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Key Decision:	No
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HOUSING POLICY DEVELOPMENT COMMITTEE
12 AUGUST 2013
CENSUS 2011 – HOUSING RELATED STATISTICS

1 Purpose of Report

- 1.1 To inform the Housing Policy Development Committee of the findings from the housing related statistics included in the Census 2011.

2 Recommendations

- 2.1 That the Housing Policy Development Committee consider the information from the Census 2011 set out in the report.

3 Key Issues and Reasons for Recommendation

- 3.1 The 2011 Census of England and Wales took place on 27 March 2011. The Census statistics provide a detailed snapshot of the population and its characteristics. This report analyses the findings from the 2011 Census to provide a better understanding of households and housing trends in the District.
- 3.2 The population of Cannock Chase was 97,462, an increase of 5.79% (5,336 people) in the last ten years. Mean age and median age both increased by two and three years respectively, clearly indicating the overall population is getting older. The largest increase in people came in the 45-64 age bracket, over three quarters of the total increase in population has occurred in this age group, a gain of over 3,500 people. In the younger age groups there has been a decrease in the number of people, the 0-15 and 25-44 age groups both decreased around 6%.
- 3.3 The number of households in Cannock Chase is 40,664, an increase of 3,562, which represents a change of +9.60%. The larger increase in household numbers compared to the population means that the average household size has decreased from 2.48 in 2001 down to 2.40. This trend suggests that people are forming smaller sized households in the District.

- 3.4 In addition to the trend for smaller households forming in the District there has been an increase in the formation of less traditional family households. The number of one person households has increased by almost a fifth, the number of lone parents has increased by 28%, and the number of 'other' households by 30%, whilst the number of married couples with children has decreased (-11%).
- 3.5 Nationally there has been a shift away from home ownership towards private renting, this trend is also evident in Cannock Chase. In 2011 home ownership dropped to 69.2% from 73.2% in 2001, whilst rates of private renting increased in the District from 5.1% in 2001 up to 12.2% in 2011.
- 3.6 In Cannock Chase the stock is pre-dominantly made up of detached (29%) and semi-detached (47%) properties, whilst there are smaller proportions of terraces (12%) and flats (12%) in the District. In the last decade there has been a large increase in the number of flats in Cannock Chase, a net increase of 1,276 purpose built flats, a 44% increase. This meant that the proportion of flats in the District went from 9% in 2001 up to 12% in 2011, as a result the proportion of detached and semi-detached property dropped slightly.
- 3.7 The 2011 Census found that stock in the District had mainly three bedrooms – 56% of all properties. The housing stock is skewed towards larger properties with almost 84% of properties three bedrooms or more, meaning only 16% of properties cater for smaller sized households requiring one and two bed properties. However this imbalance is due to the larger proportion of ownership where larger properties are more common. The social rented and private rented sectors have more balanced stock of smaller property sizes.
- 3.8 Cannock Chase has a relatively small number of resident minority ethnic groups, 1.6% of all households compared with 10.6% nationally. The Census 2011 found that there were 648 households from minority ethnic groups living in Cannock Chase. The largest number of households belonged to the 'Indian' cohort, followed by 'White and Black Caribbean' households. The smallest ethnic group was the 'Arab' cohort.
- 3.9 The tenure type held by ethnic minority groups was more mixed compared to the types held overall by households. The 'Asian/Asian British' group had a higher rate of home ownership than the all household rate, 76% compared to 70%; whilst the lowest level of homeownership was 45% held by 'Black/African/Caribbean/Black British' households. Levels of social renting were highest for 'Mixed/multiple ethnic' and 'Black/African/Caribbean/Black British' households, 30% and 24% respectively. Households from 'Mixed/multiple ethnic' groups also had the highest rates of private renting, 25% of households.
- 3.10 Overcrowding was more of an issue for ethnic minority groups. Just 3% of 'White' households experience overcrowding, whilst the ethnic group most overcrowded was the 'Black/African/Caribbean/Black British' group with 14% of households having one bedroom or more less than they require.

4 Relationship to Corporate Priorities

- 4.1 Information from the 2011 Census will contribute to the evidence base which underpins the delivery of all the service aims within the Housing Portfolio section of the agreed 2013-14 “Place” Priority Delivery Plan.

5 Report Detail

- 5.1 Census statistics help paint a picture of the nation and how we live. The census counts everybody and as the population’s characteristics are always changing a census is one of the main ways of accurately measuring change across the whole population. They provide a detailed snapshot of the population and its characteristics. The statistics are used to understand similarities and differences in the population locally, regionally and nationally.
- 5.2 The 2011 Census of England and Wales took place on 27 March 2011. There was a 95% response rate from the circa 24m households in England and Wales. In Cannock Chase there was a 97% response rate from households. Due to the breadth and depth of the 2011 Census results, the statistics are being released in four stages. The first and second releases, in December 2012 and March 2013, focused on population and household figures. The third release in May 2013 contained detailed statistics on housing. The fourth tranche of statistics will be released in Autumn 2013.
- 5.3 The analysis included in this report focuses on housing related statistics from the first three data releases. The report will provide brief commentary on the national picture and go into further detail on the local findings and, where possible, explain how the position has changed from the last census in 2001.

