



PRIVATE RENTED SECTOR

in Northern Ireland

Socio-Economic Profile of Tenants in the Private Rented Sector

Report Three

**Housing
Executive**

The Regional Strategic Housing Authority for Northern Ireland



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1.0 INTRODUCTION

This report is the third of eight reports in a series which provides an analysis of different elements of the private rented sector in Northern Ireland.

The eight reports are:

- Report One: Introduction and Background to Research Series
- Report Two: Stock Profile and Physical Condition Report
- Report Three: Socio-economic Profile of Tenants in the Private Rented Sector
- Report Four: Living in the Private Rented Sector: The Experience of Tenants
- Report Five: Government Measures Report
- Report Six: Landlords Perspective Report
- Report Seven: Housing Benefit and the Private Rented Sector
- Report Eight: The Private Rented Sector North and South

The second report provided an analysis of the private rented sector in Northern Ireland using data from the 2001 and 2006 House Condition Surveys. It examined stock in terms of the distribution, nature and condition of dwellings in the private rented sector in Northern Ireland.

This report provides a profile of the occupants of the private rented sector by examining their demographic and socio-economic characteristics. The next report will present the results of a tenant survey carried out in tandem with the 2006 House Condition Survey.



2.0 METHODOLOGY

The analysis contained in this report is based on information from the House Condition Survey and provides an in-depth analysis of the socio-economic information on those who live in the private rented sector. The House Condition Survey is the largest sample survey in Northern Ireland and provides the most comprehensive insight into housing in Northern Ireland. The survey collects information mainly on the physical attributes of dwellings but also provides valuable socio-economic data relating to the circumstances of households. The House Condition Survey is traditionally carried out every five years, although in 2004 the first Interim House Condition Survey was carried out.

This research report will in the main compare data from the 2001 and 2006 House Condition Survey, as the sample for the 2004 Interim House Condition Survey was both smaller than, and drawn differently from, that of the main survey. This report therefore includes figures only where appropriate from the 2004 Interim House Condition Survey.



3.0 SOCIO-ECONOMIC PROFILE OF PRS

The remainder of this report presents key information, based on an analysis of the 2006 House Condition Survey, on the demographic and socio-economic characteristics of tenants in the private rented sector (PRS).

3.1 Age of Household Reference Person (Appendix Table A1)

The 2006 House Condition Survey confirmed the view that the private rented sector tends to be associated with younger households, with over half (54%) of Household Reference Persons (HRPs) in the private rented sector aged under 40. This compared to only 22 per cent in the owner occupied sector and 26 per cent in the social sector.

This is reflected in the two age-related sub-groups. The private rented sector had

significantly higher proportions of HRPs aged 17-24¹ and 25-35 than those found in the stock as a whole. Eighteen per cent of HRPs in the PRS were aged 17-24, over four times the proportion found in the stock as a whole (4%), and indeed more than half of all HRPs aged 17-24 were in the PRS. 36 per cent of HRPs in the private rented sector were aged between 25-39, considerably higher than the proportion found in the stock as a whole (23%) and also higher than the proportion found in any other tenure.

One quarter (25%) of HRPs in the private rented sector were aged 40-59, lower than the proportion found in the stock as a whole (37%). Similarly, HRPs in the private rented sector aged 60-74 (14%) and 75 and older (7%) were under-represented in the sector when compared to the stock as a whole (24% and 13%).

1. In the 2001 House Condition Survey HRPs in the youngest age group were aged 18-24 and in the 2006 House Condition Survey this changed to 17-24.

*Comparison between 2001 and 2006
(Appendix Table A2)*

Figure 1 illustrates the prevalence and increasing importance of younger HRP in the private rented sector. The proportion of 17-24 year old HRPs in the private rented sector increased by five percentage points (from 13% in 2001 to 18% in 2006), and numerically more than doubled in size (from 6,100 to 14,400). The proportion of HRPs aged 25-39 increased slightly from 35 per cent in 2001 to 36 per cent in 2006, although numerically the size of this group increased by more than 50 per cent, (from 17,000 to 28,900). Whilst younger HRPs have traditionally been predominantly students, there is little doubt the increase in the number of HRPs in the 25-39 age group reflects greater difficulty in accessing owner occupancy and social housing.

3.2 Age of HRP - Dwelling Type (Appendix Tables A3 & A4)

Within the stock as a whole in 2006 younger HRPs were more likely to live in terraced housing: 54 per cent of all HRPs who were in the 17-24 year old age group and 38 per cent of 25-29 year olds, compared with 33 per cent of all households. Older HRPs were over-represented in bungalows: 33 per cent of

60-74 year olds and 31 per cent of over 75s compared with 23 per cent of all households.

In the private rented sector in 2006, terraced housing was the predominant dwelling type among younger age groups: half (50%) of HRPs aged 17-39² years old lived in terraced housing, compared with 46 per cent of all private rented households.

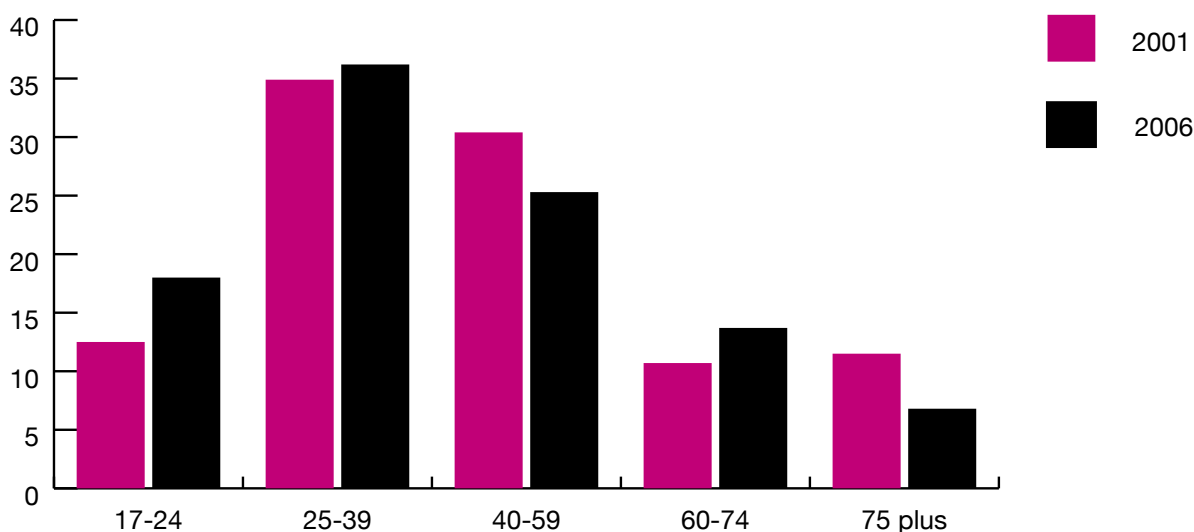
Those in the 40-59 age group were also most likely to live in terraced housing (45%), which is similar to the average for the private rented sector as a whole of 46 per cent. This age group were over-represented in bungalows: 20 per cent of those aged 40-59 lived in bungalows compared to 14% of all private rented households.

Those aged over 60³ were slightly over-represented in bungalows: 17 per cent of over 60s lived in bungalows compared with the overall average of 14 per cent of all PRS households.

