

## Couple Only Households

### Housing Evidence Base Briefing Note 33 (BN33)

#### Summary

The National Planning Policy Framework states that 'to deliver a wide choice of high quality homes, widen opportunities for home ownership and create sustainable, inclusive and mixed communities, local planning authorities should: plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community'.

There were some 66,575 couple only households in Cornwall in 2001 and this number had increased by 8% to 71,830 by 2011. In 2011, 74% of all couple only households were aged 50 or more.

The 2012 based household projections predicted that couple only households would increase by about 19% between 2010 and 2030. Couple only households aged 65 and under were predicted to decrease by 20% whereas couple only households aged 65 or more were estimated to increase by just over 66%.

In terms of the type of housing required to meet increasing numbers of couple only households, these households are as likely to over occupy (i.e. have spare bedrooms) their homes as other types of households are. The latest projections would suggest that in addition to housing currently occupied by couple only households there is a need for an extra:

- 854 x 1 bedroom;
- 4,274 x 2 bedroom;
- 8,990 x 3 or more bedroom.

In terms of the tenure of couple homes, using the latest projections and the same tenure split as in 2011 this could equate to a need for an extra:

Additional Number of Dwellings Required by 2030 by Tenure			
	Owned/Shared Ownership	Social Rented	Private Rented/Living Rent Free
<b>1 Bedroom</b>	317	208	330
<b>2 Bedrooms</b>	3,056	359	859
<b>3 Bedrooms</b>	8,127	225	638

#### Key Facts

Since 2001, the number of couple only households has increased by 8%.

In 2011, couple only households made up around 31% of all households in Cornwall. 74% of these couple only households were aged 50 or more.

Couple only households are predicted to continue to increase: however those aged 65 and under will decrease by 20% and those aged 65 or more will increase by 66% between 2010 and 2030.

*Source: Census, DCLG Household Projections.*

## National Context

The NPPF<sup>i</sup> (paragraph 50) states that 'to deliver a wide choice of high quality homes, widen opportunities for home ownership and create sustainable, inclusive and mixed communities, local planning authorities should: plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community (such as but not limited to, families with children, older people, people with disabilities, service families and people wishing to build their own homes); identify the size, type, tenure and range of housing that is required in particular locations, reflecting local demand'.

National Planning Practice Guidance has been made available to guide the 'Housing and Economic Development Needs Assessment'<sup>ii</sup> and this guidance includes an element on how the needs for all types of housing should be addressed. 'Once an overall housing figure has been identified, plan makers will need to break this down by tenure, household type (singles, couples and families) and household size. Plan makers should therefore examine current and future trends of:

- The proportion of the population of different age profile;
- The types of household (e.g. singles, couples, families by age group, numbers of children and dependents);
- The current housing stock size of dwellings (e.g. one, two+ bedrooms);
- The tenure composition of housing'.

This guidance goes onto identify specific types of housing and the needs of different groups such as the private rented sector, people wishing to build their own homes, family housing, housing for older people and households with specific needs.

## Local Context

Cornwall Council's Housing Strategy<sup>iii</sup> has set a number of priorities which include those that directly relate to housing mix in terms of:

- Priority 2: Finding Smarter Housing Solutions - We will ensure that people have free access to a range of housing options which can help them to make their own housing choices, including the chance to remain in their own home and live as independently as possible. We will endeavour to ensure that people have a safe, secure home they can call their own and that temporary accommodation is only used as a last resort. We will tackle homelessness in Cornwall, with a strong emphasis on preventing people from losing their existing home.
- Priority 4: Creating Sustainable Communities - We will ensure that housing activities contribute towards social wellbeing and make a difference to deprived and excluded communities.

