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Housing Benefit

West Sussex Coastal Health Inequalities

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Background

What is Housing Benefit?

Housing benefit is money to cover rent for households on a low income. For most working-age people, housing benefit has been replaced by Universal Credit. New claims for housing benefit are only available to adults who have reached State Pension age¹ or who live in supported, sheltered or temporary accommodation.

Eligibility criteria:

Usually, claimants will **not** get housing benefit if:

- They have savings over £16,000 (unless receiving Guarantee Credit or Pension Credit)
- They have a mortgage on their own home
- They live in the home of a close relative
- They already claim Universal Credit (unless in temporary or supported housing)
- They live with a partner who already claims housing benefit
- They have reached State Pension age but their live-in partner has not (unless they claimed before 15 May 2019)
- They are a full-time student
- They are a Crown Tenant
- They are residing in the UK as an EEA jobseeker, an asylum seeker or sponsored to be in the UK, or subject to immigration control and their granted leave states they cannot claim public funds.

¹ Single individuals who have reached State Pension age can make a new claim for housing benefit. For couple households one of the following need to apply: both individuals must have reached State Pension age; one individual has reached State Pension age and started claiming Pension Credit before 15 May 2019; or live in supported, sheltered or temporary housing.

For more information on eligibility for housing benefit use the following link: [Housing Benefit: Eligibility - GOV.UK](#).

This report focuses on pensioners (aged 66+) claiming housing benefit.

This is part of a series of reports focusing on economic hardship in coastal West Sussex which can be found on the [West Sussex JSNA website](#).

How much do claimants receive?

There is no set amount of housing benefit. The level of assistance provided is calculated based on who the property is rented from (i.e. privately or social rented), household size and circumstances, as well as the actual rent level charged. This also depends on where a resident lives, and the size of the property.

The amount tenants of council and social housing receive is based on eligible rent (actual rent plus service charges), number of spare rooms, income, and circumstances. The amount private renting tenants receive is based on Local Housing Allowance or actual rent, whichever is lower.

What are Local Housing Allowance rates?

Local Housing Allowance (LHA) rates² are used in the calculation of housing benefit for tenants renting from private landlords³. LHA rates set the maximum amount of housing support claimants of housing benefit⁴ can usually get for private rented homes of different sizes. LHA rates are based on the area within which a person might reasonably be expected to live, considering access to facilities and services (known as Broad Rental Market Areas (BRMA)). These are reviewed annually.

² [Local Housing Allowance - GOV.UK](#); [Local Housing Allowance \(LHA\) rates - GOV.UK](#)

³ [Local Housing Allowance \(LHA\): Help with rent for private tenants - House of Commons Library](#)

⁴ [Local Housing Allowance \(LHA\) rates applicable from April 2024 to March 2025 - GOV.UK](#)

From April 2024, a four-year freeze in LHA rates came to an end (Wilson, Hobson, & Harker, 2023), with rates reset to the 30th percentile of the rental market. From 2025, LHA will be frozen at current rates. These are determined by:

- The size of property a household is entitled to, based on family size and characteristics,
- The 30th percentile rent for properties of different sizes within each BRMA based on rents surveyed in the year to September 2023, up to national maximum amounts.

Weekly LHA rates are shown by BRMA in the Appendices (Figure 5).

Who claims housing benefit?

Many older people on very low income do not claim the means-tested benefits they are entitled to (Radford, Holland, Maplethorpe, Kotecha, & Arthur, 2012). The Department of Work and Pensions (DWP) estimates that around 270,000 pensioner families eligible for housing benefit do not claim it, with up to £1.1 billion of available housing benefit unclaimed (Department for Work and Pensions, 2024). On average, this amounts to around £3,700 per year for each family entitled to receive housing benefit who did not claim it. In 2022/23, DWP estimated that 83% of pensioners entitled to housing benefit received it.

Why does it matter?

1. Housing costs are a major driver of poverty

Changes in housing tenure can affect how future older populations are likely to live. The UK's population is ageing and projected to continue to age. In 2017, three quarters of people aged 65 and over in England owned their home outright (Office for National Statistics, 2020). Adults in mid-life are now less likely to own with a mortgage than they were 10 or 20 years previously, with more people living in privately rented accommodation. If

declining home-ownership rates persist, in future, older people will be more likely to be living in the private rental sector than today.

Pensioners who rent are at greater risk of being in poverty, needing to cover the costs of private rental accommodation throughout retirement. Research suggests that someone who rents privately would need almost double the pension pot of someone owning outright to maintain their living standards when they retire (Royal London, 2018). This may result in greater dependence on benefits to support people with living costs in later life (Pensions Policy Institute, 2023).

2. Housing benefit is intended to ensure pensioners on low income can afford the cost of rent

Housing benefit aims to ensure pensioners on low income can afford the cost of renting a home. Average private rents have increased in England by 9.3% in the 12 months to November 2024 (Office for National Statistics, 2024), reflecting a new record high annual growth in rent for England. In West Sussex, all areas saw an annual percentage increase in rent. Whilst average rent increases may not be equivalent across property types, household characteristics, and geographic areas, it is probable that many families renting privately will have experienced some degree of increase, which may put greater financial pressure on those on low-income. This may be particularly true for pensioners, who may have less opportunity to increase their pension income or savings (Age UK, 2024).

The DWP estimates take-up of housing benefit at 83%. Supporting eligible pensioner families who don't currently receive housing benefit to claim could help provide additional financial security in older age.

3. Coastal communities in West Sussex are generally older, and experience poorer health outcomes than non-coastal neighbours

Access to housing benefit alongside other income-related benefits, can provide financial assistance to pensioners on low-income. Prior research⁵ suggests that coastal communities in West Sussex are more likely to be older and experience poorer health outcomes. Analysis of current data can give insight into take-up of housing benefit across coastal West Sussex.

What data is available?

The DWP releases monthly data on a quarterly basis⁶ that captures:

- 1) The number of households with a live claim for housing benefit
- 2) The average weekly award amount (in £s) that is paid to housing benefit recipients.

This data is broken down by geography (e.g. census output areas, local authorities) and by characteristics (e.g. of the claimant such as age and sex, and of the household such as housing sector, and number of rooms).

