

# Equality Analysis (EA)

## Section 1 – General Information

Name of the proposal including aims, objectives and purpose:

### 2015/16 Rent Review

An average weekly increase of £2.75 in Council rents is being proposed from 1st April 2015.

Under HRA Self-Financing, the Council is responsible for financing all council housing expenditure from its HRA income streams. In the current economic environment any rent increase can be considered to have an adverse effect on social tenants, however under HRA Self-Financing, rental income is the main source of income to the HRA, and the proposed rent increase is needed to fund the expenditure necessary to manage, maintain and improve the Council's housing stock, including the capital investment programme that will bring the Council's stock up to the Decent Homes standard and maintain that standard over a 30-year period. In addition, the rent increase will generate resources to support the revenue costs associated with providing new build properties

Even with the proposed increase, the social rents charged by the Council for its housing stock will remain the lowest in Tower Hamlets by a large margin.

The government has issued an updated social rent policy in August 2014, entitled '*Guidance on Rents for Social Housing*'. According to this guidance, rent increases should be limited to CPI+1% for the 10 years that the policy relates to, starting in 2015/16. The effect of the government's revised guidance is that the previous rent policy of rent convergence has ended a year early in 2014/15 rather than 2015/16. The continuance of rent convergence until 2015/16 was assumed in the government's HRA Self-Financing calculations, and underpinned the rental income assumptions made by the government when it calculated the value of our HRA 'business' over 30 years.

We estimate that the proposal to end rent convergence a year early in 2014/15 will cause a loss of rental income in 2015/16 of over £1m, and approximately £18m (including inflation) over the 10 years of the policy compared to continuing with rent convergence in 2015/16. The proposed 2.5% rent increase in 2015/16 will help to compensate for this reduction.

#### Notes:

Under **HRA Self Financing**, there has been a substantial change in the way in which Tower Hamlets' HRA is financed. The annual HRA subsidy system has been abolished, and the Council now retains all HRA income but is responsible for financing all HRA expenditure.

**Rent Convergence** Under the original proposals announced in 2000, similar properties would be charged similar rents by 2012 (the date was subsequently moved to 2015), regardless of whether the property was owned by the local authority or a social housing provider; this is known as rent convergence. Under the HRA Subsidy system each year, the Department of Communities and Local Government issued a "guideline" rent level to which councils should move their present rents in order to help them reach rent convergence in 2015/16. The HRA Self-Financing Final Settlement assumed that Authorities would continue with rent restructuring, and then implement rent increases of RPI (retail price index) + 0.5% each year after that.

The formula for calculating rent increases in order to follow rent restructuring for local authorities was a maximum of RPI + 0.5% plus £2 per week. The reference point for RPI is the September in the year

preceding the start of the financial year to 31 March.

**Who is expected to benefit from the proposal?**

The rent increase will directly benefit all tenants in properties to which the rent increase is applied. (i.e. council tenants), as all rental income is used to fund housing management services and the Housing Capital Programme. The Housing Capital Programme is the means by which the housing stock is bought up to, and maintained at a Decent Homes standard.

The rental income is “ring-fenced” to the Housing Revenue Account, ensuring that it is used for no other purpose.

Is this a policy or function? Policy  Function

Is this a new or existing policy or function? New  Existing

Is the policy or function strategic, developmental or operational/functional?

Strategic  Developmental  Operational/Functional

**Date when the original policy/function was initiated:** Council housing, for which tenants paid a lower market rent, was developed as early as 1919 when council homes were built to meet general needs.

**Date on which the policy/function is to be reviewed:** Rent levels are reviewed on an annual basis. The last rent review was approved by Cabinet in February 2014.

Names and roles of the people carrying out the Equality Analysis:

Dyana Browne – Directorate Equalities Lead  
Katherine Ball – Senior Accountant  
Aman Berhanu – Resources and Business Support Analyst, Tower Hamlets Homes  
Beverley Greenidge – Head of Rents, Tower Hamlets Homes

**Section 2 – Evidence****Key Findings**

From the perspective of the tenant, the rent increase will be viewed as having an adverse impact. The Equalities Assessment is undertaken from this perspective and has been assessed as not having a disproportion adverse effect on any specific group.