## Definitions

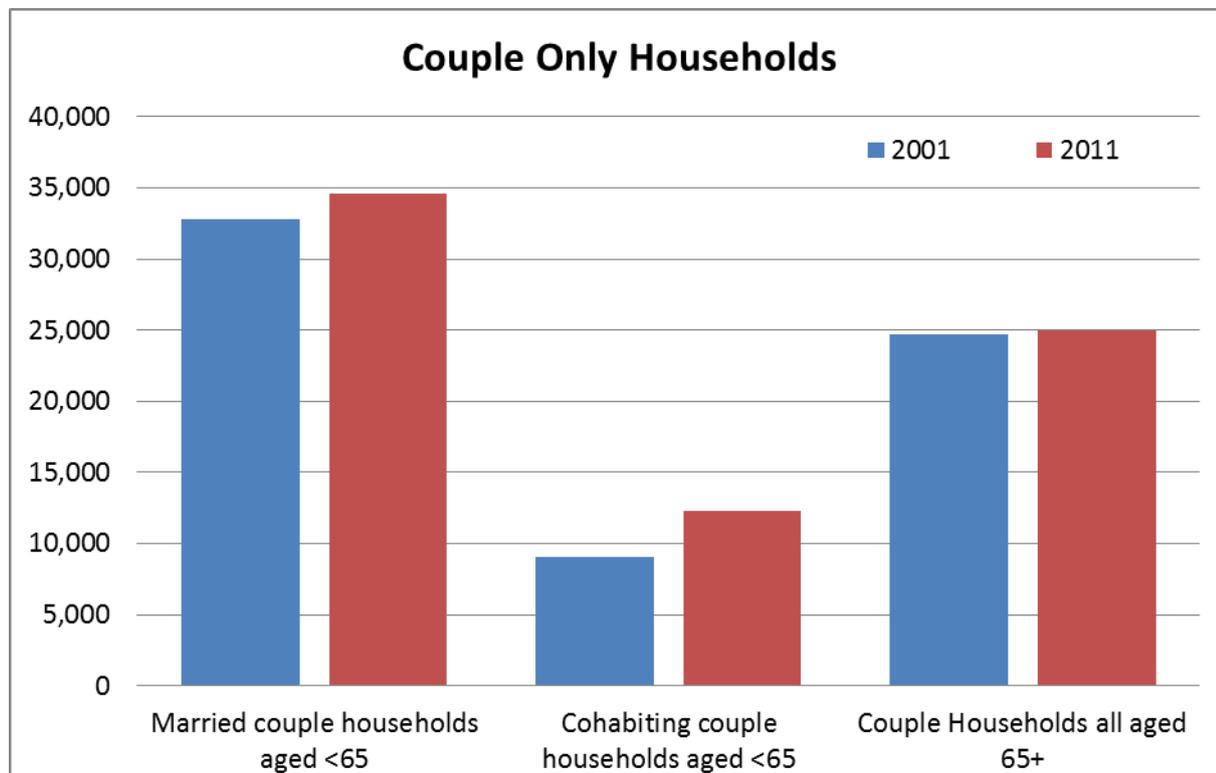
**Couple Households:** include married couple household, same-sex civil partnership couple household and cohabiting couple households.

## Past Trends

Household types are described as comprising couples (with or without children), lone parent families, single, and multi person households and the census has provided some information on these types of households. Changes to household types over time have not been consistently reported in Census data but the following graph gives an indication of some of the main changes experienced.

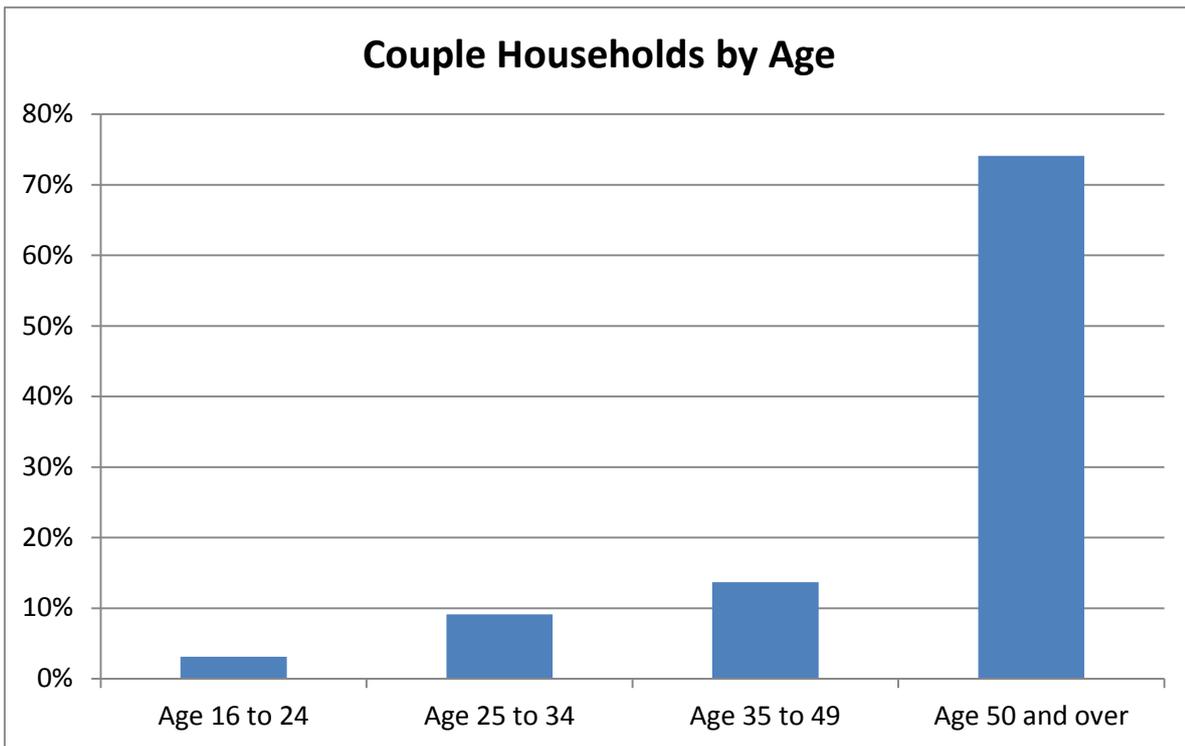
The number of married couple households with at least one partner aged less than 65 increased from 32,800 in 2001 to almost 34,700 in 2011, and increase of 5.4%. The

