

# JSNA Health and Wellbeing Profile 2025/26

## Housing

### Summary points

- Affordability is a problem in Bristol, with house prices rising faster than nationally and much faster than average incomes. The cost of the median home in Bristol is now nearly nine times higher than the annual earnings of lower income households.
- The private rented sector has reduced to 27.4% of housing stock in 2023 compared to 30.3% in 2020 according to the Building Research Establishment (BRE).
- This reduced stock has led to an increase in a huge demand for housing in the private rented sector, leading to increased rents.
- There is a serious shortage of affordable housing in the city.

### Housing Stock

In 2021, there were 191,600 households in Bristol. Almost two thirds (65%) of households live in houses or bungalows and the remaining third (35%) live in flats – either purpose-built block of flats, conversions or shared houses. In England and Wales (E&W) as a whole, a higher proportion of households live in houses or bungalows (78%) and a lower proportion live in flats (22%).

Accommodation type varies greatly across the city: Central ward (93%) and Hotwells and Harbourside ward (80%) have the highest percentage of flats in the city, whilst Filwood ward (89%) and Hengrove and Whitchurch Park ward (86%) have the highest percentage of houses.

### Tenure

In 2021, 54.8% of households in Bristol owned the accommodation they lived in (E&W 62.5%), 44.9% rented their accommodation (E&W 37.3%) and 0.25% of households lived rent free (E&W 0.13%).

The data on accommodation tenure can be broken down further to show that:

- 25.2% of households owned the accommodation they lived in outright (E&W 32.8%)
- 29.7% owned their accommodation with a mortgage or loan or shared ownership (E&W 29.7%)
- 26.2% rented their accommodation privately (E&W 20.3%)
- 18.7% were in the social rented sector (ie through a local council or housing association) (E&W 17.1%)

### Overcrowding and underoccupancy

Occupancy rating provides a measure of whether a household’s accommodation is overcrowded or underoccupied. An occupancy rating of minus 1 or less implies that a household has fewer bedrooms than the standard requirement, plus 1 implies that they have more bedrooms than required, and 0 implies that they met the standard required.

In Bristol, 9,684 (5.1%) households had fewer bedrooms than required (E&W 4.3%) and so are considered to be overcrowded. Across the city the proportion of overcrowded households varies considerably, with more than a fifth of households considered to be overcrowded in St Philips (25.6%), St Pauls Grosvenor Road (23.7%), Easton Road (20.8%) and Cabot Circus (20.2%) (Figure 1).

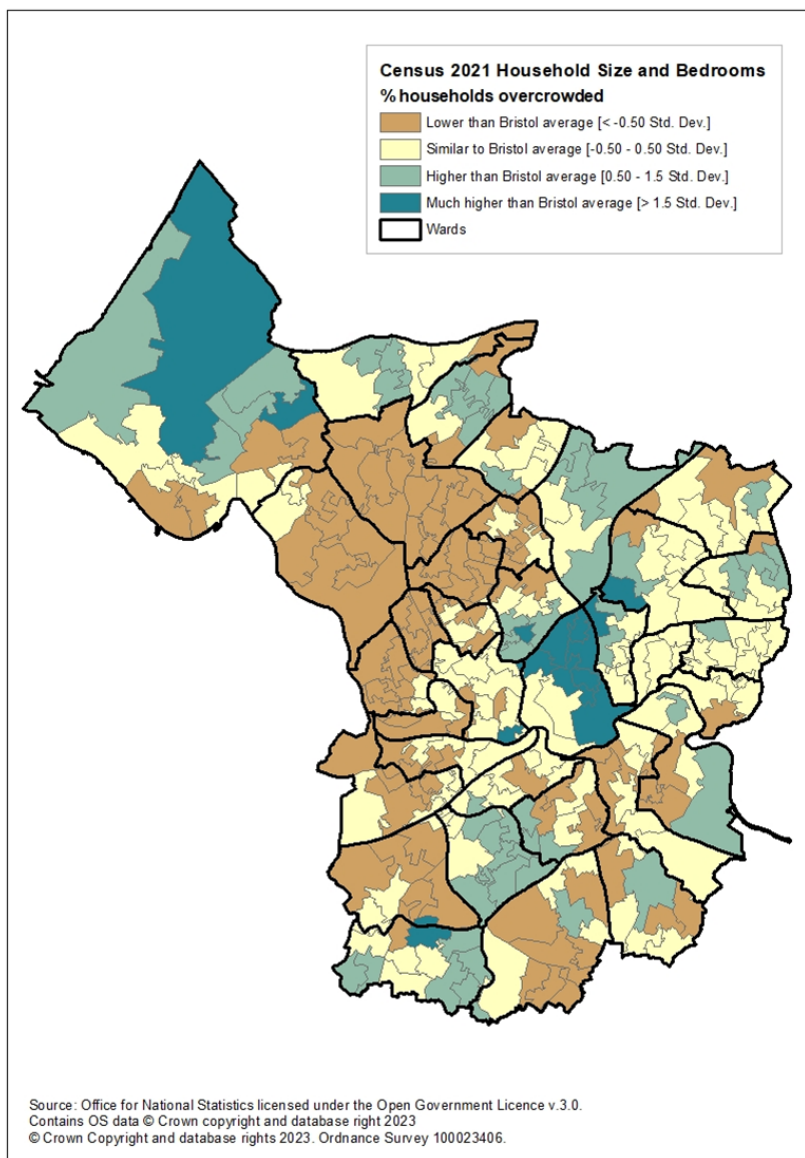


Figure 1: Overcrowding - households with one or fewer bedrooms than required to meet the bedroom standard  
Source: ONS Census 2021

### House Prices & Affordability

Between 2002 and 2014, Bristol house prices were either lower or very similar to the national average but from 2015 onwards Bristol house prices started to increase at a greater rate than nationally (Figure 2).

In the year ending September 2024, the average house price in Bristol was £340,000, £57,500 higher than the England and Wales average of £282,500 and the highest of all the Core Cities. Over the last decade, average house prices in Bristol increased by almost 80% (+£150,000) compared to an almost 50% increase in England and Wales (+£92,500)<sup>1</sup>, again the highest increase of all the Core Cities.

Earnings in Bristol are similar to the national average and other English Core Cities, but as house prices are significantly higher this results in affordability issues. ONS calculate “affordability ratios” annually which measure the relationship between house prices and earnings. Figure 2 shows the relationship between the price of the median house and the median earning of people living in Bristol.

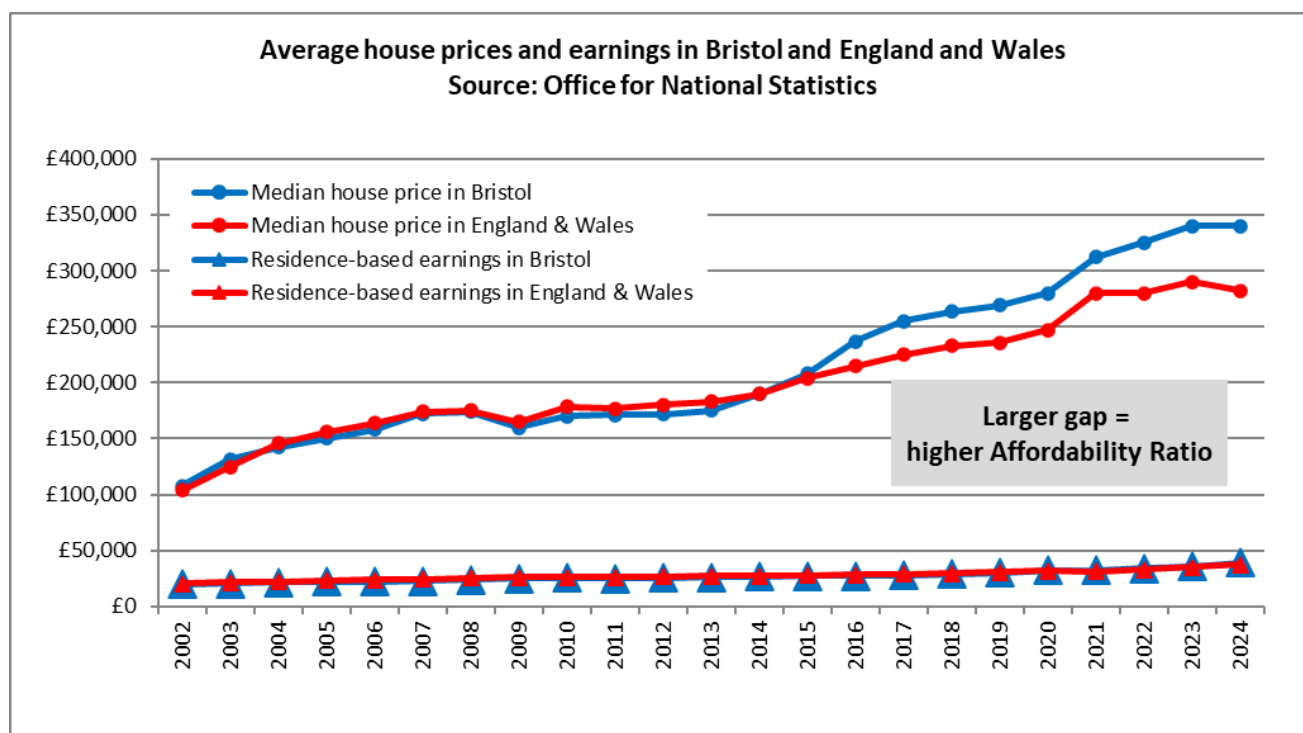


Figure 2: Average house prices and average earnings – Bristol and England and Wales  
 Source: ONS Ratio of median house price to residence-based earnings, 2002 to 2024

The affordability ratio for Bristol was 8.72 in April 2024<sup>2</sup> and the five year average was 9.20. The ratio means that the cost of the median home in Bristol is nearly nine times the annual earnings of middle income households. Bristol has the highest affordability ratio of all the Core Cities in

<sup>1</sup> [Housing affordability in England and Wales Statistical bulletins - Office for National Statistics \(ons.gov.uk\)](https://ons.gov.uk/housing/affordability)

<sup>2</sup> [Housing affordability in England and Wales Statistical bulletins - Office for National Statistics \(ons.gov.uk\)](https://ons.gov.uk/housing/affordability)

England and Wales<sup>3</sup>, and is the only Core City to have an affordability ratio higher than the national ratio (Figure 3). Affordability ratios peaked in 2021 and have fallen slightly since then.

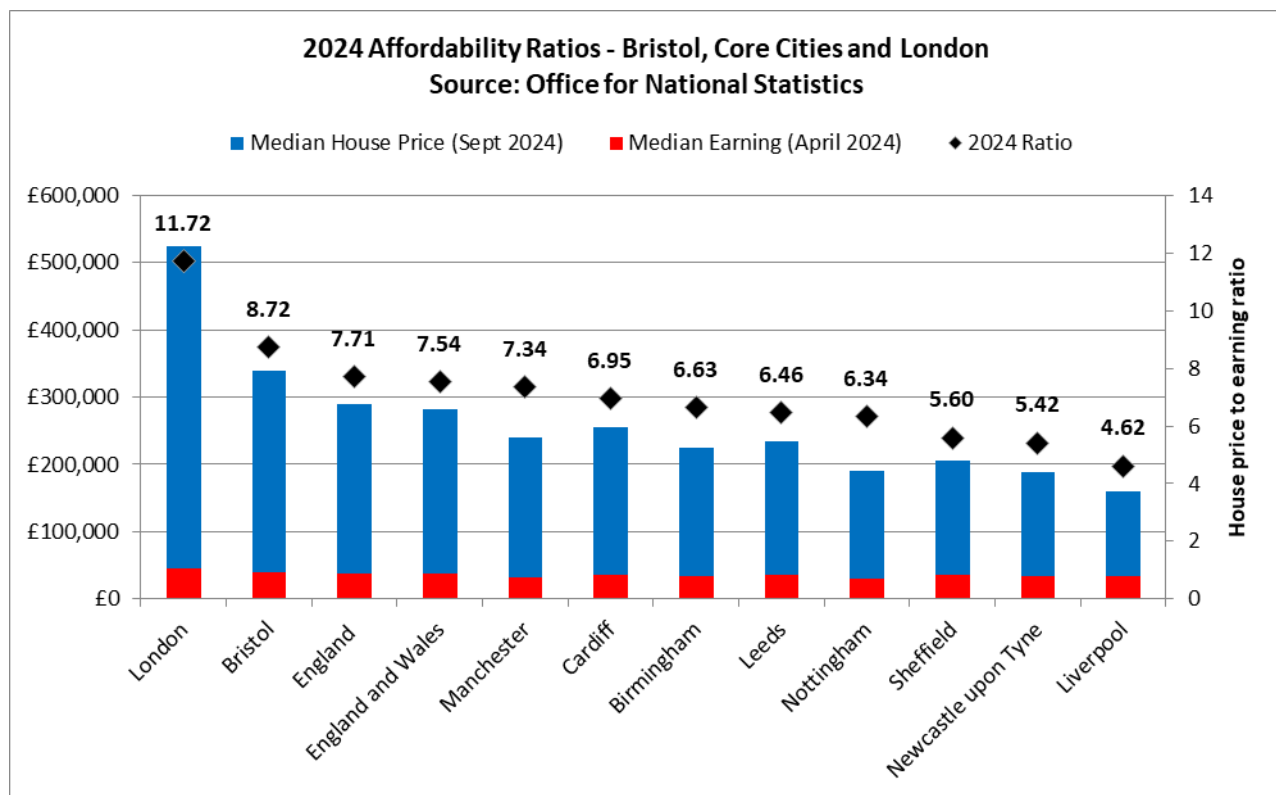


Figure 3: Affordability Ratios in 2024 – Bristol, Core Cities and London  
 Source: ONS Ratio of median quartile house price to residence-based earnings, 2002 to 2024

### Private Rented Sector (PRS)

The Bristol private rented sector is growing in cost. Between April 2022 and March 2023 the average Bristol rent had risen to £1,513 a month<sup>4</sup> (9 years previously the average rent was £814 a month).

The Bristol Quality of Life<sup>5</sup> Survey 2024/25 looked at the issue of housing. In comparison to home owners and local authority tenants, private tenants were significantly less satisfied with the cost of their rent or mortgage.

For satisfaction with the cost of rent or mortgage:

- Local authority tenants were most satisfied (54.1%)
- Private tenants were least satisfied (31.6%)

For satisfaction with the state of repair of their home:

- Home owners (77.6%) were the most satisfied
- Local authority tenants were least satisfied (46.7%)

<sup>3</sup> Data for Glasgow (a Core City) not available

<sup>4</sup> Valuation Office Agency, [Private rental market summary statistics in England - Office for National Statistics \(ons.gov.uk\)](https://ons.gov.uk/private-rental-market-summary-statistics-in-england)

<sup>5</sup> See [www.bristol.gov.uk/qol](http://www.bristol.gov.uk/qol)

Satisfaction with the cost of rent or mortgage has decreased significantly between 2020 and 2024, reflecting the impact of the cost of living crisis, and is experienced across all housing tenure. 60.1% were satisfied with the cost of rent or mortgage payments in 2020, reducing to 42.1% in 2024.

For the foreseeable future, private renting will remain the default option for many households. No longer just the tenure for younger people. Many who cannot access homeownership or social housing now using PRS and some just as the tenure of choice for the flexibility it gives them or lower costs if accessing shared housing.

There is an increasing 'affordability gap' as house prices continue to rise. In an already challenging market, the shortage of housing supply means that high or even higher prices to rent or buy are likely to continue.

Bristol has a very successful programme of reducing empty homes and bringing them back into use. Many properties bought back into use have gone into the private rented sector, so the Empty Property team ensure that the landlords of these properties adhere to good management practices and the property meets minimum standards.

#### **Equalities data:**

See [Census 2021 Equalities Profiles](#) which include sections on housing type, tenure and overcrowding.

#### **Further data / links / consultations:**

- [Bristol Census Dashboards](#)
- **The Bristol Corporate Strategy 2018-2023:** Under the Fair and Inclusive Key Commitment, the Strategy recognises that a warm, secure affordable home provides a springboard to achieving a high-quality life. It acknowledges that the Private Rented Sector (PRS) continues to grow, bringing issues such as the insecurity of short-term tenancies and for some poor conditions or tenancy management. The strategy brings together representatives of different housing sectors at the Bristol Homes Board to provide leadership across a range of housing issues, including the private rented sector.
- **Bristol's One City Plan - Raising Standards in the Private Rented Sector:** Under the One City Plan there is a target to improve PRS standards through discretionary licensing "to increase property standards in the private rented sector - are significantly improved from 2018 following work with landlords and tenants through discretionary licensing".
- The [Building Research Establishment \(BRE\) Bristol Housing Stock Report, August 2023](#). The BRE were commissioned to undertake a study of the private housing stock in the city, with particular emphasis on the PRS.

**Date updated:** April 2025

**Date of next update:** April 2026