Population

- 5.4 The population of England & Wales on Census Day, 27 March 2011, was 56,075,912. This increased 7.75% from the 2001 Census figure of 52,041,916 people. The West Midlands population stands at 5,601,847 and registers a 6.35% increase, whilst in Staffordshire the population increased 5.17% in 2011 up to 848,489 people.
- 5.5 The table below presents the headline population and household figures for the District from the 2011 Census release compared with the 2001 figures.

Usual Resident Population		
Cannock Chase	2001	2011
All Usual Residents	92,126	97,462
Males	45,375	48,126
<i>Males (%)</i>	<i>49.3%</i>	<i>49.4%</i>
Females	46,751	49,336
<i>Females (%)</i>	<i>50.7%</i>	<i>50.6%</i>
Lives in a Household	91,847	96,791
<i>Lives in a Household (%)</i>	<i>99.7%</i>	<i>99.3%</i>
Lives in a Communal Establishment	639	671

<i>Lives in a Communal Establishment (%)</i>	<i>0.7%</i>	<i>0.7%</i>
Area (Hectares)	7,888	7,888
Density (Number of Persons per Hectare)	11.68	12.4

5.6 On Census day 2011, the resident population of Cannock Chase was 97,462 people. The usual resident population has increased 5.79%, 5,336 people, in the ten years; a smaller increase proportionally than nationally and regionally. There has been a slightly larger increase in the number of males in the District but there are still more females overall. As the population has increased it has obviously meant there are now more people in the area, there are now 12.4 persons per hectare.

5.7 The table below indicates the age structure of the population of Cannock Chase.

Age Structure				
<i>Cannock Chase</i>	<i>2001</i>	<i>2011</i>	<i>Change</i>	<i>% Change</i>
<i>All Usual Residents</i>	92,126	97,462	5,336	5.79%
<i>Age 0 to 15</i>	19,548	18,435	-1,113	-5.69%
<i>Age 16-24</i>	9,270	10,839	1,569	16.93%
<i>Age 25-44</i>	28,231	26,498	-1,733	-6.14%
<i>Age 45 to 64</i>	22,445	26,033	3,588	15.99%
<i>Age 65-84</i>	11,476	13,870	2,394	20.86%
<i>Age 85 and Over</i>	1,156	1,787	631	54.58%
<i>Mean Age (years)</i>	37.6	39.6	2.0	5.32%
<i>Median Age (years)</i>	37	40	3.0	8.11%

5.8 It has been well documented that the District has an ageing population, a comparison of 2001 and 2011 further evidences this. Mean age and median age both increased by two and three years respectively, clearly indicating the population getting older. The 45-64 and 65-84 age groups increased 16% and 21% respectively, whilst the 85 and above age group increased by 55%. In terms of gross numbers the largest increase in people came in the 45-64 age bracket, over three quarters of the total increase in population has occurred in this age group, a gain of over 3,500 people. In the younger age groups there has been a decrease in the number of people, 0-15 and 25-44 age groups both decreased around 6%.

Households

5.9 The total number of households in England and Wales was 23.4 million according to the 2011 Census, an increase of 7.9 per cent from 21.7 million in 2001. The table below demonstrates the change in the number of households (household spaces with at least one usual resident) at national, regional and local levels.

	2001	2011	Change	% Change	Ave. household size 2001	Ave. household size 2011
<i>England and Wales</i>	21,660,475	23,366,044	1,705,569	7.87%	2.40	2.40
<i>West Midlands</i>	2,153,672	2,294,909	141,237	6.56%	2.45	2.44
<i>Staffordshire</i>	328,234	355,263	27,029	8.23%	2.46	2.39
<i>Cannock Chase</i>	37,102	40,664	3,562	9.60%	2.48	2.40

5.10 The number of households in Cannock Chase has increased by 3,562, which represents a change of +9.60%. Cannock Chase has experienced a slightly larger percentage change in households than nationally and regionally.

5.11 Despite the larger proportional change in the number of households the average household size in the District has decreased slightly. The average household size has decreased from 2.48 in 2001 down to 2.40, and is now in line with the national average. This trend further suggests that people are forming smaller sized households in the District.

5.12 A comparison of household size in 2001 and 2011 for Cannock Chase and England and Wales is provided in the table below.

Household Size	Cannock Chase		England	
	2001	2011	2001	2011
<i>1 Person</i>	24.66%	26.90%	30.07%	30.22%
<i>2 People</i>	34.84%	35.77%	34.16%	34.19%
<i>3 People</i>	18.42%	17.45%	15.46%	15.58%
<i>4 People</i>	15.66%	14.14%	13.36%	12.99%
<i>5 People</i>	4.67%	4.21%	4.93%	4.66%
<i>6 People</i>	1.42%	1.22%	1.46%	1.67%
<i>7 People</i>	0.23%	0.22%	0.34%	0.40%
<i>8 or More People</i>	0.10%	0.09%	0.22%	0.28%

5.13 In both Cannock Chase and England and Wales there has been a slight increase for smaller household sizes which provides further support to the suggestion of smaller households forming. In Cannock Chase one person households have increased from 24.66% up to 26.90% and two person households have also increased slightly, all other sized households have decreased.

Household composition

5.14 The 2011 Census found that in England and Wales there were 14.4 million one family households, 7.1 million one person households and 1.9 million ‘other households’. The largest percentage increase was for ‘other households’ (including households of unrelated adults or more than one family), which rose

28 per cent between 2001 and 2011. This suggests people are forming less traditional households than seen in the past.

5.15 The table below compares the household composition in Cannock Chase for the 2001 and 2011 Census.

Household Composition				
Cannock Chase	2001	2011	Change	Change (%)
One Person Household; Total	9,149	10,940	1,791	19.58%
<i>One Person Household; Aged 65 and Over</i>	4,534	4,636	102	2.25%
<i>One Person Household; Other</i>	4,615	6,304	1,689	36.60%
One Family Only; Total	26,423	27,741	1,318	4.99%
<i>One Family Only; All Aged 65 and Over</i>	3,117	3,353	236	7.57%
<i>One Family Only; Married Couple; Total</i>	16,229	15,133	-1,096	-6.75%
<i>One Family Only; Married Couple; No Children</i>	5,630	5,655	25	0.44%
<i>One Family Only; Married Couple; One Dependent Child</i>	3,069	2,770	-299	-9.74%
<i>One Family Only; Married Couple; Two or More Dependent Children</i>	4,706	3,804	-902	-19.17%
<i>One Family Only; Married Couple; All Children Non-Dependent</i>	2,824	2,904	80	2.83%
<i>One Family Only; Same-Sex Civil Partnership Couple; Total</i>	66	39	-27	-40.91%
<i>One Family Only; Cohabiting Couple; Total</i>	3,868	5,117	1,249	32.29%
<i>One Family Only; Cohabiting Couple; No Children</i>	1,959	2,452	493	25.17%
<i>One Family Only; Cohabiting Couple; One Dependent Child</i>	920	1,237	317	34.46%
<i>One Family Only; Cohabiting Couple; Two or More Dependent Children</i>	843	1,165	322	38.20%
<i>One Family Only; Cohabiting Couple; All Children Non-Dependent</i>	146	263	117	80.14%
<i>One Family Only; Lone Parent; Total</i>	3,209	4,099	890	27.73%
<i>One Family Only; Lone Parent; One Dependent Child</i>	1,116	1,568	452	40.50%
<i>One Family Only; Lone Parent; Two or More Dependent Children</i>	1,010	1,101	91	9.01%
<i>One Family Only; Lone Parent; All Children Non-Dependent</i>	1,083	1,430	347	32.04%
Other Household Types; Total	1,529	1,983	454	29.69%
<i>Other Household Types; With One Dependent Child</i>	336	463	127	37.80%
<i>Other Household Types; With Two or More Dependent Children</i>	300	377	77	25.67%
<i>Other Household Types; All Full-Time Students</i>	0	0	0	
<i>Other Household Types; All Aged 65 and</i>	82	88	6	7.32%

<i>Over</i>				
<i>Other Household Types; Other</i>	811	1055	244	30.09%
All Households	37,102	40,664	3,562	9.60%

5.16 In Cannock Chase the main household types are:

- 27,741 one family households (68%);
- 10,940 one person households (27%); and
- 1,983 other households (5%).

This is a similar split to the national household type proportions: 62% one family; 30% one person; and 8% other. However Cannock Chase has proportionally more 'one family' type households and less 'one person' and 'other' households.

5.17 The largest increase in household type (in numbers) can be seen in the 'one person under 65' households, which have increased by 1,689, accounting for almost 50% of the total net household increase – further evidence of smaller households forming in the District. The largest decrease in household type came in the 'married couple' household and in particular 'married couple with two or more dependant children' with a decrease of over 900 households.

5.18 The total number of one person households has increased by almost a fifth, whilst the number of married couples with children has decreased, couples married without children has remained at a similar level. The number of co-habiting couples with and without children has increased though, which suggests that couples are not getting married at the same rate as ten years ago. The number of lone parents has increased, as has the less traditional 'other' household make-up.

Tenure

5.19 Over the last century, the structure of home ownership in England and Wales has changed. Policies and economic developments have transformed the tenure structure over the century from a largely renting to an owner occupier population. The last decade however has seen the first rise in the percentage of households renting since 1918.

5.20 The table below shows how the tenure in England and Wales has changed between 2001 and 2011 in comparison to Cannock Chase.

Tenure	England and Wales		Cannock Chase	
	2001	2011	2001	2011
<i>All Households</i>	21,660,475	23,366,044	37,102	40,664
<i>Owned; Owned Outright</i>	29.5%	30.8%	27.3%	30.5%
<i>Owned; Owned with a Mortgage or Loan</i>	38.8%	32.7%	45.9%	38.7%
<i>Shared Ownership (Part Owned and Part Rented)</i>	0.6%	0.8%	0.6%	0.6%
<i>Social Rented; Rented from Council (Local Authority)</i>	19.2%	9.4%	16.5%	13%
<i>Social Rented; Other</i>	5.9%	8.2%	2.8%	3.9%
<i>Private Rented; Private Landlord or Letting Agency</i>	8.7%	15.3%	4.5%	11.1%
<i>Private Rented; Other</i>	1.2%	1.4%	0.6%	1.1%
<i>Living Rent Free</i>	2.1%	1.4%	1.9%	1.2%

- 5.21 The national trend for declining rates of homeownership can also be seen in Cannock Chase. Nationally the total proportion of households owning (outright and mortgage/loan) decreased from 68.3% in 2001 down to 63.5% in 2011. There has also been a significant decrease in Cannock Chase – in 2001 the ownership rate was 73.2%, but in 2011 it dropped to 69.2%.
- 5.22 Whilst there has been an increase in households owning their home outright, those owning with a mortgage or loan has decreased. Since the economic downturn there have been less people able to purchase via a mortgage, whilst there will have been more people who have come towards the end of their mortgage and now own their property outright, which has also changed the balance of homeownership.
- 5.23 The biggest movement has come in the private rented sector (PRS), which has increased in the District from 5.1% in 2001 to 12.2% in 2011. This has followed the national trend for increased private renting as a result of declining home ownership.
- 5.24 The economic climate has played a big part in the increase in private renting, nationally and in Cannock Chase. The recession led to a significant increase in buy to let property purchases, opportunistic landlords buying up properties, particularly unsold new build. People were also left being unable to sell property and became unintended landlords. The PRS has also grown because there has been increased housing need as a result of the economic climate. There has been an increase in those 'would-be' first time buyers being forced to rent because they cannot afford to buy. There has also been an increasing need for affordable housing which has been made worse by 'Right to Buy' decreasing the stock of social rented housing, meaning those households who are unable to

secure social rented housing have to seek accommodation in the private rented sector.

5.25 The chart below analyses the tenure by household composition to identify the type of households that are housed in each tenure.

Tenure	<i>One person household</i>	<i>One family only: All aged 65+</i>	<i>One family only: Married or same-sex civil partnership couple</i>	<i>One family only: Cohabiting couple</i>	<i>One family only: Lone parent</i>	<i>Other household types</i>
<i>Owned outright</i>	35.1%	80.8%	27.8%	8.6%	17.3%	24.1%
<i>Owned with a mortgage or loan</i>	19.9%	5.5%	58.4%	50.0%	26.9%	42.0%
<i>Shared ownership</i>	1.1%	0.3%	0.3%	0.9%	0.5%	0.6%
<i>Social rented: Rented from council</i>	21.5%	8.8%	6.1%	11.1%	22.5%	11.2%
<i>Social rented: Other</i>	5.1%	1.3%	1.7%	5.8%	8.8%	3.8%
<i>Private landlord or letting agency</i>	13.4%	1.5%	4.8%	21.1%	21.7%	15.5%
<i>Other private rented</i>	1.3%	0.7%	0.5%	2.1%	1.2%	1.5%
<i>Living rent free</i>	2.7%	1.1%	0.4%	0.4%	1.2%	1.3%

5.26 The older family/couple cohort 'one family: all aged 65+' households have the highest proportion of outright ownership, over 80%. The majority of married couples have entered into homeownership, with over 86% of married or same-sex civil partnership households owning their home either outright or via a mortgage; whilst lone parent households have the lowest proportion of homeownership at 44%. Rates of social renting are highest amongst lone parent households (31%) and one person households (27%), whilst they are lowest for married family households at 8%. Private renting is most common amongst cohabiting family households and lone parent households (23% each) but lowest for over 65 households at just over 2%.

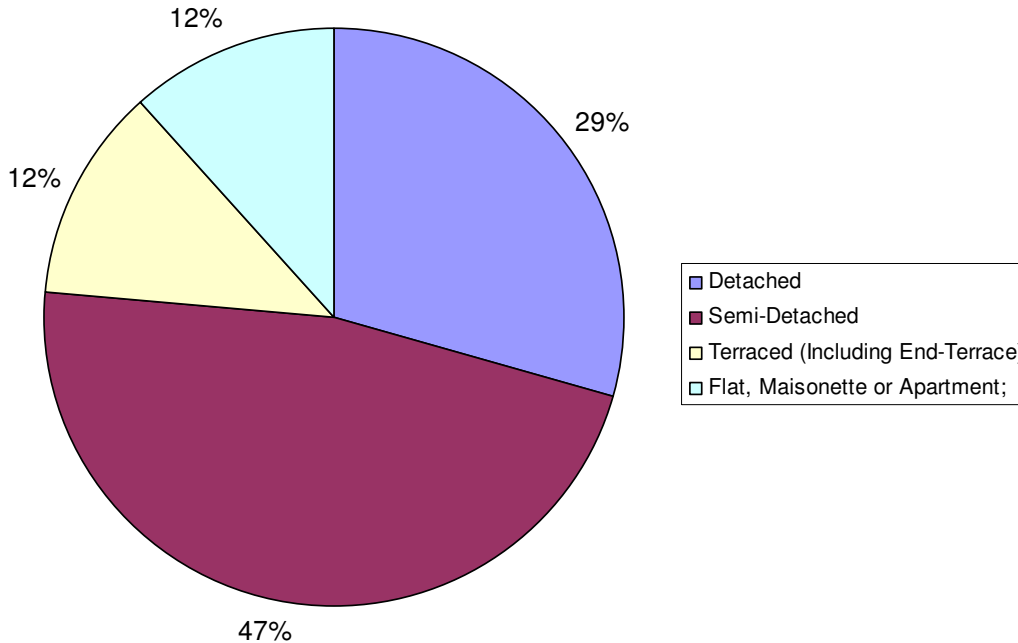
Type

5.27 In England and Wales the 2011 Census found the housing stock to be broadly made up of the following types:

- 23% detached;
- 31% semi-detached;
- 25% terraced and;

- 21% flats.