3.3 Age of HRP Dwelling Age (Appendix Tables A5 & A6)

Within the stock as a whole, HRPs of working age were over-represented in newer dwellings: 33 per cent of 17-24 year olds, 38 per cent

Figure 1: Age of Household Reference Person PRS 2001 and 2006 (%)



2. Due to small numbers the 17-24 and 25-39 age groups have been banded together

3. Due to small numbers, the 60-74 and 75 plus age groups have been banded together

of 25-39 year olds and 33 per cent of 40-59 year olds lived in dwellings built after 1980 compared to 30 per cent of all households. Conversely, the oldest HRP (over 75s) were over-represented in dwellings built before 1919: 18 per cent of over 75s lived in dwellings built before 1919 compared with 14 per cent of all households.

In the private rented sector younger HRPs (this has been grouped to 17-39 due to small numbers) were slightly over-represented (28%) in dwellings built after 1980. Older HRPs (grouped as over 60s due to small numbers) were under-represented (17%) in the newer dwellings compared to the overall average of 25 per cent.

Similar proportions of 17-39 year olds (26%) and over 60s (27%) lived in privately rented dwellings built before 1919. However, analysis of all those living in privately rented dwellings built before 1919 reveals that more than half (52%) of HRPs were aged under 40.

3.4 Age of HRP - Dwelling Location (Appendix Tables A7 & A8)

Within the total housing stock younger HRPs were more likely to live in urban areas - 86 per cent of 17-24 year olds lived in urban areas, compared to 71 per cent of all households.

In the private rented sector in 2006 younger HRPs (i.e. those aged 17-39) were also more likely to live in urban areas - 81 per cent of HRPs aged 17-39 lived in urban areas, compared to 77 per cent for all HRPs.

HRPs aged 40-59 were slightly over-represented in rural areas (26% compared to 23% for all HRPs in the private rented sector). The oldest HRPs (i.e. those aged 60 and over) were most likely to live in rural areas - 30 per cent compared to 23 per cent for all age groups.

3.5 Household Type (Appendix Table A9)

Lone adults were the most common household type in the private rented sector, accounting for 23 per cent of all households in this sector - significantly higher than the

Table 1: Household Type in the Private rented sector and total stock 2006 (%)

	PRS 2006	Total Stock 2006
Lone Adult	23.0	14.1
Two Adults	16.9	13.5
Small Family	9.1	11.7
Large Family	4.6	10.4
Large Adult	8.7	13.3
Two Older	5.4	15.6
Lone Older	12.5	15.0
Lone Parent	19.8	6.4

proportion of lone adult households in the total housing stock (14%).

Lone parent households formed the second largest household type in the private rented sector in 2006, accounting for 20 per cent of households in this sector. The proportion of lone parents in the private rented sector (37%) was six times higher than in the stock as a whole (6%), and was higher than the proportion found in any other tenure. Indeed, analysis of all lone parent households showed that over one-third (37%) lived in the private rented sector.

Two adult households accounted for 17 per cent of households in the private rented sector, representing the third largest group in this sector, whilst the proportion found in the stock as a whole was 14 per cent. Indeed, the private rented sector had a higher proportion of two adult households than any other tenure (14% in the owner occupied sector, 9% in Housing Executive accommodation and 3% in Housing Association accommodation).

Older households were under-represented in the private rented sector. Two adult older households accounted for 5 per cent of households in the private rented sector, compared to 16 per cent of households within the total housing stock. Lone older households accounted for 13 per cent of households in the private rented sector, compared to 15 per cent of households within the total housing stock.

Families were also under-represented in the private rented sector. Small families accounted for 9 per cent of all households

in the private rented sector, slightly less than the proportion found in the stock as a whole (12%). Large families accounted for 5 per cent of households in the private rented sector, half the proportion found in the stock as a whole (10%) - the private rented sector contained the smallest proportion of large families compared to all the other tenures.

Large adult households represented 9 per cent of households in the private rented sector in 2006, less than the proportion found in the stock as a whole (13%).

*Comparison - 2001 and 2006
(Appendix Table A10)*

The total number of private renting households increased from 48,650 in 2001 to 79,860 in 2006, an increase of 64 per cent.

Comparison of household types in 2001 and 2006 reveals two particularly interesting changes: the decreasing proportion of lone adult households (from 30% in 2001 to 23% in 2006) and the significant increase in lone parent households (from 10% in 2001 to 20% in 2006) in the private rented sector (see Figure 2).

The proportion of lone adults in the private rented sector decreased from 30 per cent in 2001 to 23 per cent in 2006. However, this proportional decrease in lone adult

households in the private rented sector must be viewed in the context of significant increase in the size of other household types in the private rented sector (see discussion below).

Indeed, numerically, the number of lone adult households in the sector actually increased, from 14,400 to 18,400. The proportion of lone parents in the private rented sector doubled from 2001 to 2006 (from 10% to 20%), whilst the number more than tripled (from 4,800 to 15,300).

Two other household types increased proportionally between 2001 and 2006: two adult households increased from 15 per cent to 17 per cent and lone older households increased from 12 per cent to 13 per cent. However, these relatively small percentage changes mask the extent of the increase - the numbers of both household types in the private rented sector almost doubled.

Alongside lone adults, the proportions of the following household types decreased from 2001 to 2006:

- Large family households decreased from 8 per cent to 5 per cent
- Two older person households decreased from 8 per cent to 5 per cent
- Small family households decreased from 10 per cent to 9 per cent

Figure 2: Household Type - Private Rented Sector 2001 and 2006 (%)

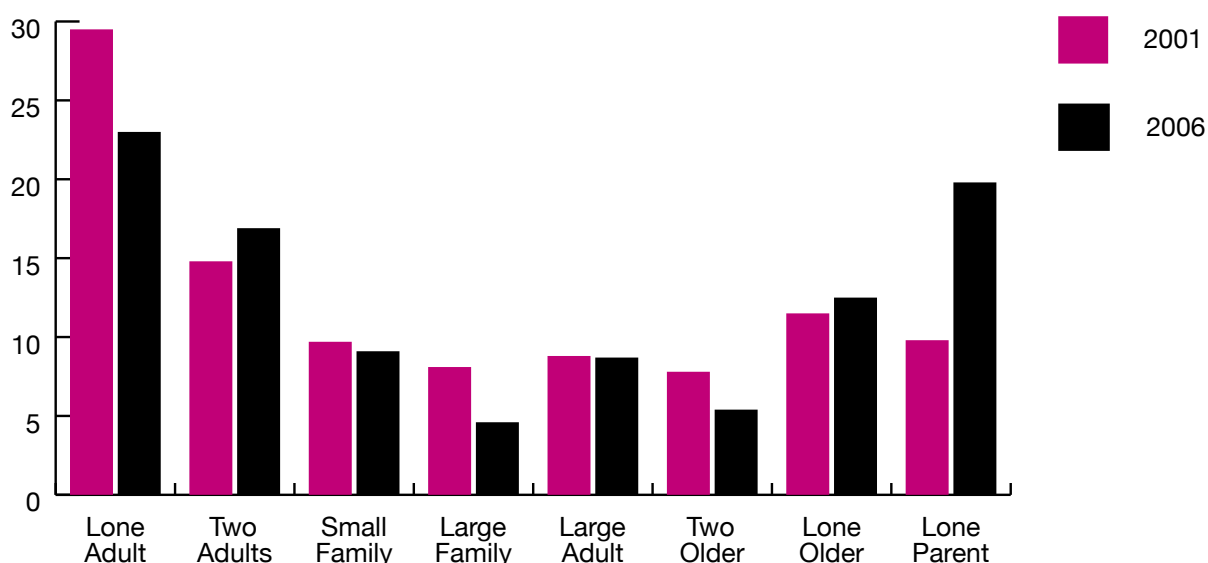
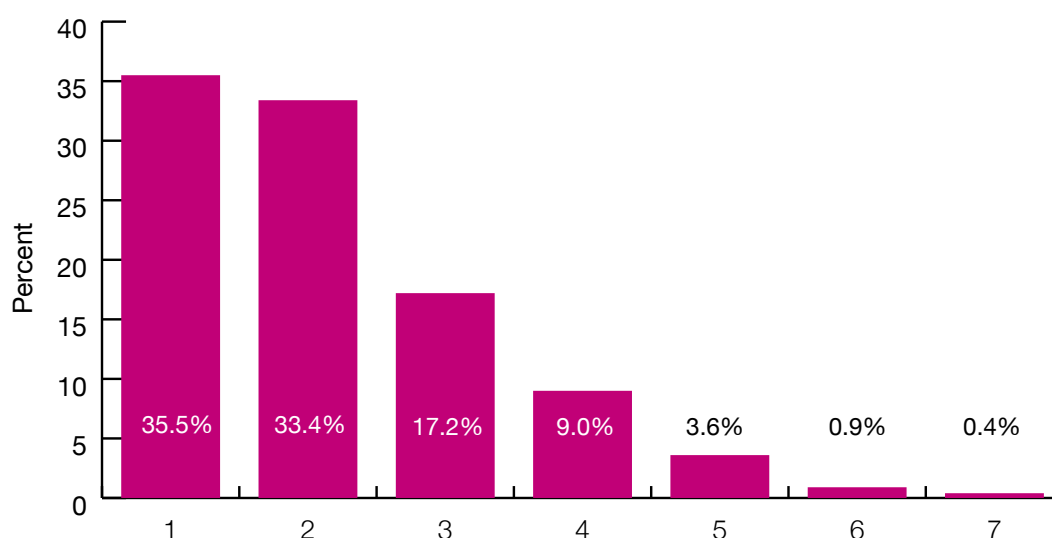


