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* HOME OWNERSHIP *
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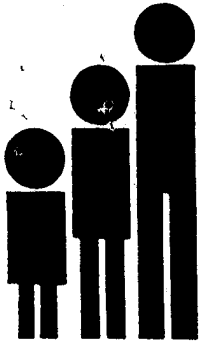
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Main Customer: Department of the Environment

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NATIONAL CHILD DEVELOPMENT STUDY.

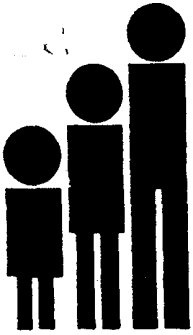
WORKING PAPER NO 13.

HOME OWNERSHIP.

Prepared by: Christine Such.
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Background to Working Papers from the National Child Development Study

1. This Working Paper reports on the analysis of data relating to 12,538 23 year olds living in Great Britain who have been the subjects of a longitudinal study since their birth in 1958. The data were obtained by means of interview survey during late 1981 and early 1982. This survey and this Working Paper form part of the fourth follow-up of the National Child Development Study which is being sponsored by five Government departments - DESS, DES, DE, MSC and DOE. Preparation for the survey began in May 1980 and the project is due for completion by December 1984
2. The National Child Development Study (NCDS) is a longitudinal study which takes as its subjects all those living in Great Britain who were born between 3 and 9 March 1958. Since the original birth survey in 1958 the National Children's Bureau has sought to monitor the social, economic, educational and health circumstances of the surviving subjects. To this end major surveys were carried out in 1965 (NCDS1), 1969 (NCDS2), 1974 (NCDS3) and 1981 (NCDS4). For the purposes of the first 3 surveys the birth cohort was augmented by including those new immigrants born in the relevant week and information was obtained with the active co-operation of parents, teachers and the schools' health service as well as members of the NCDS cohort. The 1981 survey differs in that no attempt was made to include new immigrants since 1974 and information was obtained from the subject only.
3. The target sample for the 1981 survey was a total of 16450 individuals - all those who had participated in NCDS1, NCDS2 or NCDS3, excluding those known to have emigrated or to have died. Following initial tracing by the Bureau details of names and addresses were passed to NOP Market Research Limited and Social and Community Planning Research who carried out further tracing and subsequent interviews. The 12538 interviews obtained represent 76 percent of the original target sample and 93 percent of those traced and contacted by interviewers.
4. The interview survey was carried out by NOP and SCPR between August 1981 and March 1982. Each interview took approximately 90 minutes and information was obtained on employment, unemployment and periods out of the labour force; apprenticeship and training; post-school education; marriage, cohabitation and children; housing and household; family income, savings, investment and inheritance; respondent reported health and health related behaviour; and voluntary activity and leisure.
5. Completed questionnaires were visually checked by NOP and SCPR and the data then transferred by them to computer. Following preliminary computer editing by NOP and SCPR more detailed checks have been carried out by NCB. The majority of open-ended questions were coded by SCPR using coding frames developed by NCB. All open-ended questions related to health states were coded by NCB.

Introduction.

1. This working paper looks at the position of young home owners who are members of the NCDS cohort and who were, at the time of the recent survey, resident in England. Ninety four per cent of the owners were buying their home with a mortgage. For many, (84 per cent), their current home was also their first-time buy. Therefore, the data on these people are an invaluable source of information on first-time buyers, and more generally on the circumstances of young home owners. Recent research has considered the position of young married couples contrasting the early housing experiences of owner-occupiers with others (Ineichen 1981, Madge & Brown 1981). This paper reviews the position of all young home owners in NCDS. Comparisons have, therefore, been made between married couples and others to see what is the association with legal marital status compared with the experience of cohabitation.

2. Comparisons are based on the cross-tabulations presented in Appendix B which examine the circumstances and characteristics of members of the cohort who were resident in England (85 per cent of cohort) Information for all members of the cohort interviewed in 1981 is provided only in the form of cross-tabulations presented in Appendix C.

3. To generate the cross-tabulations it has been necessary to create a number of derived or recoded variables, i.e. summary measures which combine two or more pre-coded variables. A description and explanation of the derived variables used is presented in Appendix A.

Growth in Owner-Occupation.

4. During recent years there has been an increase in owner-occupation . General Household Survey figures for England show that in 1981, 58 per cent of all dwellings were owner-occupied compared to 53 per cent in 1971; and that for the U.K. it was 56 per cent in 1981 compared to 50 per cent in 1971. The increase in ownership over this period has been largely due to the rise in the number of people buying their homes on a mortgage. Owners are not an homogeneous group, there are major differences in age, income and social class background between those living in homes owned outright and those with a mortgage. The former tend to be not only older but also are more likely to come from a semi-skilled and unskilled manual working class background.

The Proportion of Owner-Occupation in NCDS (Table 1).

5. Data from earlier NCDS surveys at 7, 11, and 16 shows that 42 per cent of the cohort were living in owner-occupied accommodation at each of these three ages. At 16, 50 per cent of the cohort were living in owner-occupied property.
6. At 23, 58 per cent of the cohort were independent householders that means they were responsible in their own right or jointly with their partner or someone else for owning or renting their accommodation. Fifty one per cent of these independent householders were owner-occupiers.

In this paper the definition of 'owner-occupiers' includes those who were buying or inherited property but excludes seventy-four caravan owners and three enquiry sharers.

Comparisons between owner-occupiers and other independent householders (Tables 1-4, 7, 8).

7. A number of preliminary comparisons between owner-occupiers and other householders are considered in this section. The first part looks at some of the characteristics of those who became an owner-occupier; the second examines their housing circumstances in relation to those in other tenure groups.

Effect of Marital and Partnership status.

8. Knowledge of legal marital and partnership status enables a distinction between married and cohabiting couples. This allows comparisons between the two, and exploration of the extent to which the nature of the relationships differ in housing terms.
9. Table 1 shows that the prevalence of home ownership was greater among married women (65 per cent) and married men (57 per cent) than among other marital and partnership groups. The rate of ownership for married men was somewhat higher than the equivalent figure for men who took part in the Labour Force Survey. In the latter survey, self-described marital status rather than legal marital status was used. The LFS ownership figure for married men aged 20 - 24 was 47 per cent. Table 1 shows the contrast in the experience of single men with partners compared to married men ; fewer of the former were owner-occupiers (33 per cent) and many more were living in privately rented furnished accommodation (32 per cent compared to 3 per cent of married men). Similar differences are observed between wives and single female cohabitees in the sample. Further work will

explore differences in the partnership patterns to see to what extent this helps to explain different levels of ownership. Madge & Brown (1981), for example, found that while only one in three married couples began married life as owner-occupiers, 2½ years later the proportion had risen to one in two.

10. Overall, Table 1 shows that the incidence of ownership closely parallels partnership status; more of the married and cohabiting couples than women and men without a partner were owner occupiers. The difference was greater for women than men. Married and cohabiting women were six times more likely to own their homes than women without a partner.

11. Ten per cent of women without a partner were owner-occupiers compared to 28 per cent of the men without a partner. Within this category there were differences between single people and those who had previously been married. The numbers are small. A higher proportion of the previously married men (50 per cent) were owner-occupiers compared to the previously married women (14 per cent). Most of these women were council tenants whereas most of the separated or divorced men without a partner were owner-occupiers.

Effects of Social class and Economic Activity status.

12. Tenure divisions are largely based on class; 80 per cent of professionals, employers and managers are home owners compared to less than 30 per cent of semi-skilled and unskilled manual workers (GHS, 1979). The social class distribution illustrated in Table 2 follows a similar pattern. More of the respondents in non-manual occupations were home-owners compared to those in manual work.

13. A higher proportion of the men in semi-skilled and skilled manual groups were home owners (51 per cent) compared to the proportion in professional occupations (47 per cent). Age may be one factor accounting for the difference in the social class distribution of young home-owners at 23 compared to the GHS figure quoted above for all home-owners. It has been shown that the peak for movement out of renting into owner-occupation occurs from the age 30 onwards (Holmans, 1979). The reason for the delay is due to the need to establish sufficient capital and have sufficient income to put down a deposit and pay off a mortgage. The amount required to purchase a property in 1981 was at an all-time high (Ginsberg, 1983). If earnings are treated as capital then clearly young professionals at the start of their career are at a disadvantage in the property market compared to manual workers who may have had 7 years of working life by the age of 23.
14. Table 3 shows that 62 per cent of women and 53 per cent of men in paid employment were owner-occupiers. Conversely more of the unemployed women (62 per cent) and men (80 per cent) were non-owners. More of the women doing full-time housework (58 per cent) were non-owners. The number of women and men in full-time education or economically inactive is small. Students however, were more likely to be non-owners (Table 3).
15. Table 4 provides details of the economic activity status of owner-occupiers in comparison to other independent householders. There was a distinct difference in activity status between owners and council tenants. Four per cent

of the male owners were unemployed compared to 23 per cent of the male council tenants. There were differences in the employment pattern of women householders; two-thirds of female owners were in employment but only one-third of female council tenants. In addition, only 26 per cent of female owners were engaged in full-time housework compared to 60 per cent of female council tenants doing housework.

16. The economic characteristics of the privately rented tenants, particularly those living in furnished accommodation are similar to those of owner-occupiers. More of them were from the higher social classes and many more were in paid employment. Given the transitional nature of such accommodation the likelihood is that many of these tenants will become owner-occupiers in the future. Many of these tenants were single men and women living with a partner, and if such changes in tenure occur then there will be a levelling of home ownership between married and cohabiting couples.

Housing experiences: Past and Present.

17. Table 5 shows that owner-occupiers had more recently left their parents to set up home on their own compared to other householders. Ten per cent of women and 9 per cent of men who became owner-occupiers had left before their eighteenth birthday. In contrast, more of the council tenants had left at an early age: three-quarters of the women and half of the men had left home before they were 20.
18. Table 6 shows that half of the first-time buyers had left their parents' home and moved straight away into their present accommodation. A full housing history is available for these people.

Further work will examine such a history in the context of other event data, for example, the timing of first marriage or cohabitation.

19. Some idea of their housing history is given in Table 7. Fifty two per cent of women and 57 per cent of men who were not first-time buyers had at least three different addresses since the age of sixteen.

20. Owner-occupiers have a greater sense of security than tenants. The Housing Consumers' Survey (1977) identified the major advantages of ownership as being freedom to decorate (22 per cent); independence (20 per cent) and a sense of security (14 per cent). The same survey also showed that owner-occupiers were better housed in accommodation of a higher physical standard in houses with gardens. It also confirmed that many more people prefer owning to renting. Among non-owners in the NCDS cohort, 45 per cent wanted to buy a place of their own at some stage. Working paper number twelve on current household and housing situation contains further details on home ownership aspiration within the cohort.

21. Table 8 provides details of the level of overcrowding, based on the number of persons per room, for owner-occupiers and other independent householders. Overall, there was a low level of overcrowding with only two people living in overcrowded accommodation and a further one per cent in accommodation with over one person per room.

More of the tenants, particularly those renting from the local authority (16 per cent) were in accommodation with one or more person per room compared to owner-occupiers (3 per cent). This suggests that owner-occupiers were living in more comfortable circumstances.

22. One reason for the low level of overcrowding is that most of these respondents (57 per cent) were in households of less than three people (Table 9). Furthermore, more of the owner-occupiers were in two person households (64 per cent) compared to other tenures particularly local authority tenants (25 per cent). The difference in household size partly explains the difference in occupancy levels between owner-occupiers and tenants.

23. Differences between Female and Male Owner-occupiers. Eighty four per cent of all homeowners were first-time buyers (Table 10). More of the women (18 per cent) than the men (12 per cent) were living in homes which were not a first-time purchase. Part of the reason for the difference was that more of the women have left home at a younger age compared to the men. Forty eight per cent of women who became owner-occupiers by 23 had left their parents' home before the age of 20 (Table 5) compared to 31 per cent of men owner-occupiers.

24. Not only did more of the women than the men become owner-occupiers at a younger age, more of them were also dependent on their spouse or partner. Table 11 shows that among first-time buyers, 8 per cent of women compared to 1 per cent of men were living in homes being purchased solely in the name of their spouse or partner. Amongst first-time owners there were differences in household status between women and men. More of the men (17 per cent) were solely responsible for paying for their accommodation. Women were more likely to be living in property jointly owned in theirs and their husband's or partner's name (87 per cent).

25. Table 12 gives a breakdown of the marital and partnership status of first-time owners by sex.

Ninety three per cent of all first-time owners were married and cohabiting couples; and 83 per cent of owners jointly owned their property with their spouse or partner (Table 11).

26. There were differences in patterns of ownership between married and cohabiting couples. More of the married women (92 per cent) than single female cohabitees (70 per cent) had joint ownership with their husband (Table 13). Joint ownership was also more common for married men (90 per cent) than it was for single male cohabitees (69 per cent).

27. Surveys have shown that ownership is more common for men than it is for women and that this is largely due to the inferior economic position of women. In 1979 the GHS showed that 80 per cent of owners compared to 69 per cent of council tenants were men. The division is also reflected in NCDS. More of the men than women were owners in their own right. More single men without partners (12 per cent) than single women without partners (3 per cent) were first-time owners. Women were more likely to enter owner-occupation dependent on their partner and, as such their entry into it differs.

Summary and Proposals for further analysis.

28. This paper presents an overview of the differences between owner-occupiers and other independent householders resident in England. Within the sample, ownership was highest for married women (64 per cent) and married men (57 per cent) and least common for single women without a partner (9 per cent) and single men without a partner (26 per cent). There were

differences between the cohabiting couples associated with legal marital status and sex. More of the single female cohabitees (40 per cent) than previously married female cohabitees (21 per cent) were owners. The difference between male cohabitees was more marginal; 33 per cent of the single male cohabitees were owners compared to 38 per cent of the separated or divorced male cohabitees (Table 1).

29 Preliminary findings also suggest that the housing and household circumstances of these owner-occupiers was somewhat better than those of the tenants. The greatest contrast in household and social class background was between the owners and local authority tenants. Further work should examine:

30. Differences between owner-occupiers and others:

- (a) Consider in greater detail the current housing circumstances of cohort members and the extent to which owner-occupiers are better housed and in more permanent accommodation. Indices such as housing costs, use of amenities, type of accommodation, satisfaction with housing and household composition will be used.
- (b) Levels of ownership among different income and social class groups after allowing for current partnership status based on earnings of the economic or dependency unit should be examined. In the majority of cases, this will mean differences between two-income and single income couples, as few owners were unemployed and few had dependents. (Table 14).
- (c) The effects of labour market experiences between the years 16 to 23, such as age on leaving school.

take-up of further education and experience of unemployment, and how this relates to patterns of ownership can be explored. The timing and duration of these various events can be mapped alongside the point of entry into ownership for first-time buyers (84 per cent of owners).

- (d) Comprehensive information has also been collected on family and partnership history, and this, too, can be considered in the context of housing experiences and entry into home ownership.

Differences between married, cohabiting and legally single owners.

- (e) Details on the year of purchase, cost, sources of finance and type of accommodation together with current housing costs will also be reviewed to see what information they yield on the behaviour of first-time owners. This will help to show some of the financial obstacles that home owners face when acquiring their first property. It may further account for differences between the marital status groups and the dependence of women on men.
- (f) Single people are least likely to be owners particularly if they are women. This, in part, reflects the smaller amount of capital they are able to amass compared to couples. The amount needed in 1981 was at an all time high, that is if earnings are treated as working capital in relation to getting a mortgage. In 1980 the ratio of initial mortgage to earnings was 45 per cent (Ginsberg, 1983). Single people, particularly women, are also seen as more of a financial risk to building societies and others who act as gate-keepers to owner occupation. Although we cannot

comment on the discrimination against single people and women by the various financial institutions in the mortgage market on the basis of NCDS data, we could compare the circumstances of those with a local authority mortgage and those with other mortgages. It has been shown that local authority borrowers earn less and have a less secure income compared to other buyers (Roof, Winger 1982).

- (g) Another way of looking at the financial hurdle of buying is to relate it to some of the factors recorded in the survey associated with the transmission of wealth; the level of parental financial support; whether cohort members moved out of their parents' home straight into their bought house; and date of first leaving home.

Of primary interest would be comparisons between women and men in the sample controlling for marital and partnership status. It may be that it is not just differences in employment and therefore in income levels between the sexes that account for the different levels of owner occupation, but earlier factors associated with their home background. Further analysis based on the use of longitudinal data should be helpful in exploring the influence of these background factors on current housing circumstances.

- (h) The chances of becoming an owner were increased by marriage. More of the married couples were owners compared to cohabiters. There may be differences in the patterns of when they met their partner, age started living together and marital status at the time between married and cohabiting couples which affect housing experiences. Also, further work should examine the influence of social class and age of spouse or partner in

relation to the differing levels of owner-
occupation between married and cohabiting women
and men.

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APPENDIX A.

<u>Derived variables used in Appendix B.&C.</u>	<u>Derived variable name</u>
1. Type of current tenure situation: summarises tenure group for those in private households. Distinguishes between those cohort members who are independent householders and others sharing with parents, relatives or non-relatives, that is in someone else's household. Source: N5029, N5318, N5333, N.5335, N.5375, N.5414.	CENSTENR
2. Type of current household situation and household status: distinguishes between independent householders and those living in someone else's household i.e. sharing with parents or in-laws, sharing with other relatives or sharing with non-relatives. Source: N.5029, N.5331, N.5335.	HOH
3. Whether first-time owner-occupier or not by household status. Source: N.5318, N.5331, N.5333, N.5348, N.5350, HOH	TYPEOWN
4. Current social position: categorises the socioeconomic group into which the respondent's current or last job Source: N.4144, N.4238, N.4347.	CURRSOC
5. Current economic position: summarises whether the respondent was economically active and employed or unemployed, economically inactive and in full-time education, housework, long-term sick, extended holiday or other activity out of the labour force. Source: N.4331, N.4333, N.4531, N.4532, N.4755, N.4856.	ACTSTAT

6. Type of current family unit: summarises the marital and co-habitational status of the respondent together with the presence or absence of children in the family when interviewed. Source: N.5036, N.5039, N.5042, N.5045, N.5048, N.5051, N.5054, N.5057, N.5060, N.5063, codes 2 to 4; N.5013, N.5016, N.5029
7. Age on leaving parents' home or other carers since the age of 16: grouped into three ages, below 18, 18 - 20, 20 or older. Source: N.5454, N.5456.
8. Number of adults and children in respondent's current household. Source: N.5034.
9. Current level of overcrowding based on number of persons per room comparable with Census and GHS definitions. Source: N.5034, N.5036 to N.5065, N.5323, N.5328.
- FAMTYP
- WHNLEFT
- HHSIZE
- DENSITY

APPENDIX B.

List of cross-tabulations.

All tables are based on the characteristics of respondents resident in England. All tables in this Appendix are percentages and the percentages rounded to the nearest whole number. Values 0.6 to 0.9 are shown as 1 per cent, and, in most cases where the percentage within any table is less than 1, the number of individuals within that cell is reported in brackets. Percentages have not been computed when the row total is less than 20. The size of the subgroups on which each table is based varies with the information available.

TABLE:

1. Tenure by marital and partnership status and sex.
2. Tenure by social class and sex.
3. Owners and non-owners by economic activity status and sex.
4. Economic activity status by tenure and sex.
5. Age on leaving parents' home by tenure and sex.
6. Whether moved into current address or not on first leaving parents' home by type of ownership and sex.
7. Number of different addresses since 16 by type of ownership and sex.
8. Level of overcrowding by tenure.
9. Size of household by tenure.
10. Proportion of first-time and non first-time owners by sex
11. Household status of first-time owners by sex.
12. Marital and partnership status of first-time owners by sex.
13. Household status of married and cohabiting couples who are first-time owners.
14. Proportion of first-time owners who were parents by marital and partnership status.

APPENDIX B.

TABLE 1. Tenure by marital and partnership status and sex.

(Base = Independent householders, England).

	Owner- occupier. %	Rent L/A %	Rent H/A %	Privately rented Unfurn. %	Furn. %	Other. %	Total (N=100%)
<u>All females.</u>	53	24	3	4	9	6	3684
<u>Not cohabiting</u>	10	29	6	4	37	14	587
Single	9	20	6	5	43	16	469
Separated, divor- ced or widowed	14	63	5	3	12	2	118
<u>Married & co- habiting.</u>	62	23	3	4	4	5	3097
Married	65	22	3	3	2	5	2740
Single	40	22	3	6	23	5	280
Separated, di- vorced or widowed	21	56	6	6	8	2	77
<u>All males.</u>	48	22	2	4	14	9	2429
<u>Not cohabiting.</u>	28	8	1	4	43	15	514
Single	26	7	1	4	45	15	476
Separated or divorced	50	21	3	5	13	8	38
<u>Married & co- habiting.</u>	54	26	3	4	6	8	1915
Married	57	26	3	4	3	8	1664
Single	33	22	3	4	32	5	230
Separated or divorced	38	43	9	5	5	-	21
% TOTAL	51	23	3	4	11	7	6113

(1) Excludes 74 caravan owners & 3 equity sharers.

APPENDIX B.

TABLE 2. Tenure by social class and sex.

(Base = Independent householders, England)

	Owner- occupiers % (1)	Rent L/A %	Rent H/A %	Privately rented		Other %	Total (N=100%)
				Unfurn. %	Furn. %		
<u>All females</u>	53	24	3	4	9	6	3684
Professional & Intermediate	51	11	2	4	22	9	695
Semi & skilled non-manual	64	18	3	4	7	4	1846
Semi & skilled manual	40	40	4	4	5	7	981
Unskilled manual	26	26	9	5	3	4	74
<u>All males</u>	48	22	2	4	14	9	2429
Professional & intermediate	47	9	2	4	28	9	539
Semi & skilled non manual	59	10	2	2	18	8	368
Semi & skilled manual	51	29	3	4	7	6	1291
Unskilled manual	23	50	4	6	12	4	119
% TOTAL	51	23	3	4	11	7	6113

(1) For definition of owner-occupiers see Footnote Table 1.

APPENDIX B.

TABLE 3. Owners and non-owners by economic activity status and sex.

(Base = Independent householders, England)

	Owners %	Non-owners. %	Total (N=100%)
All females	53	46	3630
Employed	62	38	2122
Unemployed	38	62	216
Full-time education	30	70	47
Housework	42	58	1189
Other econ.inactive	55	45	56
All males	48	52	2415
Employed	53	47	2111
Unemployed	20	80	222
Full-time education	11	89	73
Housework	(1)	-	1
Other econ.inactive	(1)	(7)	8
% TOTAL	51	49	6045

APPENDIX B.

TABLE 4. Economic activity status by tenure and sex.

(Base = Independent householders, England)

	Employed %	Unemployed %	Full-time education %	Housework %	Other Econ Inact. %	Total (N=100%) %
<u>All females</u>	58	6	1	33	1	3630
Owner-occupier (1)	68	4	1	26	1	1946
Rent L/Auth	29	8	(2)	60	2	863
Rent H/Assoc	44	11	1	41	3	119
Privately rented unfurnished	60	5	1	31	2	136
Privately rented furnished	80	7	7	5	-	342
Other	62	7	1	28	-	224
<u>All males</u>	87	9	3	(1)	(8)	2415
Owner-occupier (1)	95	4	1	(1)	(1)	1166
Rent L/Auth	74	23	1	-	(3)	531
Rent H/Assoc	84	5	9	-	(1)	63
Privately rented unfurnished	86	11	3	-	-	92
Privately rented furnished	80	9	11	-	1	339
Other.	90	4	5	-	-	223
% TOTAL	70	7	2	20	1	6045

(1) For definition of owner-occupiers see Footnote Table 1.

APPENDIX B

TABLE 5. Age on leaving Parent's home by tenure and sex.
(Base = Independent householders in England)

	Before 18. %	18-19 %	20 yrs & above %	Total (N=100%)
<u>All females.</u>	17	43	40	3610
Owner-occupiers (1)	10	38	52	1938
Renting from Local Authority	31	42	27	849
Renting from Housing Assoc.	22	46	32	119
Privately rented unfurnished	17	46	37	137
Privately rented furnished	13	64	23	349
Other	22	49	28	218
<u>All males.</u>	14	30	56	2346
Owner-occupiers. (1)	9	22	69	1135
Renting from Local Authority	19	30	51	506
Renting from Housing Assoc.	13	35	52	62
Privately rented unfurnished	10	39	51	92
Privately rented furnished	13	52	35	338
Other.	33	32	35	213
% TOTAL	16	38	47	5956

(1) For definition of owner-occupiers see Footnote Table 1.

APPENDIX B

TABLE 6. Whether moved into current address or not on first leaving
parents home by type of ownership and sex.

(Base = Owner-occupiers, England)

	Moved to current address %	Moved to different address %	Total N=100%
<u>All females.</u>	45	55	1914
First-time owners	54	46	1568
Not first-time owners	5	95	346
<u>All males.</u>	52	48	1130
First-time Owners	59	41	990
Not first-time Owners	6	94	140
% TOTAL	48	52	3044

APPENDIX B.

TABLE 7. Number of different addresses since 16 by type of ownership and sex.

(Base = Owner-occupiers, England)

	1 %	2 %	3 %	4 %	5 %	6 or more %	Can't remember %	Total (N=100%)
All females	(10)	40	29	15	7	8	(1)	1970
First-time owner	1	48	25	12	6	8	(1)	1614
Not first-time owner	-	5	47	25	11	11	-	356
All males	1	45	27	11	5	10	(1)	1171
First-time owner	1	51	23	9	5	10	(1)	1029
Not first-time owner	-	3	53	28	6	8	-	142
% TOTAL	1	42	28	13	6	9	(2)	3141

TABLE 8. Level of overcrowding by tenure.

(Base = Independent householders, England)

	Persons per room: (2)						Total N=100%
	Under 0.5 %	0.5 to 0.65. %	0.66 to 0.99. %	1. %	Over 1 to 1.5 %	Over 1.5 %	
Owner-occupiers ⁽¹⁾	46	35	15	3	(11)	-	3122
Renting from Local/Auth	11	30	42	13	3	(1)	1387
Renting from Housing/Ass	13	32	44	10	1	-	173
Privately rented Unfurn.	25	32	34	8	(1)	-	221
Privately rented Furn.	23	38	34	4	(2)	(1)	508
Other	25	33	35	5	1	-	422
% TOTAL	32	34	26	6	1	(2)	5833

(1) For definition of owner-occupiers see Footnote Table 1.

(2) Categories based on GHS definition.

APPENDIX B.

TABLE 9. Size of household by tenure.

(Base = Independent householders, England)

	Number of persons (adults & children)					Total N=100%
	1 %	2 %	3 %	4 %	5 or more %	
Owner-occupiers. (1)	4	64	21	8	2	3146
Renting from Local Authority	4	25	36	26	8	1407
Renting from Housing Association	10	36	34	13	5	184
Privately rented unfurnished	12	50	26	9	2	232
Privately rented furnished	26	42	16	12	3	686
Other.	5	43	26	16	8	448
% TOTAL	7	50	25	14	4	6103

(1) For definition of owner-occupiers see Footnote Table 1.

TABLE 10. Proportion of first-time and non first-time owners by sex.

(Base = Owner-occupiers, England)

	Female %	Male %	All %
First-time owner	82	88	84
Not first-time owner	18	12	16
TOTAL (N=100%)	1971	1172	3143

APPENDIX B.

TABLE 11. Household status of first-time owners by sex.

(Base = First-time owners, England)

	Female %	Male %	All %
Respondent sole head	3	17	9
Partner sole head	8	1	6
Jointly with spouse or partner	87	76	83
Jointly with other person	1	4	2
TOTAL (N = 100%)	1614	1029	2643

TABLE 12. Marital and partnership status of first-time owners by sex.

(Base = First-time owners, England)

	Female %	Male %	All %
<u>Not cohabiting</u>	4	13	7
Single	3	12	6
Separated, divorced or widowed	1	(14)	1
<u>Married & cohabiting</u>	96	87	93
Married	89	80	86
Single	6	7	6
Separated, divorced or widowed	1	(4)	14
TOTAL (N = 100%)	1614	1029	2643

APPENDIX B.

TABLE 13. Household status of married and cohabiting couples who are first-time owners.

(Base = Married and cohabiting first-time owners, England)

	Respondent sole head %	Partner sole head %	Jointly with partner %	Total (N=100%)
<u>Females.</u>				
Married & cohabiting	1	9	90	1538
Married	1	7	92	1442
Single	7	23	70	96
<u>Males.</u>				
Married and cohabiting	10	2	87	879
Married	9	1	90	814
Single	25	6	69	65
% TOTAL	4	6	90	2417

TABLE 14. Proportion of first-time owners who were parents by marital and partnership status.

	<u>Mothers.</u>		<u>Fathers.</u>	
	%	(N=100%)	%	(N=100%)
Married	33	1446	25	821
Single	14	99	14	69
TOTAL	31	1545	24	890

APPENDIX C.

List of cross-tabulations.

All tables are based on the characteristics of respondents resident in Great Britain. All tables in this Appendix are percentages and the percentages rounded to the nearest whole number.

Values 0.6 to 0.9 are shown as 1 per cent, and, in most cases where the percentage within any table is less than 1, the number of individuals within that cell is reported in brackets.

Percentages have not been computed when the row total is less than 20. The size of the subgroups on which each table is based varies with the information available.

TABLE:

1. Tenure by marital and partnership status and sex.
2. Tenure by social class and sex.
3. Owners and non-owners by economic activity status and sex.
4. Economic activity status by tenure and sex.
5. Age on leaving parents' home by tenure and sex.
6. Whether moved into current address or not on first leaving parents' home by type of ownership and sex.
7. Number of different addresses since 16 by type of ownership and sex.
8. Level of overcrowding by tenure.
9. Size of household by tenure.
10. Proportion of first-time and non first-time owners by sex
11. Household status of first-time owners by sex.
12. Marital and partnership status of first-time owners by sex.
13. Household status of married and cohabiting couples who are first-time owners.
14. Proportion of first-time owners who were parents by marital and partnership status.
15. Country of residence by sex.

APPENDIX C.

TABLE 1. Tenure by marital and partnership status and sex.

(Base = Independent householders, Great Britain).

	Owner- occupier. %	Rent L/A %	Rent H/A %	Privately rented		Other. %	Total (N=100%)
				Unfurn. %	Furn. %		
<u>All females.</u>	52	25	4	4	9	7	4314
<u>Not cohabiting</u>	12	29	5	4	35	14	671
Single	11	20	5	5	42	17	530
Separated, divor- ced or widowed	15	64	5	3	11	2	141
<u>Married & co- habiting.</u>	59	24	3	3	4	5	3643
Married	62	23	3	3	2	6	3248
Single	39	23	4	6	22	4	310
Separated, di- vorced or widowed	22	56	6	6	7	2	85
<u>All males.</u>	46	24	3	4	13	10	2898
<u>Not cohabiting.</u>	27	9	2	4	41	17	612
Single	26	7	2	4	43	18	569
Separated or divorced	46	23	2	5	16	7	43
<u>Married & co- habiting.</u>	51	28	3	4	6	8	2286
Married	54	28	3	3	2	8	2004
Single	32	23	3	4	31	6	260
Separated or divorced	41	41	9	4	4	-	22
% TOTAL	50	24	3	4	11	8	7212

APPENDIX C.

TABLE 2. Tenure by social class and sex.

(Base = Independent householders, Great Britain.)

	Owner- occupiers %	Rent L/A %	Rent H/A %	Privately rented Unfurn. %	Privately rented Furn. %	Other %	Total (N=100%)
<u>All females</u>	52	25	4	4	9	7	4209
Professional & Intermediate	52	11	3	4	21	10	794
Semi & skilled non-manual	62	19	3	4	7	5	2132
Semi & skilled manual	39	44	5	4	(4)	8	1150
Unskilled manual	16	36	6	35	1	4	133
<u>All males</u>	48	24	3	4	13	7	2764
Professional & intermediate	47	10	2	4	28	9	608
Semi & skilled non manual	57	11	3	3	17	9	436
Semi & skilled manual	48	31	3	4	7	6	1567
Unskilled manual	22	53	4	4	9	6	153
% TOTAL	51	25	3	4	10	7	6973

APPENDIX C.

TABLE 3. Owners and non-owners by economic activity status and sex.

(Base = Independent householders, Great Britain).

	Owners %	Non-owners. %	Total (N=100%)
All females	52	48	4253
Employed	61	38	2447
Unemployed	35	65	264
Full-time education	26	74	57
Housework	40	60	1413
Other econ.inactive	50	50	72
All males	46	54	2879
Employed	51	49	2486
Unemployed	17	83	295
Full-time education	8	92	84
Housework	(2)	(2)	4
Other econ.inactive	(1)	(9)	10
% TOTAL	50	50	7132

APPENDIX C.

TABLE 4. Economic activity status by tenure and sex.

(Base = Independent householders, Great Britain)

	Employed %	Unemployed %	Full-time education %	Housework %	Other Econ Inact. %	Total (N=100) %
<u>All females</u>	57	6	1	33	2	4253
Owner-occupier	68	4	1	26	2	2214
Rent L/Auth	29	9	(3)	59	2	1066
Rent H/Assoc	40	12	1	42	4	154
Privately rented unfurnished	60	5	1	32	2	156
Privately rented furnished	81	7	8	4	-	378
Other	61	8	2	28	2	285
<u>All males</u>	86	10	3	(4)	(10)	2879
Owner-occupier	95	4	(8)	(2)	(1)	1338
Rent L/Auth	73	25	1	(1)	(3)	684
Rent H/Assoc	79	9	9	-	2	88
Privately rented unfurnished	85	10	3	1	1	109
Privately rented furnished	78	10	11	-	1	379
Other.	88	6	6	-	-	281
% TOTAL	69	8	2	20	1	7132

APPENDIX C.