5.28 In Cannock Chase the profile is made up of mainly detached and semi-detached properties as the chart below illustrates. There is a larger proportion of semi detached property in the District compared to the national level, almost half of all properties in the District are semi-detached (47%), whilst there are only about half the national proportions of terraces (12%) and flats (12%) in the District.



5.29 There has been a net increase of around 827,400 dwellings in England and Wales over the last decade. The largest increase was for purpose built flats, increasing by approximately 678,400 units and accounting for 82% of the net increase in total dwellings.

5.30 The table below demonstrates the change in the dwellings types in Cannock Chase between 2001 and 2011. It demonstrates a larger proportional increase in dwellings than nationally and also follows the trend for a large increase in the proportion of flats.

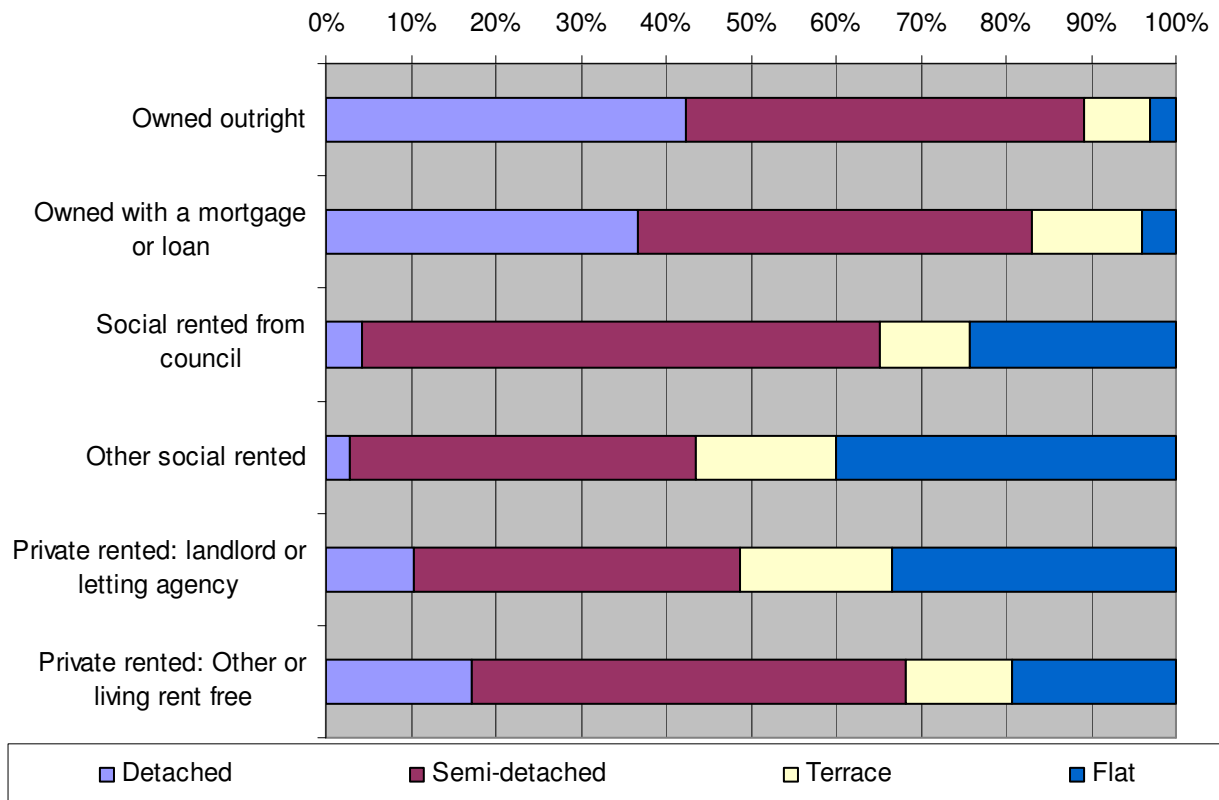
Accommodation Type				
Cannock Chase	2001	2011	Change	% Change
All Dwellings	37,904	41,828	3,924	10.35
Whole House or Bungalow; Detached	11,262	12,245	983	8.73
Whole House or Bungalow; Semi-Detached	18,479	19,642	1,163	6.29
Whole House or Bungalow; Terraced (Including End-Terrace)	4,558	4,999	441	9.68
Flat, Maisonette or Apartment; Purpose-Built Block of Flats or Tenement	2,884	4,160	1,276	44.24
Flat, Maisonette or Apartment; Part of a Converted or Shared House (Including Bed-Sits)	335	357	22	6.57
Flat, Maisonette or Apartment; In Commercial Building	328	349	21	6.40
Caravan or Other Mobile or Temporary Structure	58	76	18	31.03
Shared Dwelling	69	4	-65	-94.20

5.31 In the last decade there has been a net increase of 1,276 purpose built flats, a 44% increase. The next largest increase was in semi-detached property, 1,163 units but proportionally only a 6% increase. There was a significant decrease in shared dwellings from 69 down to 4. This has become particularly significant in the last year due to the housing benefit changes for single people, raising the age threshold to 35, which has increased the number of people seeking shared accommodation.

