000s.

**Figure 31:** Percentage of dissatisfaction with local areas by tenure, 2008/09 to 2015/16

Social housing tenants are more **dissatisfied with their local area**, but it is getting better (2008-9 to 2015-16, %)

- **Social renters**
- **Private renters**
- **Owner occupiers**

<table>
<thead>
<tr>
<th>Year</th>
<th>% Dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008-9</td>
<td></td>
</tr>
<tr>
<td>2009-10</td>
<td></td>
</tr>
<tr>
<td>2010-11</td>
<td></td>
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<tr>
<td>2011-12</td>
<td></td>
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<td>2012-13</td>
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<td>2013-14</td>
<td></td>
</tr>
<tr>
<td>2014-15</td>
<td></td>
</tr>
<tr>
<td>2015-16</td>
<td></td>
</tr>
</tbody>
</table>

2.0 4.0 6.0 8.0 10.0 12.0 14.0 16.0

% Dissatisfied
Figure 32: Percentage satisfied with local areas by tenure, 1999 to 2016
Overview
Over the twentieth century, tenure changed dramatically from private renting dominating, to owner occupation becoming the biggest tenure. Meanwhile, council housing grew throughout the century up to the 1980s and housing associations expanded rapidly as council housing began its steep decline. Overall, social housing (both council and housing association housing combined) lost ground to private renting, which re-expanded from the early 1990s. This leaves social housing as a shrinking tenure, overtaken by private landlords. Figure 33 demonstrates this change.
**Figure 33:** Graphs showing tenure change (%) from 1918-1991, then 1991-2015

**Housing Tenure (%) 1918-1991**

- **Owner occupiers**
- **Social rent**
- **Private rent**

**Housing Tenure (%) 1991-2015**

- **Owner occupiers**
- **Private Rent**
- **Social Rent**

Conclusion: Can social housing rebuild its reputation?

• The stigma attached to social housing developed in the 70s, 80s, and 90s, due to a growing perception that the tenure was badly constructed and managed, and was increasingly home to vulnerable and low income households.

• The “neo liberal” economic policies of the 1980s extolling the virtues of home ownership led to an even greater polarisation of social housing, privatisation and market forces. The polarisation between tenures and the decline of council housing intensified this polarisation.

• However, in the 1990s and 2000s major improvements have been made in the management, state of repair, thermal efficiency, and levels of tenant involvement in social housing.

• As the government has increasingly withdrawn grant funding from social landlords, and cut benefits to tenants, so social landlords have been forced to become more “commercial” and more private finance driven. This has reduced or diluted the ethical purpose of social landlords in the public eye, making it harder to win public support for their increasingly marginalised role.

• However there is now a shift back to recognising that social housing is of itself a huge asset, is valued by the 4 million households that live in it, that it offers good rental services and contributes significantly to the benefit of society. It can contribute even more.
The Benefit to Society Campaign is supported by: