

Tenure

September 2023

Key Points

- The 2021 Census ⁽¹⁾ revealed there were 139,579 households living in Shropshire in March 2021, 68.6% of these households (95,784) lived in accommodation that they owned outright or owned with a mortgage or loan. This proportion is significantly higher than England (61.3%) and the West Midlands (62.8%). Since the 2011 Census, the number of households (89,688) in this tenure group has risen by 6.8%, with the percentage of all households falling slightly from 69.2% in Shropshire.
- The 2021 Census showed 13.0% of Shropshire households (18,169) lived in social rented accommodation, either from a local authority or another form of social landlord. This compares with 13.6% (15,955) in the 2001 Census ⁽²⁾ and 13.5% (17,448) in the 2011 Census ⁽³⁾. Overall, the number of households living in social rented accommodation in Shropshire has risen by 13.9% since 2001.
- For households unable to afford open market housing, but not eligible for social housing, privately rented accommodation is the main tenure option. In Shropshire the 2021 Census identified 24,367 households privately renting their homes, 17.5% of all Shropshire households. This is significantly lower than England (20.5%) and similar to the West Midlands (17.9%).
- The number of households privately renting their home in Shropshire has risen by 11,691 households since 2001, a rise of 92.9% and 4,946, a rise of 25.5% since 2011. In contrast, nationally the number of households privately renting has risen by 21.7% since 2001 and 29.0% since 2011. The rise in households privately renting is likely to reflect the difficulties in entering the open housing market, given rising house prices.
- The number of households living rent free in Shropshire has reduced dramatically since 2011 (-96.1%), from 2,287 in 2011 to only 89 in 2021. This decline has also occurred nationally (-89.7%) and regionally (-85.2%). These types of households may include people working as live-in carers or nannies, people living in accommodation provided by friends or family and agricultural workers or other workers with tied accommodation.
- For people unable to afford to purchase their own home, shared ownership has become an option. In 2001, 630 households in Shropshire chose this option, rising to 830 by 2011 and 1,170 by 2021. Since 2001, this is a rise of 85.7% (540 households.) In 2021, 0.8% of households in Shropshire chose shared ownership, compared to 0.5% in 2011. Nationally the number of households choosing shared ownership has risen by 76.5% since 2001, but in the West Midlands the number of households rose by only 35.0%.



Tenure

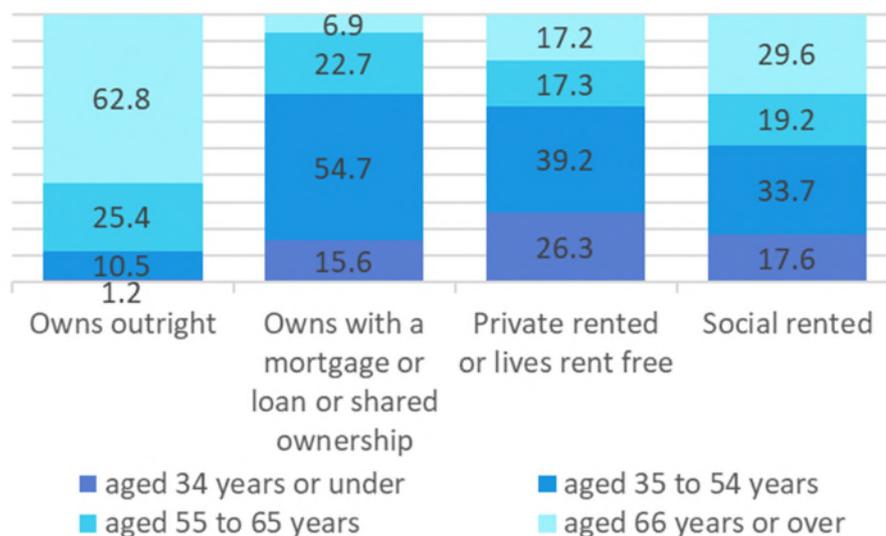
The 2021 Census supplies invaluable information about the tenure of accommodation people occupy in Shropshire. When considered besides information on accommodation type, size, occupancy, health and disability and age / gender, it provides clear insight into the current and future housing needs of Shropshire residents.

Table 1: National and regional comparison: types of households

	All Households	Owned outright or with a mortgage or loan	Shared Ownership	Private rented: Private landlord or letting agency or other	Social rented: Rents from Local Authority or another social landlord	Live rent free
Shropshire						
Number	139,579	95,784	1,170	24,367	18,169	89
%	100.0	68.6	0.8	17.5	13	0.1
England						
Number	23,436,085	14,369,065	235,951	4,794,889	4,005,663	30,517
%	100.0	61.3	1.0	20.5	17.1	0.1
West Midlands						
Number	2,429,494	1,525,744	19,549	435,884	443,332	4,985
%	100.0	62.8	0.8	17.9	18.2	0.2

Please note: Full definitions of each tenure type are included at the end of this bulletin.

Figure 1: Percentage of all households by tenure and age group of household reference person in Shropshire ⁽⁶⁾



Home ownership

Table 1 reveals the broad breakdown of households by tenure in Shropshire compared with national and regional breakdowns. It shows that in March 2021, there were 95,784 households who either owned outright or owned with a mortgage or loan their home, 68.6% of all households in Shropshire. This proportion compares with 61.3% nationally and 62.8% in the West Midlands, both significantly lower than Shropshire.

Figure 2: Long-term change: number and percentage of households who owned either outright or with a mortgage or loan their home in Shropshire ⁽¹⁻⁵⁾



The number of homeowners in Shropshire has continued to rise since 1981⁽⁴⁾ by 83.5% (additional 43,599 households.) During 2011 to 2021, the number of homeowners rose by 6.8% in Shropshire, compared to only 2.8% nationally and 2.5% regionally.

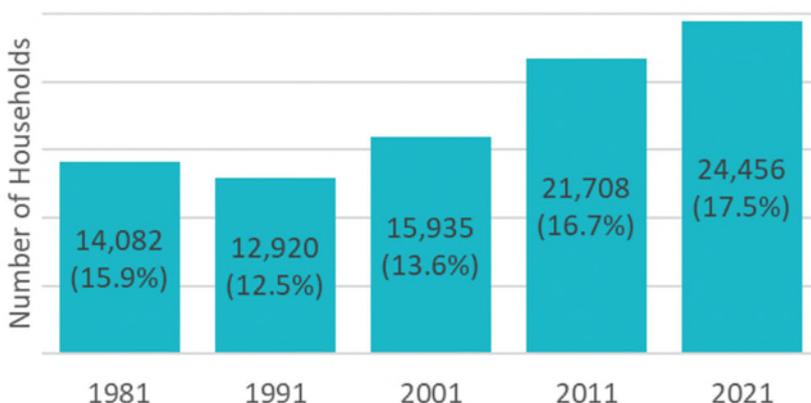
Please note: Figure 1 excludes shared ownership. This is looked at separately.

Figure 1 shows only 1.2% of younger households owned outright their own home in Shropshire, compared to 2% nationally and 1.9% regionally. This pattern is reflected in the younger households who owned their home with a mortgage, loan or shared ownership, Shropshire 15.6%, nationally 17% and in the West Midlands 17.4%. Overall, fewer younger households in Shropshire were homeowners when compared with nationally and regionally, perhaps reflecting the difficulties for young people who want to enter the housing market in Shropshire.

Private rented accommodation

Private rented accommodation remains the main option for households who cannot afford or do not wish to enter Shropshire's open housing market but are not eligible for social housing. The 2021 Census revealed that 20,425 households in Shropshire privately rented their home from a private landlord or letting agency (14.6% of all households) and 3,942 households from another type of landlord such as an employer (2.8% of all households.) Nationally, a significantly higher percentage of households (18.2%) privately rent their home from a letting agency or private landlord.

Figure 3: Long-term change: number and percentage of households who privately rent their home in Shropshire ⁽¹⁻⁵⁾



The number of households privately renting their home in Shropshire has continued to rise since 1991 by 89.3% (additional 11,536 households.) During 2011 to 2021, the number of households privately renting rose by 12.7% in Shropshire, compared to 20.3% nationally and 24.0% regionally.

Please note: Figure 3 rented from a letting agent or private landlord, other private rented or lives rent free.



Of all households living in private rented accommodation in Shropshire, just over a quarter had a household reference person aged 34 years and under, making this tenure the most prevalent for younger households. In all, 65.5% of households privately renting had a household reference person aged 54 years or below.

Social rented accommodation

In March 2021, there were 18,169 households living in social rented housing in Shropshire, 13.0% of all households. Approaching a third of these households rented their home from the Council / local authority and just over two thirds from another type of social landlord such as a housing association. Compared to England (17.1%) and the West Midlands (18.2%) a significantly lower proportion of Shropshire households lived in social rented accommodation.

The Census showed a third of households social renting in Shropshire had a household reference person aged 35 to 54 years, with the second largest proportion aged 66 years and over (29.6%).

Figure 4: Long-term change: number and percentage of households who rent from a council or social landlord in Shropshire ⁽¹⁻⁵⁾

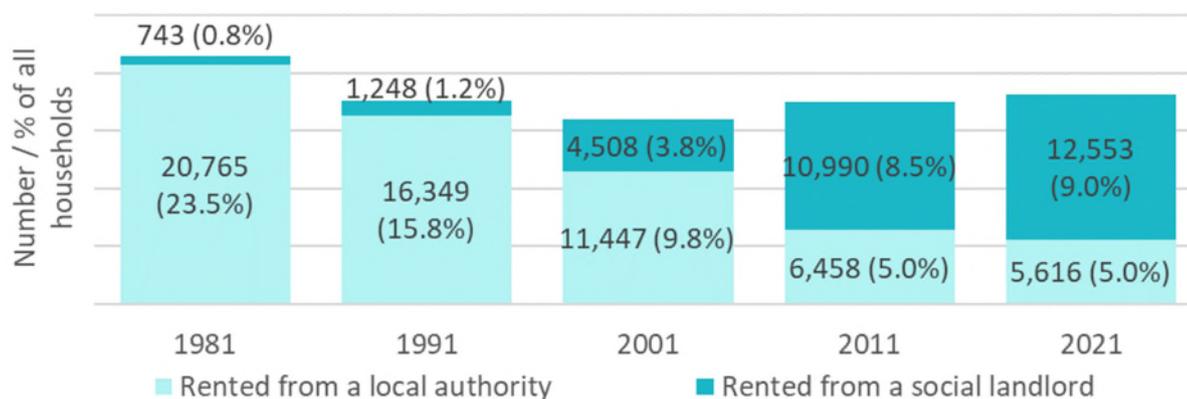


Figure 4 shows the shift of ownership of social rented accommodation in the last 40 years from local authority ownership to mainly housing associations or other types of social landlord. In 1981, 96.5% of all households who rented their home from a council / local authority in Shropshire and by 2021, this had reduced to only 30.9%.

Table 2: Long-term change: Percentage split of all households social renting by type of landlord in Shropshire

Census Year	Number of social rented households	Council %	Other social landlord %
1981	21,508	96.5	3.5
1991	17,597	92.9	7.1
2001	15,955	71.7	28.3
2011	17,448	37.0	63.0
2021	18,169	30.9	69.1

In the long-term, the number of households social renting fell by -25.8% during 1981-2001 in Shropshire and then during 2001-2021 rose by 13.9%. Numbers in March 2021 remain -15.5% below 1981 levels. In the shorter term (2011-2021) the number of households has risen from 4.1% from 17,448.

In 1981, 24.4% of households in Shropshire rented their home from a social landlord and this has consistently fallen, reaching 13.6% in 2001 and 13.0% in 2021. During 1981-2001, Right to Buy policies, major housebuilding and more affordable housing will have influenced this trend.



Tenure by Disability

Understanding the tenure of households is essential for planning for future housing needs, particularly for people with long-term health conditions or disabilities. In order to remain independent in their homes as they get older, people may require adaptations to their current homes or a move to other more suitable housing. This can only be achieved through homeowners, private landlords and social landlords accommodating people's needs and, in some cases, they may be eligible for funding through local authorities / NHS. In terms of new build development, planning policies (informed by evidence) and building regulations can ensure that housing is built that meets the housing needs of wheelchair users and people with other long-term health conditions or disabilities.

Households containing people who are disabled under the Equality Act 2010

An individual is disabled under the Equality Act 2010 if they have a physical or mental impairment that has a 'substantial' and 'long-term' negative effect on their ability to do normal daily activities.

In Shropshire, 53.3% (9,688) of households that contained one or more people disabled under the Equality Act lived in social rented accommodation. This percentage is significantly higher than households living in owned homes (30.1% or 29,144) and in private rented homes (29.3% or 7,160).

Figure 4: Percentage of households occupied one or more disabled people by tenure and age of the household reference person (HRP).

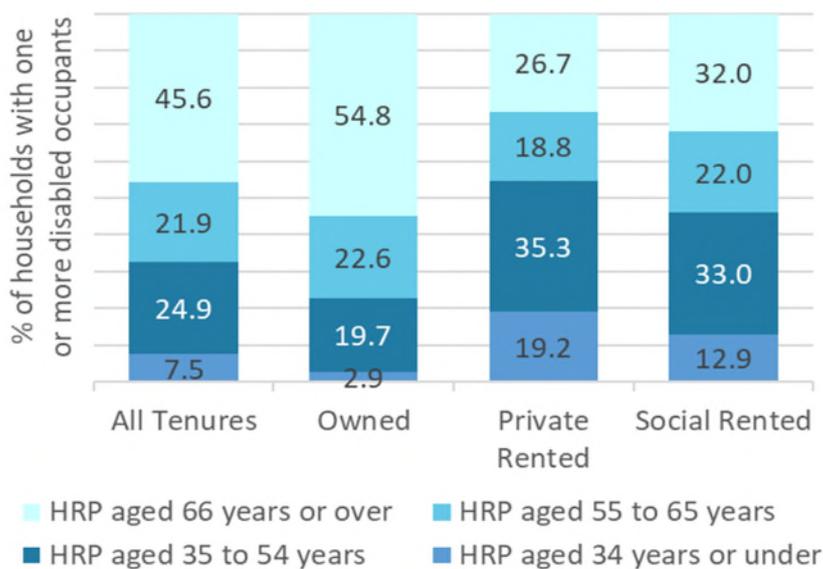


Figure 4 shows over 50% of households, with a HRP aged 66 years and over, with one or more disabled occupants (under the Equality Act) owned their home. This compares with 26.7% of households living in private rented accommodation and 32.0% of households living in owned accommodation.

Only 2.9% of younger disabled households owned their home, with the largest proportion living in private rented accommodation.

Households deprived in the health and disability dimension in Shropshire.

A household is classified as deprived in the health dimension if any person in the household has general health that is bad or very bad or is identified as disabled. People who have assessed their day-to-day activities as limited by long-term physical or mental health conditions or illnesses are considered disabled.

The 2021 Census identified 46,756 households in Shropshire who were deprived in the health and disability dimension, 33.5% of all Shropshire households. This compares with 32.7% nationally and 34.6% in the West Midlands. Of these households, 63.2% owned their home, 15.5% privately rented their home and 21.3% socially rented their home.



Table 2: Percentage of households by tenure and disability in Shropshire

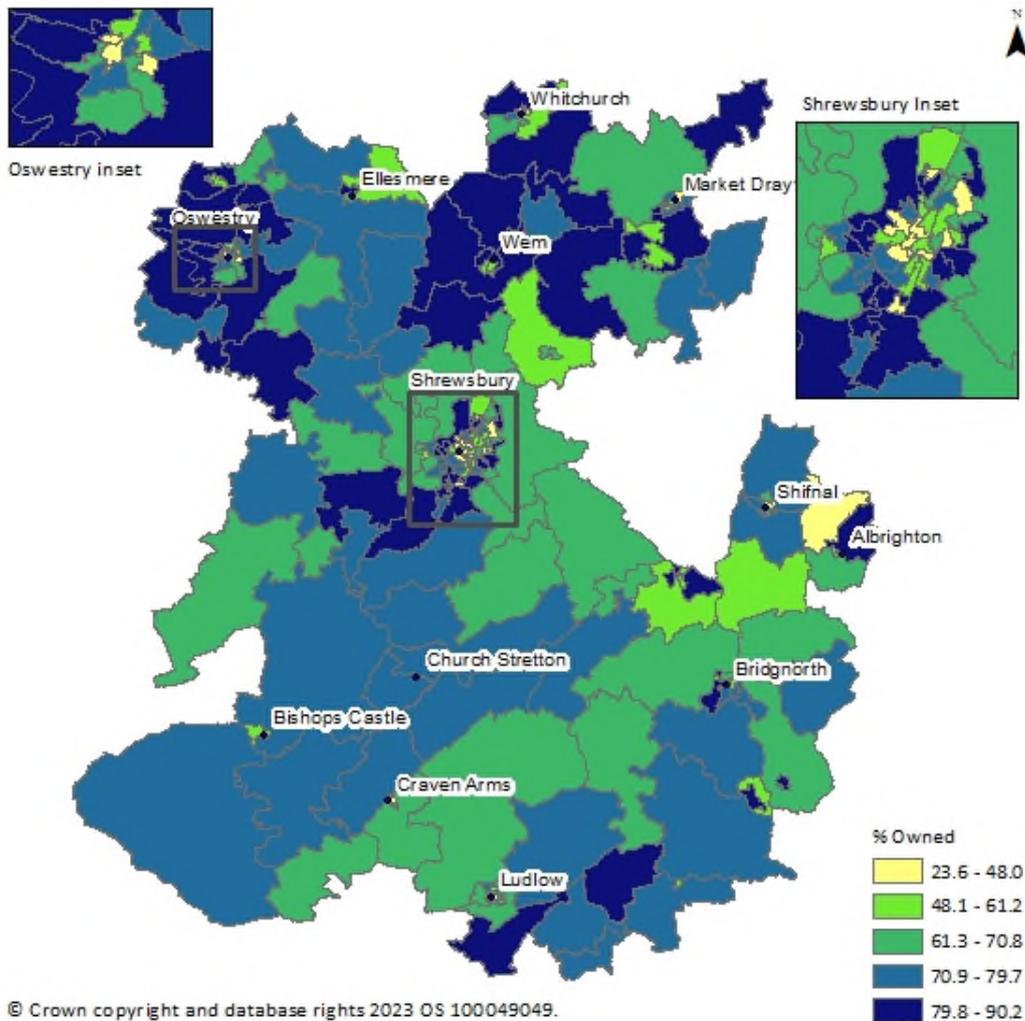
	Owned		Private Rented		Social Rented	
	Number	% of all households	Number	% of all households	Number	% of all households
All Households	96,953	69.5	24,461	17.5	18,172	13.0
1 person disabled under the Equality Act in household.	23,262	16.7	5,832	4.2	7,506	5.4
2 or more people disabled under the Equality Act in household	5,882	4.2	1,328	1.0	2,182	1.6
1 person disabled under the Equality Act whose day-to-day activities are limited a lot in household	10,305	7.4	2,583	1.9	4,864	3.5
2 or more people disabled under the Equality Act whose day-to-day activities are limited a lot in household	1,072	0.8	290	0.2	732	0.5
1 person disabled under the Equality Act whose day-to-day activities are limited a little in household	17,358	12.4	4,255	3.0	4,462	3.2
2 or more people disabled under the Equality Act whose day-to-day activities are limited a little in household	2,821	2.0	631	0.5	701	0.5
1 person with a non-limiting long-term physical or mental health condition in household	13,461	9.6	2,891	2.1	1,801	1.3
2 or more people with a non-limiting long-term physical or mental health condition in household	2,126	1.5	853	0.6	168	0.1
Household is deprived in the health and disability dimension	29,611	21.2	7,273	5.2	9,972	7.1
All people in household have a long-term health condition or disability	16,604	11.9	4,337	3.1	5,858	4.2



Sub-county analysis

Maps 1-5 show the proportion of household accommodation by tenure at a sub-county level, by lower layer super output area (LSOA) ⁽⁷⁾.





Map 1: Percentage of all households living in owned accommodation (outright or with a mortgage or loan) in Shropshire by LSOA

There were 18 LSOAs where over 85% of households owned their home. LSOA E01028966 (in Monkmoor, Shrewsbury) contained the highest percentage of households (90.2% or 470 households). This is closely followed by LSOA E01028963 in Meole Brace (89.9%), LSOA E01028848 in Netherton / Highley (89.3%), LSOA E01028935 (88.7%) in northern Bayston Hill and LSOA E01028947 (88.6%) in Weir Hill, Shrewsbury.

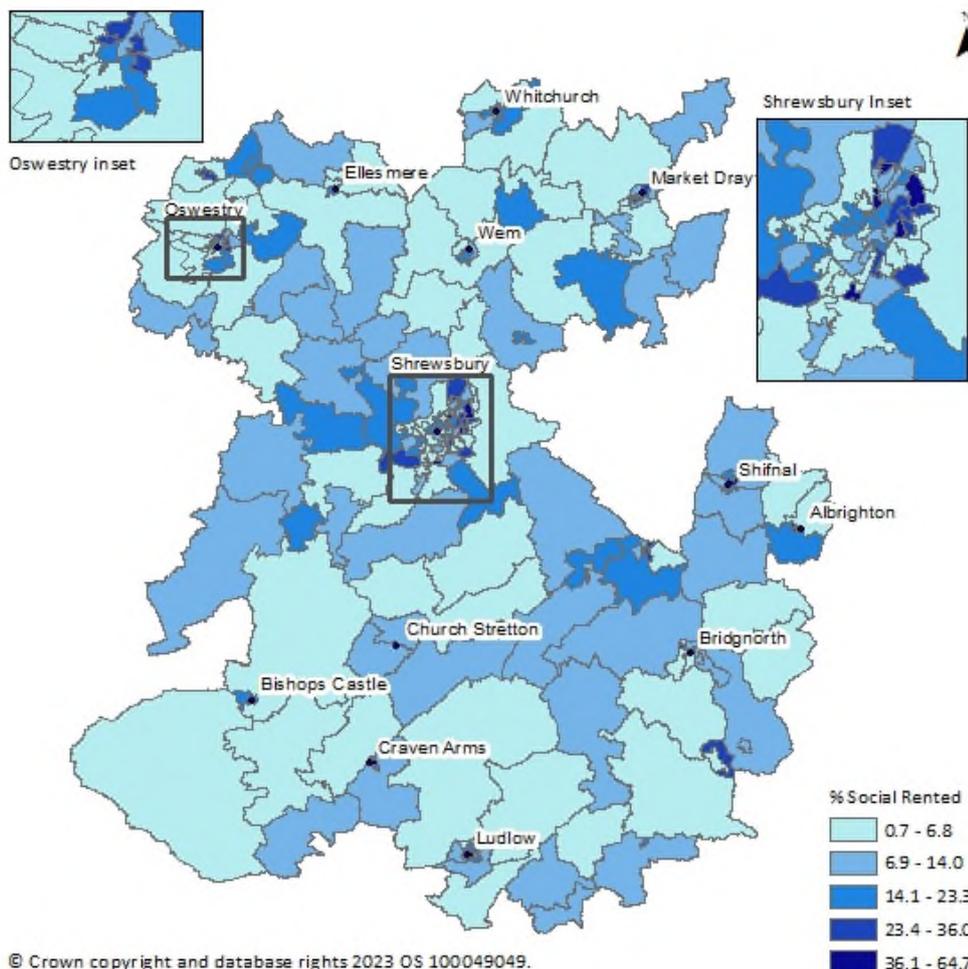
LSOA E01028855 (south Shifnal) had the highest number of owned homes (903) and LSOA E01028997 (Church Stretton) had the second highest (859).

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Map 2: Percentage of all households living in social rented accommodation in Shropshire by LSOA

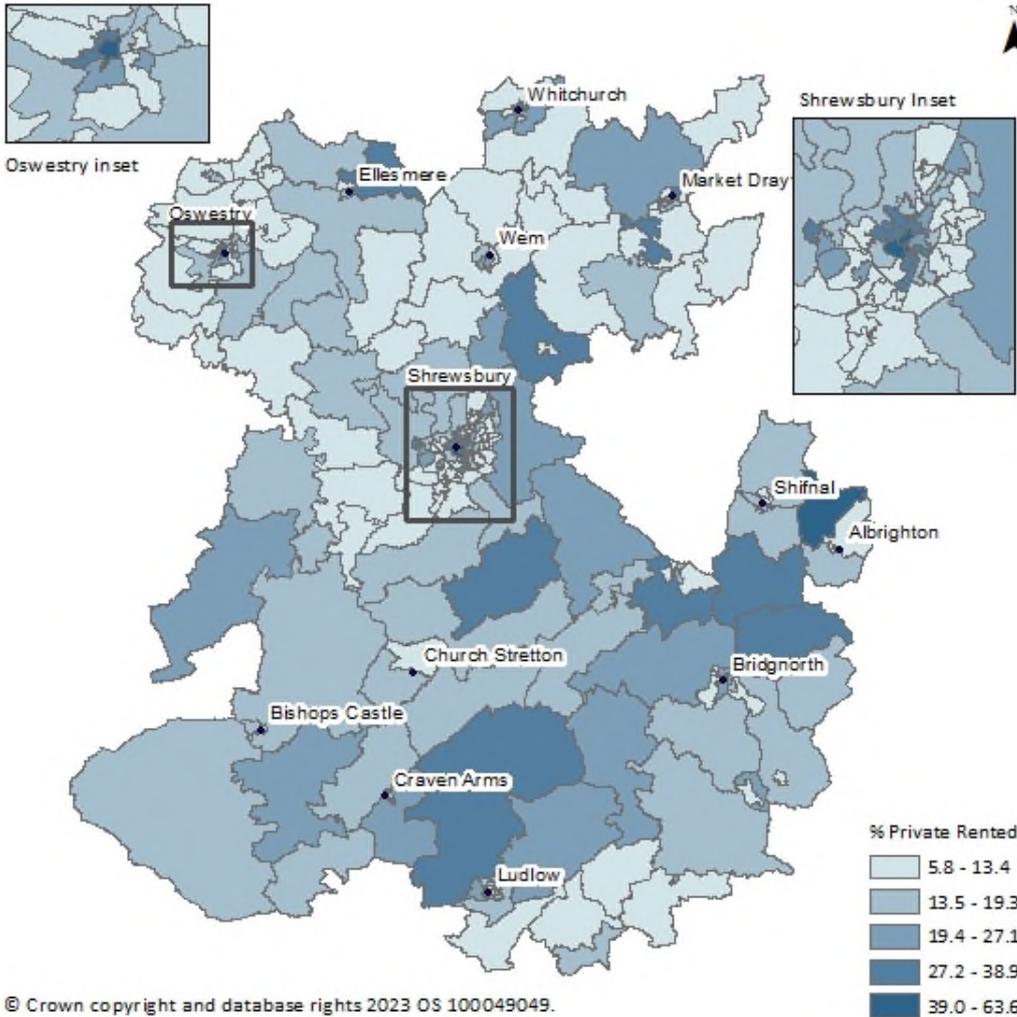
The 2021 Census found 8 LSOA's where over 40% of accommodation was social rented. The highest proportion (64.7% or 426 households) was LSOA E01028957 in Harlescott, Shrewsbury. This was closely followed by LSOA E01028967 (54.3% or 347 households) in Monkmoor Shrewsbury, LSOA E01028962 (52% or 338 households) in Meole, Shrewsbury and LSOA E01028983 (44.8% or 356 households) in Sundorne, Shrewsbury.

All LSOAs in Shropshire had at least 1 household living in a socially rented home.



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Map 3: Percentage of all households living in privately rented accommodation in Shropshire by LSOA

There were 4 LSOAs where over 50% of households lived in homes privately rented.

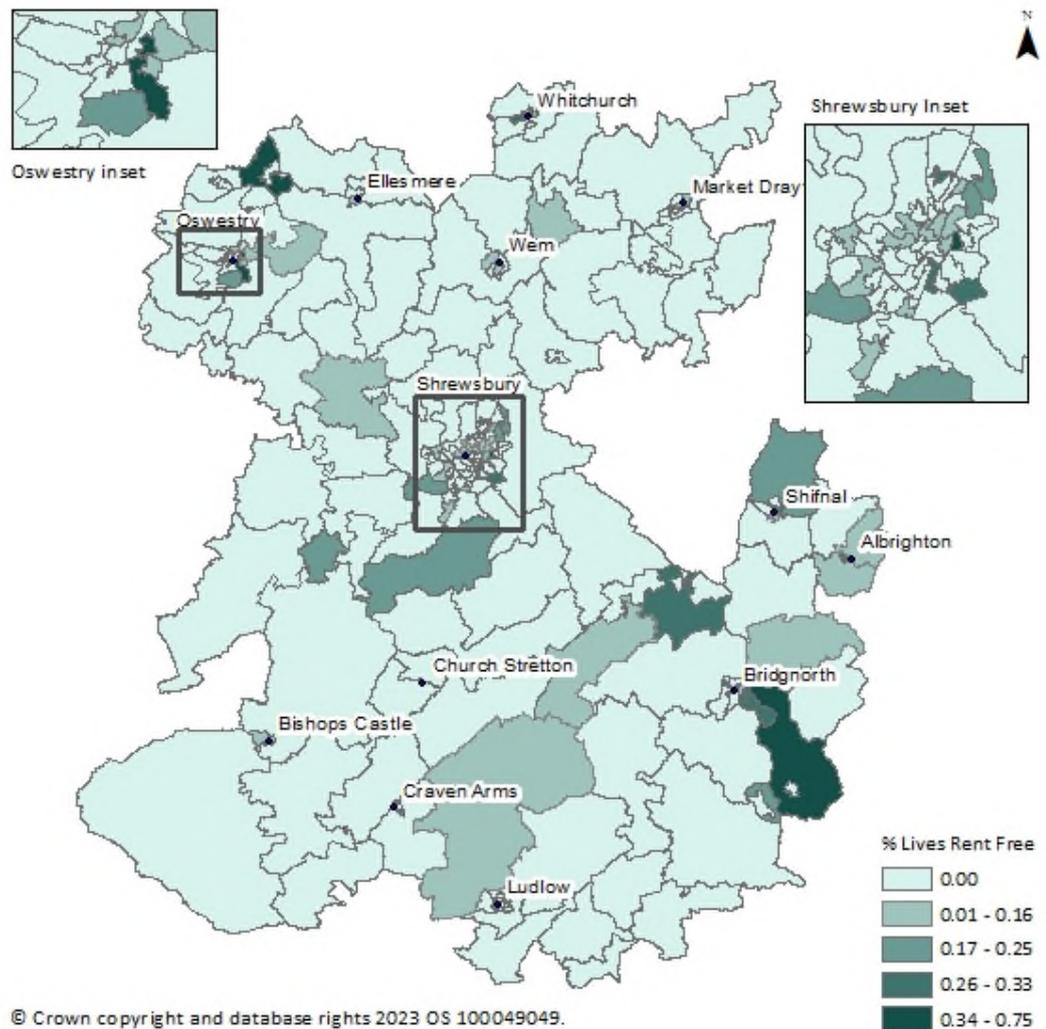
LSOA E01028844 (63.6% or 283 households), including the village of Tong and RAF Cosford had the highest proportion, followed by LSOA E1035061 (61.3% or 381 households) within central Shrewsbury (covering Shrewsbury Castle and the train station) and LSOA E01028906 (52.2% or 364 households) in central Oswestry.

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Map 4: Percentage of all households living rent free accommodation in Shropshire by LSOA

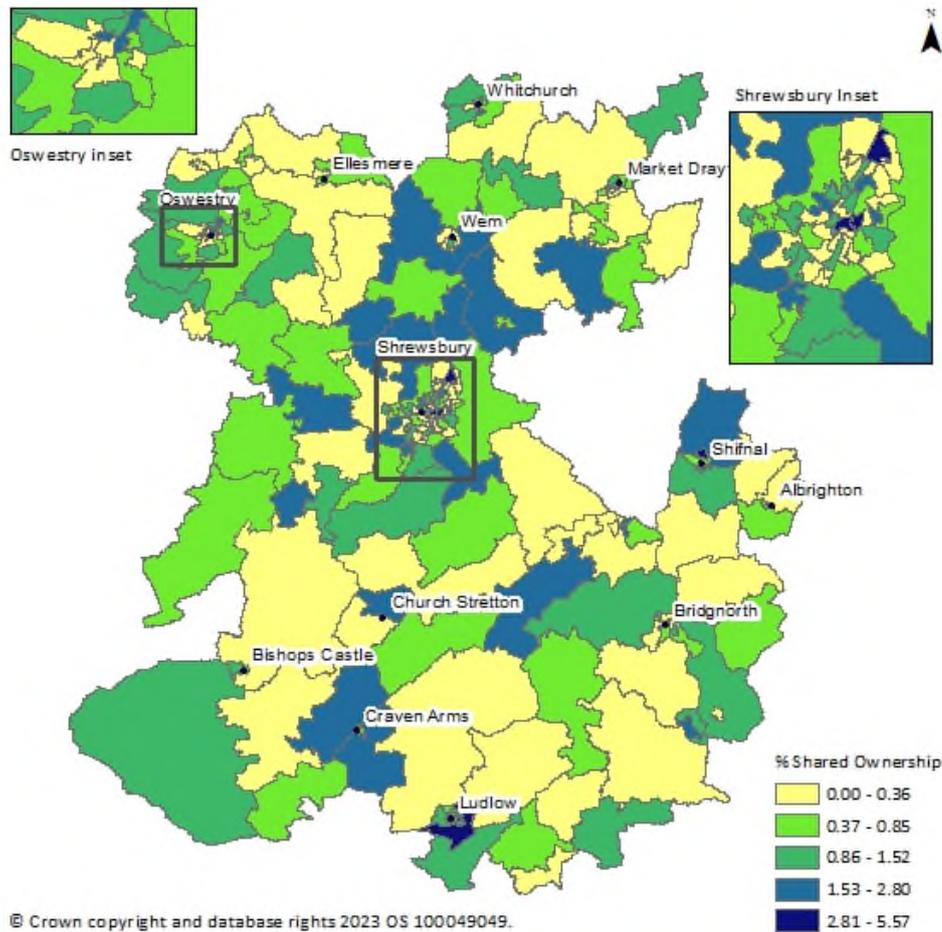
Map 4 shows there were 138 LSOAs with no households living in rent free homes. There were 35 LSOAs with only 1 household, 16 with 2 households and only 6 LSOAs containing 3 to 5 households living rent free.

LSOA E01028920, (surrounding the west of St Martins) had the highest proportion of households living rent free (0.75%). This was closely followed by LSOA E01028828 (0.73%) to the south of Bridgnorth along the A442 and LSOA E01028903 (central Oswestry, 0.64%).



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Map 5: Percentage of households living in shared ownership accommodation in Shropshire by LSOA

There were 5 LSOAs, where over 3% of households were living in shared ownership homes. The highest percentage (5.57%) was in LSOA E01035070 located in the north of Shifnal, followed by LSOA E01029012 (4.57%) which surrounds Ludlow to the south and east.

The remaining 3 LSOAs were in Shrewsbury (Battlefield and Cherry Orchard). There were 18 more rural LSOAs with no households living in shared ownership accommodation.



Definitions

Tenure of household (15 categories)

Description: 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 the accommodation * 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.

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

Quality information: There is evidence of people incorrectly identifying their type of landlord as "Council or local authority" or "Housing association". You should add these two categories together when analysing data that uses this variable.

Comparability with 2011: Highly comparable

- Total: All households
- Owned
- Owned: Owns outright
- Owned: Owns with a mortgage or loan
- Shared ownership
- Shared ownership: Shared ownership
- Social rented
- Social rented: Rents from council or Local Authority
- Social rented: Other social rented
- Private rented
- Private rented: Private landlord or letting agency.
- Private rented: Other private rented
- Lives rent free.
- Owns with a mortgage or loan or shared ownership.
- Private rented or lives rent free.

An individual is disabled under the Equality Act 2010 if they have a physical or mental impairment that has a 'substantial' and 'long-term' negative effect on their ability to do normal daily activities.

A household is classified as deprived in the health dimension if any person in the household has general health that is bad or very bad or is identified as disabled. People who have assessed their day-to-day activities as limited by long-term physical or mental health conditions or illnesses are considered disabled.



The data in this bulletin is sourced from the:

1. [TS054 - Tenure](#)
2. [2001 Census Univariate Table UV063 – Tenure \(households\)](#)
3. [ONS 2011 Census QS405EW – Tenure – Households](#)
4. [1981 Census – small area statistics – Table 15 Tenure and Amenities](#)
5. [1991 Census – local base statistics – L20 Tenure and Amenities](#)
6. [2021 Census – custom tables – tenure by disability, health deprivation and age of household reference person](#)
7. [ONS Geography Portal Lower Layer Super Output Areas \(LSOAs\)](#)

For more information please contact: BusinessIntelligence@shropshire.gov.uk

Or refer to ONS website to useful articles:

- [Household and resident characteristics: Census 2021](#)