DWP also releases annual, national estimates of take-up of housing benefit⁷. Take-up statistics are reported in two different ways:

- 1) Caseload: the number of people claiming housing benefit / the estimated number of people entitled to claim

- 2) Expenditure: the amount of housing benefit claimed and the estimated amount that could be claimed.

Method

Small area (lower super output area, LSOA) data on housing benefit claims was sourced from the DWP. Monthly housing benefit statistics are released on a quarterly basis, with current data available to August 2024.

This briefing reports the number of live claims for housing benefit, as at the second Thursday of each month. Proportions are shown of the total 'pensioner' population aged 66 and above⁸. This is the current State Pension age for men and women in England. Proportions allow for comparisons to be made across areas with different population sizes. However, it should be noted that claims for housing benefit are often made by households (for example couple households) rather than individuals which can impact on the robustness of this data.

Note that this is not a measure of uptake of housing benefit. The DWP do not produce estimates of the number of potential claimants within small areas⁹, although national take-up rates are reported (see section on **Error! Reference source not found.**). The size of the eligible population is likely to vary at small geographies, depending on the demographics and socioeconomic status of the communities they contain.

⁵ [Health and Wellbeing of West Sussex Coastal Communities - West Sussex JSNA Website](#)

⁶ [Stat-Xplore - Log in](#)

⁷ [Income-related benefits: estimates of take-up - GOV.UK](#)

⁸ Mid-year population estimates at Lower Super Output Area (LSOA), by single year of age. Mid-year estimates from 2021 onward are only released for 2021 LSOA

geographies. Estimates have been adjusted using apportionment method to 'backdate' to 2011 boundaries. This brings the population estimates in line with available data on pension credit from DWP which is only released at 2011 LSOAs.

⁹ The sample size from the FRS does not permit reliable estimates for small areas.

Results

Live claims

In West Sussex, there were around 12,250 housing benefit claimants as at August 2024. This equates to around 6.3% of the pensioner population in the county (aged 66+). Nationally, the proportion of housing benefit claimants is higher at 9.3%.

At August 2024, the proportion of pensioners claiming housing benefit in coastal West Sussex is similar to the county total at 6.1%. This is lower than non-coastal West Sussex (7.1%) and England (9.3%). Across coastal towns, only Southwick has a higher proportion than non-coastal West Sussex (at 8.6%). East Wittering has the lowest proportion (4.9%). Worthing has the highest number of housing benefit claimants (n = 1,660).

Small areas

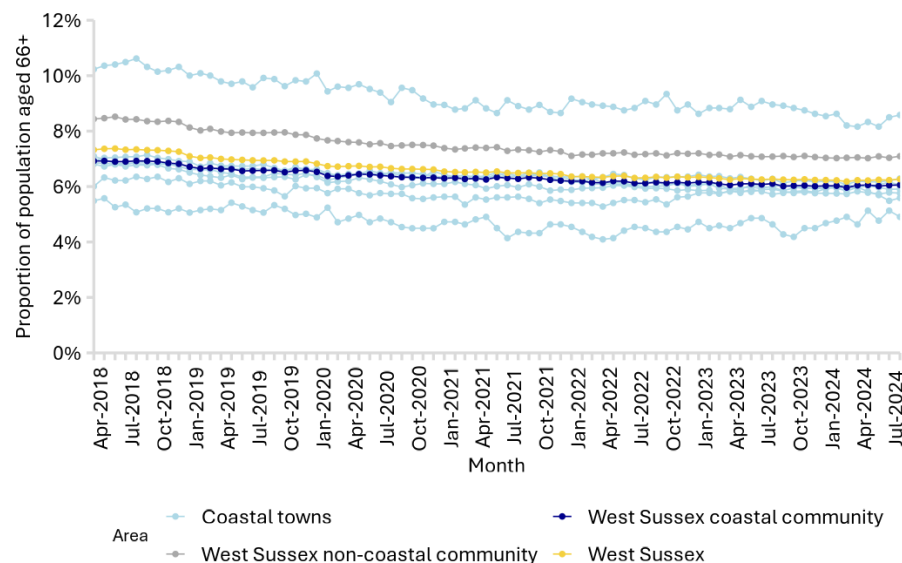
The proportion of live claims for housing benefit (among 66+ population) is plotted for small areas (LSOA) in West Sussex in Figure 2Table 1. These were split into 5 equal groups (quintiles). Small areas shown in red are among the 20% of areas in West Sussex with the highest proportion of live claims for housing benefit. More than a quarter of the pensioner population in some small coastal areas of the county were claiming housing benefit (2 LSOAs in Bognor Regis, 2 each in Worthing and Shoreham-by-Sea and one each in Littlehampton and Southwick).

Trends

Over time, the proportion of claimants for housing benefit (per 66+ population) has fallen slightly in coastal West Sussex, despite a growing pensioner population (Figure 1). In April 2018, there were around 5,600 claimants of housing benefit in coastal West Sussex (6.9% of 66+ population), falling to 5,045 in August 2024 (6.1%). Greater variation exists within coastal towns due to small counts, although in general, most areas

have seen a small decrease in the number and proportion of housing benefit claimants.

Figure 1: Proportion of housing benefits claimants per population aged 66+ in coastal areas of West Sussex; April-2018 to August-2024



Source: DWP housing benefit (from Stat-Xplore); ONS small area population estimates (from NOMIS)

Note. The denominators used are mid-year population estimates. 2023 and 2024 quarterly data uses the 2022 mid-year population estimates as newer data is unavailable for small areas.

Table 1: Number and proportion of live claims for housing benefit of population aged 66+; monthly data, August-2024

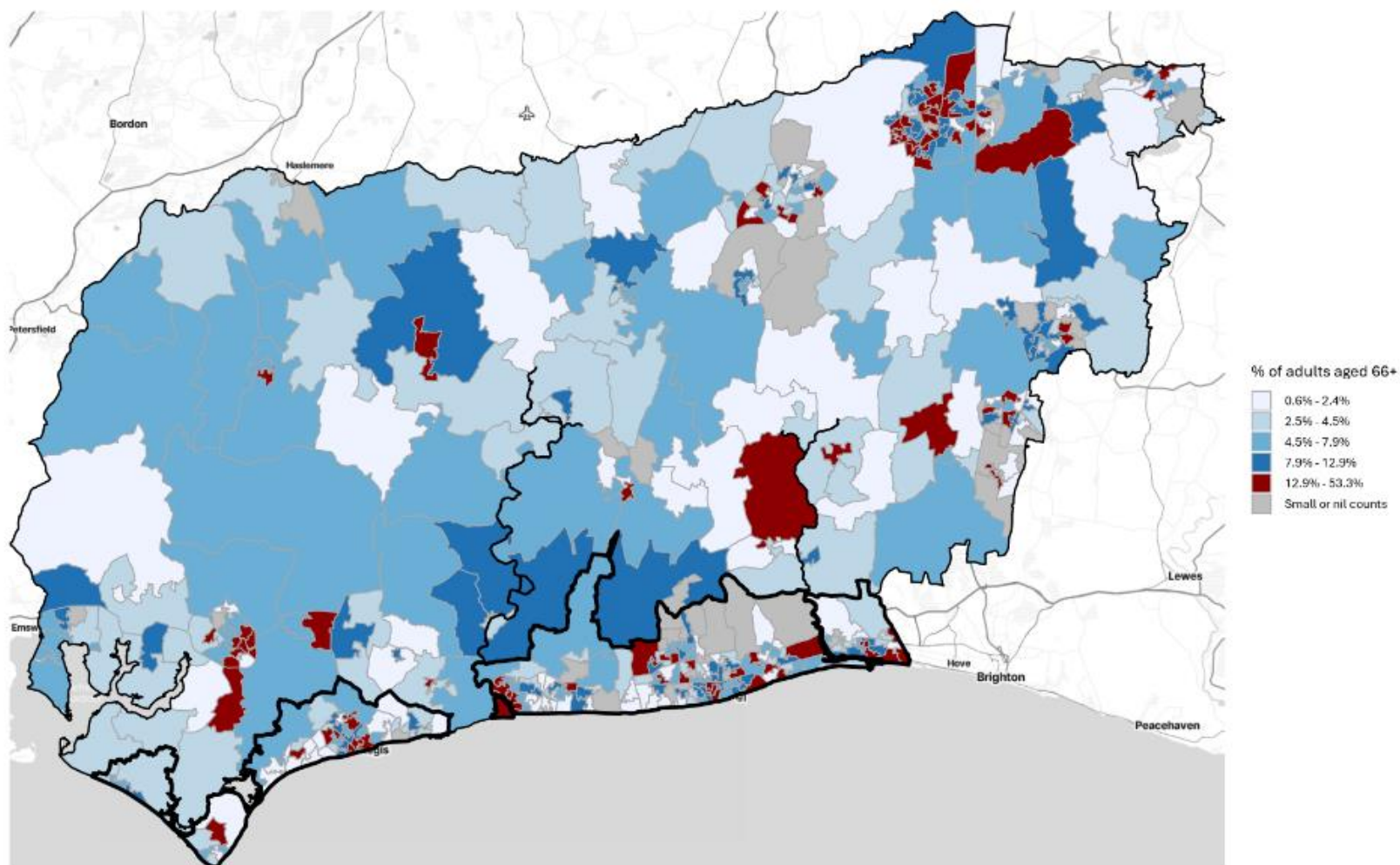
| Area | Number of claims | | Proportion of population aged 66+ | | | Versus non-coastal West Sussex | Versus West Sussex | Versus England |
|--|------------------|---|-----------------------------------|------|------|--------------------------------|--------------------|----------------|
| | | | % | LCL | UCL | | | |
| Bognor Regis BUA | 1,149 | * | 5.9% | 5.6% | 6.3% | Lower | Similar | Lower |
| East Wittering BUASD | 109 | | 4.9% | 4.1% | 5.9% | Lower | Lower | Lower |
| Littlehampton BUASD | 968 | * | 5.8% | 5.4% | 6.1% | Lower | Lower | Lower |
| Selsey BUA | 216 | | 5.6% | 4.9% | 6.4% | Lower | Similar | Lower |
| Shoreham-by-Sea BUASD | 743 | * | 6.1% | 5.6% | 6.5% | Lower | Similar | Lower |
| Southwick BUASD | 204 | | 8.6% | 7.5% | 9.8% | Higher | Higher | Similar |
| Worthing BUASD | 1,656 | * | 6.3% | 6.0% | 6.6% | Lower | Similar | Lower |
| West Sussex coastal community | 5,045 | * | 6.1% | 5.9% | 6.2% | Lower | Similar | Lower |
| English coastal community | 102,616 | * | 9.3% | 9.3% | 9.4% | Higher | Higher | Similar |
| West Sussex non-coastal community | 5,108 | * | 7.1% | 6.9% | 7.3% | Not compared | Higher | Lower |
| English non-coastal community (excluding London) | 418,596 | * | 8.7% | 8.7% | 8.7% | Higher | Higher | Lower |
| West Sussex | 12,246 | * | 6.3% | 6.2% | 6.4% | Lower | Not compared | Lower |
| England | 936,172 | * | 9.3% | 9.3% | 9.4% | Higher | Higher | Not compared |

Notes. Counts in areas that contained missing/suppressed data at LSOA level will be incomplete, these are denoted with an *.

Counts may vary from published data and from data taken Stat-Xplore at larger geographies. This is due to suppression and disclosure control processes. In general, counts derived from LSOA were within 1% of counts presented at a national or county level.

Figure 2: Proportion of live claims for Housing Benefit among adults aged 66+ in small areas of West Sussex (2011 Lower Super Output Areas); August 2024

Notes. LSOAs are shaded based on the proportion of live claims for Housing Benefit, with data for LSOAs within West Sussex split into 5 equal groups (quintiles). Areas within the top quintile (highest proportion of claims among pensioners) are shown in red. Monthly data sourced from the DWP. The boundary for Coastal West Sussex is illustrated with a thicker black border.



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Other characteristics

Housing sector

Among pensioners, around 80% of housing benefit recipients were tenants in the social rental sector in England. In West Sussex, this is closer to 70%, with a greater proportion of recipients renting privately in Arun (44.2%) and Worthing (40.6%) and smaller proportion in Crawley (12.2%).

Table 2. Number and proportion of housing benefit recipients (aged 66 and above) by housing sector, August 2024

| Area | Social rented | | Private rented | | Total |
|-------------|---------------|-------|----------------|-------|---------|
| | N | % | N | % | |
| Adur | 669 | 71.3% | 273 | 29.1% | 942 |
| Arun | 1,419 | 55.8% | 1,123 | 44.2% | 2,542 |
| Chichester | 1,507 | 73.0% | 558 | 27.0% | 2,065 |
| Crawley | 1,557 | 87.9% | 216 | 12.2% | 1,773 |
| Horsham | 1,304 | 78.5% | 355 | 21.4% | 1,659 |
| Mid Sussex | 1,174 | 73.7% | 418 | 26.2% | 1,592 |
| Worthing | 972 | 59.6% | 662 | 40.6% | 1,634 |
| West Sussex | 8,602 | 70.5% | 3,605 | 29.5% | 12,207 |
| South East | 94,709 | 74.8% | 31,859 | 25.2% | 126,568 |
| England | 745,260 | 79.6% | 191,178 | 20.4% | 936,438 |

Note. Total counts may vary to other data presented in this report due to differences in the geographic level that data was extracted at via Stat-Xplore. Disclosure control methods applied by the DWP may also result in small differences in total counts.

Mean weekly award by housing sector

Among pensioners in England, the mean weekly award amount for private rented claims was £130.23 at August 2024. This compares to £115.45 for the social rented sector. Average housing benefit awards have increased by £12.70 for private rent claims and by £9.31 for social rented claims from August 2023.

Take-up

The DWP releases annual estimates of take-up for income-related benefits within the entitled pensioner population. These estimates are based on DWP administrative data, local authority administrative data, and data from the Family Resources Survey (FRS). The methods used to produce take-up statistics have changed and evolved over time.

National estimates of take-up

In FYE 2023, an estimated 83% of those entitled to Housing Benefit (for pensioners) claimed it in Great Britain (Table 3). The average amount of unclaimed Housing Benefit was estimated at around £3,800 per year for each family entitled but not claiming the benefit.

Table 3: Estimates of take-up (caseload) Housing Benefit in Great Britain, FYE 2019 to 2023

Notes. Rounded proportions are shown. DWP estimates of the number of claimants nationally are also available. Data is not available for 2021 due to the COVID-19 pandemic interrupting data collection from the FRS.

| Financial Year ending: | Estimated take-up of Housing Benefit | | |
|------------------------|--------------------------------------|--------------|--------------|
| | % | 95% Lower CI | 95% Upper CI |
| 2019 | 86% | 84% | 88% |
| 2020 | 84% | 81% | 86% |
| 2021 | * | * | * |
| 2022 | 79% | 76% | 82% |
| 2023 | 83% | 80% | 85% |

Source: [Income-related benefits: estimates of take-up: financial year ending 2023 - GOV.UK](#)

Applying national estimates to local areas

National take-up of housing benefit (FYE 2023) has been applied to the most recent number of live claims (as at August 2024). This provides an estimate of the number who did not claim the benefit.

This is a crude measure in the absence of local estimates, which is unlikely to be hugely accurate. Take-up is likely to vary across areas and groups, so these figures aim only to provide a general idea of the number of eligible families that may not claim housing benefit in coastal West Sussex.

The estimated number of families not claiming housing benefit in coastal West Sussex may fall between 890 and 1,260 families (**Error! Reference source not found.**Table 4). Across the entirety of West Sussex, the number of families not claiming may fall between 2,160 and 3,060 families.

Table 4: Estimated number of families not claiming housing benefit, as at August-24

| Area | Estimated non-take-up of housing benefit | | |
|---------------------|--|-------|-------|
| | Number | Lower | Upper |
| Coastal West Sussex | 1,030 | 890 | 1,260 |
| West Sussex | 2,510 | 2,160 | 3,060 |

Barriers and facilitators for take-up of Housing Benefit

Previous research has identified consistent ‘barriers’ that prevent pensioners’ from claiming benefits such as housing benefit. A recent briefing by Age UK (Age UK, 2024) describes inter-related reasons for why people do not claim their entitlements such as:

- A general lack of awareness of benefits
- Perceived ineligibility (e.g. due to a prior unsuccessful claim)
- Stigma
- Difficulties navigating the application process (e.g. knowing how to apply, the complexity of the benefits system in the UK with

some benefits locally administered and others nationally, long and complicated forms)

- Assumption that because they receive State Pension, they will automatically receive benefits they are entitled to
- Assumption that the amount available is likely to be small.

Awareness, complexity, and stigma were also main causes of non-take-up of benefits reported by Policy in Practice (Ghelani & Walker, 2024; Clegg, Ghelani, Charlesworth, & Johnson, 2023).

A report by Eurofound (Access to social benefits: reducing non-take-up, 2015) suggested some approaches to address non-take-up of benefits. This included:

- Improving administrative procedures, such as by removing the need for applications, simple eligibility criteria, and proactively notifying people who are eligible or whose circumstances have changed (such as when reaching State Pension age)
- Providing the right information at the right time, for example by informing people that a benefit exists and explaining how and where to apply and actively supporting applications and providing information about non-entitlement to reduce frustration.

Additional analyses: Tenure

Tenure is whether a household rents or owns the accommodation that it occupies. The 2021 census defines tenure of a household (not an individual) into the following categories:

- Owner-occupied accommodation can be:
 - o Owned outright
 - o With a mortgage or loan
 - o Part-owned on a shared ownership scheme
- Rented accommodation can be:
 - o Private rented (e.g. through a private landlord or letting agent), or living rent free
 - o Social rented through a local council or housing association

Why explore differences in housing tenure?

Our previous reports on benefit claims among older people have suggested greater use of financial assistance in coastal than non-coastal communities of West Sussex. This analysis, however, shows older people in coastal communities are less likely to be claiming housing benefit. It is possible that there is geographic variation in housing, with differences in tenure, supply, demand, and affordability, influencing where older people live. It is also possible for households to be 'asset rich and income poor', for example, someone who owns their home but has low-income. This may be more likely in older age as many adults become economically inactive (e.g. due to retirement, ill-health, caring responsibilities etc.). This can change their household income significantly. Ageing can also bring additional costs, such as energy bills to maintain a warm home. Housing benefit is only available to households who rent their accommodation, whereas benefits

such as pension credit are available to all low-income households irrespective of tenure.

Analyses of housing tenure at small areas aim to provide insight into local variation in homeownership and give additional context to findings on housing benefit claims. It is difficult to explore tenure by age group given that many households contain residents of different ages. However, this is an important consideration in the context of this briefing given that ownership is more likely among older adults. Areas with lower ownership among households containing older adults may suggest a greater need for financial support to pay for rent (such as via housing benefit). However, this is further complicated by interactions between demand (e.g. the need for housing, the desirability of an area), supply (e.g. the availability of suitable housing by tenure), cost (e.g. how affordable housing is for different groups, financial position of individual households) and household composition (e.g. multigenerational households).

Method

The ONS¹⁰ has adopted two methods to explore tenure by age group:

- Using the age of the Household Reference Person (HRP) as a reference point to characterise a household,
- Analysing the household combination of resident age bands.

In this report, small area data on housing tenure was sourced from the 2021 census and aggregated to coastal areas. Data is reported for households where the HRP is aged 65+. Further analysis of tenure for all households (i.e. irrespective of age) is given in the Appendices. Analysis of household combination of resident age was not possible due to disclosure control of counts at small area level. This analysis aims to give some indication of patterns in tenure among older households. Caveats include:

¹⁰ [Household characteristics by tenure, England and Wales - Office for National Statistics](#)

- This analysis does not tell us about other residents within the household,
- The HRP may not be the member of the household who owns or rents the accommodation,
- Older residents living in multigenerational households may be more/less likely in some areas and communities.

For brevity, the term “older’ households’ has been used in this report to describe households where the HRP is 65+. Caveats must be considered as this description is not necessarily true for all households within this group.

It is also important to note that:

- Analyses of homeownership give no indication as to the monetary value, size, or quality of owned accommodation,
- Whilst data has been aggregated to coastal West Sussex, not all coastal towns are alike.

Results: ‘Older’ households

Summary: Tenure in coastal and non-coastal areas:

When compared to non-coastal West Sussex, ‘older’ coastal households (where the HRP was aged 65+):

- Were more likely to own their own accommodation outright (78.2% versus 74.4%),
- Had a similar level of ownership with a mortgage, loan, or shared ownership (6.8% versus 6.9%),
- Were more likely to rent their accommodation privately (7.3% versus 5.5%), whilst social rented accommodation was less common (7.6% versus 13.2%).

Ownership

In ‘older’ households, the likelihood of homeownership (outright or with a mortgage, loan, or shared ownership) differed between coastal and non-coastal West Sussex. Around 85% owned their home in coastal West

Sussex – a higher proportion than non-coastal (81.3%). Nationally, there was little difference in homeownership between coastal and non-coastal areas (Figure 4).

Private and social rented accommodation

Among ‘older’ households who don’t own their home, coastal West Sussex households were more likely to rent privately and less likely to live in social rented accommodation than non-coastal households (Table 5). Nationally, the picture is similar.

Within coastal West Sussex, the likelihood of ‘older’ households living in private rented or social rented accommodation was similar (7.3% and 7.6% respectively), despite a larger share of all households (i.e. irrespective of age) renting privately (19.1% private compared with 10.1% social – see Appendices). Across England, it was more common for ‘older’ households to live in social rented accommodation in coastal areas (9.0% private, 12.5% social), although across all households private rented accommodation was more common.

In non-coastal West Sussex, ‘older’ households were more likely to be in the social rental (13.2%) than private rental sector (5.5%). Across all non-coastal households (i.e. regardless of age) the reverse is true, with a smaller proportion of households in social rented accommodation (15.7%) than private rented (17.2%). This was also the case nationally.

Differences within coastal West Sussex

Within coastal towns, only Southwick had a similar proportion (74.7%) of outright homeownership when compared to non-coastal West Sussex (74.4%). All other coastal towns had a higher proportion. ‘Older’ households in Southwick were also more likely to live in social rented accommodation (13.5%) and less likely to live in private rented accommodation (5.0%) than most other coastal West Sussex towns. Similarly, Shoreham-by-Sea had a higher proportion of ‘older’ households in social rented accommodation (8.8%) and lower in private rented (6.0%) than the coastal West Sussex average (social: 7.6%, private: 7.3%), although to a lesser degree. In general, tenure among ‘older’ households in Southwick more closely resembled non-coastal West Sussex.

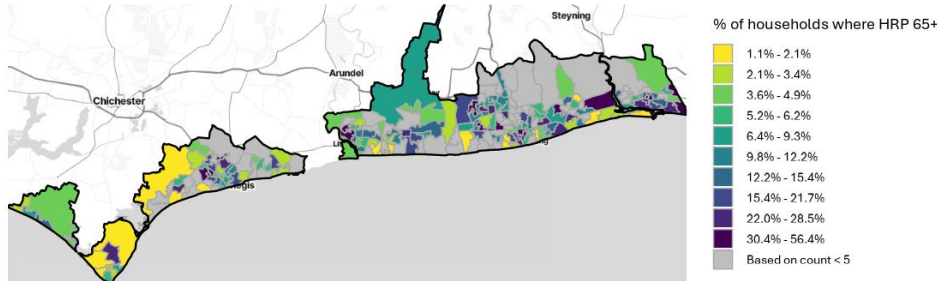
Table 5: Number and proportion of households where the Household Reference Person (HRP) is aged 65+ by tenure; coastal communities in West Sussex; 2021 census

| | Total households (65+ HRP) | Owned: Owned outright | | | | Owned: With mortgage, loan or shared ownership | | | | Rented: Private rented | | | | Rented: Social rented | | | |
|--|----------------------------|-----------------------|------|------|------|--|-----|-----|-----|------------------------|-----|-----|------|-----------------------|------|------|------|
| | | N | % | LCI | UCI | N | % | LCI | UCI | N | % | LCI | UCI | N | % | LCI | UCI |
| Bognor Regis BUA | 12,634 | 9,972 | 78.9 | 78.2 | 79.6 | 856 | 6.8 | 6.4 | 7.2 | 955 | 7.6 | 7.1 | 8.0 | 851 | 6.7 | 6.3 | 7.2 |
| East Wittering BUASD | 1,457 | 1,135 | 77.9 | 75.7 | 80.0 | 102 | 7.0 | 5.8 | 8.4 | 135 | 9.3 | 7.9 | 10.9 | 85 | 5.8 | 4.7 | 7.2 |
| Littlehampton BUASD | 11,266 | 8,873 | 78.8 | 78.0 | 79.5 | 799 | 7.1 | 6.6 | 7.6 | 794 | 7.0 | 6.6 | 7.5 | 800 | 7.1 | 6.6 | 7.6 |
| Selsey BUA | 2,557 | 2,053 | 80.3 | 78.7 | 81.8 | 174 | 6.8 | 5.9 | 7.8 | 157 | 6.1 | 5.3 | 7.1 | 173 | 6.8 | 5.9 | 7.8 |
| Shoreham-by-Sea BUASD | 8,419 | 6,577 | 78.1 | 77.2 | 79.0 | 588 | 7.0 | 6.5 | 7.5 | 509 | 6.0 | 5.6 | 6.6 | 745 | 8.8 | 8.3 | 9.5 |
| Southwick BUASD | 1,642 | 1,227 | 74.7 | 72.6 | 76.8 | 111 | 6.8 | 5.6 | 8.1 | 82 | 5.0 | 4.0 | 6.2 | 222 | 13.5 | 12.0 | 15.3 |
| Worthing BUASD | 17,550 | 13,610 | 77.5 | 76.9 | 78.2 | 1,161 | 6.6 | 6.3 | 7.0 | 1,428 | 8.1 | 7.7 | 8.6 | 1,351 | 7.7 | 7.3 | 8.1 |
| West Sussex coastal community | 55,525 | 43,447 | 78.2 | 77.9 | 78.6 | 3,791 | 6.8 | 6.6 | 7.0 | 4,060 | 7.3 | 7.1 | 7.5 | 4,227 | 7.6 | 7.4 | 7.8 |
| English coastal community | 748,256 | 537,573 | 71.8 | 71.7 | 71.9 | 49,172 | 6.6 | 6.5 | 6.6 | 67,713 | 9.0 | 9.0 | 9.1 | 93,798 | 12.5 | 12.5 | 12.6 |
| West Sussex non-coastal community | 47,763 | 35,536 | 74.4 | 74.0 | 74.8 | 3,276 | 6.9 | 6.6 | 7.1 | 2,624 | 5.5 | 5.3 | 5.7 | 6,327 | 13.2 | 12.9 | 13.6 |
| English non-coastal community (excl. London) | 3,246,979 | 2,353,205 | 72.5 | 72.4 | 72.5 | 193,684 | 6.0 | 5.9 | 6.0 | 190,295 | 5.9 | 5.8 | 5.9 | 509,195 | 15.7 | 15.6 | 15.7 |
| West Sussex | 129,007 | 98,243 | 76.2 | 75.9 | 76.4 | 9,210 | 7.1 | 7.0 | 7.3 | 8,754 | 6.8 | 6.6 | 6.9 | 12,800 | 9.9 | 9.8 | 10.1 |
| England | 6,733,413 | 4,783,092 | 71.0 | 71.0 | 71.1 | 430,607 | 6.4 | 6.4 | 6.4 | 456,857 | 6.8 | 6.8 | 6.8 | 1,062,857 | 15.8 | 15.8 | 15.8 |

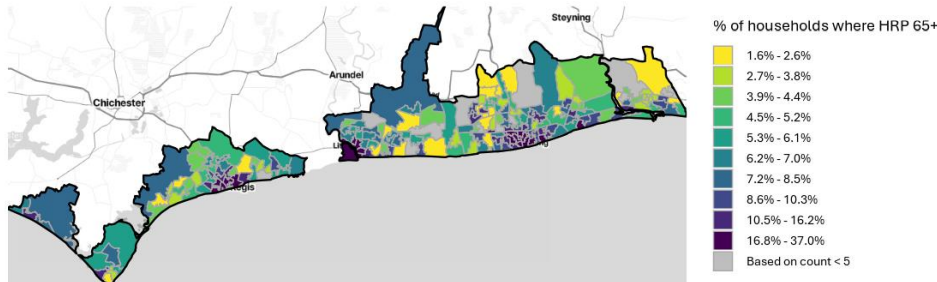
Figure 3: Proportion of households where HRP is aged 65+ by tenure; census 2021

Notes: Proportions based on numerator < 5 have been suppressed. Small area data for coastal West Sussex was divided into 10 approximately sized groups (deciles) and filled. Small areas in coastal West Sussex with higher proportions of 'older' households living in social rented, private rented or own accommodation are shown in purple.

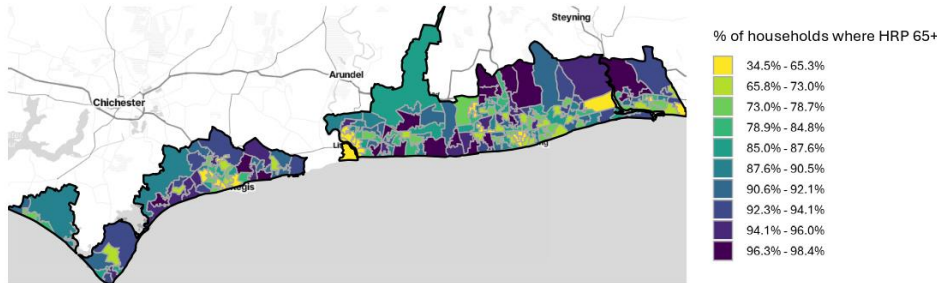
Social rented accommodation; 2021 census



Private rented accommodation or rent free; 2021 census



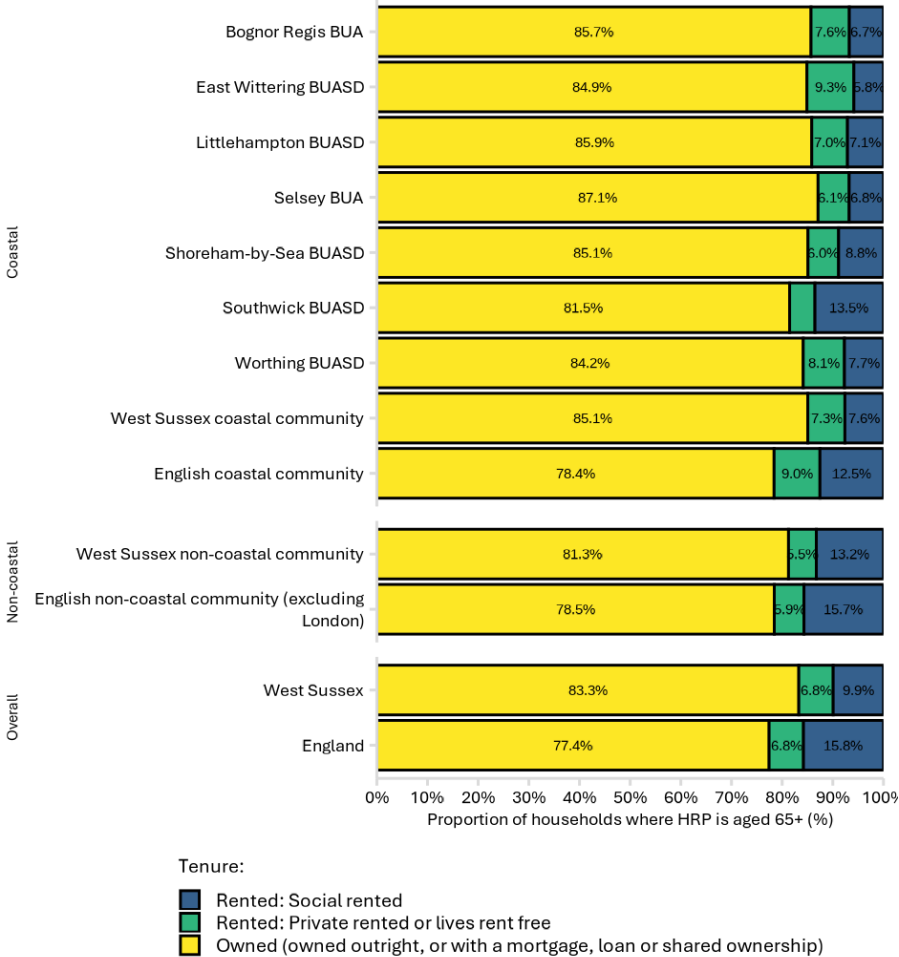
Own home (owned with a mortgage, loan, shared ownership, or outright); 2021 census



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Figure 4: The proportion of households where the HRP was aged 65+ by tenure; 2021 census

Note. by age of household reference person - this does not consider the age of other residents within the household. Labels less than 5% are not shown.



Discussion

This analysis found that the proportion of recipients of housing benefit (per 66+ population) was lower in coastal than non-coastal areas of West Sussex. Further analyses of census data also suggest that 'older' households are more likely to own their own home or rent privately in coastal than non-coastal West Sussex, and less likely to be in the social rental sector.

What could this mean?

It is difficult to know why the proportion of recipients of housing benefit is smaller in coastal than non-coastal West Sussex, and there is unlikely to be a sole reason. Some factors that could influence the need for housing benefit include:

- **Greater likelihood of homeownership in 'older', coastal households**

Coastal communities are generally older than average. In West Sussex coastal towns, the proportion of very old adults (75+) also exceeds the England coastal average¹¹, suggesting that the West Sussex coast is older still (although there is variation within the coastal area).

Additional analyses of census data revealed a greater level of homeownership among 'older' households in coastal than non-coastal West Sussex. This results in a smaller 'pool' of renting households, who are potentially eligible to claim housing benefit. The purpose of housing benefit is to provide financial support to pay rent. Homeowners (including those with a mortgage) are not eligible to claim housing benefit, although may still experience financial hardship. These households may claim for other means-tested benefits aimed at supporting pensioners on low-income

(such as pension credit, or support for mortgage interest), despite owning their accommodation.

Analysis of data from the Index of Multiple Deprivation 2019¹² suggests that coastal towns in West Sussex have a higher proportion of their population living in the most deprived areas. This aligns with a higher proportion of recipients of pension credit in coastal areas.

- **Differences in housing tenure between coastal and non-coastal areas**

The distribution of housing tenure varies in coastal and non-coastal areas. For example, census data indicates that a smaller proportion of all households and 'older' households are in the social rental sector in coastal than non-coastal areas of West Sussex. This could reflect differences in supply and/or demand for social housing in coastal areas, and among different groups (such as older people).

Nationally and locally, a higher proportion of households in social rented accommodation claim housing benefit than private rented, although variation exists within areas. Areas with a higher proportion of households (particularly 'older' households) living in social rented accommodation may therefore be more likely to be the same areas with a higher proportion of claimants for housing benefit. In West Sussex, social housing appears to be more common among 'older' households in non-coastal areas.

Recipients of housing benefit are also more likely to rent privately in West Sussex when compared to England, and this is perhaps more notable in our 'coastal' local authorities. Census data shows that a greater proportion of 'older', coastal households rent their accommodation privately when compared to non-coastal West Sussex.

One possible hypothesis could be that there is less supply or demand for social housing among pensioners in coastal West Sussex. This could mean

¹¹ [Data Pack - Coastal Health Inequalities in West Sussex](#)

¹² [Data Pack - Coastal Health Inequalities in West Sussex](#)

greater use of the private rental sector, where affordability may be more volatile. Further work is needed to determine whether this is the case, by examining supply and demand for social housing in coastal West Sussex, and the affordability of private rent.

- **Differences in affordability and desirability of housing in coastal and non-coastal areas**

Housing in coastal areas may be more desirable for older populations, who may be more willing to pay to live there if they are in a financial position to do so. This interacts with affordability – in areas that are highly desirable, increased competition to purchase may mean pensioners on low-income may be priced out of those areas.

Some coastal areas may also be more desirable in general. Coastal areas can offer tourism and seasonal economies, as well as a source of income from second homes (which may be rented out occasionally as short-term lets). This can increase competition, through scarcity and drive-up prices. Analyses by the ONS suggest higher proportions of dwellings that are second homes (with no usual residents) in many coastal local authorities¹³. A report by the University of Sheffield (Atkinson, Lima, Bourne, & Bailey, 2024), alongside Government research (Barton, Cromarty, Garratt, & Ward, 2022; Evennett, 2023), also raised concerns that housing issues disproportionately impact coastal areas.

The type of properties available to purchase or rent may differ in coastal and non-coastal areas. This may be driven, in part, by the characteristics of, and demand from the local population, which can also affect the suitability/desirability of properties (e.g. purpose-built retirement homes in areas with higher demand from older people).

Further analyses could explore affordability of coastal and non-coastal homes, such as average purchase prices and rent, and the ‘mix’ of properties in different parts of the county.

¹³ [Number of vacant and second homes, England and Wales - Office for National Statistics](#)

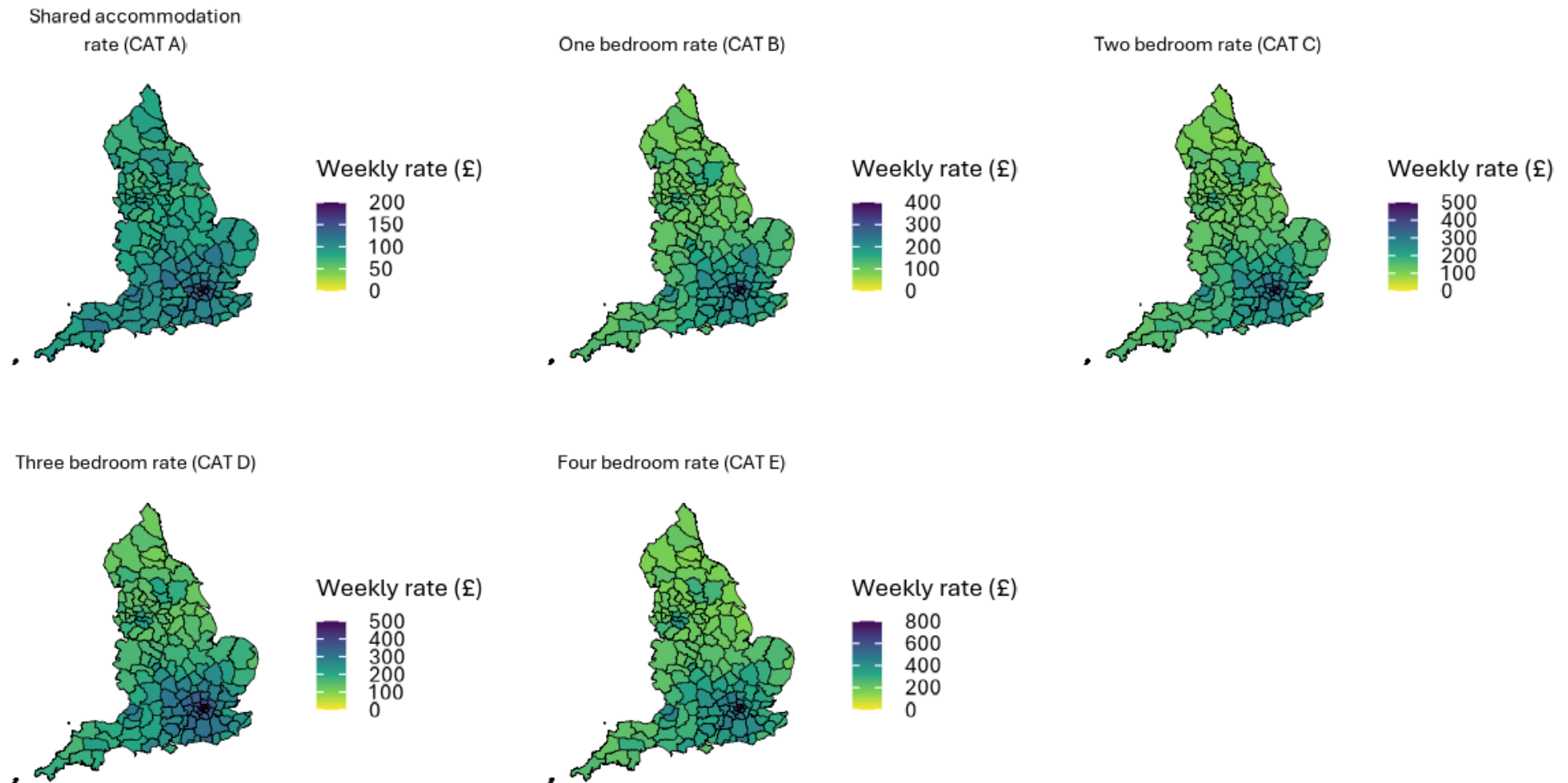
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Appendices

Figure 5: Weekly LHA rates (in £s) used by local authorities to pay people in receipt of Housing Benefit; by property type (category A to E) and Broad Rental Market Areas in England; from April 2024



Source: [Broad Rental Market Area boundary layer for Geographical Information System \(GIS\) applicable May 2020 - GOV.UK](#)

Additional analyses: Housing tenure in all households

This section presents additional analyses from 2021 census on housing tenure in coastal and non-coastal areas of West Sussex. Data relates to all households.

Summary: Tenure in coastal and non-coastal areas:

When compared to non-coastal West Sussex, households in coastal West Sussex were:

- More likely to own their property outright (41.2% versus 33.9%),
- Less likely to own their home with a mortgage, loan, or shared ownership (29.5% versus 33.3%),
- More likely to be renting privately (19.1% versus 17.2%),
- Less likely to live in social rented accommodation (10.1% versus 15.7%).

Differences in tenure between coastal towns:

Private rented accommodation was particularly common in Bognor Regis (20.7%) and Worthing (21.6%) compared to other coastal towns in the county (ranging from 13.9% to 18.0% of households). Alongside Selsey (8.8%), Bognor Regis and Worthing also had lower proportions of households in social rented accommodation (9.1% and 9.4% respectively). Southwick had a notably higher proportion of households in social rented accommodation than other coastal towns at 15.9%, with the next highest at 11.7% in Shoreham-by-Sea. Households in Selsey (54.1%) and East Wittering (48.7%) were more likely to own their own home outright compared to other coastal towns (ranging from 36.5% to 43.6%), although were less likely to own with a mortgage, loan, or shared ownership (22.0% and 23.3% respectively). In general, Selsey and East Wittering have older populations¹⁴.

¹⁴ [Data Pack - Coastal Health Inequalities in West Sussex](#)