number of cohabiting couple households with at least one partner aged less than 65 increased by 35.5% from around 9,100 households in 2001 to 12,300 households in 2011. The number of older couple households all aged 65 or more increased from 32,800 in 2001 to 34,600 households in 2011 – an increase of 5.4%.

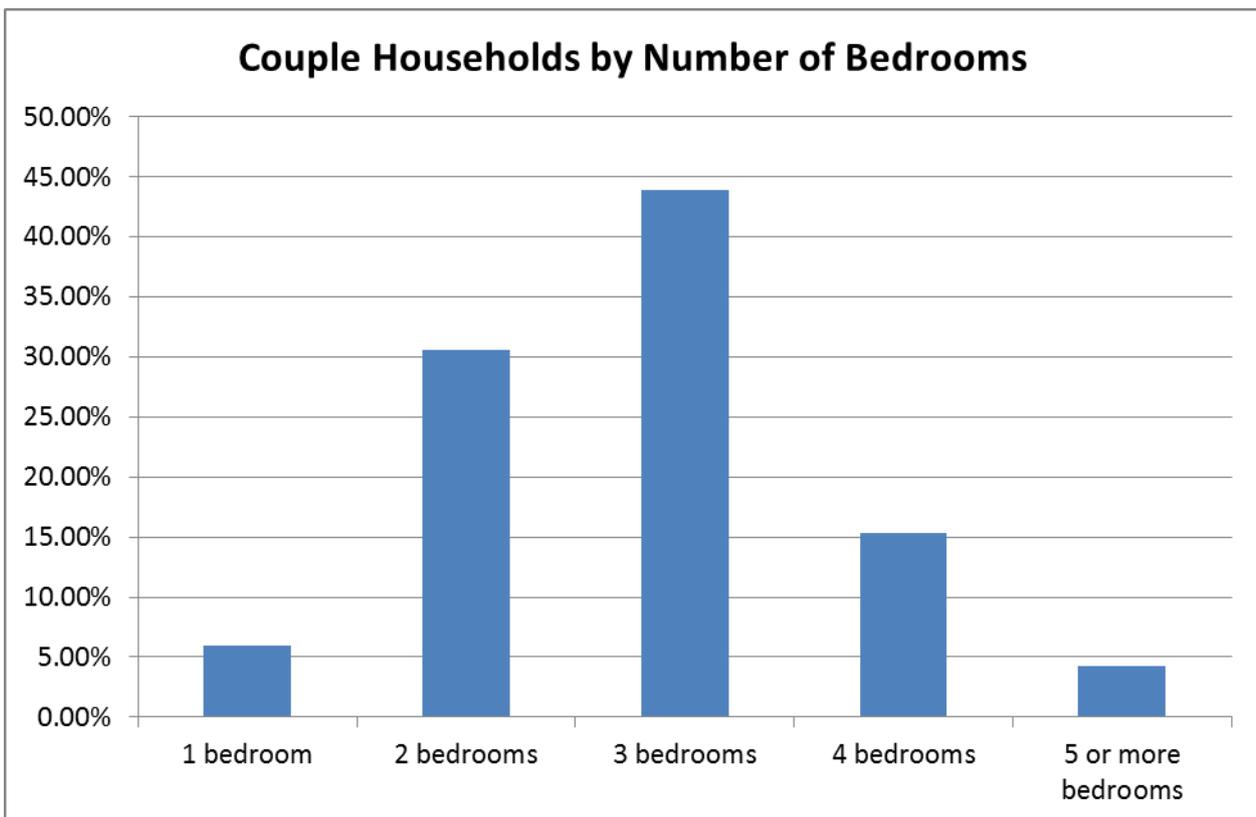


### Current Trends

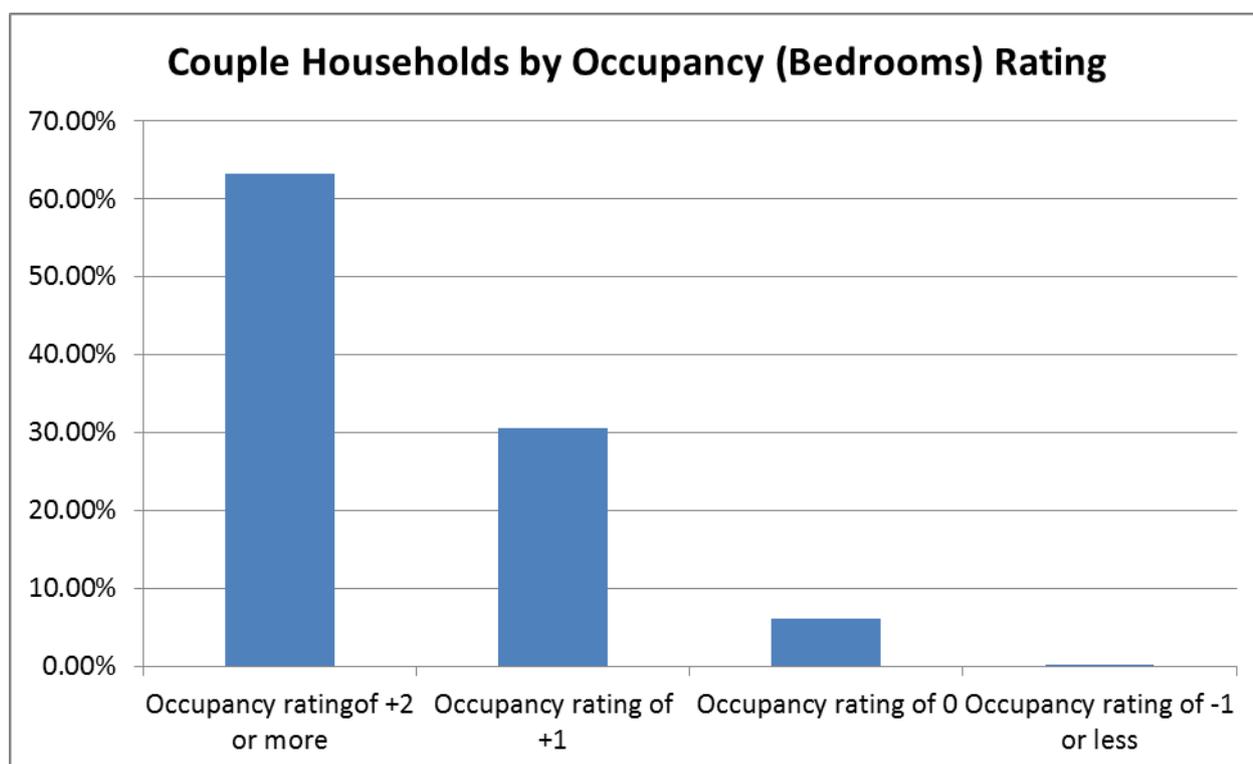
In 2011<sup>iv</sup> couple only households made up 31.2% (71,830) of all households (230,389 households) in Cornwall. The vast majority (74%) of this type of household are aged 50 and over as shown in the graph below. This could be due to a number of factors including the fact that younger households are more likely to be part of family households with dependent children<sup>BN30</sup> and there is likely to be an inability for some 'younger' households to set up their own households<sup>BN28</sup> due to the current economic situation which may to some extent have suppressed levels in these age groups.



In terms of the bedrooms currently occupied by couple only households, the following graph provides more detail:



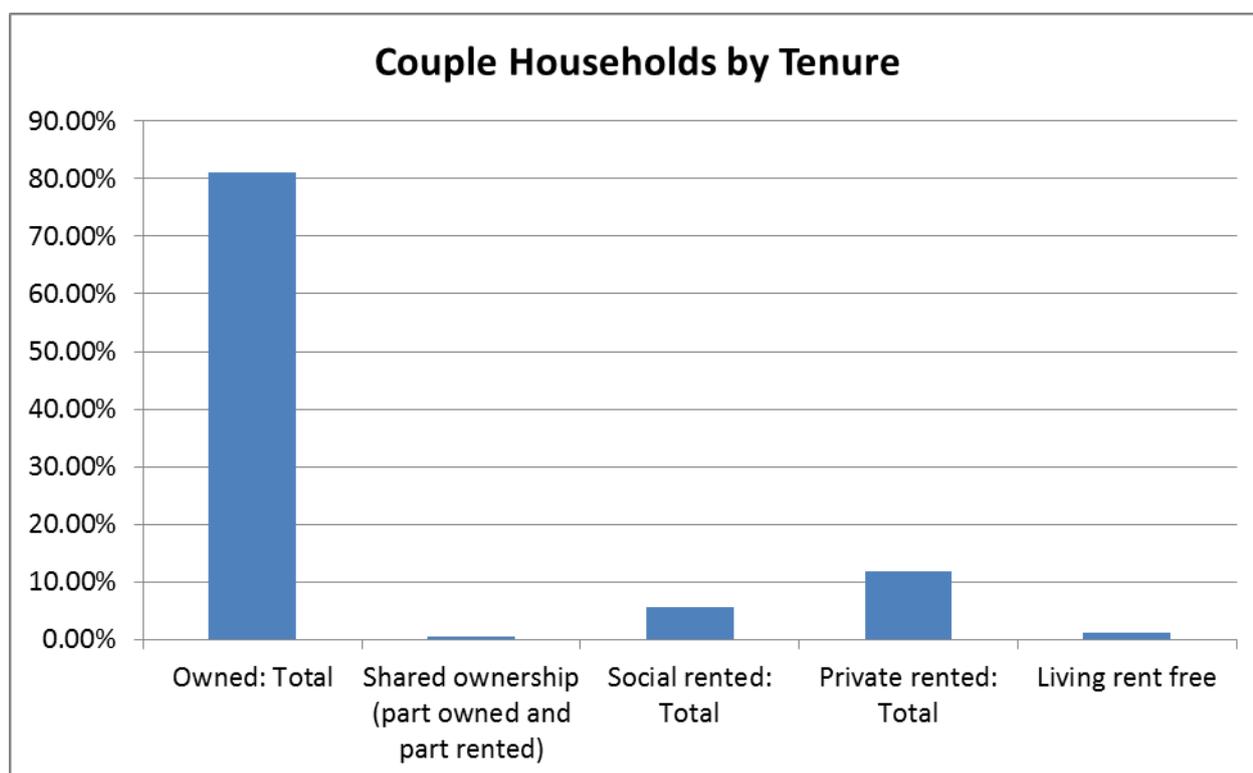
As is the case with the majority of households <sup>BN13</sup> in Cornwall, couple only households are as likely to 'under occupy' their homes in relation to official definitions. The graph below clearly demonstrates that that this is so for couple only households and there are virtually no couple only households under-occupying their home.



The following table gives an indication of how many spare bedrooms couple households had in 2011 by tenure for Cornwall and the Isles of Scilly:

<b>Table 1: Occupancy by Tenure of Couple Households</b>			
	<b>Owned/Shared Ownership</b>	<b>Social Rented</b>	<b>Private Rented/Living Rent Free</b>
<b>No Spare Bedrooms</b>	37.1%	24.3%	38.6%
<b>1 Spare Bedroom</b>	71.5%	8.4%	20.1%
<b>2+ Spare Bedrooms</b>	90.4%	2.5%	7.1%

In terms of the tenure occupied by couple only households in 2011, the graph below shows detail by household type. It is clear that couple households are most likely to own their homes.



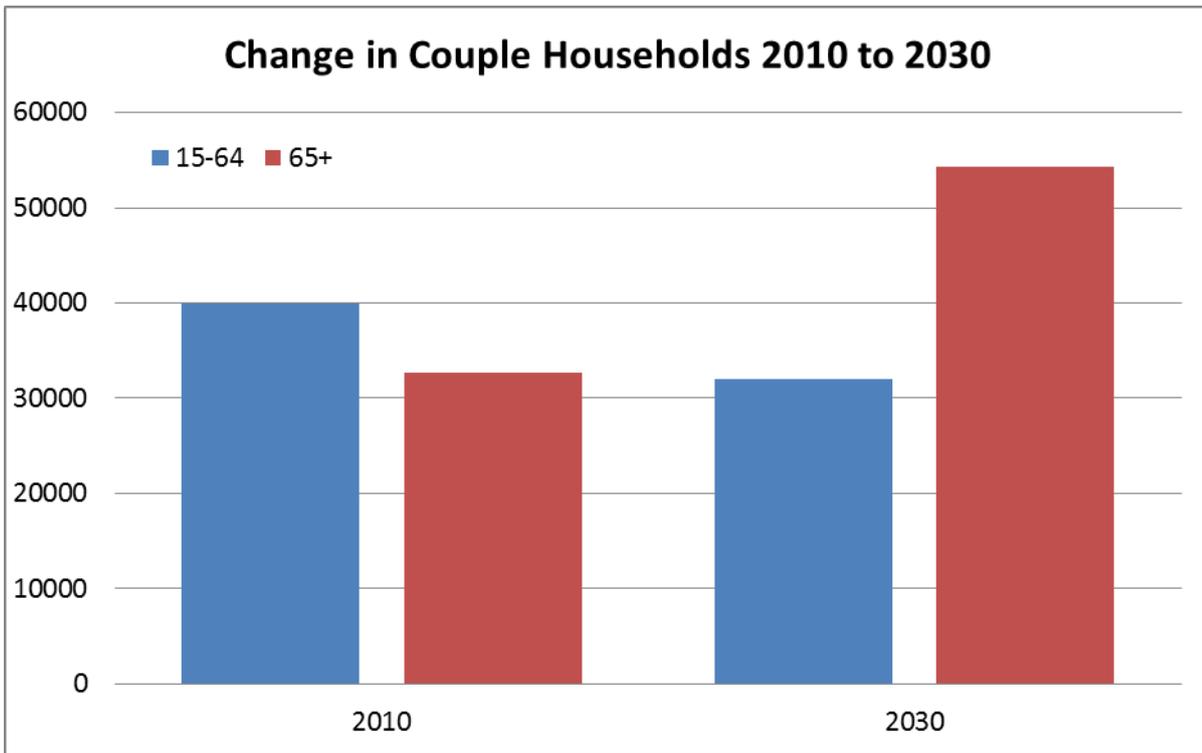
### Anticipated Future Numbers of Couple Households

The latest long term household projections are 2012 based<sup>v</sup> and these give an indication of how couple households are likely to change between 2010 and 2030 (the Local Plan time period). There were estimated to be about 72,550 couple only households in 2010 and this number of households was predicted to rise by about 19% to around 86,300 households by 2030.

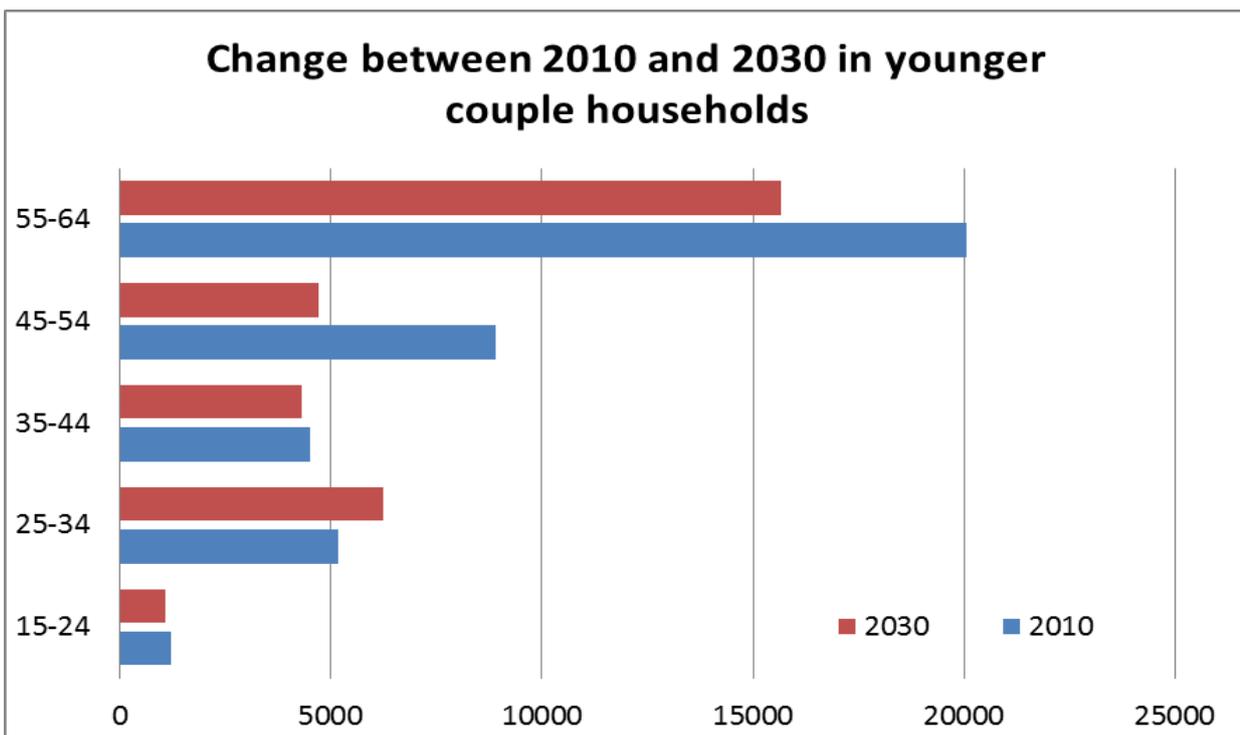
Couple only households aged 65 and under are predicted to decrease in number by some 20% whereas couple only households aged 65 or more are estimated to increase by 66% as shown in the graph below.