5.32 Examining the proportion of each dwelling type shows that the large net increase in flats has changed the type profile from 2001. The figures indicate that detached and semi-detached property has decreased 1% and 2% respectively, whilst the proportion of terrace properties remained the same, and flats increased by 3%.

Type	2001	2011
Detached	30%	29%
Semi-detached	49%	47%
Terrace	12%	12%
Flats	9%	12%

5.33 The following chart presents the 2011 Census results for accommodation type by tenure in Cannock Chase identifying the type of properties belonging to each tenure.



5.34 The majority of owned outright properties are detached or semi-detached, which is also true for owned with a mortgage or loan. Semi-detached properties make up the majority of the Council’s stock, with just under a quarter of the stock being flats. Housing Association stock differs slightly from the Council’s stock, there are proportionally more flats and less houses. The PRS has the most varied stock, the slight majority of which is semi-detached property followed by flats.

Bedrooms

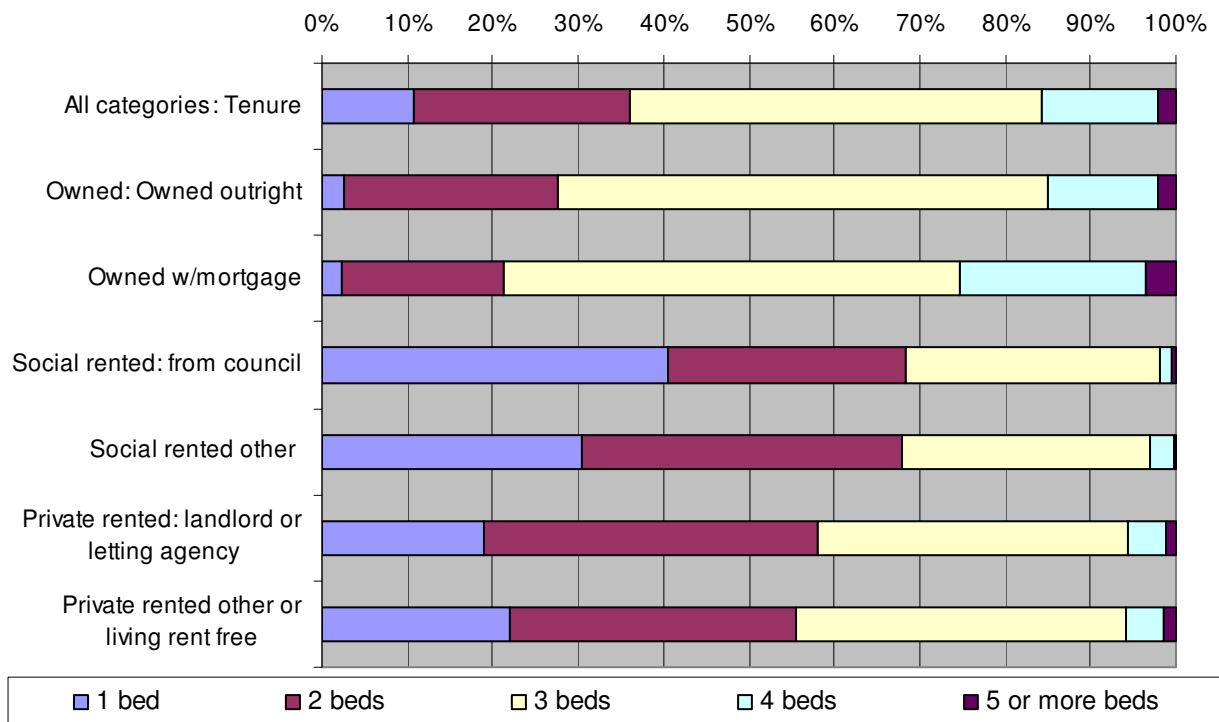
5.35 The 2011 Census found that in England and Wales the majority of stock was three bedroom properties. In Cannock Chase the proportion of three bedroom properties is higher than the national proportion and as a result has slightly lower proportions of stock in all other bedroom numbers, particularly properties with 5 or more bedrooms which is around half that of the national share.

Number of bedrooms	E&W	Cannock Chase
1 bedroom	1.9%	1.2%
2 bedrooms	17.8%	15.2%
3 bedrooms	49.0%	56.4%
4 bedrooms	22.6%	22.5%
5 or more bedrooms	8.7%	4.7%

5.36 The housing stock is skewed towards larger properties, as the report identified earlier with the majority proportions of detached and semi-detached property. Therefore the stock of smaller sized properties is relatively small; one and two bed properties make up only 16% of the total stock. This may suggest an issue in future with a shortage of smaller dwellings considering the trend for

decreasing household sizes and the formation of one person households. The emergence of 'other' type households could possibly be a result of a lack of smaller sized property; people may have formed alternative living arrangements with friends or other family as they have been unable to find accommodation to live on their own.

5.37 The chart below analyses the number of bedrooms by tenure for the stock in Cannock Chase. Although the stock is skewed towards larger properties overall, by tenure there is a slightly different picture.



5.38 Three bedroom properties are still most common in the owned (outright and mortgaged) stock with 55%, whilst 22% are two beds and 18% are four beds. However owned with mortgage/loan has more stock with 4 and 5 bedrooms. Social rented stock is split fairly evenly between 1, 2 and 3 bedrooms – 38%, 30% and 30% respectively. Social rented from council has more one bed stock and less four beds than housing association stock. Private rented stock is split mainly between two and three bed properties, 38% and 37% respectively.

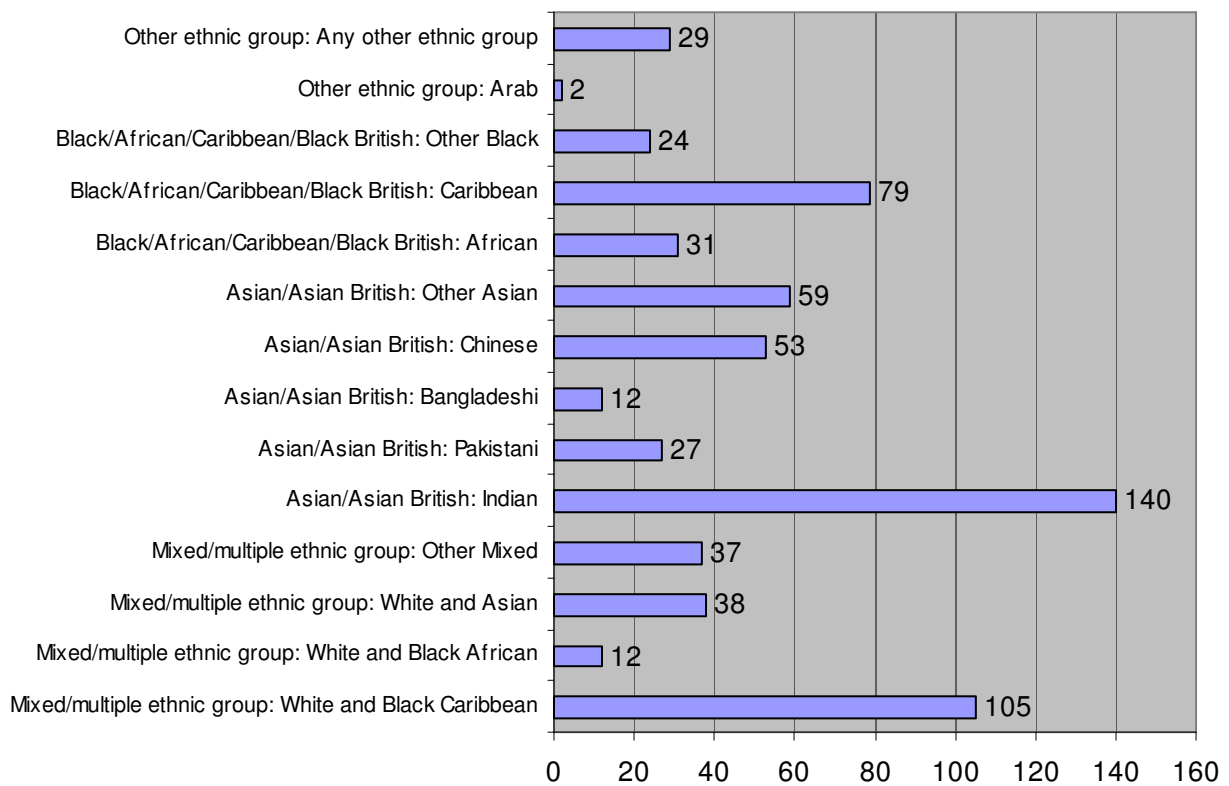
5.39 As homeownership (outright and mortgage) accounts for approximately 70% of the stock the characteristics are therefore skewed in that direction, so the stock as a whole appears to be mainly three or more bedroom properties. As the chart in 5.37 indicates, a balance between one, two and three bed properties is more apparent in the social rented and private rented sectors.

Ethnic Minority Groups

5.40 This section looks at housing related statistics for ethnic minority groups in the District. Whilst the actual numbers of ethnic minority households are small they are still useful in identifying characteristics and trends for these households.

5.41 The 2011 Census found that in England and Wales the proportion of minority ethnic households was 10.6%, approximately 2.5m households. The largest ethnic minority group was 'Asian/Asian British' accounting for around half of all minority households, 1.23m in total. In Cannock Chase the proportion of ethnic minority households is significantly less. The Census found that 1.6% of households were from minority ethnic groups. The largest group in the District was the same as nationally, 'Asian/Asian British'.

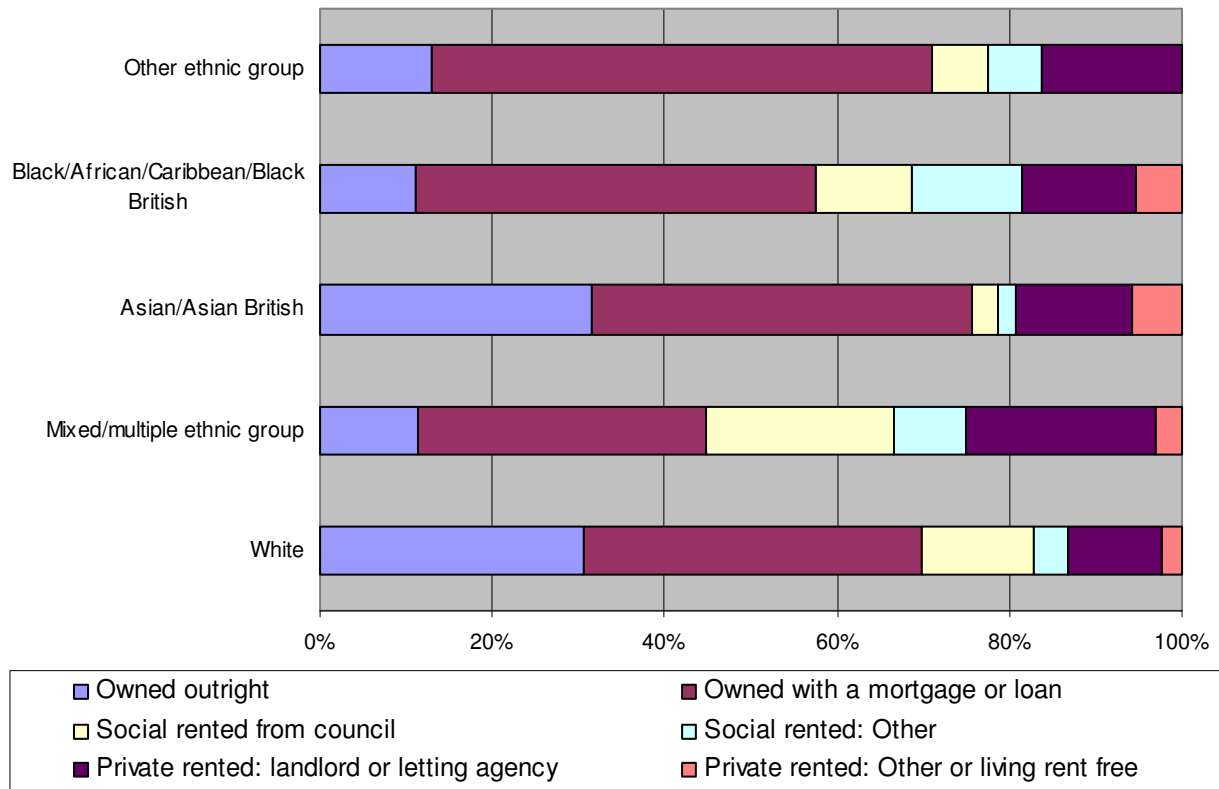
5.42 The Census 2011 found that there were 648 households from minority ethnic groups living in Cannock Chase. The chart below shows the number of households in each minority group as defined by the 2011 Census. The largest number of households belonged to the 'Indian' cohort with 140 households, followed by 105 households belonging to the 'White and Black Caribbean' group. The smallest ethnic group was the 'Arab' cohort with just two households.



5.43 The table below examines the occupancy rating of the broad ethnic groups in the District to identify any experience with overcrowding.

Cannock Chase	Occupancy rating (bedrooms)				
Ethnic Group	All categories	+2 or more	+1	0	-1 or less
All categories: Ethnic group of Household Reference Person	40,664	14,155	14,675	10,569	1,265
White: Total	40,016	13,955	14,461	10,391	1,209
Mixed/multiple ethnic group: Total	192	47	63	71	11
Asian/Asian British: Total	291	106	94	67	24
Black/African/Caribbean/Black British: Total	134	37	47	31	19
Other ethnic group: Total	31	10	10	9	2

- 5.44 There are 1,265 overcrowded households accounting for 3.1% of all households, with only three per cent of 'White' households experiencing overcrowding. Whilst the numbers of households from ethnic minority groups are not significant (around 650 households) they still indicate that ethnic minority groups have a higher rate of overcrowding. The ethnic group most overcrowded is the 'Black/African/Caribbean/Black British' group with 14% (19 of 134) households having one bedroom or more less than they require. As would follow, ethnic minority groups have less households under-occupying their homes. 71% of 'white' households under-occupy their homes by at least one more bedroom than required, whilst the 'mixed/multiple ethnic' group under-occupy the least of all groups with 57% under-occupation by 1 or more bedrooms than required.
- 5.45 The next chart looks at the tenure of each ethnic group in the District to establish whether there is any difference in the tenure held by ethnic minority households.



5.46 The ‘Asian/Asian British’ group has the highest rate of home ownership, 76% of households, higher than the majority ‘White’ households at 70%. The lowest level of homeownership is by ‘Black/African/Caribbean/Black British’ households with 45%. The ‘Other ethnic’ group has the largest proportion of mortgaged owners.

5.47 Levels of social renting are highest for ‘Mixed/multiple ethnic’ and ‘Black/African/Caribbean/Black British’ households, 30% and 24% respectively; whilst only 17% of all households lived in social rented properties. Households from ‘Mixed/multiple ethnic’ groups also have the highest rates of private renting, 25% of households; compared to only 13% for the all household rate.

6 Implications

6.1 Financial

There are no direct financial implications arising from this report.

6.2 Legal

There are no direct legal implications arising from this report.

6.3 Human Resources

None

6.4 **Section 17 (Crime Prevention)**

None

6.5 **Human Rights Act**

None

6.6 **Data Protection**

None

6.7 **Risk Management**

None

6.8 **Equality & Diversity**

None

6.9 **Best Value**

None

7 Appendices to the Report

None

Previous Consideration

Background Papers