TABLE 5. Age on leaving Parent's home by tenure and sex.
 (Base = Independent householders Great Britain)

	Before 18. %	18-19 %	20 yrs & above %	Total (N=100%)
<u>All females.</u>	17	41	41	4220
Owner-occupiers	10	37	53	2201
Renting from Local Authority	31	40	29	1048
Renting from Housing Assoc.	22	45	33	154
Privately rented unfurnished	18	45	37	156
Privately rented furnished	14	62	24	381
Other	22	48	29	280
<u>All males.</u>	14	29	56	2788
Owner-occupiers.	8	22	69	1300
Renting from Local Authority	20	29	51	655
Renting from Housing Assoc.	13	33	54	87
Privately rented unfurnished	13	36	51	109
Privately rented furnished	13	50	36	377
Other.	32	30	38	260
% TOTAL	16	37	47	7008

APPENDIX C

TABLE 6. Whether moved into current address or not on first leaving parents home by type of ownership and sex.

(Base = Owner-occupiers, Great Britain)

	Moved to current address %	Moved to different address %	Total N=100%
<u>All females</u>	45	55	2176
First-time owners	54	46	1780
Not first-time owners	5	95	396
<u>All males.</u>	52	48	1292
First-time Owners	59	41	1134
Not first-time Owners	6	94	158
<u>% TOTAL</u>	48	52	3468

APPENDIX C.

TABLE 7. Number of different addresses since 16 by type of ownership and sex.
 (Base = Owner-occupiers, Great Britain).

	1 %	2 %	3 %	4 %	5 %	6 or more %	Can't remember %	Total (N=100%)
All females	(11)	40	30	14	7	8	(1)	2240
First-time owner	(11)	48	26	12	6	8	(1)	1834
Not first-time owner	-	5	48	25	11	11	-	406
All males	1	46	26	12	5	9	(1)	1344
First-time owner	2	51	23	10	5	9	(1)	1182
Not first-time owner	-	4	52	28	7	9	-	162
% TOTAL	1	42	28	13	6	9	(2)	3584

TABLE 8. Level of overcrowding by tenure.
 (Base = Independent householders, Great Britain).

	Persons per room:						Total N=100%
	Under 0.5 %	0.5 to 0.65. %	0.66 to 0.99. %	1. %	Over 1 to 1.5 %	Over 1.5 %	
Owner-occupiers	45	35	16	3	(15)	-	3552
Renting from Local/Auth	11	30	41	14	3	(1)	1754
Renting from Housing/Ass	12	32	42	12	2	-	231
Privately rented Unfurn.	24	30	35	9	1	-	255
Privately rented Furn.	23	38	35	4	(3)	(1)	555
Other	26	34	31	7	1	1	499
% TOTAL.	31	34	27	7	1	(6)	6846

APPENDIX C.

TABLE 9. Size of household by tenure.

(Base = Independent householders, Great Britain)

	Number of persons (adults & children)					Total N=100%
	1 %	2 %	3 %	4 %	5 or more %	
Owner-occupiers.	4	64	22	8	2	3586
Renting from Local Authority	4	25	36	27	8	1774
Renting from Housing Association	9	35	36	15	5	244
Privately rented unfurnished	12	50	25	10	2	270
Privately rented furnished	26	42	16	12	3	758
Other.	5	41	27	17	9	572
% TOTAL	7	49	26	14	4	7204

TABLE 10. Proportion of First-time and non first-time owners by sex.

(Base = Owner-occupiers, Great Britain).

	Female %	Male %	All %
First-time owner	82	88	84
Not first-time owner	18	12	16
TOTAL (N=100%)	2240	1344	3584

APPENDIX C.

TABLE 11. Household status of first-time owners by sex.

(Base = First-time owners, Great Britain).

	Female %	Male %	All %
Respondent sole head	3	18	9
Partner sole head	8	1	6
Jointly with spouse or partner	87	76	83
Jointly with other person	1	4	2
TOTAL (N = 100%)	1834	1182	3016

TABLE 12. Marital and partnership status of first-time owners by sex.

(Base = First-time owners, Great Britain).

	Female &	Male %	All %
<u>Not cohabiting</u>	4	13	8
Single	3	12	6
Separated, divorced or widowed	1	1	1
<u>Married & cohabiting</u>	96	87	92
Married	90	80	86
Single	6	6	6
Separated, divorced or widowed	(11)	(5)	(16)
TOTAL (N = 100%)	1834	1182	3016

APPENDIX C

TABLE 13 Household status of married and cohabiting couples
who are first-time owners
(Base = Married and cohabiting first-time owners,
Great Britain).

	Respondent sole head %	Partner sole head %	Jointly with partner %	Total (N=100%)
<u>Females.</u>				
Married and cohabiting	1	8	91	1742
Married	1	8	92	1640
Single.	8	24	69	102
<u>Males.</u>				
Married and cohabiting	11	1	88	1008
Married	10	1	89	938
Single.	26	6	68	70
% TOTAL	5	6	89	2750

TABLE 14. Proportion of first-time owners who were parents by
marital and partnership status.

	Mothers % (B=100%)		Fathers % (N=100%)	
Married	33	1045	26	945
Single and cohababiting	10	106	13	74
TOTAL	31	1751	25	1019

TABLE 15

Country of residence by sex.

(Base = All those living in Great Britain)

	England %	Wales. %	Scotland %	Total (N=100%)
Women	85	5	10	6227
Men	85	5	10	6231
% TOTAL	85	5	10	12458