**Note 1:** The 2012 based household projections combined the Isles of Scilly with Cornwall so the following graphs are for Cornwall & the Isles of Scilly.

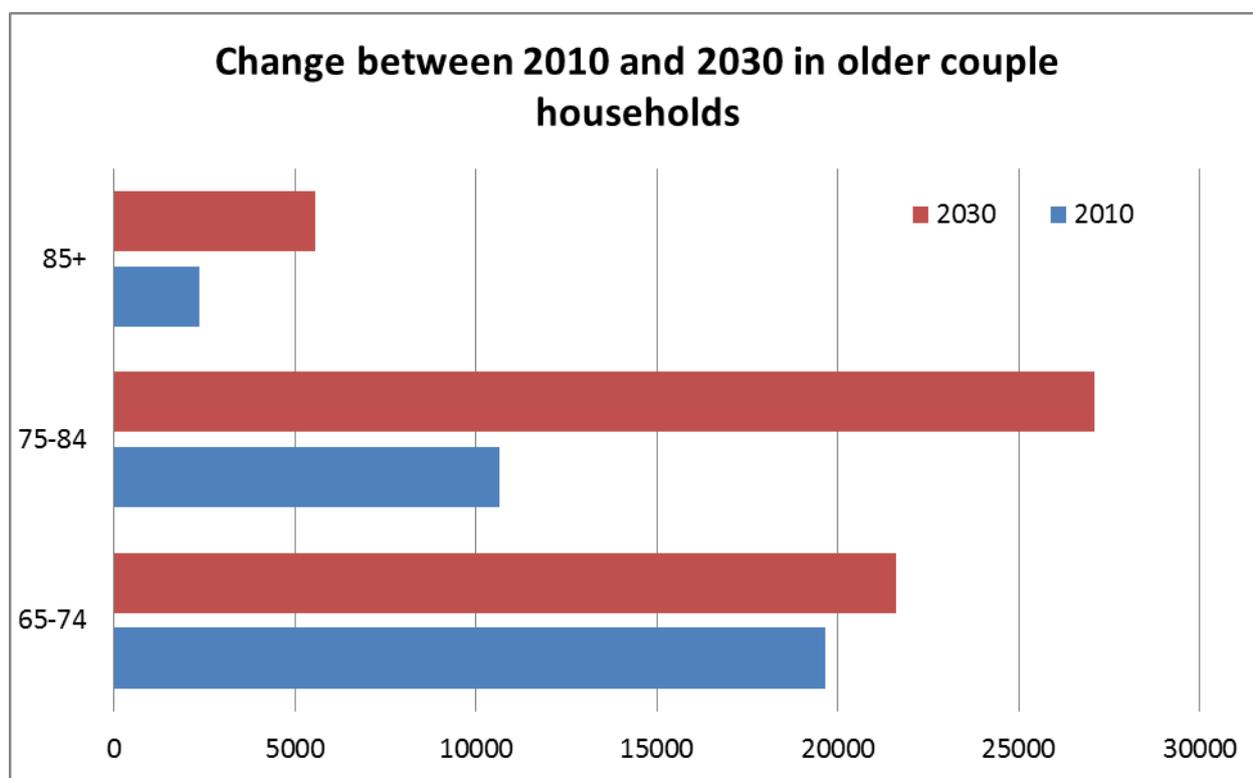
**Note 2:** Recent Government initiatives, including those to increase the number of homes that will be affordable to first time buyers, may make it easier for younger households to set up their own home earlier than recent trends would predict is possible – and therefore these figures should be treated as indicative only.



The following two graphs show how couple only household are predicted to change in terms of numbers between 2010 and 2030 by age group. There are predicted to be similar numbers or slightly more couple only households in the 15-44 age groups. The predicted drop in those aged 45-64 may be due to the delay in younger people being able to set up their own households, and that when they do they are more likely to be a household with dependent children than as a couple only household when they are in this age group. The difficulties many young people experience in trying to set up their own household means that they will remain living with their parents for longer and so families with non-dependent children will also fall into this age bracket.



The largest increases in numbers are those in the older age groups, with the most significant increase of around 155% in the 75-84 age groups and an increase of 136% in those aged 85 or more. This is likely to be the result of increased life expectancy and couples living together for longer before becoming single person widower households.



## Anticipated Future Impact on Housing

The type of housing that a person wants to occupy in the majority of cases does not correlate with the type of housing that they need, and if a household can afford to have more space than they need they will do so. This is explained in more detail in the occupancy table in the Briefing Note on Housing Mix Types and Tenures<sup>BN13</sup>.

Around 80% of households in Cornwall technically under occupied their property in 2011 according to 'official' definitions of occupancy rates. In reality most people like to have at least one spare bedroom if they can.

If we use occupancy rates from table 1 above and apply them to future numbers of couple households (86,300) using the same proportions based on an 81% owned, 6% social rented and 13% private rented split we would need:

	Owned/Shared Ownership	Social Rented	Private Rented/Living Rent Free
<b>No Spare Bedrooms</b>	1,969	1,281	2,026
<b>1 Spare Bedroom</b>	18,918	2,218	5,254
<b>2+ Spare Bedrooms</b>	49,439	1,334	3,851

The following table identifies the number of bedrooms that could hypothetically be required as a minimum for use by couple only households in 2030. At this moment in time, some older couple households will remain in their family home because of a lack of appropriate alternative accommodation<sup>BN23, BN27</sup> and if this situation improves there may be less of a need for larger homes for some older couple households in the future.

<b>Table 3: Additional Number of Dwellings Required by 2030</b>			
<b>Bedrooms</b>	<b>Number in 2011</b>	<b>Number in 2030</b>	<b>Difference</b>
<b>1 Bedroom</b>	4,422	5,276	+ 854
<b>2 Bedrooms</b>	22,116	26,390	+ 4,274
<b>3+ Bedrooms</b>	45,634	54,624	+ 8,990

Table 4 provides some information on the tenure of additional properties that could be required by couple households in the future using the tenure and occupancy figures as at 2011. Since most of the growth in couple households is predicted to be within those aged 65 or more, if more appropriate and attractive older persons accommodation is made available to these older households then the number of larger properties required is likely to reduce.

<b>Table 4: Additional Number of Dwellings Required by 2030 by Tenure</b>			
	<b>Owned/Shared Ownership</b>	<b>Social Rented</b>	<b>Private Rented/Living Rent Free</b>
<b>1 Bedroom</b>	317	208	330
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## Risk Assessment

This analysis of the requirement for different housing types and tenures does not fully take into account the impact of the Government's programme of Welfare Reforms<sup>BN22</sup> as the figures used are from 2011. In terms of those claiming benefits for housing, welfare reform changes that came into effect in April 2013 now penalise those that have more bedrooms than they require and a cap has been set on the level of employment related benefits that can be received which may have a knock on effect on the ability to access housing. It is likely to be some time before we know what the overall impact will be of welfare reform but one likely outcome is an increased demand for smaller bedroom properties and less likelihood of those in social and private rented accommodation having spare rooms.

## Use in Cornwall Local Plan

Housing mix is part of the context for housing and as such is included in general housing papers including:

- Housing Topic Paper (February 2011) accompanied the Core Strategy Options Report - <http://www.cornwall.gov.uk/environment-and-planning/planning/planning-policy/adopted-plans/cornwall-local-plan-strategic-policies/core-strategy-options-report/>
- Housing Topic Paper (January 2012) accompanied 'Our Preferred Approach for a Core Strategy' - <http://www.cornwall.gov.uk/environment-and-planning/planning/planning-policy/adopted-plans/cornwall-local-plan-strategic-policies/our-preferred-approach-for-a-core-strategy-and-options-and-preferred-options-for-minerals-energy-and-waste/> and the Cornwall Local Plan: Strategic Policies Pre Submission Version - <http://www.cornwall.gov.uk/environment-and-planning/planning/planning-policy/adopted-plans/cornwall-local-plan-strategic-policies/strategic-policies-pre-submission-stage/>
- BN13 Housing Mix, Type and Tenure accompanied the Cornwall Local Plan: Strategic Policies Proposed Submission Version and Schedule of Focussed Changes - <http://www.cornwall.gov.uk/environment-and-planning/planning/planning-policy/adopted-plans/cornwall-local-plan-strategic-policies/strategic-policies-proposed-submission-version/>

## Examination Findings

No examination findings specifically relating to housing mix have been identified to date.

## Associated Briefing Notes

BN13 – Housing Mix, Type and Tenure

BN22 – Welfare Reform

BN27 - Specialist Housing for Older People

BN28 – Concealed Households

BN30 – Households with Dependent Children

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<sup>i</sup> [DCLG \(2012\) National Planning Policy Framework](#)

<sup>ii</sup> DCLG (2014) Housing and Economic Development Needs Assessment

<sup>iii</sup> [Cornwall Council \(2012\) Building homes, sustaining jobs and lives: Cornwall's investment plan for housing 2012-2016](#)

<sup>iv</sup> [Office for National Statistics \(2011\) Census 2011: various tables](#)

<sup>v</sup> [DCLG \(2015\) 2012 Based Sub National Household Projections](#)