Figure 3: Total number of people in household, PRS (%)



The proportion of large adult households remained the same at 9%. It should be noted that, numerically, the only household type that decreased between 2001 and 2006 was large family.

3.6 Total number of people in PRS households (Appendix Table A11)

Figure 3 shows that the private rented sector generally caters for smaller households. Over two-thirds (69%) of all households in the sector comprised one (36%) or two (33%) people.

3.7 Employment Status (Appendix Table A12)

Unemployed HRPs and those looking after the family/home were significantly over-represented in the private rented sector. Nineteen per cent of HRPs in private rented sector were unemployed, compared to 8% of total population and 11% of HRPs in the private rented sector were looking after the family/home, compared to 5% of the total population.

Employed and retired HRPs were under-represented in the private rented sector (43% of HRPs in the PRS were employed compared to 51% of the total population and 16% of HRPs in the PRS were retired compared to 29% of the total population).

In 2006 43 per cent of HRPs in the private rented sector were in employment (2.6% were self-employed, 34.1% were working full-time and 6% were working part-time). This is below the overall average - 51 per cent of all HRPs were in employment.

Unemployed HRPs were over-represented in the private rented sector in 2006. Nineteen per cent were unemployed (7.5% were not working - seeking work and 11 per cent were not working - not seeking work), more than twice the proportion of unemployed HRPs found in the stock as a whole (8%).

Retired HRPs were significantly under-represented in the private rented sector. Sixteen per cent of HRPs were retired compared with the overall figure of 29 per cent. Indeed, the private rented sector had a lower proportion of retired HRPs than any other tenure (31% in the owner occupied sector, 28% in Housing Executive accommodation and 48% in Housing Association accommodation).

The proportion of HRPs in the private rented sector classified as looking after the family/home was more than double that found within all HRPs (11% in the private rented sector compared to 5% of all HRPs).

Permanently sick/disabled HRPs were also over-represented in the private rented sector, with 8.6 per cent compared to 7 per cent of all household reference persons.

Whilst student HRPs accounted for only 2.7 per cent of HRPs in the private rented sector, three-quarters (76%) of all student household reference persons lived in the private rented sector.

*Comparison between 2001 and 2006
(Appendix Table A13)*

Comparison of the 2001 and 2006 House Condition Surveys in terms of the employment status of HRPs in the private rented sector reveals several significant changes (see Figure 4). It should be noted that the total number of privately rented households increased from 48,650 in 2001 to 79,900 in 2006 - an increase of 64 per cent.

The proportion of HRPs in employment decreased from 47 per cent in 2001 to 43 per cent in 2006. However, numerically, the number of HRPs in employment increased from 22,800 to 34,100.

Conversely, the proportion of unemployed HRPs increased from 16 per cent in 2001 to 19 per cent in 2006, and numerically almost doubled (from 7,800 in 2001 to 14,700 in 2006).

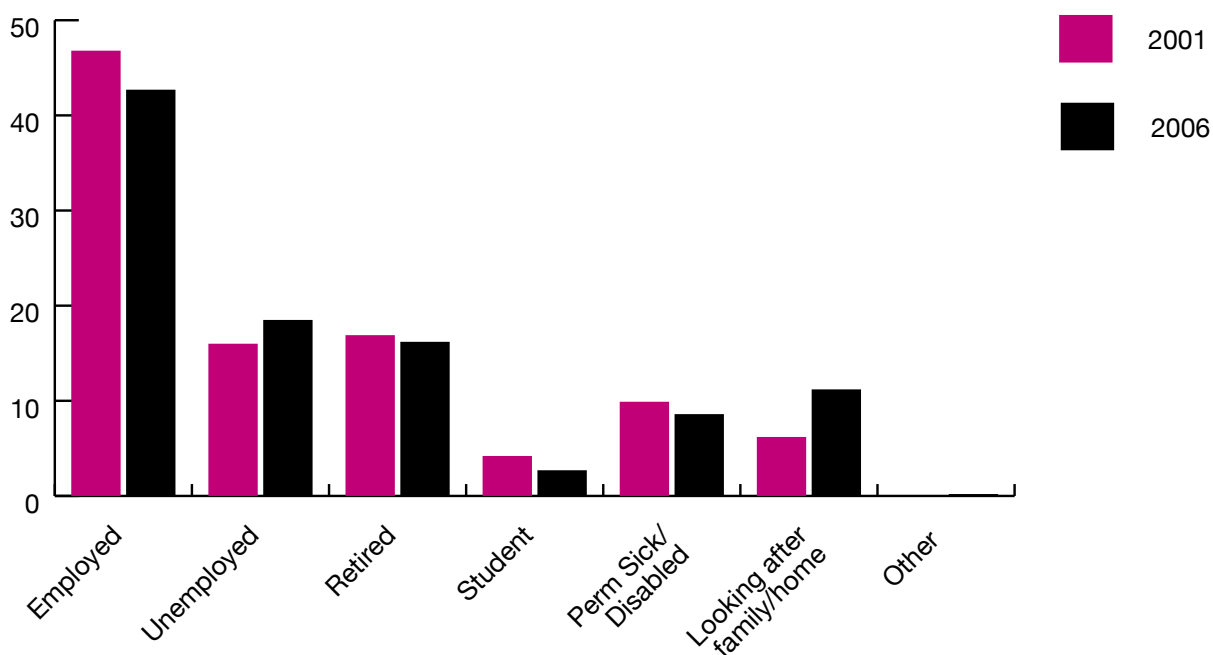
HRPs looking after the family/home increased substantially from 2001 to 2006. In 2001, 6 per cent of HRPs were looking after the family/home, and by 2006 this proportion had almost doubled to 11 per cent. The number of HRPs looking after the family/home almost tripled, from 3,000 in 2001 to 8,900 in 2006.

The proportion of the following HRPs decreased from 2001 to 2006: retired HRPs (17% in 2001 to 16% in 2006), student HRPs (4% in 2001 to 3% in 2006) and permanently sick/disabled HRPs (from 10% in 2001 to 9% in 2006).

3.8 Employment Status - Dwelling Age (Appendix Table A14)

Unemployed HRPs were over-represented in dwellings built before 1919. Thirty per cent of unemployed HRPs lived in pre 1919 dwellings, compared to 28 per cent of all households in the private rented sector. Employed HRPs were slightly over-represented in newer dwellings: 30 per cent of employed HRPs lived in dwellings built post 1980, compared to 25 per cent of all households in the private rented sector.

Figure 4: Employment Status of Household Reference Persons, PRS 2001 and 2006



3.9 Housing Benefit (Appendix Table A15)

In the private rented sector HRPs in receipt of Housing Benefit increased significantly from 2001 to 2006. In 2001 37 per cent of HRPs were in receipt of Housing Benefit, and by 2006 this had increased to 45 per cent. The number of HRPs in receipt of Housing Benefit doubled, from 18,000 to 35,900.

Of all HRPs in receipt of Housing Benefit in the private rented sector, more than one third, (36%: 13,000) were aged 25-39, 27 per cent (9,700) were aged 40-59, one fifth (22%:8,000) were aged 60 or more and 15% (5,300) were aged 17-24.

The mean weekly amount of Housing Benefit received in 2006 was £67, an increase from £41 in 2001.

3.10 Annual Gross Household Income (Appendix Table A16)

In the private rented sector in 2006 low-income groups were over-represented when compared to the stock as a whole, and although a significant proportion of households had incomes of £20,000 or more (18%), this is lower than found within the total stock (34%).

The proportion of households in the private rented sector with incomes of less than £5,000 was double that found for the stock as a whole (6% compared to 3%). Indeed, of all those with incomes less than £5,000, one fifth (21%) lived in privately rented accommodation, whereas only 12 per cent of all households lived in the private rented sector.

The proportions of households in the private rented sector with incomes of £5,000 to £6,999 was a little higher than the proportion found in the stock as a whole (10% of privately rented households had an income of £5,000-£6,999 compared to 8% in the total stock). However, the proportion of households in the private rented sector with incomes of £7,000 to £9,999 was over-represented when compared to the stock as a whole (27% of privately rented households had incomes of £7,000 to £9,999 compared to 18% overall).

Households in the private rented sector with incomes between £10,000 and £14,999 were also somewhat over-represented, compared to the proportion found in the total housing stock (27% compared to 23%), although there was a lower proportion of households in this income band in the social sector: 33 per cent in Housing Executive accommodation and 31 per cent in Housing Association accommodation.

The proportion of households with incomes between £15,000 and £19,999 in the private rented sector was similar compared to the overall proportion: 12 per cent of households in privately rented accommodation had incomes in this bracket compared to 13 per cent in the total housing stock. A higher proportion of owner occupied households (15%) and a lower proportion of Housing Executive (7%) and Housing Association (8%) households were in this income band.

Ten per cent of households in the private rented sector had incomes between £20,000 and £29,999, lower than the proportion found in the overall stock (14%), but significantly higher than the proportion found in the social sector: only 2 per cent of Housing Executive households and 3 per cent of Housing Association households had incomes between £20,000 and £29,999.

Households in the private rented sector with incomes over £30,000 were significantly under-represented when compared to the proportion of all households with incomes of over £30,000 (8% compared to 20%). However, only 2 per cent of Housing Executive households and 1 per cent of Housing Association households had incomes in this bracket.

Comparison 2001 and 2006 (Appendix Table A17)

The proportion of privately renting households with incomes of less than £9,999 decreased from 46 per cent in 2001 to 43 per cent in 2006. However, the number of households with incomes in this lowest bracket increased from 22,200 in 2001 to 34,400 in 2006, an increase of 55 per cent. It should be noted here that the total number of privately renting households increased from 48,650 in 2001 to 79,900 in 2006, an increase of 64 per cent.

Figure 5: Annual Gross Household Income, PRS 2001 and 2006



Households with incomes between £10,000 and £19,999 also increased, both proportionally and numerically, between 2001 and 2006 (from 17,170, 35% in 2001 to 30,880, 39% in 2006). The proportion of households with incomes of £20,000 or more decreased slightly, from 19 per cent in 2001 to 18 per cent in 2006, whilst the number of households in this income bracket increased from 9,200 to 14,600.

3.11 Annual Gross Household Income - Dwelling Age (Appendix Table A18)

Traditionally, there has been a correlation between income and dwelling age in the private rented sector, with low-income households tending to occupy older properties and higher income groups favouring newer dwellings. The analysis below shows that whilst this is still true to a degree, in 2006 almost one-quarter (23%) of the lowest income group lived in the newer properties and conversely one-quarter (25%) of the higher income group lived in the oldest dwellings.

Of those with incomes of less than £9,999 similar proportions lived in the oldest and newest stock - 24 per cent lived in dwellings built before 1919 dwellings and 23 per cent lived in post 1980 dwellings. One-third, (33%) of households with incomes between £10,000

and £19,999 lived in dwellings built before 1919, compared to 28 per cent of all privately renting households. More than one-fifth, (22%) of households with incomes between £10,000 and £19,999 lived in dwellings built after 1980. One-third (33%) of households in the private rented sector with annual incomes of £20,000 or more lived in post 1980 stock, although a significant proportion (25%) lived in the oldest pre 1919 stock.

Analysis of the oldest stock (pre 1919) showed that nearly half of the dwellings (46%) were occupied by those with incomes between £10,000 and £19,999, 38 per cent by those with incomes of less than £9,999 and only 16 per cent by those with incomes of £20,000 or more.

However, analysis of the newer post 1980 stock revealed that 41 per cent was occupied by households with annual incomes of under £9,999 and 25 per cent was occupied by those with incomes of £20,000 or more.

3.12 Annual Gross Household Income – Dwelling Type (Appendix Table A19)

Over half (55%) of households in the private rented sector with incomes below £9,999 lived in terraced houses, compared with 29 per cent of households with incomes of £20,000 or more. More than half, (52%), of all households living in terraced dwellings had incomes

of less than £9,000, whilst 11 per cent had incomes of over £20,000.

A significantly higher proportion of households with incomes over £20,000 than those with incomes of less than £9,999 lived in detached dwellings (20% compared to 5%).

Of all households living in flats/apartments, 42 per cent had incomes of £10,000 to £19,999, 37 per cent had less than £9,999 and 21 per cent had more than £20,000, reflecting the higher end apartment market.

3.13 Religion (Appendix Table A20)

In the private rented sector in 2006, similar proportions of households were Protestant (43%) and Catholic (42%). However, Catholic households in the sector were over-represented when compared to the proportion found in the stock as a whole (42% compared to 38% overall) and conversely Protestant households were under-represented in the sector (43% compared to 52% overall).

Indeed, in the private rented sector, the proportion of households that were Protestant (43%) was lower than in any other tenure (53% in the owner occupied sector, 52% in Housing Executive accommodation and 51% in Housing Association accommodation).

Mixed religion (Protestant/Catholic) households were over-represented in the private rented sector in 2006 - 7 per cent of households in the sector were mixed, compared to 4 per cent in the stock as a whole, and the private rented sector had a higher proportion of mixed households compared to any other tenure (5% in the owner occupied sector, 2% in Housing Executive accommodation and 1% in Housing Association accommodation).

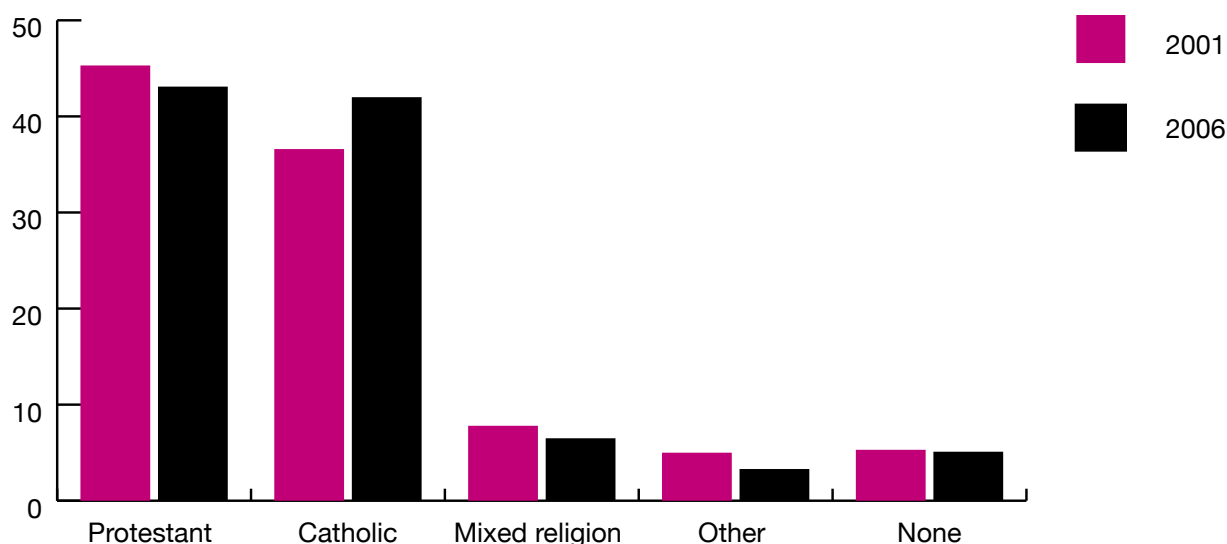
Comparison between 2001 and 2006 (Appendix Table A21)

The proportion of Catholic households in the private rented sector increased by five percentage points, from 37 per cent in 2001 to 42 per cent on 2006, whilst the proportion of Protestant households decreased by two percentage points from 45 per cent in 2001 to 43 per cent in 2006 (Figure 6).

3.14 Household Religion - Dwelling Age, PRS 2006 (Appendix Table A22)

Catholic households (30%) were more likely than Protestant households (24%) to live in dwellings built before 1919 in the private rented sector. However, Catholic households (27%) were also more likely than Protestant households (19%) to live in dwellings built

Figure 6: Household Religion, PRS 2001 and 2006



after 1980. Protestant households were more likely than Catholic households to live in dwellings built 1919-1944 (19% compared to 12%) and in dwellings built 1945-1964 (19% compared to 13%). Equal proportions (19%) of Catholic and Protestant households lived in dwellings built between 1965 and 1980.

3.15 Household Religion - Dwelling Type, PRS 2006 (Appendix Table A23)

Catholic households were more likely than Protestant households to live in bungalows (17% compared to 13%) and flats/apartments (13% compared to 11%). Protestant households were more likely than Catholic households to live in semi-detached dwellings (22% compared to 19%), detached dwellings (8% compared to 5%). Similar proportions of Catholic (46%) and Protestant households (47%) lived in terraced dwellings.

3.16 Household Religion - Gross Annual Income, PRS 2006 (Appendix A24)

Protestant households in the private rented sector were slightly more likely than Catholic households to be in the lowest income bracket of less than £9,999 (44% compared to 43% of Catholic households). Conversely, Catholic households were more likely to have annual household incomes of £20,000 or more than Protestant households (19% compared to 15% of Protestant households).



4.0 SUMMARY

- The private rented sector is housing an increasing number of younger HRP. In 2006, 54 per cent were under the age of 40 (compared to only 47% in 2001). Whilst the private rented sector has traditionally been viewed as a transitional tenure for younger HRPs, this increase may be a reflection of increasing difficulty for this group in accessing other tenures. In particular, affordability for first-time buyers and tighter controls on lending may mean that potential first-time buyers are in the private rented sector for longer, although given the current housing market situation some at least may have chosen to do so as they wait for house prices to stabilise. It is undoubtedly also a reflection of the difficulty of accessing social housing too in the right location.
- The proportion of privately rented properties occupied by lone parents doubled from 2001 to 2006 (from 10% to 20%), and the sector housed a larger proportion of lone parents (37%) than any other tenure. This again may be a reflection of difficulty in accessing other tenures, although the increasing standard of dwellings in the private rented sector is a pull factor for potential tenants.
- More than two fifths (43%) of private tenants were in employment, and although the proportion of HRPs in employment decreased from 2001 to 2006, numerically this group increased in size. Nearly one-fifth (19%) were unemployed, compared to 8 per cent for all households. A further 16 per cent were retired and 9 per cent permanently sick or disabled.
- Housing Benefit is playing an increasingly important role in the private rented sector. In 2001, 37 per cent of households received Housing Benefit. By 2006 this had increased to 45 per cent. However, the number of households in receipt of Housing Benefit almost doubled from 18,000 (2001) to 35,900 (2006).
- Low income households were over-represented in the private rented sector, with more than two-fifths (43%) on an income of less than £10,000. However, a significant proportion (18%) of households had incomes of £20,000 or more, although

this was significantly lower than the proportion found in the overall housing stock (34%).

- Catholic households were over-represented in the private rented sector when compared to the proportion found in the stock as a whole (42% compared to 38% overall), although this is primarily a reflection of the different age profiles. Conversely, Protestant households were under-represented (43% compared to 52% overall). The private rented sector also had a higher proportion of mixed religion households (7%) than any other tenure.

4.1 Conclusion

Overall, this analysis indicates the increasingly important role the private rented sector has been playing in Northern Ireland's housing market at a time of increasing affordability problems for first time buyers and increasing difficulties faced by housing associations in competing for highly priced land and government funding. The private rented sector has offered increasingly high quality accommodation for younger households, lone parents, the unemployed and those on low-incomes - supported obviously by a growing private sector Housing Benefit budget.