An average weekly rent increase of £2.75 in Council rents is being proposed from 1st April 2015. This will make the average weekly rent in the borough £111.40.

The actual amount of increase as a proportion on current rent will vary across property sizes. Smaller properties tend to have a greater rent increase than larger units e.g. (studio and one bed units). (See Annex A: Table 10 – Average Increase per dwelling - by bedsize). There will be a reduction in rent for 8 bed properties.

The rent increase is applied to all Council dwellings. The increase is applied to the property in that it has no bearing on the profile of the tenants, age, race gender etc. The rent increase does not target or disproportionately affect any group of people based on any of the protected characteristics

Whilst the rent increase does not target any specific group, the increase will have more of an impact on households on lower incomes.

There are 12,233 LBTH dwellings, managed by Tower Hamlets Homes (ALMO). The profile of Council tenants is set out in Annex A to this document.

In 2013 the median gross income of Tower Hamlets residents was £30,850. (Source: Median household income CACI Paycheck data).

Tenants on low incomes are able to obtain Housing Benefit (HB) to assist with rent payments. Just under 70% of tenants are on Housing Benefit: of the tenants who are on HB, 61% are on Full HB and 39% are on partial HB.

Recent welfare reforms mean that benefits will be capped. The benefit cap was implemented from April 2013 in four local authorities in London, with the remaining local authorities implementing the cap from 15th July 2013.

Prior to its implementation, it was estimated that this would affect 106 (approximately 1%) of tenants. LBTH Housing Benefit records indicate that over 700 households across Tower Hamlets are affected, and approximately 52 LBTH tenant households (0.4%) are currently affected by the benefits cap.

From March 2015, Universal Credit & Direct payments will be implemented for single, new applicants. It is projected that this may affect approx. 300 people in Tower Hamlets in 2015/16, some of which may be Council tenants, although this is likely to be a very small percentage.

Tenants aged over 65 who are reliant on state benefit can expect a pension increase in April 2015 of approx. 2.5%.

## **Evidence Base**

The following evidence was considered to help us to think about the impacts or likely impacts on service users.

### **Tenant Profiles**

Tenant profile by Ethnicity  
Tenant profile by Gender  
Tenant profile by Age  
Tenant profile by Disability  
Tenant profile by Religion & Belief  
Tenant profile by Sexual Orientation  
Tenant profile by Gender Re-assignment  
Tenant profile by Marriage/Civil Partnership  
Pregnancy & Maternity

### **Rent Analysis**

Average Increase per dwelling - by bedsize (2015/16)  
Social Rent Cap Levels (Registered Social Landlords)  
Comparison of Average Rent & Social Rent Cap Levels 2015/16  
HB/ Welfare Reform figures as of 2014  
Rent Charge Comparison (2015/16)  
Average actual rent /average rent charge (2015/16)

### **Housing Benefit Analysis**

Nos. & % Tenants claiming Housing Benefit  
Tenants on Full Housing Benefit  
Partial Housing Benefit.  
Tenant on HB aged 65+  
Tenant on HB by Age  
Tenant on HB Gender  
Tenant on HB by Ethnicity

### **Property & Tenant Profile Analysis**

Stock Profile by bedsize  
Gender & Property Bed Size  
Age & Property Bed Size

### **Community and Population Data (Tower Hamlets, 2011 Census)**

Population by ethnic group  
Population by Religion  
Gender Proportions

**Section 3 – Consideration of data and research  
Identifying Differential / Adverse Impacts**

<b>Target Groups</b>  What impact will the 'new' or 'significantly' amended policy or function have on specific groups of service users?	<b>Impact – Positive or Adverse</b>	<b>Reason(s)</b> <ul style="list-style-type: none"> <li>• Please add a narrative to justify your claims around impacts and,</li> <li>• Please describe the analysis and interpretation of evidence to support your conclusion as this will inform members decision making</li> <li>• Can the negative impact be justified on the grounds of promoting equality?</li> </ul>
Race	A	The rent increase does not have a disproportionately adverse effect on tenants on the grounds of race.  People of Asian Origin make up the largest percentage of tenants at 49.6%, people of white ethnicity making up the second largest group at 29.1% and White British & Irish people make up 21.6% of tenants. This is reflective of the general make-up of the wider Tower Hamlets population, which comprises Bangladeshi as the largest group at 32% and White British as the second largest ethnic group at 31%.  Whilst all households are affected, those in smaller properties 0-1 bed sized properties are likely to face a slightly larger increase. Families of Bangladeshi descent tend to occupy larger family sized accommodation where the percentage increase is likely to be lower than for studios & one bedroom properties.
Disability	A	The rent increase does not have a disproportionately adverse effect on tenants on the ground of disability.  Records indicate that approximately 18.2% of residents have a disability. Whilst the rent is

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		calculated on the property properties, no additional charges are levied to take account of and disabled adaptations. This is indicated by the fact that if an abled bodied person was to occupy the flat, the rent charge would be the same.
Gender	A	<p>The rent increase does not have a disproportionately adverse effect on tenants on the ground of gender.</p> <p>Females make up 55% of tenancy holders. Gender is not a consideration in the way the rent increase is applied. Whilst women comprise the greater proportion of those impacted by the rent increase this is because women make up more than half of the tenancy holders,</p> <p>It is noted that the rent increase is proportionately larger for occupants of bedsit and one bedroom properties. These tend to be occupied by young males. The proportion of male:females occupying bedsits is 69.4% male: 30.5% female.</p> <p>It is noted that the male:female ratio of tenancy holders is the reverse of the wider population, in that the population of Tower Hamlets is 51.5 % men and 48.5 % women - a gender ratio of 106 male residents per 100 female residents. (Census 2011).</p>

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Gender Reassignment	A	The rent increase does not have a disproportionately adverse effect on tenants based on gender re-assignment.  The collection of data is continually improving in this area, however a large percentage of tenants still prefer not to provide this information. Of the data collected 0.1% have declared a re-assignment of gender.  On the basis that the increased rent charge applied to the property, not the occupant, i.e. it applies to the tenant regardless of gender; the increase is not considered to have a disproportionately disadvantage effect on the grounds of gender re-assignment.
Sexual Orientation	A	The rent increase does not have a disproportionately adverse effect on tenants of a specific sexual orientation.  54.4% of tenants indicate a sexual orientation of heterosexual; with a large percentage (27.5%) preferring not to say, however, sexual orientation has no bearing on the application of the rent increase.
Religion or Belief	A	The rent increase does not have a disproportionately adverse effect on tenants based on their Religion or Belief.  The 2011 Census revealed that 35% of LBTH citizens are of the Muslim faith, with the second largest faith in LBTH as Christian (27%). The tenant profile information confirms this trend is similar

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		although the percentages differ, with 46.9% of tenants of a Muslim faith and 15.2% of Christian faith. The faith of approx. 30% of tenants is unknown as a number chose not to disclose this information.
Age	A	<p>The rent increase does not disproportionately disadvantage tenants based on their age.</p> <p>The profile of our tenants shows that the largest proportions of tenants are in the following age bands: over 60 = 29.6%, between 30-39 = 21.7% , between 40-49 = 22%.</p> <p>Older people who rely on state pensions are not expected to be more disadvantaged than those in work or on other benefits as it is estimated that (under the terms of the Triple Guarantee) the basic state pension is likely to increase by 2.5%. This is favourable when compared to the ONS Data (<i>Annual Survey of Hours and Earnings, 2014 Provisional Results</i>) that “in April 2014 median gross weekly earnings for full-time employees were..... up 0.1% from....2013.”</p> <p>For the year ending 5 April 2014 median gross annual earnings for full-time employees (who had been in the same job for at least 12 months) were £27,200, an increase of 0.7% from the previous year.</p> <p>The number of tenants over the age of 65 who are in receipt of Housing Benefit is 80%.</p>
Socio-economic	A	Social Housing is generally the preferred option for people on lower incomes. This is reflected in the fact that just under 70% of tenants are in receipt of some Housing Benefit.