APPENDIX ^{4, 5}

Table A1: Age of Household Reference Person - Dwelling Tenure 2006

	Owner Occupied		Private Rented and Others		Housing Executive		Housing Association		Total	
	No	%	No	%	No	%	No	%	No	%
17-24	6,870	25.7	14,360	53.7	4,810	18.0	680	2.6	26,720	100.0
	1.5		18.0		5.2		3.2		4.1	
25-39	96,000	64.2	28,920	19.3	20,500	13.7	4210	2.8	149,630	100.0
	20.7		36.2		22.1		19.7		22.7	
40-59	180,430	75.1	20,210	8.4	34,120	14.2	5450	2.3	240,210	100.0
	38.8		25.3		36.8		25.6		36.5	
60-74	122,030	77.1	10,910	6.9	20,930	13.2	4310	2.7	158,180	100.0
	26.3		13.7		22.6		20.2		24.0	
75 plus	59,500	70.8	5,460	6.5	12,340	14.7	6690	8.0	83,990	100.0
	12.8		6.8		13.3		31.3		12.7	
Total	464,830	70.6	79,860	12.1	92,700	14.1	21340	3.2	658,730	100.0
	100.0		100.0		100.0		100.0		100.0	

4. Numbers and Percentages marked * should be viewed with caution due to small numbers.
 5. Some totals may not add due to rounding

Table A2: Age of House Reference Person – PRS 2001 & 2006

	2001		2006	
	n	%	n	%
17-24	6,090	12.5	14,360	18.0
25-39	17,000	34.9	28,920	36.2
40-59	14,780	30.4	20,210	25.3
60-74	5,210	10.7	10,910	13.7
75 plus	5,570	11.5	5460	6.8
Total	48,650	100.0	79,860	100.0

Table A3: Age of Household Reference Person - Dwelling Type, All Tenures 2006

	Bungalow		Terraced House		Semi-Detached House		Detached House		Flat/ Apartment		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
17-24	2,030	7.6	14,520	54.3	6,750	25.3	40	0.2	3,380	12.6	26,720	100.0
	1.4		6.8		5.1		0.0		7.1		4.1	
25-39	17,140	11.5	56,500	37.8	41,880	28.0	24,800	16.6	9,310	6.2	149,630	100.0
	11.5		26.3		31.5		21.7		19.6		22.7	
40-59	52,900	22.0	76,800	32.0	46,500	19.4	51,970	21.6	12,040	5.0	240,210	100.0
	35.4		35.8		35.0		45.5		25.3		36.5	
60-74	51,390	32.5	45,280	28.6	24,100	15.2	25,130	15.9	12,280	7.8	158,180	100.0
	34.4		21.1		18.2		22.0		25.8		24.0	
75 plus	26,030	31.0	21,540	25.6	13,580	16.2	12,310	14.7	10,530	12.5	83,990	100.0
	17.4		10.0		10.2		10.8		22.1		12.7	
Total	149,490	22.7	214,640	32.6	132,810	20.2	114,250	17.3	47,540	7.2	658,730	100.0
	100.0		100.0		100.0		100.0		100.0		100.0	

Table A4: Age of Household Reference Person - Dwelling Type, PRS 2006

	Bungalow		Terraced House		Semi-Detached House		Detached House		Flat/Apartment		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
17-39	4,530	10.5	21,690	50.1	9,730	22.5	2,760*	6.4*	4,570	10.6	43,280	100.0
	40.1		58.6		62.4		41.3*		49.1		54.2	
40-59	3,940	19.5	9,060	44.8	3,210*	15.9*	1,760*	8.7*	2,250*	11.1*	20,210	100.0
	34.9		24.5		20.6*		26.4*		24.1*		25.3	
60 plus	2,830	17.3	6,240	38.1	2,660*	16.2*	2,150*	13.1*	2,500*	15.2*	16,370	100.0
	25.0		16.9		17.0*		32.3*		26.8*		20.5	
Total	11,300	14.1	369,990	46.3	15,590	19.5	6,670	8.3	9,320	11.7	79,860	100.0
	100.0		100.0		100.0		100.0		100.0		100.0	

Table A5: Age of Household Reference Person - Dwelling Age, all Tenures 2006

	Pre 1919		1919-1944		1945-1964		1965-1980		Post 1980		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
17-24	3,850	14.4	3,810	14.3	4,470	16.7	5,660	21.2	8,930	33.4	26,720	100.0
	4.0		5.7		3.3		3.5		4.5		4.1	
25-39	20,390	13.6	17,140	11.5	21,240	14.2	33,790	22.6	57,070	38.1	149,630	100.0
	21.4		25.8		15.7		20.6		28.8		22.7	
40-59	31,650	13.2	23,250	9.7	46,320	19.3	59,290	24.7	79,700	33.2	240,210	100.0
	33.3		35.0		34.2		36.2		40.2		36.5	
60-74	23,810	15.1	12,670	8.0	38,500	24.3	47,990	30.3	35,210	22.3	158,180	100.0
	25.0		19.1		28.4		29.3		17.8		24.0	
75 plus	15,460	18.4	9,620	11.5	24,810	29.5	16,920	20.1	17,180	20.5	83,990	100.0
	16.2		14.5		18.3		10.3		8.7		12.7	
Total	95,160	14.4	66,490	10.1	135,340	20.5	163,650	24.8	198,090	30.1	658,730	100.0
	100.0		100.0		100.0		100.0		100.0		100.0	

Table A6: Age of Household Reference Person - Dwelling Age, PRS 2006

	Pre 1919		1919-1980		Post 80		Total	
	No	%	No	%	No	%	No	%
17-39	11,410	26.4	19,880	45.9	11,990	27.7	43,280	100.0
	52.0		51.9		61.3		54.2	
40-59	6,200	30.7	9,290	46.0	4,720	23.4	20,210	100.0
	28.2		24.2		24.1		25.3	
60 plus	4,350	26.6	9,170	56.0	2,860*	17.4*	16,370	100.0
	19.8		23.9		14.6*		20.5	
Total	21,960	27.5	38,330	48.0	19,570	24.5	79,860	100.0
	100.0		100.0		100.0		100.0	

Table A7: Age of Household Reference Person - Urban/Rural, All Tenures 2006

	Urban		Rural		Total	
	No	%	No	%	No	%
17-24	22,880	85.6	3,850	14.4	26,730	100.0
	4.9		2.0		4.1	
25-39	108,390	72.4	41,240	27.6	149,630	100.0
	23.3		21.4		22.7	
40-59	166,120	69.2	74,090	30.8	240,210	100.0
	35.7		38.4		36.5	
60-74	109,590	69.3	48,590	30.7	158,180	100.0
	23.5		25.2		24.0	
75 plus	58,610	69.8	25,370	30.2	83,980	100.0
	12.6		13.1		12.7	
Total	465,590	70.7	193,140	29.3	658,730	100.0
	100.0		100.0		100.0	

Table A8: Age of Household Reference Person - Urban/Rural, PRS 2006

	Urban		Rural		Total	
	No	%	No	%	No	%
17-24	3,000	80.9	8,280	19.1	43,280	100.0
	57.0		44.9		54.2	
40-59	15,020	74.3	5,190	25.7	20,210	100.0
	24.5		28.1		25.3	
60 plus	11,400	69.7	4,970	30.3	16,370	100.0
	18.6		26.9		20.5	
Total	61,420	76.9	18,440	23.1	79,860	100.0
	100.0		100.0		100.0	

Table A9: Household Type - Dwelling Tenure 2006

	Owner Occupied		Private Rented and Others		Housing Executive		Housing Association		Total	
	No	%	No	%	No	%	No	%	No	%
Lone Adult	48,300	52.0	18,350	19.8	23,220	25.0	2,990	3.2	92,860	100.0
	10.4		23.0		25.0		14.0		14.1	
Two Adults	66,870	75.1	13,510	15.2	7,990	9.0	720	0.8	89,090	100.0
	14.4		16.9		8.6		3.4		13.5	
Small Family	61,910	80.2	7,230	9.4	7,250	9.4	790	1.0	77,180	100.0
	13.3		9.1		7.8		3.7		11.7	
Large Family	57,310	83.4	3,670	5.3	6,130	8.9	1,600	2.3	68,710	100.0
	12.3		4.6		6.6		7.5		10.4	
Large Adult	74,300	84.9	6,930	7.9	5,780	6.6	460	0.5	87,470	100.0
	16.0		8.7		6.2		2.2		13.3	
Two Older	88,610	86.5	4,350	4.2	8,250	8.1	1,270	1.2	102,480	100.0
	19.1		5.4		8.9		5.9		15.6	
Lone Older	58,780	59.7	10,010	10.2	20,140	20.4	9,560	9.7	98,490	100.0
	12.6		12.5		21.7		44.8		15.0	
Lone Parent	8,750	20.6	15,810	37.3	13,940	32.8	3,950	9.3	42,450	100.0
	1.9		19.8		15.0		18.5		6.4	
Total	464,830	70.6	79,860	12.1	92,700	14.1	21,340	3.2	658,730	100.0
	100.0		100.0		100.0		100.0		100.0	

Table A10: Household Type - PRS 2001 and 2006

	2001		2006	
	No	%	No	%
Lone Adult	14,360	29.5	18,350	23.0
Two Adults	7,190	14.8	13,510	16.9
Small Family	4,740	9.7	7,230	9.1
Large Family	3,960	8.1	3,670	4.6
Large Adult	4,270	8.8	6,930	8.7
Two Older	3,770	7.8	4,350	5.4
Lone Older	5,610	11.5	10,010	12.5
Lone Parent	4,750	9.8	15,810	19.8
Total	48,650	100.0	79,860	100.0

Table A11: Total number of people in household, PRS 2006

	No	%
1	28,356	35.5
2	26,689	33.4
3	13,762	17.2
4	7,150	9.0
5	2,853	3.6
6	706	0.9
8	348	0.4
Total	79,865	100.0

Table A12: Employment Status of HRP - Dwelling Tenure 2006

	Owner Occupied		Private Rented and Others		Housing Executive		Housing Association		Total	
	No	%	No	%	No	%	No	%	No	%
Self-employed	49,970	94.1	2,050	3.9	1,070	2.0	0	0.0	53,090	100.0
	10.8		2.6		1.2		0.0		8.1	
Working full time	202,590	83.8	27,240	11.3	9,590	4.0	2,340	1.0	241,760	100.0
	43.6		34.1		10.3		11.0		36.7	
Working part time	29,290	70.7	4,820	11.6	5,450	13.2	1,870	4.5	41,430	100.0
	6.3		6.0		5.9		8.8		6.3	
Not working-seeking work	4,560	22.8	5,990	30.0	8,640	43.3	770	3.9	19,960	100.0
	1.0		7.5		9.3		3.6		3.0	
Not working-not seeking work	5,680	17.7	8,750	27.2	16,200	50.4	1,500	4.7	32,130	100.0
	1.2		11.0		17.5		7.0		4.9	
Retired	143,130	74.5	12,920	6.7	25,910	13.5	10,280	5.3	192,240	100.0
	30.8		16.2		28.0		48.2		29.2	
Student	90	3.0	2,150	76.2	580	20.7	0	0.0	2,820	100.0
	0.0		2.7		0.6		0.0		0.4	
Permanently Sick/ Disabled	20,250	45.3	6,830	15.3	15,590	34.8	2,070	4.6	44,740	100.0
	4.4		8.6		16.8		9.7		6.8	
Looking after family/home	8,590	29.1	8,930	30.2	9,550	32.3	2,470	8.4	29,540	100.0
	1.8		11.2		10.3		11.6		4.5	
Other	680	66.9	180	18.1	120	11.5	40	3.5	1,020	100.0
	0.1		0.2		0.1		0.2		0.2	
Total	464,830	70.6	79,860	12.1	92,700	14.1	21,340	3.2	658,730	100.0
	100.0		100.0		100.0		100.0		100.0	

Table A13: Employment Status of Household Reference Person, PRS 2001 and 2006

	2001		2006	
	No	%	No	%
Self-employed	2,910	6.0	2,050	2.6
Working full time	17,210	35.4	27,240	34.1
Working Part time	2,640	5.4	4,820	6.0
Not working- seeking work	3,920	8.1	5,990	7.5
Not working-not seeking work	3,860	7.9	8,750	11.0
Retired	8,230	16.9	12,920	16.2
Student	2,040	4.2	2,150	2.7
Perm Sick/Disabled	4,810	9.9	6,830	8.6
Looking after family/home	3,030	6.2	8,930	11.2
Other	*	*	180	0.2
Total	48,650	100.0	79,860	100.0

Table A14: Employment Status-Dwelling Age, PRS 2006

	Pre 1919		1919-1980		Post 80		Total	
	No	%	No	%	No	%	No	%
Working	8,960	26.3	15,040	44.1	10,110	29.6	34,110	100.0
		40.8		39.2		51.7		42.7
Unemployed	4,420	30.0	8,370	56.8	1,950*	13.3*	14,740	100.0
		20.1		21.8		10.0*		18.5
Retired	3,220	24.9	7,920	61.3	1,780*	13.8*	12,920	100.0
		14.7		20.7		9.1*		16.2
Other	5,360	29.6	7,000	38.7	5,730	31.6	18,090	100.0
		24.4		18.3		29.3		22.7
Total	21,960	27.5	38,330	48.0	19,570	24.5	79,860	100.0
		100.0		100.0		100.0		100.0

Table A15: Age of HRP in receipt of Housing Benefit, PRS 2006

	Yes		No		Total	
	No	%	No	%	No	%
17-24	5,260	36.7	8,770	61.1	14,360	100.0
	14.7		20.8		18.0	
25-39	13,000	44.9	15,620	54.0	28,920	100.0
	36.2		37.1		36.2	
40-59	9,670	47.9	10,340	51.2	20,210	100.0
	27.0		24.5		25.3	
Over 60	7,950	48.5	7,420	45.3	16,370	100.0
	22.1		17.6		20.5	
Total	35,880	44.9	42,150	52.8	79,860	100.0
	100.0		100.0		100.0	

Table A16: Annual Gross Household Income - Dwelling Tenure 2006

	Owner Occupied		Private Rented and Others		Housing Executive		Housing Association		Total	
	No	%	No	%	No	%	No	%	No	%
Under £4,999	12,970	57.1	4,730	20.8	4,050	17.8	970	4.2	22,720	100.0
	2.8		5.9		4.4		4.5		3.4	
£5,000-£6,999	28,100	51.7	8,100	14.9	14,780	27.2	3,380	6.2	54,360	100.0
	6.0		10.1		15.9		15.8		8.3	
£7,000-£9,999	58,250	48.0	21,530	17.7	33,700	27.8	7,810	6.4	121,290	100.0
	12.5		27.0		36.4		36.6		18.4	
£10,000-£14,999	91,530	60.9	21,690	14.4	30,400	20.2	6,670	4.4	150,290	100.0
	19.7		27.2		32.8		31.3		22.8	
£15,000-£19,999	67,600	79.8	9,190	10.8	6,180	7.3	1,770	2.1	84,740	100.0
	14.5		11.5		6.7		8.3		12.9	
£20,000-£29,999	80,930	88.4	7,990	8.7	2,050	2.2	560	0.6	91,530	100.0
	17.4		10.0		2.2		2.6		13.9	
£30,000 or more	125,450	93.8	6,630	5.0	1,540	1.2	180	0.1	133,800	100.0
	27.0		8.3		1.6		0.8		20.3	
Total	464,830	70.6	79,860	12.1	92,700	14.1	21,340	3.2	658,730	100.0
	100.0		100.0		100.0		100.0		100.0	

Table A17: Annual Gross Household Income, PRS 2001 and 2006

	2001		2006	
	No	%	No	%
Under £9,999	22,240	45.6	34,360	43.0
£10,000-£19,999	17,170	35.3	30,880	38.7
£20,000 or more	9,240	19.0	14,620	18.3
Total	48,650	100.0	79,860	100.0

Table A18: Annual Gross Household Income - Dwelling Age PRS 2006

	Less than £9,999		£10,000-£19,999		£20,000 or more		Total	
	No	%	No	%	No	%	No	%
Pre 1919	8,340	38.0	10,030	45.7	3,580	16.3	21,960	100.0
	24.3		32.5		24.5		27.5	
1919-1944	6,080	47.2	4,690	36.4	2,120*	16.4*	12,880	100.0
	17.7		15.2		14.5*		16.1	
1945-1964	5,530	46.6	4,260	35.9	2,070*	17.5*	11,870	100.0
	16.1		13.8		14.2*		14.9	
1965-1980	6,460	47.5	5,120	37.7	2,000*	14.7*	13,580	100.0
	18.8		16.6		13.7*		17.0	
Post 80	7,950	40.6	6,780	34.6	4,850*	24.8*	19,570	100.0
	23.1		21.9		33.2*		24.5	
Total	34,360	43.0	30,880	38.7	14,620	18.3	79,860	100.0
	100		100		100		100	

Table A19: Annual Gross Household Income - Dwelling Type PRS 2006

	Less than £9,999		£10,000-£19,999		£20,000 or more		Total	
	No	%	No	%	No	%	No	%
Bungalow	4,450	39.4	4,830	42.7	2,020*	17.8*	11,300	100.0
	12.9		15.6		13.8*		14.1	
Terraced House	19,170	51.8	13,600	36.8	4,220	11.4	36,990	100.0
	55.8		44.1		28.8		46.3	
Semi-Detached House	5,680	36.4	6,460	41.5	3,450*	22.1*	15,590	100.0
	16.5		20.9		23.6*		19.5	
Detached House	1,590	23.8	2,110	31.6	2,970*	44.5*	6,670	100.0
	4.6		6.8		20.3*		8.3	
Flat/Apt	3,480	37.3	3,870	41.6	1,970*	21.1*	9,320	100.0
	10.1		12.5		13.4*		11.7	
Total	34,360	43.0	30,880	38.7	14,620	18.3	79,860	100.0
	100.0		100.0		100.0		100.0	

Table A20: Household Religion - Dwelling Tenure PRS 2006

	Owner Occupied		Private Rented and Others		Housing Executive		Housing Association		Total	
	No	%	No	%	No	%	No	%	No	%
Protestant	247,620	72.6	34,450	10.1	48,280	14.2	10,770	3.2	341,120	100.0
	53.3		43.1		52.1		50.5		51.8	
Catholic	169,460	67.2	33,540	13.3	39,250	15.6	9,910	3.9	252,160	100.0
	36.5		42.0		42.3		46.4		38.3	
Mixed Protestant/ Catholic	21,680	75.3	5,180	18.0	1,610	5.6	310	1.1	28,780	100.0
	4.7		6.5		1.7		1.4		4.4	
Other	8,270	65.1	2,600	20.5	1,780	14.0	40	0.4	12,690	100.0
	1.8		3.3		1.9		0.2		1.9	
None	17,800	74.2	4,090	17.1	1,780	7.4	310	1.3	23,980	100.0
	3.8		5.1		1.9		1.5		3.6	
Total	464,830	70.6	79,860	12.1	92,700	14.1	21,340	3.2	658,730	100.0
	100.0		100.0		100.0		100.0		100.0	

Table A21: Household Religion, PRS 2001 and 2006

	2001		2006	
	No	%	No	%
Protestant	22,060	45.3	34,450	43.1
Catholic	17,800	36.6	33,540	42.0
Mixed religion	3,770	7.8	5,180	6.5
Other	2,420	5.0	2,600	3.3
None	2,600	5.3	4,090	5.1
Total	48,650	100.0	79,860	100.0

Table A22: Household Religion - Dwelling Age, PRS 2006

	Pre 1919		1919-1944		1945-1964		1965-1980		Post 80		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
Protestant	8,130	23.6	6,600	19.2	6,610	19.2	6,530	18.9	6,580	19.1	34,450	100.0
	37.0		51.2		55.7		48.1		33.6		43.1	
Catholic (RC)	10,090	30.1	3,930	11.7	4,250	12.7	6,250	18.6	9,030	26.9	33,550	100.0
	45.9		30.5		35.8		46.0		46.2		42.0	
Mixed (Protestant/Catholic)	1,510*	29.1*	1,440*	27.8*	820*	15.8*	300*	5.8*	1,110*	21.4*	5,180	100.0
	6.9*		11.2*		6.9*		2.2*		5.7*		6.5	
Other	1,260*	48.6*	120*	4.7*	0	0.0	390*	14.8*	830*	31.8*	2,600*	100.0
	5.8*		1.0*		0.0		2.8*		4.2*		3.3*	
None	970*	23.7*	790*	19.3*	200*	4.8*	120*	2.9*	2,010*	49.3*	4,090	100.0
	4.4*		6.1*		1.7*		0.9*		10.3*		5.1	
Total	21,960	27.5	12,890	16.1	11,870	14.9	13,580	17.0	19,570	24.5	79,870	100.0
	100.0		100.0		100.0		100.0		100.0		100.0	

Table A23: Household Religion - Dwelling Type, PRS 2006

	Bungalow		Terraced House		Semi-Detached House		Detached House		Flat/Apt		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
Protestant	4,450	12.9	16,290	47.3	7,530	21.8	2,580	7.5	3,610	10.5	34,450	100.0
	39.4		44.0		48.3		38.6		38.7		43.1	
Catholic (RC)	5,810	17.3	15,430	46.0	6,210	18.5	1,680*	5.0*	4,410	13.2	33,540	100.0
	51.4		41.7		39.8		25.2*		47.4		42.0	
Mixed (Protestant/Catholic)	550*	10.6*	3,010*	58.1*	1,050*	20.2*	540*	10.3*	40*	0.8*	5,180	100.0
	4.8*		8.1*		6.7*		8.0*		0.4*		6.5	
Other	200*	7.5*	1,100*	42.5*	380*	14.6*	390*	15.1*	530*	20.3*	2,600*	100.0
	1.7*		3.0*		2.4*		5.8*		5.7*		3.3*	
None	290*	7.1*	1,150*	28.2*	430*	10.6*	1,480*	36.3*	730*	17.8*	4,090*	100.0
	2.6*		3.1*		2.8*		22.3*		7.8*		5.1*	
Total	11,300	14.1	36,990	46.3	15,590	19.5	6,670	8.3	9,20	11.7	79,860	100.0
	100.0		100.0		100.0		100.0		100.0		100.0	

Table A24: Household Religion - Gross Annual Income, PRS 2006

	Less than £9,999		£10,000-£19,999		£20,000 or more		Total	
	No	%	No	%	No	%	No	%
Protestant	15,200	44.1	14,110	41.0	5,150	14.9	34,450	100.0
	44.2		45.7		35.2		43.1	
Catholic (RC)	14,400	42.9	12,810	38.2	6,330	18.9	33,550	100.0
	41.9		41.5		43.3		42.0	
Mixed (Protestant/Catholic)	1,950*	37.6*	2,020*	39.1*	1,210*	23.4*	5,180	100.0
	5.7*		6.6*		8.3*		6.5	
Other	1,560*	60.2*	850*	32.7*	190*	7.1*	2,600*	100.0
	4.5*		2.7*		1.3*		3.3*	
None	1,250*	30.6*	1,080*	26.5*	1,750*	42.8*	4,090	100.0
	3.6*		3.5*		11.9*		5.1	
Total	34,360	43.0	30,880	38.7	14,630	18.3	79,860	100.0
	100.0		100.0		100.0		100.0	



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