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		<p>The Benefits Cap is now being applied and those tenants who will be affected have already been identified and are being supported to explore suitable options.</p> <p>Research shows that Somali tenants in receipt of housing benefit are 10 times more likely to be impacted by the Housing Benefit cap than other groups. Work to support this group is already underway.</p> <p>Between 2010 and 2013 rent arrears by this group fell by 6% demonstrating that the support to assist this group in meeting their rent payments is effective. This work will continue alongside other mainstream support.</p>
Marriage and Civil Partnerships.	A	The rent increase does not have a disproportionately adverse effect on those tenants in a marriage or civil partnership.
Pregnancy and Maternity	A	<p>The rent increase does not have a disproportionately adverse effect on tenants with regards to pregnancy or maternity status.</p> <p>The application of the rent increase cannot be affected by the tenant's situation regarding pregnancy or maternity responsibilities.</p>

**Section 4 – Conclusions and Recommendations**

From the analysis and interpretation of evidence in Section 2 and 3 – Is there any evidence of or view that suggests that different equality or other target groups have a disproportionately high/low take up of the service/function?

Yes?  No?

**Section 5 – Action Plan and Monitoring Systems**

<b>Recommendation</b>	<b>Key activity</b>	<b>Progress milestones including target dates for either completion or progress</b>	<b>Officer responsible</b>	<b>Progress</b>
Inform all tenants of Rent increase in February.	Mandatory notice February		THH Rent Teams	
Inform tenants in March what they need to pay taking into account their new housing benefit entitlement from April	<p>Work with Housing Benefit to identify new awards.</p> <p>Have all letters checked and ready to be posted prior to the increase to ensure tenants know what to pay from April.</p>		THH Rent Teams	
Provide tenants with explanation of the rent increase with the offer of support.	Design and prepare insert to be sent out with the mandatory notice in February and with the notice in March. Leaflet to offer support where tenants feel they will struggle with the increase.		THH Rent Teams	
Provide adequate staffing levels when notices are sent out in order to deal increased contact generated.	Create customized rota and reduce annual leave for the selected period to ensure adequate staffing levels.		THH Rent Teams	
Inform front line staff from other departments of the increases in order to manage enquiries.	Provide front line Staff with FAQ's in order to respond to queries and sign post tenants to the relevant department.		THH Rent Teams	

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Recommendation	Key activity	Progress milestones including target dates for either completion or progress	Officer responsible	Progress
Identify new impacted cases early as possible to provide advice to tenants on benefits on potential on entitlements	Work with Housing Benefit to identify cases as and when they are impacted and not when they fall into arrears.  Hold 'Welfare Reform surgeries' 3 times a week.  Book appointments with tenants		THH Rent Teams	
Revisit and monitor all cases affected by the Benefit Cap and the Bedroom Tax, provide help, support and advice	<ul style="list-style-type: none"> <li>- Assess if any exemption apply.</li> <li>- Help tenants register to downsize.</li> <li>- Help tenants to apply for DHP where applicable.</li> <li>- Make referrals to partner advice agencies for budgeting, income maximisation and debt advice.</li> </ul>		THH Rent Teams	

Have monitoring systems been put in place to check the implementation of the policy/function and recommendations?

Yes?  No?

How will the monitoring systems further assess the impact on the equality target groups?

The above activities will be reviewed alongside measures that are in place to monitor the effectiveness of the rents pilot and impact on target groups.

<b>Name:</b> (signed off by)	
<b>Position:</b>	
<b>Date signed off:</b> (approved)	

**Section 7 Appendix – FOR OFFICE USE ONLY**

**Policy Hyperlink :**

<b>Equality Strand</b>	<b>Evidence</b>
<b>Race</b>	
<b>Disability</b>	
<b>Gender</b>	
<b>Sexual Orientation</b>	
<b>Religion and Belief</b>	
<b>Age</b>	
<b>Socio-Economic</b>	
<b>Other</b>	

<b>Link to original EQIA</b>	<b>Link to original EQIA</b>
<b>EQIAID</b> (Team/Service/Year)	

## Annex A - Tenant Profile by Protected Characteristics

Table 1 - Tenant profile by Ethnicity

Ethnicity	% of Residents*	% of Tenants
Any Other Ethnic Group	2.3%	0.6%
Asian Or Asian British:Bangladeshi	32.0%	43.4%
Asian Or Asian British:Chinese	3.2%	0.6%
Asian Or Asian British:Indian	2.7%	0.6%
Asian Or Asian British:Other Asian	2.3%	1.3%
Asian Or Asian British:Pakistani	1.0%	0.4%
Asian Or Asian British:Unknown		2.6%
Asian Or Asian British:Vietnamese		0.7%
Black Or Black British:African	3.7%	2.2%
Black Or Black British:Caribbean	2.1%	2.7%
Black Or Black British:Other African		0.4%
Black Or Black British:Other Black	1.5%	1.3%
Black Or Black British:Somali		3.0%
Black Or Black British:Unknown		0.2%
Dual:Asian & White	1.2%	0.1%
Dual:Black African & White	0.6%	0.5%
Dual:Black Caribbean & White	1.1%	0.3%
Dual:Other	1.2%	0.3%
Prefer Not to Say		8.1%
Unknown		1.6%
White: Any Other White Background		4.2%
White:British	31.2%	20.2%
White:Irish	1.5%	1.4%
White:Other White	12.4%	0.3%
White:Unknown		3.0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>

\*Source: 2011 Census (Table KS201); 2001 Census (Table KS06)

Table 2 - Tenant profile by Gender

Gender	% of Residents*	% of Tenants
Female	48.5%	55.0%
Male	51.5%	44.9%
Unknown		0.1%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>

Table 3 - Tenant profile by Age

Age Group	% of Tenants
Under 16	0.70%
16-19	0.1%
20 -29	7.8%
30-39	21.7%
40-49	22.0%
50-59	17.4%
60-69	12.3%
70+	17.3%
Prefer Not to Say	0.6%
Unknown	0.1%
<b>Total</b>	<b>100.0%</b>

Table 4 - Tenant profile by Disability

Disability	% of Tenants
No Disability	76.3%
Unknown	5.5%
Disabled	18.2%
<b>Total</b>	<b>100.0%</b>

Table 5 - Tenant profile by Religion &amp; Belief

Religion & Belief	% of Residents*	% of Tenants
Buddhist	1.1%	0.4%
Christian	27.1%	15.2%
Hindu	1.7%	0.2%
Jewish	0.5%	0.5%
Muslim	34.5%	46.9%
No Religion	19.1%	5.8%
Other	0.3%	0.4%
Prefer Not to Say	15.4%	18.0%
Sikh	0.3%	0.1%
Unknown	-	12.6%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>

\*Source: ONS, 2011 Census (Table KS201)

Table 6 - Tenant profile by Sexual Orientation

Sexual Orientation	% of Tenants
Bisexual	0.3%
Gay	0.3%
Heterosexual	54.4%
Lesbian	0.1%
Other	0.0%
Prefer Not to Say	27.5%
Unknown	17.4%
<b>Total</b>	<b>100.0%</b>

Table 7 - Tenant profile by Gender Re-assignment

Gender Reassignment	% of Tenants
Gender Reassigned	0.1%
Prefer Not to Say	11.9%
Unknown	66.2%
Gender Identity Same as that at Birth	21.8%
<b>Total</b>	<b>100.0%</b>



Table 8 - Tenant profile by Marriage /Civil Partnership

Marriage & Civil Partnership	% of Tenants
Co-Habiting	0.1%
Divorced	0.1%
Married	20.9%
Prefer Not to Say	0.1%
Same-Sex Registered Civil Partnership	0.0%
Separated Marriage/Civil Partnership	0.3%
Single	1.5%
Unknown	76.8%
Widowed	0.2%
<b>Total</b>	<b>100.0%</b>

Table 9 – Maternity &amp; Pregnancy

Pregnancy & Maternity	% of Tenants
Baby Expected	0.2%
Unknown	99.8%
<b>Total</b>	<b>100.0%</b>

## Annex B – Rent Analysis

Table 10 - Average Increase per dwelling - by bedroom size 2015/16

Bedsize	Average of Actual Rent 2014/15	Average of RENT CHARGE 2015/16	Average of % Increase 2015/16	Average of £ Increase 2015/16
0	£83.41	£85.52	2.5%	£2.11
1	£96.79	£99.28	2.6%	£2.49
2	£109.42	£112.16	2.5%	£2.74
3	£122.86	£126.01	2.6%	£3.15
4	£137.75	£114.14	2.5%	£3.40
5	£153.03	£156.99	2.6%	£3.96
6	£156.44	£160.34	2.5%	£3.90
7	£162.87	£166.82	2.4%	£3.95
8	£189.56	£179.33	-5.4%	-£10.23

Table 11 - Social Rent Cap Levels (Registered Social Landlords)

Bedsize	Rent Cap in 2015-16	Rent Cap in 2014-15	Rent Cap in 2013-14	Rent Cap in 2012-13	Rent Cap in 2011-12	Rent Cap in 2009-10
	£	£	£	£	£	£
Bedsit & One Bed	141.43	137.71	132.16	127.57	119.67	113.32
2 Bed	149.74	145.80	139.92	135.06	126.70	119.98
3 Bed	158.06	153.90	147.70	142.57	133.74	126.65
4 Bed	166.37	162.00	155.47	150.07	140.78	133.31
5 Bed	174.69	170.10	163.24	157.57	147.81	139.97
6 Bed and above	183.00	178.19	171.01	165.07	154.85	146.64

Source: HCA Guideline rent limit for private registered providers 2015/16 (Dec 14)

**Table 12 - Comparison of Average Rent & Social Rent Cap Levels 2015/16**

<b>Bedsizes</b>	<b>LBTH Average of Actual Rent 2015/16</b>	<b>Rent Cap in Levels 2015/16</b>
	<b>£</b>	<b>£</b>
0	85.52	141.43
1	99.28	
2	112.16	149.74
3	126.01	158.06
4	141.14	166.37
5	156.99	174.69
6	160.34	183.00
7	166.82	
8	179.33	

**Table 13 - HB/ Welfare Reform figures as at 2014**

<b>HB/ Welfare Reform figures as of 2013</b>		
<b>Total Number of Tenants</b>	<b>11,783</b>	
	<b>No.</b>	<b>%</b>
<b>Tenants on HB</b>	8,130	69%
<b>Tenants on Full HB</b>	4,926	42% (61% of those on HB)
<b>Partial HB</b>	3,204	27% (39% of those on HB)
<b>Tenant on HB aged 65+</b>	2,281	19%
<b>Benefit Cap (as of December 2014)</b>	52	0.44%

**Table 14 – Tenants on HB – breakdown by age**

Age Group	% of Tenants on HB
16-19	0.1%
20 -29	7%
30-39	19%
40-49	21.2%
50-59	17%
60-69	14%
70+	21.6%
Unknown	0.1%
<b>Total</b>	<b>100.0%</b>

**Table 15 – Tenants on HB – breakdown by gender**

Age Group	% of Tenants on HB
Female	57%
Male	43%
<b>Total</b>	<b>100.0%</b>

**Table 16 – Tenants on HB – breakdown by ethnicity**

Ethnicity	% of Tenants on HB
ASIAN or Asian British:Bangladeshi	43%
WHITE:British	22%
Refused to state	6%
White: Any other White background	5%
BLACK or Black British:Somali	4%
WHITE:UNKNOWN	3%
BLACK or Black British:Caribbean	3%
BLACK or Black British:African	2%
ASIAN or Asian British:UNKNOWN	2%
WHITE:Irish	2%
ASIAN or Asian British:Other Asian	1%
BLACK or Black British:Other Black	1%
ASIAN or Asian British:Vietnamese	1%
UNKNOWN:Unknown	1%
ANY Other Ethnic Group	1%

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<b>Ethnicity</b>	<b>% of Tenants on HB</b>
ASIAN or Asian British:Indian	1%
ASIAN or Asian British:Chinese	1%
ASIAN or Asian British:Pakistani	1%
<b>Total</b>	<b>100%</b>

1

**Table 17 - Rent Charge Comparison (2015/16)**

	Bedsit	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed	6 Bed	7 Bed	8 Bed
	£	£	£	£	£	£	£	£	£
Average rent Charge 14/15	83.41	96.79	109.42	122.86	137.75	153.03	156.44	162.87	189.56
Average rent Charge 15/16	85.92	99.28	112.16	126.01	141.14	156.99	160.34	166.82	179.33
Average of Formula Rent	87.80	101.34	114.48	129.19	146.88	171.89	181.17	180.72	179.33
Average of Capped Formula Rent	87.80	101.34	114.36	128.51	144.43	162.14	166.74	171.57	179.33

## Annex C – Analysis of Tenant Profile & Property Bedsize

**Table 18 - GENDER & PROPERTY BED SIZE**

Gender	PROP BEDSIZE									Total
	0	1	2	3	4	5	6	7	8	
Female	30.04%	43.22%	62.77%	61.37%	57.46%	56.36%	53.85%	50.00%	50.00%	55.70%
Male	69.96%	56.69%	37.21%	38.57%	42.54%	43.64%	46.15%	50.00%	50.00%	44.26%
Unknown	0.00%	0.09%	0.02%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%
Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

**Table 19 - AGE & PROPERTY BED SIZE**

AGE GROUP	PROP BEDSIZE									Total
	0	1	2	3	4	5	6	7	8	
1. 16-24	7.79%	4.08%	1.49%	0.28%	0.58%	0.00%	0.00%	0.00%	0.00%	2.11%
2. 25-34	36.34%	17.86%	23.14%	6.37%	2.19%	2.73%	0.00%	0.00%	0.00%	17.45%
3. 35-45	17.43%	16.05%	29.48%	26.95%	14.91%	9.09%	0.00%	0.00%	0.00%	24.16%
4. 45-55	13.97%	16.80%	17.57%	23.02%	25.58%	19.09%	23.08%	16.67%	0.00%	18.88%
5. 55-64	10.51%	15.80%	10.23%	18.53%	27.05%	35.45%	61.54%	50.00%	50.00%	14.59%
6. 65 & OVER	13.72%	28.69%	17.10%	23.96%	28.80%	32.73%	15.38%	33.33%	50.00%	21.97%
REFUSED / UNKNOWN	0.25%	0.72%	0.99%	0.88%	0.88%	0.91%	0.00%	0.00%	0.00%	0.85%
Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

**Table 20 - Stock Profile by Bedsize**

Bed Size	Social Housing	Council
Beds 0	801	6.55%
Beds 1	3,320	27.14%
Beds 2	4,885	39.93%
Beds 3	2,630	21.50%
Beds 4	503	4.11%
Beds 5	80	0.65%
Beds 6	8	0.07%
Beds 7	5	0.04%
Beds 8	1	0.01%
<b>TOTAL</b>	<b>12,233</b>	<b>100%</b>

Annex D - Community & Population Data

Figure 2 Population by ethnic group, Tower Hamlets, 2011 Census

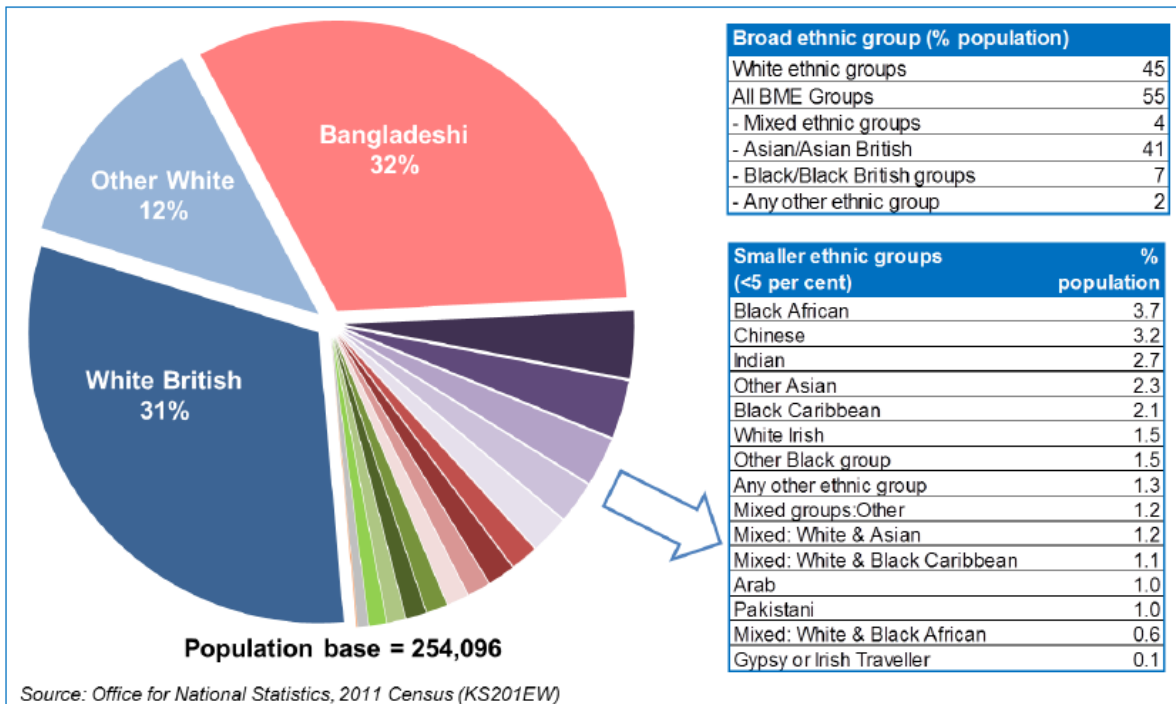


Figure 1 Population by religion, Tower Hamlets, 2011

What is your religion?

This question is voluntary

No religion

Christian (including Church of England, Catholic, Protestant and all other Christian denominations)

Buddhist

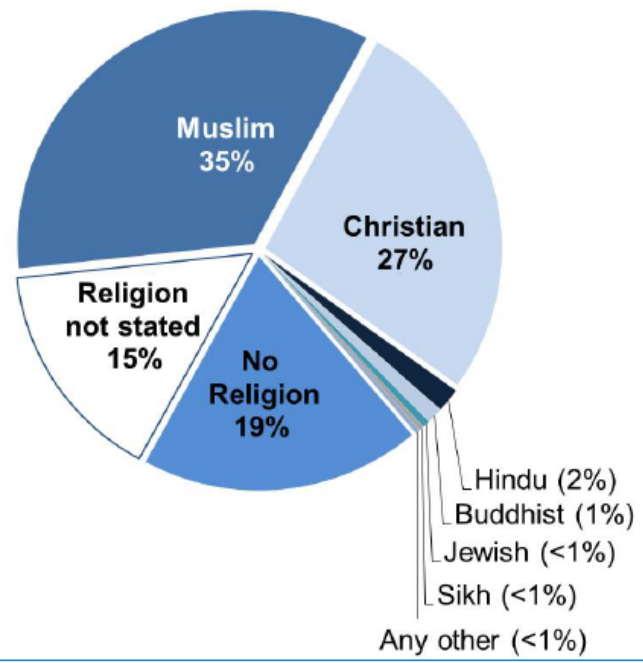
Hindu

Jewish

Muslim

Sikh

Any other religion, write in



Source: Office for National Statistics, Census 2011 (KS209).